

MISSOC

Social protection in the Member States
of the European Union

Situation on 1 January 1999 and evolution

1999



Employment & Social Affairs



European Commission

MISSOC 1999

MISSOC

Community information system on social protection

Social protection in the Member States of the European Union

Situation on 1 January 1999 and evolution

Employment & Social Affairs

Social Security and Social Integration

European Commission

Directorate-General for Employment and Social Affairs
Unit V/E/2

1999

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

MISSOC-Secretariat:
ISG Sozialforschung und Gesellschaftspolitik GmbH
Barbarossaplatz 2

D-50674 Köln
Tel.: (49) 221/23 54 73
Fax: (49) 221/21 52 67

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

Cataloguing data can be found at the end of this publication.

Luxemburg: Office for Official Publications of the European Communities, 2000

ISBN 92-828-9021-X

© European Communities, 2000

Reproduction is authorised provided the source is acknowledged.

Printed in Belgium

PRINTED ON CHLORINE-FREE PAPER

Table of contents

Introduction	7
Trends in Social Protection from 1st January 1998 to 31 December 1998	11
Trends in Social Protection in the European Union: Summary report	13
Evolution of Social Protection in the Member States: Reports from the correspondents	23
Organisation of Social Protection in the Member States	61
Comparative Tables on Social Protection in the Member States	93
I Financing	95
II Health care	153
III Sickness - Cash benefits	191
IV Maternity	213
V Invalidity	231
VI Old-Age	281
VII Survivors	335
VIII Employment injuries and occupational diseases	369
IX Family benefits	423
X Unemployment	457
XI Guaranteeing sufficient resources	503
XI.1 General non-contributory minimum	504
XI.2 Specific non-contributory minima	544
XI.3 Minima in contributory schemes	588

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 January, 1999, and on the most important measures initiated between 1.1.1998 and 31.12.1998.

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, social partners, 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 co-operation with each other to collect information and prepare it for annual publication.

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

Belgium Jacques Donis
Hendrik Hermans
Peter Maes
Ministère des Affaires Sociales, de la
Santé publique et de l'Environnement
Administration de la Sécurité sociale
B-1000 Bruxelles

Denmark Kirsten Söderblom
Socialministeriet
DK-1060 København K
Anni Banke
National Social Security Agency
DK-1119 København K

Germany Arno Bokeloh
Renate Fritsch
Bundesministerium für Arbeit
und Sozialordnung
D-53123 Bonn

Greece Nikos Gryllis
Vassiliki Sideri
Ministère du Travail et de la Sécurité Sociale
Secrétariat Général de la Sécurité Sociale
EL-10110 Athènes

Spain Pilar García-Perea
Maria-Luisa Goya-Laza
Juan José Sanjuán-Marín
Instituto Nacional de la Seguridad Social
E-28003 Madrid

France Marie-Christine Coënt
Jean-Paul Giacobbi
Ministère de l'Emploi et de la Solidarité
Direction de la Sécurité Sociale
F-75700 Paris
Nicole Deletang
Centre de Sécurité Sociale
des Travailleurs Migrants
F-75436 Paris

Ireland Aodhnait Doyle
Denis Moynihan
Department of Social Community
and Family Affairs, Aras Mhic Dhiarmada
Dublin 1
Anna-May Harkin
Department of Health and Children
Planning Unit
Dublin 2

Italy

Bianca Bottoni
 Cordialina Coppola
 Ministero del Lavoro e della Previdenza Sociale
 Direzione Generale della Previdenza
 ed Assistenza Sociale
 I-00187 Roma

Vera Donatini
 I.N.P.S. - Sede Regionale Lazio
 I-00196 Roma

Luxembourg

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

Netherlands

Irene Josten
 Henny W. Zunderman
 Ministerie van Sociale Zaken
 en Werkgelegenheid
 Directie Sociale Verzekeringen
 NL-2509 Den Haag LV

Herman J. Scholtens
 Ministerie van Volksgezondheid, Welzijn en Sport
 Directie Verzekeringen en Prijsvorming Zorgsector
 NL- 2517 Den Haag TG

Austria

Christoph Pramhas
 Bernhard Spiegel
 Bundesministerium für Arbeit,
 Gesundheit und Soziales
 Abteilung II/B12
 A-1010 Wien

Portugal

Sara Cardigos
 Gláucia Varzielas
 Ministério do Trabalho e da Solidariedade
 Direcção-Geral dos Regimes de Segurança Social
 P-1200 Lisboa

Finland

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

Sweden

Bengt Sibbmark
 Socialdepartementet
 S-10333 Stockholm

Lena Malmberg
 National Social Insurance Board
 S-10351 Stockholm

United Kingdom

Satish Parmar
 Ruth Saunders
 Gillian Treseder
 Department of Social Security,
 UK-London WC2N 6HT

In the European Commission, MISSOC is supervised by Directorate-General for employment and social affairs, Unit E/2 (Social protection, social inclusion and civil society).

The technical co-ordination of MISSOC and the editorial preparation of the publications is the responsibility of the MISSOC Secretariat. The work is carried out by the ISG Sozialforschung und Gesellschaftspolitik GmbH, Cologne. All publications are available in three languages (English, French, German). Printing and dissemination are the responsibility of the Office for Official Publications of the European Union in Luxembourg.

Since 1999, the MISSOC information is available on the Internet. It can be accessed through the Europa server (<http://europa.eu.int>).

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. The summary report was compiled by Mr Francis Kessler 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 second part of the publication deals with the organisation of the social protection schemes in the 15 Member States. For each State, a flow chart is complemented by a short description of the respective organisation.

The third part consists of information on the central areas of social protection regulations in the 15 Member States on 1st January 1999 in form of comparative tables. A first (and now enlarged) table gives a survey of different aspects concerning the financing of social protection. The tables II-X deal with basic benefits to cover the risks listed in the IAO Convention, No. 102: cash benefits and benefits in kind in the event of illness, maternity and invalidity, benefits for the elderly and for surviving dependants, benefits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. Since 1992, the existing regulations on the guaranteed minimum level of resources are given in Table XI.

The topics dealt with in the tables were agreed upon jointly by the European Commission and the MISSOC representatives of the member states. The selection was made solely for the means of the 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 January 1999.

In the interest of comparability, the amount of benefits has been given in Euro as well as in the respective national currencies. For those Member States which have not introduced the Euro, the exchange rates of 4. January 1999 are applied. The figures given below reflect the exchange rates for 1 Euro (€):

Belgium	40,3399	BEF
Denmark	7,451	DKK
Germany	1,95583	DEM
Greece	327,15	GRD
Spain	166,386	ESP
France	6,55957	FRF
Ireland	0,787564	IEP
Italy	1936,27	ITL
Luxembourg	40,3399	LUF
Netherlands	2,20371	NLG
Austria	13,7603	ATS
Portugal	200,482	PTE
Finland	5,94573	FIM
Sweden	9,4696	SEK
United Kingdom	0,7111	GBP

Trends in Social Protection from 1st January 1998 to 31 December 1998

Trends in Social Protection in the European Union
Summary report

Evolution of Social Protection in the Member States
Reports from the Correspondents

SOCIAL PROTECTION 1999: A YEAR FOR REVIEW*

"The reference period¹ was uneventful in terms of social security." This statement, drawn from several of the national reports used to compile this synthesis, refers to the legislative activity of certain Member States. Clearly, changes of government in a number of countries in 1998 and the run-up to the elections in others, were not totally unrelated issues. Indeed, quite a number of Member States decided to take stock of the sometimes frenetic, and often large-scale, reforms which had been introduced in recent years. As a result, there have been few significant innovations. However, the social security sector always experiences its fair share of adjustments, reforms and adaptations.

Community institutions were by no means inactive in the field of social security in 1998.

The Council adopted two important texts in 1998: Council Regulation (EC) no. 1606/98 of 29 June 1998, aimed at extending the scope of Regulations 1408/71 and 574/72 to cover special schemes for civil servants². Civil servants, who had hitherto been excluded from the Community coordination mechanisms for social security schemes because they were in a special scheme, will now be covered by the major principles governing the Community coordination of social security schemes. The text of the new Regulation also signals the need - which is something totally new in this branch of Community social law - to "take into account the specific

characteristics of certain special pension schemes for civil servants in certain Member States, and in particular the absence in certain countries of systems for coordinating special schemes and the general scheme, the existence in other Member States of special systems for coordinating special schemes and the general scheme, the limited scope of such schemes, their budget and premium structures and, for example the existence of a direct link between entitlement to benefits and long periods of service". Moreover, Regulation 1408/71 has begun to be redrafted, with the Commission's proposal relating to the coordination of social security systems³.

The aim of Council Directive 98/49/EC of 29 June 1998 on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community⁴ is to at least partially endeavour to remedy the lack of consideration given to supplementary pensions for migrant workers in Regulation 1408/71. As a result, such mechanisms will be the subject of specific measures, of which this directive is the first element, in order to take into account their specific nature and characteristics, as well as the diversity of such schemes both within and between Member States. The Directive lays down the general principles applying to supplementary pensions for migrant workers, such as equal treatment, the organisation of cross-border payments, the possibility for seconded workers to continue to pay contributions, and

better information for affiliated members. This directive has not yet been transposed into the national legislation of all Member States: the transposition deadline has been set for 25 May 2002. The intervention of Community institutions in this area also demonstrates the importance which supplementary coverage mechanisms are adopting for old-age pensions in the social security systems of the Member States. This directive is accompanied by Member State efforts to foster the development of supplementary social security coverage. These measures will undoubtedly lead to the harmonisation of national rules in this field.

1998 saw the publication of the Commission's Social Action Programme for the period 1998-2000 [COM(98)259 of 29 April 1998]. In it, the Commission proposes, during the said period, to update the 1992 Council recommendation on the convergence of social security systems, to introduce closer links with the employment strategy, to simplify Regulation 1408/71, to put forward legislation to supplement the rules on equal treatment for women and men, and to promote measures to combat poverty.

In application of this action programme for 1998-2000, the Commission published a report on the implementation of Recommendation 92/441/CEC of 24 June 1992, on common criteria relating to sufficient means and benefits in social security systems⁵.

The 1999 Council resolution on guidelines for employment plays a special role. It addresses

* This text reflects the opinions of its author and not those of the Commission (DG V). It was discussed during the meeting of MISSOC correspondents in Dresden in May 1999.

¹ This report is based on the national reports for 1998.

² OJEC no. L 209 of 25/07/98 p. 1.

³ COM 98-779 final OJEC C 38 of 12.02.99 p. 10.

⁴ OJEC no. L 209 of 25/07/98 p. 46.

⁵ COM 98 774 final.

the problem of undeclared labour. Systems of unemployment benefits are called upon to change in order to actively promote the capacity for occupational integration. The Member States must also "encourage the development of self-employment by examining - with a view to reducing - any obstacles which might exist, in particular in the tax and social security schemes, in the transition from self-employment and to the creation of small businesses...". However, the Resolution stresses that a sufficient number of quality services are required for the care of children and dependants, in order to encourage women and men to enter the labour market and stay in jobs. These examples show that the guidelines for employment serve as a benchmark for drawing up social security measures.

The jurisprudence of the Court of Justice of the European Communities (CJEC) surely also merits a place in this report concerning social security trends in Europe. For the past ten years or so, the CJEC has regularly been referred issues of compatibility between the activities of social security institutions and the fundamental economic liberties set out in the Community Treaties. This has led the Court to characterise what should come within the specific remit of social security organisations with regard to competition law⁶. During the „reference period“, the European Union's supreme court was asked to deal with the issue of the compatibility between national provisions limiting recourse to medical care or service providers who are not

established on the territory of that Member State. The Court of Justice of the European Communities ruled in the Kohll case that articles 59 and 60 of the Treaty on the freedom to provide services prevent any national regulations from making reimbursement according to the scale of reimbursements of the state of affiliation subject to the authorisation of the insured person's social security organisation, with respect to dental care provided by an orthodontist established in another Member State. In the Decker ruling, the Court ruled that articles 30 and 36 of the Treaty concerning the free movement of goods prevented a social security organisation in one Member State from refusing an insured person the lump-sum reimbursement of a pair of spectacles purchased from an optician established in another Member State, on the grounds that the purchase of any medical product from abroad must be authorised in advance⁷. Sick people have therefore been recognised as having the right to receive care in the Member State of their choice, without prior authorisation and to be reimbursed for such care at the reimbursement rate of their Member State of affiliation. The true impact of this jurisprudence is difficult to measure at present; nevertheless, it is clear that such rules cannot leave either medical care and service providers, or national health administrators, indifferent.

An examination of the key elements of recent social security developments (A) highlights a few prominent areas of development (B).

A. Key elements of social security developments

Several points are worthy of note.

A very clear trend is emerging of legislators focusing their efforts on the least affluent sectors of the population. This can probably be explained by the advent of an ever more "needy" population as a result of rising unemployment, and not by more generous service provision to each beneficiary. This is a continuation of the move towards restructuring the Welfare State. As a result, France has abolished family benefits for the most prosperous categories and Luxembourg has chosen not to extend family benefit increases to households on the highest incomes. The British Green Paper on reforming social security is a good example of this trend, advocating "work for those who can, security for those who cannot".

The desire to extend social security coverage to sectors of the population which have hitherto been excluded from any type of social security is also apparent. Again this year we are seeing an extension of the personal field of application of basic systems, as well as a re-centring of state policies on the most disadvantaged categories. This has led to a development in welfare. Increasingly, social security systems cover the entire population, at least for some risks. For instance, in Belgium, all the residual schemes have been integrated into the basic schemes and the conditions for admittance to the sickness insurance scheme have been eased, so as to allow some coverage for people on low incomes. Greek legislation provides for the coverage of sickness insurance costs in kind for job

⁶ CJEC 17 February 1993 joined cases C. Poucet versus AGF and Calmurac case C-159/91 and D. Pistre versus Cancava case C. 160/9; CJEC 26 March 1996 Garcia case C-238/94.

⁷ CJEC 28 April 1998 Decker case C-120/95; CJEC 28 April 1998 Kohll case C-158/96.

seekers up to the age of 29. There are further illustrations of this trend to provide better protection to the very poorest. The new French law on measures to combat exclusion is intended to guarantee access by the least privileged to a wide variety of rights, providing, in particular, access to health, employment, housing and culture. A "universal sickness coverage", which offers better coverage for the least affluent members of society is under debate in France, and Austrian legislation provides for people to receive dental care from community clinics administered by the sickness insurance funds. Italy is laying plans for the introduction of a minimum wage on an experimental basis.

At the same time, supplementary social security has in many cases been, or is in the process of being, reorganised and promoted. The French social partners have rationalised one of their supplementary retirement schemes, and draft legislation on reform in this field has come into force in Denmark and Sweden. The Italian Finance Law of 1998 has amended legislation on supplementary pensions by creating an independent specialised committee that will grant authorisation for engaging in commercial activities, instead of the Ministry of Labour. Texts aimed at "cleaning up" the administration and guaranteeing employee rights have been announced in The United Kingdom and Luxembourg. This trend is very clearly marked.

Reforms of old-age pension systems continue to concern a fair number of governments. The discussions have focused firstly on concerns about demographic prospects, and secondly on the idea that the aim of retirement pension systems

should be to foster economic growth by amassing savings to support investment, by a determination to reduce the public share of retirement pension funding and by a desire to curb the rise in compulsory deductions.

The measures adopted in 1998 are in line with these concerns. There are two distinct types of development. In some countries, fundamental reforms, which mark an abrupt change in the rationale behind old-age pension coverage have recently been, or are in the process of being, adopted. For instance, Germany has expressly earmarked a new tax for funding its retirement pensions and reduced the associated contribution. Italy has consolidated its reform. In other Member States, new consultations are being encouraged, and negotiations on transforming the retirement pension system are taking place, between the various members of civil society. As a result, Germany has abandoned the idea of implementing the planned pension system reform. Luxembourg has declared itself in favour of aligning public sector retirement pensions with those of the private sector in the future. However, civil servants have not been included in any salaried workers' scheme. Following a transitional phase, this measure will lead to a reduction in civil servants' pensions and a corresponding reduction in government expenditure. It is also a time of consultation. In France, a committee responsible for considering the future of retirement pensions has been appointed at the same time as setting up a reserve fund financed from a fraction of para-fiscal revenues, whilst a green paper on pensions has been published by the British government.

Moreover, we are seeing a disengagement of basic state pension systems and a renewed trend towards giving precedence to maintaining older people in work. The era of early retirement schemes funded mainly by collective mechanisms, in which virtually the sole technique is the contributory system, appears to be over. We also note that reforms of retirement pension systems fail to really take into account changes in employment patterns, characterised by a decline in full-time employment for certain categories of salaried workers, greater job mobility, and entry into working life at a later age. This data has not been taken fully into account as yet, and clearly the aim at present is to cope with current social security problems. It is not difficult to foresee that a proliferation of "incomplete contributory careers", as a result of changes in employment patterns and tougher rules for calculating retirement pensions, will, in 20 years' time, pose problems in countries which do not have basic pension mechanisms that are funded by taxes.

The guidelines for employment and the national policies that implement them reveal no clear trend towards harmonising measures to combat unemployment⁸. However, there are many Member States which refer to one of the 19 guidelines adopted at the Luxembourg European Summit of December 1997 to explain, if not justify, a given reform that (also) affects entitlement to social security.

⁸ Cf. Commission Report "Employment in Europe 1998. Jobs for people, people for jobs: turning political guidelines into action" COM 98-666 final.

This has resulted in a host of different measures. Some are based on the idea that social security systems are detrimental to business competitiveness and undermine economic dynamism, as a result of their disincentive effect on work. The same applies to mechanisms for reducing payroll taxes, which continue to be implemented, despite the fact that economic doctrine is starting to cast doubt on their effectiveness. This has led to the development of "assisted employment contracts", under a host of different names and legal schemes, including the Greek and French assistance programmes which provide grants for recruiting young people and the long-term unemployed, as well as the Dutch programme which allies grant aid to fiscal measures. Likewise, the British government provides for partial exemption from social security contributions for people on low incomes, as an incentive to take on workers. "The alternative use of unemployment funds", that is to say maintaining unemployment benefits for a certain period of time following recruitment and a correlative reduction in the labour cost of newly-recruited employees who fulfil the eligibility criteria, is evident in numerous reforms and in several planned reforms. However, there are sharp contrasts in the interim assessments on these policies, and the effectiveness of such measures is far from proven.

Promoting employment, training and incentives for job-sharing is on the agenda in all countries. With regard to training promotion, a training allowance has been paid to unemployed people in Finland since August 1998 to encourage them to undergo training. Ireland has launched a pro-

gramme aimed at increasing the number of potential beneficiaries of back-to-work grants.

Measures can be identified in the various national legislations, aimed at encouraging part-time work and endeavouring to guarantee minimum replacement earnings for workers whose working careers include periods of part-time work at a lower wage. The most striking illustration of this trend is certainly Spain's new legislation on part-time working. Not only are the social security rules that have accompanied the new labour legislation designed to prevent discrimination against part-time workers but, particularly in the field of old-age pension insurance, they are very advantageous to employees. They therefore provide a real incentive to part-time working. Belgium has introduced a change in its unemployment insurance legislation to bring it into line with the new patterns of work laid down in collective bargaining agreements and in programmes for assisting the unemployed. The Portuguese government and social partners have recently agreed on the creation of a partial unemployment allowance which is payable as soon as a job-seeker accepts part-time work. Finnish legislators have recently followed suit. The French law on combating exclusion also provides for the possibility of drawing certain unemployment benefits concurrently with wages and makes it easier to draw certain welfare benefits concurrently with a salary. The rules on social security are therefore contributing to changes in employment and job-sharing patterns. Such measures for drawing replacement earnings concurrently with low salaries are also meant to encourage the beneficiaries of social security benefits to return to the labour market.

The traditional distinction, in some countries, between salaried workers' and self-employed workers' schemes is gradually becoming more blurred. The attraction of social security for salaried employees is very strong. This clear trend which has been apparent in the field of family benefits for a long time, is now being confirmed in the realm of sickness insurance. In Denmark, the waiting period that has been introduced for the payment of cash sickness benefits to self-employed workers has been shortened. In Austria and Belgium, access to social security coverage for self-employed workers – fairly similar to that of salaried workers – has been facilitated in order to encourage this form of work. Italian legislation is certainly the best illustration of this development; in Italy we are seeing a desire to align coordinated and continuous collaboration (*lavoro parasubordinato*) and self-employment with that of salaried workers. The so-called long-service pension under Italian law is, however, no longer accessible to self-employed workers under the same conditions as for salaried workers (58 years of age, compared with age 57 for salaried workers).

The desire to combat "fake self-employed workers", whose proliferation is reducing the revenues from salaried workers' schemes, is a trend which we have already seen in the past. Germany is, in its turn, launching a programme to integrate this category of workers into the salaried workers' pension insurance scheme.

Furthermore, certain sectors of the population which previously had their own social security schemes have been integrated into a broader scheme. These reforms reflect the financial dif-

difficulties of certain special schemes, as well as the desire to rationalise systems.

Rationalisation of costs and of the mechanisms for administering certain social security branches continues apace in some countries. Certain insurance funds for self-employed workers have been merged in Greece, and the social partners have decided to unify the rules on supplementary retirement pension funds in France. The special scheme for Belgian miners has been integrated into the general scheme. However, this remains sporadic and could hardly be described as a reconstruction of the entire system. Sometimes only the benefits are aligned on the largest scheme and they continue to be administered by specific institutions. This is the case with benefits in kind under the Austrian farmers' scheme. There is a Dutch plan to open up the administration of job reintegration programmes for unemployed people and the payment of unemployment benefits to private organisations, whilst at the same time developing contractual relations between the major enterprises and such new providers.

In the field of health, the Member States reiterate their desire to reduce the state's share in expenditure. Although the methods used, or planned, vary widely, such concerns do highlight the total or partial failure of previous measures to curb the steady rise in health spending (see MISSOC Reports for 1996, 1997, 1998).

As a result, Member States are making a fresh effort to control sickness insurance. Several techniques are used for doing this. Luxembourg's decision to increase social security contributions is seen as an exception to the rule

in Europe. Most countries, such as France, prefer to intervene on the supply-side of health care or services. Greece has announced a new mechanism for controlling spending by health insurance funds.

The coverage of dependants, which will certainly pose a major challenge to social security systems in the 21st century, is an issue that is tackled from two angles. The first is to make demand solvent, that is to say, create mechanisms for providing coverage. This is the case, for example, with Luxembourg, which has just adopted a law establishing a dependency insurance. Dependency coverage is often based on a priority of keeping dependants at home; this raises the issue of compatibility between the job of professional carer and that of "informal carer". This traditional concern of family policies has, as a result, been extended to new fields. The Netherlands is currently exploring the feasibility of a framework law to permit career breaks for personal assistance activities, whilst Luxembourg has acknowledged the useful work done by informal carers by conferring retirement pension rights on them. Portugal has acknowledged a special allowance for the parent who takes leave in order to care for a child suffering from a serious disability or chronic illness. Sometimes employment policy measures are combined with support measures for dependants: for example, France offers a wide range of exemptions from social security contributions for employing professional carers to look after dependants.

The solutions chosen vary widely, as shown by the study conducted under the aegis of the

European Union⁹. In addition, the Council of Europe adopted Recommendation No. R (98)9 by the Committee of Ministers to the Member States, relating to dependency (*adopted by the Committee of Ministers on 18 September 1998, at the 641th meeting of Ministers' Representatives*), the impact of which needs to be measured.

The issue of anti-fraud measures, which seems to have loomed large in the last MISSOC report, has apparently only been taken up by two Member States. However, Germany and Belgium report changes to their computing systems, in the field of welfare in Germany, and in the field of affiliation in the construction, interim work and personal overland transport sectors in Belgium, in order to attempt to curb fraud.

We note that Denmark has separated compensation for occupational accidents from that for occupational diseases. Occupational diseases, as well as lesions that suddenly appear during lifting activities, have been withdrawn from the insurance system and will now be covered by an independent institution administered by company representatives.

Finally, work by national administrations to adapt the social security rules to the euro are continuing.

⁹ J. Paolet et alii: *The Social Protection for Dependency in Old Age in the 15 EU Member States and Norway*, (European Commission, 1998).

B. A few outstanding areas of development

I. Paupers versus savers: key new figures in old-age pension policies?

Once again, old-age pension insurance reforms, or planned reforms, are aimed at the poorest retired people. Indeed, in a number of countries, we are seeing a basic pension that is worth less than welfare payments for some people. Consequently, there is an attempt to correct a situation which is deemed to be unacceptable. Greek minimum pensions have been increased by 50% for newly insured people, whilst the minimum for French old-age pensions has been revised upwards. The Italian law has eased the rules on drawing old-age pensions concurrently with self-employed work.

Moreover, based on demographic considerations, it is still feared that public systems for guaranteeing retirement income are under threat of bankruptcy. During the current period of low inflation, national legislators are therefore seeking to supplement their contributory systems with supplementary savings.

A very apt illustration of this trend is the recent Green Paper published by the British Social Security Department, entitled "A New Contract for Welfare: Partnership in Pensions". This paper advocates combating the growing poverty among today's elderly people (one in five of whom are eligible for means-tested income support in addition to the basic state pension). It also proposes overhauling the pension-savings market to give savers new confidence and to counteract employers' recent efforts to disen-

gage from the financing of supplementary pension schemes.

The Green Paper offers an assessment of these mechanisms of so-called „individual responsibility". It provides an interesting reference at a time when other European countries are considering the idea of developing funded supplementary retirement pensions. The findings are damning: too many retired people will have only a small supplementary pension. According to the Green Paper, a good number of supplementary savings products have failed to produce the yields claimed by their promoters. There is also condemnation of the obstacles to the acquisition of pension rights for salaried workers who frequently change jobs. A further finding is that employers are frequently pulling out of paying premiums which, as a consequence, are paid solely by salaried employees. Finally, the rising divorce rate has meant that women often lose out on divorce when a higher earning husband has taken out a private pension. To rectify this situation, the British government is planning to introduce pension sharing on divorce (or nullity of marriage), and a bill on this matter is currently before Parliament.

Assistance for the neediest retired people and savings support for people on low incomes are the two central elements of this draft reform. Total privatisation of supplementary pensions is expressly rejected, as is the „continental model", in which "the State plays an essential role".

The Green Paper proposes support for the poorest pensioners in asserting their claim to a minimum income guarantee in addition to their basic pension, even automatically transferring

income support in such a way as to guarantee a minimum old-age income. Pilot schemes have been undertaken in nine regions to identify those pensioners who have failed to request the income support to which they are entitled.

The Green Paper is original in that it proposes an overhaul of supplementary retirement pensions. These will vary depending on individual incomes. Similarly, efforts to protect pension entitlements when workers change employers and to safeguard reinsurance guarantees in the event of bankruptcy aim to create a „climate of confidence". After years of "laissez-faire", it is now the turn of the regulated market, as illustrated by recent Italian reforms to set up an independent authority for controlling retirement funds, as well as a new regulation on procedures for authorising retirement funds to set up in business.

Nevertheless, one might query whether these new rules have come about as a result of increasingly frequent criticism of the intervention of retirement fund administrators in the market, whereby they seek to favour investments that offer the quickest and most lucrative returns, with no thought of long-term considerations.

Stakeholder pension schemes have not been ignored. Only those workers with incomes over GBP 9,000 a year are entitled to participate. This government programme includes efforts to improve the transparency of information and the promotion of precise rules for prudent management. Three main types of operators will be called upon to manage these new savings schemes: those based on representative or membership organisations, such as a trade un-

ion; those set up by financial services companies; and those set up by employers for their workforce. The contributions will be calculated on the basis of a maximum amount and the schemes will continue even after employment ceases. Tax relief will accompany the choice for this time of pension scheme. What is more, the benefits can be paid at any time between the ages of 50 and 75, and can be drawn concurrently with a part-time job.

This new way of linking contributory and funded systems is gaining acceptance in a number of European countries. Although the „retirement saver“ idea is certainly in fashion, the procedures for promoting this form of social security vary.

For instance, Sweden has thoroughly reformed its retirement pension system after 15 years of debate. The pay-as-you-go system has been made more flexible. A guaranteed pension financed out of taxes has also been created. This replaces the popular pension. These changes have been accompanied by the creation of a new, funded supplementary pension (*premiepension*). Since 1995, 2% (2.5% as of 1.1.99) of the earnings on which the pension is calculated have been invested in an individual account at the institution responsible for public debt (*Riksgäldkontoret*). The great originality of this system lies in the role played by public institutions. These sums are managed by a specific state administration (*Premiepensionsmyndigheten*), but in accordance with private insurance rules. The amounts are invested for the benefit of "the saver" (*premieparare*).

Likewise, Denmark reports an extended retirement savings scheme introduced in 1997, managed by the supplementary retirement scheme. Employees pay 1% of their gross income into this retirement savings scheme. The yield on the investment of these sums (subject to an upper limit) is paid to savers at the age of 67.

II. Greater patient participation in health care costs: a measure that is starting to be called in question

Some European Union countries have introduced financial participation in health care costs by beneficiaries. Other countries have increased the amount payable by beneficiaries, such as Finland in the case of out-patient surgery. "Cost-sharing" is the term generally used for such measures, which are usually justified by the concern to make insured people realise the cost of the health care they are receiving. Most importantly, such measures make it possible to reduce the costs of collectivised systems of risk coverage, which in many cases are in financial difficulties.

We are beginning to see the emergence of the reverse phenomenon of improved coverage and reduced participation by insured people. In 1997, Dutch legislators introduced new, higher participation by insured people in health costs for both sickness insurance and insurance for exceptional medical costs. This measure was abolished as of 1 January 1999, due to two findings. Firstly, the expected result of reducing consumption did not turn out to have been achieved to any significant extent. Secondly, the existence of numerous dispensations to the principle of insured people's participation in their

health costs had led to a considerable increase in the management costs related to implementing this reform. The supplementary costs of this new reform will be funded by a rise in contributions. The abolition of cost-sharing for the costs of home help and services for parents and children will mean that a larger number of people will be granted access to such services.

The new German law on increasing solidarity in statutory sickness insurance schemes also provides for the abolition of participation by insured people, or in certain cases a reduction in the costs still payable by insured people.

In our view, this trend is more than just noteworthy: it shows that a number of Member States are returning to this form of saving for funding social security and are once again giving precedence to public health imperatives. In the case of Germany, these improvements in coverage have not, however, been introduced on a general scale, except for medicinal products, but are aimed at specific types of illness or treatment.

Tying up with these reforms is the Portuguese order-in-council which came into force in September 1998, facilitating the recognition of HIV-infected insured people as invalids.

III. Back-to-work schemes for certain beneficiaries receiving social security benefits

The back-to-work measures for beneficiaries of social security benefits form an integral part of the national measures for applying the guidelines on employment. The Netherlands, for instance, has adopted a new law on helping handicapped or disabled people to get back to

work, which provides government assistance for employers to offset the extra costs created by such salaried workers.

The promotion of short-time or part-time employment has become virtually generalised. This applies not only to job-seekers, but also, in the Netherlands, to the beneficiaries of disablement benefits, and in Finland, to people aged over 55. Certain beneficiaries of social security or welfare benefits are now allowed to retain their benefit when they accept a part-time or low-paid job.

Numerous laws on unemployment insurance, as in Denmark and the Netherlands, provide for an examination of the circumstances of job-seekers, coupled with an active approach to training, placement or job search, when they have been on benefits for a certain period of time.

The British draft reform to assist disabled people provides for two measures which stem from the desire to get the beneficiaries of incapacity benefit back into the labour market. It is planned to transform the eligibility test for incapacity benefit into a kind of „employability“ test, in order to determine what work-disabled people are able to do. In addition, there are plans to require people with a long-term illness or disability claiming incapacity benefit to have an interview with a job adviser. The adviser will help the disabled person to plan how he or she can achieve financial independence.

The Netherlands, Finland and Portugal report efforts to keep older salaried workers in work, due to their special labour market situations. The Netherlands is proposing to combat im-

proper retirement through the unemployment benefits system. Finland has launched a vast programme for keeping older workers in work. Portugal provides a higher pension for those who, despite fulfilling the conditions for pension entitlement at the age of 60, continue to work beyond the age of 66. Although they have not declared the fact, most European countries have set up incentive mechanisms for keeping people in jobs beyond the statutory pension age, by increasing the required number of years for entitlement to the customary retirement pension. In some countries, such reforms have effectively meant a reduction in the retirement pension. In many countries the average age at which people stop working is below the retirement age and, since this means that salaried workers are no longer working when they retire, it is impossible for them to improve their pensions by prolonging their working life.

IV. A new focus on family benefits

Most of the Member States included in this study mentioned improvements in family benefits. However, family benefits are sometimes also paid on a more selective basis.

Benefit increases are made in several stages and include a fiscal element, as in Austria and Luxembourg. This combination of measures makes it possible to target family benefits more effectively on the neediest families.

The most radical draft reform is certainly the one replacing the means-tested cash family allowance with a tax credit on income. According to the British government, which is promoting such a measure, the reform is intended to guar-

antee a minimum income for working families, to provide work incentives and to increase the net earnings of the least affluent families by raising the income tax threshold.

V. Towards new forms of public intervention?

The previous MISSOC reports underlined the multiple facets of privatisation. Turning over the management of certain social benefits or services to private organisations and competitive tendering for contracts was intended to result in savings. This public authority withdrawal from managing social security benefits has been accompanied by a change in its responsibilities. The State is becoming more of a care and service provision regulator.

Greater control over the activities of private supplementary retirement pension or retirement savings institutions also comes under the State's jurisdiction in the British draft reform mentioned earlier.

However, this trend is by no means uniform. For example, State involvement in the new Swedish supplementary retirement pension scheme is greater. Indeed, both the financial and administrative management of retirement savings has been entrusted to the public authorities.

Finally we note a concern to associate other partners in unemployment insurance funds, probably as a result of financial pressures. The local authorities are due to be associated with job reintegration measures in the Netherlands, whilst Finland reports a new system for distributing the financial burden for unemployment

benefits between the government, employers and salaried workers.

Conclusion

Are we able to speak of "convergence" between the European Union's various social security systems? There is certainly no easy answer to that question. The examples provided in this brief report show that there is no move towards a single Welfare State model; there are still major differences between countries with regard to benefits. Such differences will certainly come even more sharply into focus when national social security institutions start to use the euro.

A trend can be identified towards "common directions". Today we are seeing two main directions. Most Member States are moving towards more flexible and less contributory schemes and towards greater individualisation of social security rights. At the same time, the mechanisms for integrating the most disadvantaged sectors of the population more effectively and minimum guarantees, such as universal health programmes, have been modified and improved. In the future we shall need to ascertain whether such "trends" are confirmed. Social security is still a matter of discussion in many Member States, and changes are heralded for the future.

Francis Kessler

EVOLUTION OF SOCIAL PROTECTION IN THE MEMBERSTATES

BELGIUM

1. Modifications to the scheme for salaried employees

Organisation and Financing

Measures have been taken to introduce an immediate employment declaration (*Déclaration immédiate de l'emploi, D.I.E.*) in the construction, interim employment and overland passenger transport sectors. This means that the employers concerned are obliged to notify the organisation collecting social security contributions (National Social Security Office or *O.N.S.S.*) of the dates on which employment contracts start and end, as well as various details which make it possible to identify the employer and any worker who has been newly recruited or whose contract is ending. These details must be notified, in principle electronically, at the latest when the worker starts work. Some of the details to be transmitted can be obtained by reading the worker's *S.I.S.* card (new social security identity card originally introduced for health care and now replacing the former social security cards).

The aim of this immediate declaration is to inform the *O.N.S.S.* as quickly as possible of the dates on which the employment relationship starts and ends, so that it can include them in its files and to enable it to communicate them to the other administrative organisations on behalf of the employer, meaning that the employer now needs only to transmit the said details to a single organisation. The *D.I.E.* will also make it easier to control the legality of a worker's occupation in the field. Fur-

thermore, a new system of joint and several liability and of mandatory deductions has been introduced in the construction and other related sectors. These new measures should improve the collection of social security and tax contributions and effectively combat illicit practices among suppliers of labour. Joint and several liability means that anybody, except for a principal/private individual for strictly private purposes, calling upon the services of an unregistered contractor is jointly and severally liable for the latter's social security and tax debts. It can happen that several sub-contractors who were involved in executing the works before him are liable for the social security and tax debts of the unregistered sub-contractor, based on chronological order. Furthermore, anyone who employs an unregistered contractor must make deductions on behalf of the organisations collecting social security and tax contributions when paying the invoice. If a contractor pays an invoice to a registered sub-contractor, he must also make a deduction for the *O.N.S.S.*, except where the sub-contractor is not liable for social security contributions. If no deduction is made, a penalty is applied. A database is available to the interested parties to enable them to determine whether or not they are required to make deductions. No deductions need be made by employers who are not established in Belgium who have no social security debts in Belgium, or by any workers in possession of a valid secondment form. Registering the contractor does to some extent guarantee that the latter fulfils his social security and tax obligations. For this reason registration is granted

only after an investigation and the operation of the committees granting the registration is optimised.

Healthcare

In 1998, two major structural measures were introduced in order to improve access to health care insurance for the entire population.

- Insurability was reformed:

On 1 January 1998, all of the remaining schemes strictly for people who were not insured under another scheme were abolished. Now only two schemes remain: the general scheme and the scheme for self-employed workers.

Insurability has been relaxed. This has meant abolishing the six-month waiting period, abolishing the requirement for six months' prior residence in Belgium and a reduction in (or exemption from) statutory contributions for people on low incomes.

- For the chronically-sick:

A set of measures was adopted in order to reduce their costs. These measures essentially consist of:

1. An annual fixed-rate allowance for health care of BEF 10,000 (a measure which has also been extended to 1999);
2. An annual fixed-rate allowance of BEF 10,000 for incontinence equipment;
3. A monthly fixed-rate allowance of BEF 5,000 for disabled people with dependants (provisionally BEF 2,500);

4. Allowances for three groups of chronically sick people: those with neuromuscular or metabolic diseases, or with cystic fibrosis.

Pensions

The main change has been to the national pension fund for mine workers (*Fonds national de retraite des ouvriers mineurs*). In view of the small number of people still covered by this institution, it was decided in 1996 to dissolve the Fund and to transfer its staff and responsibilities to the National Social Security Office and the National Sickness and Disablement Insurance Institute (*Institut national d'assurance maladie-invalidité*) respectively. The aim of this measure was to rationalise the management of the mine workers' sector in order to reduce costs. Implementation measures were therefore adopted in order to effect this transfer on 1 January 1999.

Unemployment

During the period under review, procedures were established to enable workers recruited for a job officially recognised under government back-to-work programmes for the long-term unemployed and for young people undergoing intensive training with a view to a job, to benefit from an allowance paid from the unemployment insurance. In addition, the conditions were adjusted to allow workers who transfer from a full-time to a part-time job under the employment agreements which came into force on 1 January 1997, to maintain their entitlement to unemployment benefit. Also, the rules on unemployment were adapted to the new work patterns established as part of corporate plans to redistribute work in certain sectors of activity, as well as to career conversion programmes.

Family benefits

Since 1 October 1997, parents who are separated or divorced have been considered as forming a fictitious household with regard to bringing up children. This means that in all cases where there is joint custody, the father has remained the appointed priority recipient of the benefit and the mother as the person receiving the benefit. These rules have been refined. Now, where the parents disagree on the family benefits being awarded to the mother, the father is able to request the labour court to appoint him as the person entitled to the benefit, in the child's interest.

In applying the provisions regarding to entitlement to family benefits for orphans or beneficiaries of a survivor's pension, a declaration of absence in compliance with the Civil Code is treated as a death. Conditions for an absence waiting-period ruled by the court of first instance were imposed with regard to the deceased parent or spouse. These waiting-period conditions were established by taking into consideration the de facto date of absence recorded in the preliminary investigation ordered by the court, with the result that the conditions for granting the benefits have been fundamentally relaxed.

As from 1 July 1998, the five-year prescription period for the reimbursement of family benefits paid in error is automatically applied, which strengthens the protection of contributors to the national insurance scheme. The exception in the case of corrupt practices or of false or knowingly incomplete statements has been maintained.

2. Modifications made to the scheme for self-employed workers

Organisation and Financing

In order to promote self-employment, two major provisions have been introduced concerning the social security status of people setting up in business for the first time:

- A reduction in the professional earnings which serve as the basis for calculating the social security contributions of assisting spouses (*conjoints aidants*) who have been liable for tax as self-employed people since 1 January 1997 following changes to tax legislation.
- A reduction in social security contributions for the four quarters following the third full calendar year of self-employment in the case of a first-time business start-up as a principally self-employed worker.

A first-time business start-up is considered to be when an activity that is principally subject to the social security scheme for self-employed workers for a period of at least three full consecutive calendar years, is exercised for the first time.

No reduction may be applied to self-employed workers who exercise their activity on a supplementary basis or who, in the capacity of persons treated as self-employed on a supplementary basis, are liable only for a reduced contribution for the quarters of the fourth calendar year during which they are liable for contributions.

The final contributions owed for each of the four quarters of the year following the third full consecutive calendar year for which they are liable for contributions are reduced by a sum equal to 15%

of their amount. However, the amount of this reduction may not exceed BEF 5,000 per quarter.

The measure came into force on 1 January 1998.

Disablement

An increase has been introduced, in the form of a fixed-rate allowance, in the disablement allowance where assistance is required from a third party.

Only self-employed workers entitled to a disablement allowance, who have dependants and for whom the assistance of a third party is deemed essential, may receive this allowance.

The amount of the fixed-rate allowance is BEF 28.17 as of 1 October 1998, representing an increased amount of BEF 96, and will be doubled as from 1 January 2000.

Social insurance in the event of bankruptcy:

Three further refinements have been made to the legislation concerning social insurance for self-employed workers in the event of bankruptcy. They concern the monthly benefit:

- Immunity from seizure of the monthly benefit of BEF 30,000 or BEF 25,000 (BEF 30,600 or BEF 25,500 following the index rise of 1 October 1997);
- Time limit of three years for legal payment of the monthly benefit and for reimbursement of benefits paid in error;
- Liability of the social insurance funds in cases where, through negligence, the monthly benefit has been paid in error and reimbursement of the payment made in error proves to be impossible.

These measures came into force on 1 July 1997.

3. Income guarantee

Income support (*MINIMEX*) and advances on maintenance allowances

During the period under review, a variety of measures were introduced in order to foster the socio-vocational integration of beneficiaries of income support by means of back-to-work schemes, altering the method of calculating the earnings of an income-support applicant and advances on maintenance allowances.

The principle of an income support threshold was introduced in 1 January 1998. Where an income-support beneficiary works in a back-to-work programme as part of specific vocational reintegration measures for the unemployed, he is also entitled to a certain amount of income support from the public welfare centre (*C.P.A.S.*) for the portion of salary to be paid in the employer's stead. These are the net amounts of income support to which the interested party is entitled for the calendar month concerned. If the income from the said back-to-work scheme is less than the amount of the income support to which interested parties are entitled as a result of their family circumstances, they are paid an income support supplement.

As from 1 January 1998, another incentive to foster socio-vocational integration has been to increase the possibilities of drawing income support whilst at the same time earning net income under a back-to-work or vocational training scheme. The aim of this measure is two-fold: firstly to extend the benefit of exemption for this income to assist people on income support who, as from 1 January 1998, have found a back-to-work scheme/job or vocational training course by themselves; sec-

ondly, to abandon the principle of making the measure degressive over time, by continuing solely to allow the exemption of the highest possible monthly amount for three years.

Where a public welfare centre itself acts as employer to beneficiaries of income support with a view to ultimately enabling them to receive the full benefit of certain welfare benefits, recruitment costs have been reduced, as from 1 January 1998, by the general introduction of exemption from employers' contributions for any recruitment of income support recipients. All of the financial resources thus released must be spent in full on the public welfare centre back-to-work policy, including socio-vocational training.

A monthly financial incentive to encourage full-time employment has also been introduced as from 1 January 1998, with the aim of promoting the integration of people on income support through back-to-work schemes, by means of cooperation agreements between the public welfare centre and private firms. This subsidy is aimed solely at funding the costs of supervision and/or training paid by the centre and may not be used to reduce the cost of labour to the business firm.

The method of calculating the earnings of income support applicants has been refined: as from 1 January 1998, it is no longer possible to take into account grants and allowances for removal, settlement and rent received by the interested parties from the Regions.

Finally, as of 1 April 1998, modifications to the conditions for applying the law on maintenance allowance advances have been made at two levels to make the entitlement more effective. Firstly, the maximum amount of the monthly advance per

child granted by the public welfare centre has been increased. Secondly, the maximum income of the maintenance creditor may now be exceeded by up to 15% without losing the right to advances. In such a case the advance is reduced by the same percentage.

Allowances for the disabled

As for allowances for the disabled, provision has been made for the integration allowance to be granted on an advance-payment basis.

The thirty-day period for filing an appeal against a decision by the Administration relating to entitlement to allowances has been raised to three months. Furthermore, the Administration may now adopt a new decision where it is discovered that the decision is flawed due to a legal or technical error.

DENMARK

With regard to social protection, the reference period was uneventful. The Government introduced a few amendments to its legislation to strengthen and follow up previous legislation. It has continued its efforts to combat unemployment by placing particular emphasis on measures to aid young unemployed people, unemployed people from vulnerable social categories and older unemployed people. This was the basis for amending both social legislation and employment legislation.

Measures taken in the field of:

1. Financing

Social security funding has been subject to some adjustments, especially the Law on the Three Labour Market Funds which, since 1993, had governed the share of State funding for:

- unemployment insurance, early retirement, etc.
- activation measures
- cash benefits in the case of illness or maternity.

As a result of the amendments introduced, the Three Funds were merged into a single *Labour Market Fund*.

Furthermore, the scope of the new Fund's activities was extended. As from the 1999 financial year, it now covers the State share of costs for:

- unemployment insurance
- activation measures
- paid leave (*orlov*)

- daily allowances in the case of illness or maternity
- disability pension (*førtidspension*)
- rehabilitation
- flexi-jobs (*flexjobs*) and other subsidised jobs
- the working tools and instruments provided to disabled people by the local authorities under an active social policy.

The contributions from salaried and non-salaried workers to the Labour Market Funds remain fixed at the rate of 8% of their gross salary or earnings, whereas the employers' contributions will be discontinued in the year 2000. As from that year, the Labour Market Fund will be financed by contributions from the working population and also by State funding.

Such funding has already existed, to a lesser extent, since the creation of the Three Funds, but it has now been stepped up by the new Law.

Labour Market Occupational Diseases Fund (*Arbejdsmarkedets Erhvervssygdomssikring*)

A new public institution comprised of representatives of the social partners and of the local and regional administrations, and including a member appointed by the Finance Minister, provides funding for occupational illness and for accidents which occur suddenly as a result of a lifting action.

2. Cash benefits in the case of illness

The waiting periods for self-employed people have been reduced from three to two weeks, as of 1 January 1999.

3. Pensions

State pension (førtids-og folkepension).

In parallel with an amendment introduced under income tax legislation, the supplementary pension for married pensioners (portion of the pension which varies depending on income) was increased for the first time as from 1 January 1999. A further rise is planned for 1 January 2000.

Supplementary pension (ATP)

The special retirement savings scheme introduced in 1997 as part of an agreement on the budget, which comes under the ATP scheme, was made permanent in 1999 in conjunction with a new budget agreement.

All those who contribute to the Labour Market Fund, those who receive the daily allowance in the case of illness or unemployment, as well as the beneficiaries of income support, must pay 1% of their gross income into this retirement savings scheme.

Under the new ATP scheme, these contributions are placed into a special account, from which each contributor, once he/she reaches the age of 67, will be paid a sum calculated on the basis of his/her contributions to the scheme, with an upper limit corresponding to the average contributions received from all contributors, this being a shared distribution of the yield.

4. Unemployment

The reform inaugurated in 1994 has entered its third phase. For unemployment insurance, the ac-

tivation period will be brought forward, commencing:

- for unemployed people aged under 25: after six months out of work over a 9-month period;
- for unemployed people aged over 25: after 12 months out of work over an 18-month period.

Furthermore, the duration of the benefits has been fixed at a total of four years, three of which are covered by activation.

5. Guaranteed minimum (*kontanthjælp*)

The rules have been tightened somewhat for young people (aged under 25) receiving this benefit. They are no longer allowed access to the benefit-rate entitlement for people over 25 who have received a salary exceeding a certain level over an 18-month period. Following this amendment to the law, only young people under 25 with a dependent child are eligible for the higher rate of benefit.

6. Planned measures

In conjunction with a planned adjustment to the law on early retirement (*efterløn*) which will make this scheme less profitable for people under 62 and will shorten the period of early retirement (between 60 and 65, instead of between 60 and 67), the retirement age, now set at 67, will be set at 65 for all those who reach their 60th birthday after 1 July 1999.

Finally, a new bill provides for single parents to receive a supplement (salaried workers or otherwise), who take paid leave in order to care of their children under five years of age.

GERMANY

1. Changes in Statutory Pension Insurance

In the Act to Amend Social Insurance and Secure Employee Rights of 19 December 1998, which went into effect on 1 January 1999, the following revisions were adopted:

Suspension of the demographic factor and of the revision in the invalidity pension

The demographic factor introduced into the pension adjustment formula under the Pensions Reform Act of 1999, which would lead in the long term to the reduction of the net pension level to 64 percent, will be suspended for 1999 and 2000. The deterioration in invalidity and occupational disability pensions under the Pensions Reform Act of 1999, and the raising of the flexible age limit for the severely disabled from 60 to 63 years, will also be deferred pending a new reform, that is until the year 2000.

State contribution payment for child-raising periods

Starting 1 April 1999, revenues from the ecological tax and rate reform will relieve the contribution rate for pension insurance by 0.8 percentage points. This shall be achieved by targeting pension insurance contributions for the financing of child-raising benefits and by the assumption of German unification costs by the state.

The fight against quasi-self-employment (*Scheinselbständigkeit*)

The Federal Government wishes to put an end to the further spread of quasi-self-employment

(*Scheinselbständigkeit*). According to the new regulation, a differentiation is made between quasi-self-employed workers and self-employed under employee-like contract (*arbeitnehmerähnliche Selbständige*).

Quasi-self-employed workers (*scheinselbständige Arbeitnehmer*) are persons to whom two of the following four criteria apply:

- they employ no compulsorily insured workers, apart from family members.
- they work for only one primary client as a rule.
- they carry out a job in a way typical of an employee, i.e. they are subject to instructions from the client and are integrated into the client's work organisation.
- they do not act as entrepreneurs in the market.

In these cases it is presumed that an employer-employee relationship exists. The person in question, or his client, has the possibility to refute this charge. If this is not done, he will be dealt with as an employee, i.e. he must pay compulsory insurance contributions for all branches of social insurance and the client must pay half of these social insurance contributions. Commercial agents are excepted from this regulation.

Those persons are considered self-employed under employee like contract (*arbeitnehmerähnliche Selbständige*) who are without doubt self-employed, but nevertheless should be protected by state pension insurance: a person who has no contribution-paying employees and regularly works for one primary client is to be compulsorily insured as a self-employed worker for the purposes of pension insurance, even if the suspicion

that he is indeed an employee is disproved. In this case the compulsory insurance contributions are, however, limited to pension insurance.

For self-employed under employee like contract who are subject to compulsory insurance for the first time as of 1 January 1999, possibilities for exemption are provided for up to 30 June 1999. Pre-requisite for this exemption is either the completion of the 50th year of life at the time the act goes into effect, or proof of a pre-existing life insurance policy or company pension plan, providing that by the deadline of 30 June 1999 these are arranged in such a way as to be equivalent to pension insurance. The possibility of exemption applies only to the self-employed under employee like contract, not to the quasi-self-employed.

The amount of pension insurance contributions for self-employed under employee like contract is calculated according to the regulations which already apply in general to self-employed workers subject to compulsory pension insurance. The contribution is thus regularly calculated based on the reference amount corresponding to the average wage of all insured. For 1999, this amount is 4,410 DM per month in the old *Länder* and 3,710 DM per month in the new *Länder*. Thus the standard contribution comes to 860 DM or 723 DM, respectively. In individual cases, application can be made for a contribution rate which is based on actual income from work, whether higher or lower, provided that this is evidenced in the tax return. In the first three years of an occupation, one can request that 50 percent of the reference amount be used as the calculation basis. These regulations apply to the quasi-self-employed as well, as long as they are classified as self-employed for tax purposes.

2. Changes in Statutory Health Insurance

With the Act to Strengthen the Solidarity of the Statutory Health Insurance, which went into effect on 1 January 1999, the following changes came into being:

Lower patient's participation for medicine: The insured have been relieved of patient's participation for medicine: The patient's participation have been decreased by 1- DM for small packets, 2- DM for medium-sized packets, and 3- DM for large packets and now come to 8-, 9-, and 10- DM respectively.

Exemption from patient's participation for the chronically ill: The financial burden for chronically ill persons has been reduced. A person who has spent one percent of his annual gross subsistence income on co-payments for transport, medicine, bandages and other therapeutic products, and is in continuous treatment for the same illness, is to be fully exempted from these co-payments for the duration of the treatment.

No patient's participation for psychotherapy: The Psychotherapist Act has been in effect since January 1999. The previously required participation of the patient in the amount of 10- DM per session was eliminated. No patient's participation is required for psychotherapeutic treatment.

No new patient's participation when health insurance contribution rates are increased: Under previous legislation, patients had to make higher co-payments when their sickness fund raised its contribution rates. An increase by one contribution rate point would have entailed 10- DM more in patient's participation, or 10 percentage

points more in the case of percentage co-payments. This has been revoked.

No more hospital emergency levy (*Krankenhausnotopfer*): The hospital emergency levy of 20- DM per insured person has been repealed for 1998 and 1999 and permanently.

Dental prosthesis once again available for children and young people: Young people born after 31 December 1978 can once again obtain dentures when necessary. The evidence of regular dental check-ups usually required to obtain the bonus is assumed as having been furnished for the years 1997 and 1998.

Dental prosthesis are once again a benefit in kind: Patients need no longer fear that dentists will demand overly high fees. Dentures are once again a benefit in kind, and dentists must again calculate their fees based on the fee ordinance for panel dentists. The health insurance fund is to check the correctness of the dental treatment plan and cost estimate before the treatment commences. In place of the fixed subsidy system, there is once again a percentage subsidy as was legally in effect up until the end of 1997.

Options have been eliminated: Elements introduced from the private insurance sector that tend to undermine the solidarity of the healthy with the sick, and that are inappropriate for a health insurance system based on solidarity, have been eliminated. There is no longer a choice between options such as direct cost reimbursement or benefits in kind, no more contribution refunds, and no choice of patient's participation.

3. Changes in Social Assistance

The Data Reconciliation Regulation (*Datenabgleichsverordnung*) pursuant to § 117 of the Federal Social Assistance Act went into effect as of 1 January 1998. This regulation is designed to contribute to preventing improper claims to social assistance, serves to insure that benefits are concentrated on those who are truly in need, and takes into account endeavours to achieve an economical and effective budgeting.

For this purpose, social assistance agencies are given the authority to check by means of automatic data reconciliation if recipients of social assistance benefits are simultaneously drawing benefits from the Federal Employment Agency and from the statutory accident and pension insurance agencies, or other social assistance agencies.

Savings are expected as a result of the possibility of data reconciliation, although the exact amount cannot be calculated since the extent of those benefits (especially assistance with living expenses), which are granted based on incorrect information, is neither ascertainable nor estimable. Aside from this, one may assume that the possibility of automatic data reconciliation will in and of itself prevent the declaration of false information.

GREECE

Throughout 1998, social protection was the subject of several major changes, addressing two key areas:

- the adoption of appropriate measures to provide immediate support for the existing social security system;
- measures to deal with unemployment-related problems.

1. Social security

Following a major social debate between the Government and the social partners, measures were adopted with an immediate and far-reaching impact on the existing social security system. The planned regulations are both functional and structural in nature and include measures to support the current system.

The most significant measures are as follows:

- the dual aim of rationalising the Greek social security system and to put the finances of loss-making insurance funds back onto a healthy footing, has led the Government to merge certain insurance funds for self-employed people. This includes the insurance fund for craftsmen and other professionals (*TEBE*), the storekeepers' insurance fund (*TAE*) and the motorists' pension fund (*TSA*). These funds have been merged into a single fund, entitled the "insurance organisation for the liberal professions". The membership of the said funds totals 850,000 insured parties and 220,000 pensioners;

- in a bid to reduce health-related costs, a control mechanism has been set up to curb the benefits offered by the health funds. According to 1998 figures, these health benefit costs are estimated to be DR 1 trillion. It is hoped that the introduction of control measures will lead to cost cuts of between 25% and 30%;
- the role of preventive medicine is becoming decisive and mandatory;
- a list containing a fixed number of pharmaceutical products has been established for use by all insurance organisations. Moreover, after 1 October 1998, a single type of prescription enters into application for the supply of medicines which has become mandatory for all insurance funds;
- the exploitation of the tangible and intangible assets of the insurance funds is to be facilitated as from the year 2001, when the insurance funds will be allowed to invest up to 23% of their assets in real estate, shares and other securities quoted on the stock exchange, as well as in mutual funds (compared with the current rate of 20% of their assets);
- the conditions for payment of the survivor's pension become stricter as of 5 January 1999. The pension will be paid to the surviving spouse unconditionally for an initial period of three years following the decease of the insured party or his/her retirement. After this period, the surviving spouse retains his/her entitlement to the survivor's pension, providing a certain number of conditions are satisfied (age, employment, other resources, etc.);

- considerable restrictions have been introduced with regard to the employment of pensioners. For pensioners under 55 who start working again, payment of their pension will be suspended. For pensioners continuing to work after the age of 55, the portion of the pension exceeding DR 250,000 per month will be reduced to a level of 70%. The regulations relating to the employment of pensioners will come into force after 1 January 2001;
- for new insured parties (who were insured for the first time after 1.1.93), the minimum pension is increased by 50%. Moreover, measures to simplify administrative procedures and improve relations between the State and insured parties have been adopted in the field of social security;
- as part of the measures to curb tax evasion, there are plans to set up a special contribution control service as part of IKA, at both central government and regional level, endowed with far-reaching powers;
- finally, a new basic scheme for farmers' insurance was set up on 1 January 1998. This is a purely contributory system which guarantees farmers a level of insurance at least equal to that enjoyed by the urban population.

2. Unemployment

a. As part of the programme "Young people in working life", 50,000 young unemployed people aged between 20 and 27 are due to receive subsidies during the course of 1998 in order to help them to find jobs.

It is planned for 40,000 of these young unemployed people to benefit from a monthly allowance

of DR 100,000 to carry out practical training placements to enable them to subsequently take up new jobs in those same companies. The remaining 10,000 young unemployed people will receive an annual allowance of between DR 1,200,000 and 1,600,000 to enable them to set themselves up in business.

The payment of subsidies is planned to last between 18 and 20 months (22 months for regions with a higher unemployment rate). The total sum which it is planned to distribute via this programme during the course of 1998 is DR 108 billion. The programme will also run in 1999 and 2000, and a total of 200,000 young unemployed people will benefit.

b. The long-term unemployed, aged between 28 and 64, will receive subsidies for a period of 16 - 18 months (18 - 20 months in regions with a higher unemployment rate). The amount of the subsidy is the same as for young unemployed people. In regions hit harder by unemployment, the annual subsidy for setting up a business ranges between DR 1,600,000 and 1,800,000.

A total of 8,000 long-term unemployed are due to receive subsidies in 1998, take part in a training placement and then enter new jobs, while 2,000 others will set up their own businesses.

This programme will last three years and is expected to cost a total of DR 20 billion.

c. Special assistance measures have been introduced in order to address the problem of mass redundancies, enabling people who have been made jobless to re-enter the employment market under the aegis of training and work experience programmes.

d. In early May 1998, the first job-promotion centre was inaugurated as part of the organisation of labour. In the coming two years, other such centres will be created in the country's 52 administrative regions.

The aims of these centres are:

- to match job supply with demand by seeking vacant posts for unemployed people in companies with openings;
- to customise the provision of information to meet the needs of interested unemployed people;
- to monitor the changes taking place in the local labour market;
- to distribute the "personal employment card" for a variety of purposes, primarily for payment of unemployment benefit and vocational training.
- a recent Law provides for IKA membership for young unemployed people aged under 29 to receive benefits in kind in the case of illness. Not covered are young unemployed people who are insured in their own right, young unemployed people covered as a family member of an insured person or students studying at a Greek or foreign university.

The contributions for these young unemployed people are paid to IKA out of the "employment and vocational training account" (*LAEK*), which comes under the "Labour Organisation" (*OAED*). The monthly contribution for each young unemployed person totals 6.45%, calculated on the basis of a fictitious salary under IKA's fourth insurance class (currently DR 6,600 or ECU 30).

e. Finally, the provisions of EEC Directive 94/33 concerning employment protection measures for

young workers under the age of 18 were recently transposed into Greek legislation by a Presidential Decree.

SPAIN

Following a year of important developments, legislative activity on social security was limited in 1998. Nevertheless, this period saw the regulation of part-time work contracting, with its subsequent effects not only on contributions but also on social security benefits.

With reference to the comparative table, we note the following developments:

The Royal Decree 4/1998 of 9 January stipulates a 2.1% appreciation of social security pensions, in terms of contributory benefits – including minimum benefits and maximum limits for public pension awarding – and of non-contributory benefits.

Other developments include a regulation issued in March that considers periods of sacerdotal or religious activity of priests, monks and nuns of the Catholic faith now as secularised social security contribution periods, and the General Regulation on the proceedings for the punishment of social order infractions and for the settlement of social security contributions, adopted by Royal Decree 928/1998, 14 May.

As far as health care is concerned, two relevant norms were issued in July. The first aims to regulate health care in favour of Spanish self-employed workers working abroad. The second seeks to regularise the Special Agreement on health care within the General Social Security Scheme in favour of Spanish citizens residing in the national territory and who are civil servants or international IGO employees.

With respect to retirement, we must mention Act 47/1998 which contains rules for granting early retirement when the insured party has contributed to

two or more social security schemes but, taking those contributions records separately, none is substantial enough to permit the granting of such benefit. To this effect, at least one fourth of the total contributions of the insured person must have been credited to one of the schemes which incorporated early retirement benefits.

As regards widowhood pensions and benefits for orphans and family members, Act 50/1998, 30 December concerning financial, administrative and social order measures establishes that there will be a case for entitlement to those benefits although the deceased had no active contributor status or was not in a situation resembling insurance on the date of death, provided that he/she had completed a minimum contribution period of 15 years.

Part-time work

However, the most important development that took place in the year 1998 was the new regulation of part-time work contracting. This regulation not only intends to improve labour work operations, but also tries to offer new responses to personal, family, training and professional needs as well as to meet properly the adaptability requirements of enterprises. This new regulation complies with the European compromises undertaken within the Frame Agreement on Part-Time Work, decided on 6 June 1997 by UNICE, CEEP and CES, and incorporated into Council Directive 97/81/EC, 15 December for its subsequent implementation.

It is an unhesitant step to promote part-time work contracting, which in Spain was around the 8% as

opposed to an average of 18% for the European Union and, overall, to encourage the use of stable part-time work contracts, given that approximately 80% of the contracts of this type were temporary compared to the 20% in the rest of EU.

Within the social protection field, the basic objective is to level off the protection received by both part-time and full-time workers, through the introduction of measures which facilitate the access to benefits, especially to those whose granting is subject to long contribution periods.

Act on comparability between professional and family life

There is a draft bill under parliamentary discussion whose aim is to establish legal channels that facilitate the combination of professional and family life, within a principle of equal treatment for men and women that promotes work among women.

This draft bill intends to adequate spanish regulations to those of the EU, especially to the provisions included under Directive 92/85 on measures to promote industrial safety and health for women who are pregnant, have given birth to a child or are nursing, and also to those under Directive 96/34 relating to the Frame Agreement on parental leave signed by corporate organizations and trade unions at european level.

FRANCE

The objective of the law on financing the social security system for 1999 (law of 28 December 1998) was to bring the social security back into financial balance. In order to achieve this, it includes a receipts strand and strengthens the system for controlling health expenditure.

Receipts

The receipts strand limits the grant for hiring the first employee (for recruitments subsequent to 31 December 1998, the exemption from employers' social security contributions will concern only the portion of the salary below the guaranteed minimum wage (*salaires minimum interprofessionnel de croissance - SMIC*) and no longer the full remuneration). The receipts strand also adjusts the single degressive reduction in charges on low salaries which was perpetuated as from 1 January 1998 by lowering the wage ceiling for entitlement to exemption (130% of the SMIC instead of 133%), with a pro-rata reduction for part-time employment.

Sickness

The finance law includes a series of measures aimed at preventing health cost increases, such as giving pharmacists' the right to substitute generic medicines and creating a new contribution to be paid by pharmaceutical laboratories. With regard to consultants, the system of early retirement for doctors has been extended until 31 December 2004.

The rules on prescription have been relaxed in order to improve the reimbursement of occupational

diseases. Also, specific provisions have been introduced for employees who have suffered from asbestos poisoning (re-entitlement to the benefits provided for under labour legislation, and the introduction of a system of early retirement at an age ranging from 50 to 60 years, depending on the period of exposure and the seriousness of the symptoms).

Family benefits

Family benefits were targeted in early 1998, as part of the effort to rebalance social security accounts. Family allowances were made subject to means testing and the amount of the allowance for home childcare (*allocation de garde d'enfants à domicile - AGED*) was reduced, now representing only 50% instead of 100% of employers' and employee's social security contributions towards domestic support within this limit. Furthermore, the ceiling for the home childcare tax reduction has been lowered from FF 90,000 to FF 45,000.

In the face of the public outcry caused by the decision to subject family allowances to means testing, this condition was removed from the finance law for 1999 (State budget). This is accompanied by a reform of the child's allowance set against tax (*quotient familial*), reducing the ceiling for this tax break from FF 16,380 to FF 11,000 per half-share of contributions for income earned during 1998. The re-establishment of family allowances for all families with two children, irrespective of income, is accompanied by an extension of the age limit for children for whom there is entitlement to these allowances (20 years of age instead of 19) and of the age limit for entitlement to increases (as from

11 years of age instead of 10, and 16 years instead of 15).

Furthermore, the allowance for the start of the new school year has been extended to anyone with only one dependent child who fulfils the requisite conditions for the means test and the age of the child.

Pensions

The funding of pensions continues to arouse grave misgivings. The Prime Minister has commissioned the French Planning Office (*Commissariat général au plan*) to examine the situation of the various pension schemes, to draw up a quantified assessment up to the year 2040, and to make proposals for reform. A final report will be submitted in March 1999. The Prime Minister will announce his decisions on the matter in the early autumn, following wide-ranging political and social consultations based on the report.

Meanwhile, in order to consolidate the compartmentalised pension system, a reserve fund, initially funded from a fraction of the income from the mutual aid social security contribution (*contribution sociale de solidarité*) (two billion Francs in 1999) and surpluses from the mutual aid fund for the elderly (*fonds de solidarité vieillesse*), was created by the law on financing social security for 1999.

A single supplementary pension scheme has replaced the internal rules and procedures of the 90 ARRCO institutions [in the Association of Supplementary Retirement Pension Schemes], administering 45 different schemes. Henceforth a single set of regulations will be applied to all ARRCO pensioners.

Welfare minima

The law of 17 April 1998 gives entitlement to "a special allowance for unemployed people of under 60 years of age who have paid 40 pensionable years of old-age insurance contributions" and receive the special mutual aid allowance (*allocation de solidarité spécifique* - ASS) or income support (RMI). This special waiting allowance (*allocation spécifique d'attente* - ASA) of FF 1,750, is an earnings supplement paid to interested parties to enable them to attain a minimum earnings level in the order of FF 5,000 per month (compared with the minimum pension of around FF 3,500 per month).

Eligibility for the means-tested ASS extends to people who are no longer entitled to indemnities from unemployment insurance (the long-term unemployed who have reached the end of their entitlement and who fulfil the conditions for prior employment), as well as to those in specific occupations who are unable to claim such indemnities.

Furthermore, the framework law of 29 July 1998 on combating exclusion, the main objectives of which are to guarantee widespread access to existing rights, in particular in the field of health, employment, housing and culture, and to prevent all forms of exclusion, provides for a range of different social measures:

- immunity from seizure of the special mutual aid allowance (ASS) and of the basic welfare allowance (*allocation d'insertion* - AI) modelled on the existing provisions for income support (RMI);
- the introduction, for beneficiaries of the AI, the single parents' allowance or the widows' and widowers' allowance, of the possibility of partial

drawing of basic welfare benefits concurrently with professional earnings, and changes in the rules on combining RMI and ASS benefits with professional earnings;

- index-linking the ASS and the AI to price increases;
- establishing a minimum threshold of immunity from seizure for family benefits;
- the non-transferability and immunity from seizure of benefits in kind from sickness insurance;
- the introduction of emergency measures aimed at remedying the dysfunction of the special dependency benefit (*prestation spécifique dépendance* - PSD) deferment of the date when the reform of the fee structure for institutions housing dependent elderly people comes into force, and the possibility of fixing by decree minimum amounts for the special dependency benefit in residential institutions;
- the creation of a National Observatory for Poverty and Social Exclusion reporting directly to the Prime Minister;
- the establishment of an emergency welfare committee (*Commission de l'action sociale d'urgence*) responsible for ensuring the coordination of systems for allocating support, particularly financial, to people and families encountering serious difficulties.

Dependency and disability

The law on financing social security for 1999 amends the provisions on exemption from employers' social security contributions for paying

home helps working with elderly or disabled people.

These amendments include:

- as from 1 April 1999, the exemption from employers' contributions for non-dependent elderly people aged over 70 for employing home helps will be subject to a wage ceiling;
- as from 1 January 1999, total exemption from employers' contributions has been extended to home helps employed by service providers and to any other person who fulfils the required conditions of dependency for entitlement to the dependency allowance but does not receive this due to his financial means.

Support measures to accompany the reduction in working hours

The framework law of 13 June 1998 to encourage a reduction in working hours has established a statutory 35-hour working week as from 1 January 2000 for companies employing more than 20 people, and from 1 January 2002 for other companies. Employers and unions have been asked to negotiate the reduction in working hours prior to the above-mentioned deadlines.

Companies that reduce working hours prior to the planned deadlines, under a collective bargaining agreement and in return for recruitment or job-preservation, will be able to benefit from a grant, the amount of which has been defined and capped in a payment scale. The grant takes the form of reductions in employers' contributions. This grant is not allocated to companies designated in decree no. 98-493 of 22 June 1998, in view of their monopoly position or the nature of their income.

The reduction in the working week to below 39 hours can be organised wholly or partially in the form of days of leave. The collective bargaining agreement determines the procedures for taking such leave. Such leave may also be paid into a leave-credit account (*compte épargne temps*).

IRELAND

1. Policy developments

National Pension Policy Initiative

The Pensions Board submitted its report 'Securing Retirement Income' to the Minister for Social Community and Family Affairs in May 1998. The principal recommendations concerned the following:

- the development of strong First Pillar (Social Security Pensions) based on social insurance;
- major improvements in our Second Pillar (Occupational and Personal) Pensions coverage, so that 70% of those aged over thirty years will have coverage

The Government broadly welcomed the thrust and recommendations of the Report, as set out in its response 'Action on Pensions'. To progress the main recommendations made by the Pensions Board in the Report, working groups have been set up as follows:

(a) to examine fully the recommendation for an explicit fund mechanism to fund, at least partially, the substantial future costs of social welfare pensions.

(b) to progress the recommendation to increase Second Pillar coverage and the mechanism suggested for achieving this - namely, the Personal Retirement Savings Accounts.

(c) to further examine and advance the proposals to introduce a simplified and more flexible tax regime for pensions.

(d) to bring forward proposals in relation to an effective awareness/education programme.

Each of the above groups comprises representatives of the relevant Government Departments and the Executive of the Pensions Board.

It is hoped to publish a Pensions Bill during 1999 dealing, amongst other things, with these issues and incorporating the recommendations of the various working groups, with a view to enactment during 2000.

Family Policy

As outlined in MISSOC 1995/96 the Commission was established to examine the needs and priorities of families today and to recommend how they can be strengthened and supported in the future. Following on the interim report of the Commission (see MISSOC 1998) the final report of the Commission on the Family 'Strengthening Families for Life' was published in July 1998. It contains a comprehensive and in-depth analysis of the issues affecting families and wide-ranging recommendations across several different policy areas.

The report also contains some original and significant research work, including a national survey on the childcare arrangements which families make, sociological research on fathers and their role in family life and an overview of family policy in Ireland.

The Commission's recommendations in the main relate to the approach to be pursued in various areas of policy in the years ahead to strengthen families in carrying out their functions. The Commission has also highlighted some 40 recommendations by way of beginning the process.

Among the recommendations of direct relevance to the Department of Social, Community and Family Affairs are:

- - the introduction of a network of family and community services resource centres over the next four to five years;
- a pilot programme to transform local offices of the Department of Social, Community and Family Affairs to provide improved services to families;
- the introduction of a parenting awareness programme;
- the introduction of a comprehensive information service for bereaved families and the provision of grant aid to voluntary organisations providing these services to families;
- the doubling of State funding for marriage counselling to IRL 3 million over the next two years (1999-2000);
- the expansion of the Family Mediation Service to provide a nation-wide service.

National Anti-Poverty Strategy

The National Anti-Poverty Strategy (NAPS) published in April 1997 set a number of key targets. In particular, the NAPS proposed to reduce unemployment from 11.9% in April 1996 to 6% by 2007 and to reduce the rate of long-term unemployment from 7% to 3.5% over the same period. By March 1998 the rate of unemployment had already been reduced to 9.4% and long-term unemployment to 5.6%.

Among measures introduced by Government which will have an important effect on poverty are:

- the publication of the report on a National Minimum Wage in line with the commitment given in the Action Programme;
- the establishment of the IEP 30m. Youth Services Development Fund;
- the payment of Family Income Supplement on a net income basis as provided for in Partnership 2000 and the NAPS;
- the establishment of a special tax incentive - Job Assist - to help the long-term unemployed back to work;
- increased social welfare payments so that 94% of all claimants are now over the rate recommended by the Commission on Social Welfare.

During 1998 Government Departments submitted statements on social inclusion to the National Anti Poverty Strategy (NAPS) Unit within the Department of Social, Community and Family Affairs. Two Inter-Departmental working groups were established to examine strategic responses to specific poverty issues, i.e., homelessness and low levels of literacy among the unemployed. The NAPS recognised that deep-seated multidimensional problems such as these require a response which transcends traditional sectoral Departmental responses.

An important development, following consultation with the social partners, was the introduction of poverty proofing, whereby all significant policy proposals across the civil service are assessed for their potential impact on poverty.

The Department of Social, Community and Family Affairs published its 'Social Inclusion Strategy' in September 1998. It takes account of the commit-

ment in the Government's Action Programme of seeking to establish an inclusive social by submitting the Department's policies in each of its key areas of activity - including social insurance, combating unemployment, family support, pensions and supports to the voluntary and community sector - to review in accordance with the following parameters first set out for the development of the NAPS:

- a) a review of the key issues relating to poverty and disadvantage in each area of responsibility
- b) a review of the objectives and effectiveness of the policies and programmes relevant to poverty and disadvantage
- c) the constraints applying in each case
- d) any cross-cutting initiatives which might usefully address problems of poverty and disadvantage
- e) key action points arising from the review

All other Government Departments also produced Social Inclusion Strategy statements.

The Foundation for Investing in Communities - a joint initiative between the State and the business sector - was launched in November. The aim of this initiative is to build an endowment fund for distributing grants to the voluntary and community sector on an additional basis to existing State funding mechanisms.

Voluntary and Community Sector

Following the publication of the Green Paper, 'Supporting Voluntary and Community Activity' in May 1997, a Steering Group was established to advise on the preparation of the White Paper, which will be published following a consultation process with the voluntary and community sector.

A key development during 1998 was the commencement of a three-phased consultation process with the voluntary, community and statutory sectors.

Phase 1 was completed during 1998 and concentrated on the provision of information on and facilitating discussion of the Green Paper. It involved the Dept. of Social, Community and Family Affairs, other statutory agencies and the voluntary and community sector.

Phases 2 and 3 will take place in 1999 and will involve statutory bodies organising regional consultative seminars, culminating with a national seminar. The issues arising from these will be further analysed by an external consultant appointed by the Dept. of Social, Community and Family Affairs and the Steering Group, with a view to preparing a draft White Paper.

Carers

In October the Minister for Social, Community & Family Affairs launched the publication of the Review of the Carer's Allowance, which was carried out by an interdepartmental working group. The review had two primary aims:

- (a) to assess the purpose and future direction of the Carer's Allowance and its role in the wider debate on the needs of carers, care in the community and the demand for long term care; and
- (b) to evaluate expenditure on and the achievements of this scheme

A number of proposals were made in relation to the Carers scheme, principal among them being:

- Needs Assessment: A working group should be established to advance proposals for a multi dis-

ciplinary assessment of a person's care needs for all social and health services.

- Continual Care Payment: A new non-means tested 'continual care payment' should be introduced, which would follow the introduction of a needs assessment, for all carers providing a high level of care. Its aims would be to promote care within the community and formally recognise the work of the carer.
- Carer's Benefit: This proposal which would seek to facilitate carers in employment to temporarily leave work needs to be examined further and a separate Consultancy Study should be established to consider its introduction.

2. Organisational developments

Strategy Statement

In June 1998 the Department of Social, Community and Family Affairs, published its second Strategy Statement, "Inclusion, Innovation and Partnership" - see also MISSOC 1995/96. This represents a significant milestone in the further development of the Strategic Management Initiative process within the Department. It sets out the goals and objectives which will enable the Department to fulfil and develop its role as a vital public service provider, with particular reference to the following areas;

- Policy Development
- Development of a new service delivery model
- Human Resource Management & organisational structure
- Control of fraud and abuse

• Value for Money

The Department's primary goal is the promotion of an inclusive society by providing the opportunities and incentives for individuals, families and communities to contribute towards and share fully in economic and social progress. It also commits the Department to meeting service delivery standards and to systematically monitor these standards.

Disability Support Service

In July 1998 the Minister for Social, Community and Family Affairs announced the establishment of a National Disability Authority, thereby implementing one of the key recommendations of the Commission on the Status of People with Disabilities - see MISSOC 1998.

The new service will operate under the aegis of the Department of Social, Community and Family Affairs, and will involve a merger between the National Social Service Board (NSSB) and the appropriate information services of the National Rehabilitation Board (NRB). This will result in the establishment of a single information support service for all citizens and is intended to ensure that services for people with disabilities will become an integral part of the mainstream information, advice and advocacy services for all.

Legislation will be brought forward by the Minister for Social, Community and Family Affairs in 1999 to give effect to the establishment of this agency.

New Family Affairs Unit

In line with its pro-family approach to the development of policy and services as set out in the Programme for Government "Action Programme for the Millennium" and in response to recommen-

dations from the Commission on the Family, the Government has established a new Family Affairs Unit in the Department of Social, Community and Family Affairs. The functions of the Unit are;

- to co-ordinate family policy;
- to pursue the findings in the Commission's report following their consideration by the Government;
- to undertake research; and
- to promote awareness about family issues

The Unit has responsibility for support for the marriage counselling and family mediation service as well as a number of other family services, including a pilot programme to provide improved service to families from local offices of the Department through the one-stop-shop model, and the introduction of an information programme on parenting issues.

In 1998 an additional IEP 2.75 million was allocated for the development of a number of family services, including the establishment of the Family Affairs Unit, funding for the setting up of some twenty family and community resources centres, additional funding for marriage and child counselling and the expansion of the family mediation service in regional locations.

Freedom of Information Act

The 1997 Freedom of Information Act came into effect on 21 April 1998. It applies to all Government Departments, Health Boards and Local Authorities. Under the legislation citizens have the right to obtain access to information held about them, to amend information held which is incorrect and to see how decisions about them are

made. They also have the right of appeal to an Information Commissioner in the event of access to information being refused.

3. Pro-Employment Measures

Building on previous measures in this area, the four year Back to Work Allowance (previously only available to those residing in areas covered by the Area Partnership Companies) was extended nation-wide to long-term unemployed persons who take up self-employment. In addition, the number of places on the scheme was increased by 5,000 during 1998. Furthermore, cuts in Pay Related Social Insurance (PRSI) contributions focused on low-paid workers.

In relation to the Family Income Supplement (F.I.S.), weekly income thresholds were increased by IEP 7 from June, resulting in a gain of some IEP 4 - 5 per week for most of the 13,000 families in receipt of F.I.S. A new measure, introduced in October 1998, allows for the calculation of entitlement to F.I.S. on a net take home pay basis.

4. Social Welfare Payments and other measures

In the area of social protection the 1998 Budget provided for (among other things) the following measures:

Rates

In June the weekly rates of payment in respect of short term social insurance schemes were increased by IRL 3 (approx. 4.4%). An average increase of between 4.2 - 4.6% applied to all other maximum personal rates including widow's and

widower's pensions. Increases of 3% in relation to adult dependents brought all social welfare payments for the elderly above the minimum rates recommended by the Commission on Social Welfare.

Social Security Contributions

A number of changes were made in relation to Pay Related Social Insurance (PRSI) contributions. The PRSI Free Allowance (classes A and H) was increased from IEP 80 to IEP 100 per week, the effect of which is that employees do not pay social insurance on the first IEP 100 of their weekly earnings. In addition, the earnings ceilings for employees, employers and self-employed contributions were raised.

Pensions

The 1998 budget allocated increases of between 6.4% and 7.4% applied to old age, retirement and invalidity pensioners aged over sixty five years - constituting some 36% of all social welfare customers - from June 1998. From September everybody aged seventy five years or over who is certified as medically unfit to travel alone will be eligible for a Free Travel Companion Pass, which allows the holder to have any person aged sixteen years or over accompany him/her free of charge when travelling.

Carers

In June the weekly rate of payment of the Carer's Allowance was increased by IEP 5 for those recipients aged over 66 years, and by IEP 3 for those under 66 years of age. In addition the Free Travel pass was extended to all carers in their own right allowing them to travel alone.

Disability/Invalidity

From June the personal rate of payment to Invalidity Pension was increased by IEP 3 (4.3%) for those aged under sixty five years, and by IEP 5 (6.4%) for those aged over sixty five years. Also since June, weekly earnings of IRL 50 from rehabilitative employment are not taken into account when assessing means for Disability Allowance, Blind Person's Allowance and Supplementary Welfare Allowance. Prior to that the weekly disregard was IEP 36.60.

Family Benefits

Rates of child Benefit for twins were increased by 50% from September 1998. Grants which were payable to twins were extended to all multiple births of three or more children, that is, IEP 500 at birth and IEP 500 when the children reach four and twelve years of age.

Other Measures

The 1998 Social Welfare Act provided for (among other things):

- The standardisation of the Revenue and Social Insurance (RSI) number as a Personal Public Service Number;
- The introduction of a Public Services Card along the lines of the existing Social Services Card;
- New technology in relation to cards to develop new methods of payment of social welfare payments electronically;
- The sharing of information between relevant agencies for the purpose of determining entitlement to and control of certain social services.

ITALY

The finance law (*Legge finanziaria*) of 1998 introduced innovative provisions concerning pensions, in order to speed up implementation of the reform of the social security system, approved by Law no. 335 of August 1995.

The government considered these innovations to be necessary in order to make the costs borne by the retirement pension sector more compatible with the State accounts. In spite of the corrective measures made by the Amato reform of 1992 and later by the Dini reform of 1995, the government's projections regarding trends in welfare spending indicate an increase in retirement pensions up to the year 2000 of more than 0.9% of GDP.

The legislature has therefore introduced a series of innovations, in both the finance law and the related provisions, concerning:

- new conditions required for retirement pensions, in both the private and public sectors;
- enhancements to pensions, through measures for:
 - a) concurrent drawing of pensions/wages;
 - b) coordinated and continuous collaboration (*Lavoro parasubordinato*);
 - c) self-employed workers;
- - harmonisation of the treatment of various provident funds (special schemes);
- - improvements to the rules for the actual start-up of the supplementary provident fund scheme;
- - modifications in the assistance sector;
- - taxation.

1. Retirement pensions

With the exception of certain categories of workers (young workers, labourers and equivalents) who are subject to the same rules as those framing the reform of retirement pensions (L. 335), the finance law provides for more rigid rules in this area, subject to age and contribution conditions, especially with regard to entitlement to the retirement pension for both private and public salaried employees and for self-employed workers.

The previous reform provided a gradual raising of the age of entitlement to the retirement pension from 53 to 57 years for the private sector, up to the year 2008. The current finance law provides, by contrast, for the condition of 57 years of age to have already been fulfilled as from the year 2002. For public sector workers, the same age condition is required as from 2004.

Self-employed workers are entitled to the retirement pension if they have paid a total of at least 35 years of contributions and have reached the age of 58. In this case, the age limit has also been raised, since the previous Law provided for an age limit of 57.

The following table explains the new conditions required for most salaried employees to gain entitlement to the retirement pension.

Year	Age with 35 years of contributions	Number of years of contributions at any age
1998	54	36
1999	55	37
2000	55	37
2001	56	37
2002	57	37
2003	57	37
2004	57	38
2005	57	38
2006	57	39
2007	57	39
as from 2008	57	40

Concurrent drawing of pensions and wages

It is possible to partially combine old-age pensions with earnings from self-employment. It is therefore possible to combine the minimum wage plus 50% of the amount exceeding this wage. More favourable wages which existed previously are excluded. This means that the government proposal introduces the possibility of partial concurrent drawing of pensions and wages for all workers entering retirement in 1997 who were formerly not entitled to draw them concurrently. For those who entered retirement before 1997, the previous regulations remain in application in cases where they provide greater possibilities for concurrent drawing of pensions and wages.

Coordinated and continuous collaboration (*Lavoro parasubordinato*)

The contribution for this form of work (currently 10%) for individuals who are not registered under other compulsory schemes, rose initially by 1.5%.

Increases of one point followed every two years, up to 19%. Despite being long-term, this contribution is tending to become more and more effective compared with a straight benefit, and forms of supervision are also beginning to be planned for this type of work.

Self-employed workers

Gradual increases in pension contributions are provided for, especially for craftsmen and traders for whom the increase is 0.8 points (compared with 15% at present) as from 1998 and subsequently 0.2 points every year up to 19%.

Enhancements to pensions

The need to limit pension costs has led to expedients, even in the system for enhancing pensions. Indeed, it was decided that, in 1998, automatic realignment of pensions would apply only to pensions the amount of which did not exceed five times the minimum wage, i.e. around 3.5 million Lira per month. This does not concern pensions granted by supplementary pension schemes.

2. Harmonisation of the different pension schemes

The finance law speeded up the process of harmonising the different pension fund treatments which characterise our system, by adjusting the implementation time period planned in Law no. 335 of 8 August 1995.

Supplementary pension schemes

The rules for starting up supplementary pension schemes have been refined by amending the pre-existing regulations (Law no. 124/1993), which,

inter alia, endowed the Ministry of Labour with the power to authorise retirement funds to engage in commercial activities. The finance law assigns this power to the Retirement Fund Monitoring Committee, considering it to be a genuinely independent and specialised authority. The Monitoring Committee adopted a Regulation stipulating the procedures for authorising retirement funds to engage in commercial activities.

Furthermore, an increase of one billion for 1998 and of five billion for subsequent years was earmarked for the Committee's own activities.

3. Guaranteeing sufficient resources

With regard to assistance, the finance law provides for:

- a review of measures for controlling civil disability by establishing a special plan for verifying the beneficiaries of financial support for civil disabilities, whilst making provision, in cases where the prerequisites are not met, for immediate suspension of payment of the benefit, which may be followed by the formal measure of revocation of the beneficiary;
- the establishment of a Social Policy Fund aimed at promoting interventions to support projects carried out by the Regions and the local administrations, by encouraging the simultaneous use of forms of finance from the European Social Fund. For the integration of disabled people, family support, drug prevention and treatment, children's rights, the conditions of the elderly and the integration of foreign citizens. 28 billion Lira were assigned to the Fund in 1998 for this purpose;

- the introduction on an experimental basis, for a period not exceeding two years, of income support for people without means who are single or have dependent children and find it impossible to support their children themselves.

The government is due to establish the amount of this benefit, which in any case should not exceed 60% of the national average income.

4. Taxation

As from 1 January 1998, new tax brackets, new rates and new tax deductions were established by Legislative Decree no. 446 of 15 December 1997.

The IRAP (Regional Tax on Production Activities), a regional tax on top of the IRPEF, was introduced on the same date.

For 1998 and 1999, a 0.5% rate has been set for the entire country. For subsequent years, each Region will establish a rate of between 0.5% and 1%. The IRAP replaces the deductions for the SSN (National Health Service), as well as the compulsory insurance contribution against tuberculosis.

LUXEMBOURG

1. Creation of a nursing-dependency insurance scheme

A nursing-dependency insurance scheme was introduced into the Luxembourg social security system by the Law of 19 June 1998. This is a new branch of the social security system set up to respond to the needs of people dependent on nursing by financing the assistance and care they require. A person is considered to be nursing-dependent when, as a result of a physical or mental illness or disability, he/she is in regular need of major assistance to perform basic daily activities: moving around, hygiene and eating. Nursing-dependency insurance works in the same way as sickness insurance and is compulsory. The participation of insured parties corresponds to 1% of their total income. The State funds 45% of the total cost of the nursing-dependency insurance out of its own budget.

Nursing-dependency insurance covers insured parties and members of their family.

Benefits in cash and in kind are granted as from 1 January 1999:

- benefits in kind are granted in the form of assistance and care, special equipment or a housing conversion. They are paid directly to the home assistance and care services on the basis of the paying third system;
- cash benefits are given in the form of money. They are intended to remunerate informal carers. This benefit is nevertheless paid to the nursing-dependent person directly.

The Law gives clear precedence to benefits in kind over cash benefits. In this way it recognises the priority for professional care and thus guarantees the quality of care.

With the aim of enabling people to stay in their own homes, the Law also provides for the possibility of replacing all or part of the benefit in kind with a cash benefit (mixed benefit). The cash benefit is equivalent to half of the benefit in kind which it replaces. Furthermore, there are limits on the number hours of assistance and care that can be replaced by a cash benefit:

- for up to seven hours of assistance and care the person may replace the full number of hours by a cash benefit;
- for between 7 and 14 hours, only half may be replaced by a cash benefit;
- for more than 14 hours, no replacement is possible.

A compensation is given at the rate of 750 francs per hour of assistance and care required in case of replacement of cash benefits by benefits in kind.

To be covered by the Law, the condition of nursing-dependence must be of a certain severity. This means a regular need for major assistance. The law stipulates that this need must represent at least three-and-a-half hours a week, i.e. half an hour per day. Moreover, the condition of nursing-dependence must be expected to last for a minimum of six months or be irreversible.

The Law also provides for benefits to be paid to a person for the care of the nursing-dependent person who is not from a professional service (informal carer). Nursing-dependency insurance covers

the informal carer's contributions to the insurance pension. The Law also provides for the carer to take annual leave by annually paying out double the cash benefit for three weeks and, in the event that the nursing-dependent person stays temporarily in a care institution for these three weeks, it also pays for the required assistance and care.

The organisation managing the nursing-dependency insurance is the union of sickness insurance funds. The beneficiaries evaluation is administered by the evaluation and guidance unit, which is organised on a multidisciplinary basis (doctors, psychologists, social workers, occupational therapists, physiotherapists and psychiatric nurses). An objective, individual evaluation is required to determine the specific needs of each nursing-dependent person. The evaluation and guidance unit measures the severity of the need, based on the service required to meet this need. The severity is indicated by the amount of time required for assistance and care, which allows the benefits to be determined. The monetary value of the care has been fixed at 1,420 francs per hour in a care institution and 1,500 francs per hour for home care.

2. Pension reform in the public sector

The public-sector pension system has undergone a major reform in order to reduce the financial cost of public-sector pension schemes and to achieve greater convergence with the private sector regime. The reform has stirred up controversy among civil servants, whose entitlements are being cut back as a result of this reform. However, so as not to reduce the entitlements of serving public

officials too much, a transitional scheme has been introduced.

This reform has been enacted by two Laws:

1. The first set up a transitional scheme for civil servants, or the equivalent, who were in office or were recruited on 31 December 1998. The characteristics of the former scheme have been maintained, i.e. the pension is calculated on the basis of the civil servant's last salary. However, during the course of this transition phase, the level of benefits will be progressively reduced by around 13%. For years served subsequent to 1 January 1999, the replacement rate will be lowered progressively from 83.33% to 72%.

However, public officials who have completed their service careers (lasting 35 or 41 years) by early retirement age (55 or 60 years of age) will be allowed to increase their pension amount by 2.31% of their pensionable income per year of service worked after that age. As a result, at age 60 or 65 respectively, they will be able to receive a pension corresponding to 5/6ths (83.33%) of their last salary, namely the maximum pension entitlement under the former legislation.

Pensions already being paid at the time the reform comes into force are not affected.

2. The second Law introduced a new scheme for public officials who entered the service after 31 December 1998. It remains a special scheme, but is structured along the same lines as the general scheme and presents the following characteristics:

- pensions are no longer calculated on the basis of the last salary, but on the basis of the total remuneration received during the course of a person's career;

- adjustment will be identical and simultaneous to that applied to the private sector;
- the contribution levied to fund this special scheme will evolve in exactly the same way as the contribution for funding the general scheme.

A few special features of the former non-contributory scheme have, however, been retained. There is no upper contribution limit and no upper limit is used to calculate pensions. The special characteristics of the retirement procedure have been retained and the scheme is financed through a pension fund fed by wage deductions and other budgetary means.

The management of the new special scheme for civil servants has been entrusted to the civil service administration.

Also concerned by this new pension scheme are Luxembourg railway officials and district council officials.

3. Family policy measures

The family allowance of 12,000 francs per child, per annum, was increased annually on 1 January 1999, with a parallel reduction in the tax abatements for a dependent child. These two measures taken together have become selective: in effect, all households benefit from the higher family allowance, but this increase in household resources is gradually absorbed by the lower tax relief. Also, households with incomes so high that they benefit from the lowest tax relief see their disposable income unchanged.

The new family allowances are as follows:

- 5,371 LUF for 1 child (133.1436 euros)

- 13,102 LUF for 2 children (324.7901 euros)
- 24,459 LUF for 3 children (606.3228 euros)
- 35,808 LUF for 4 children (887.6571 euros).

At the same time, the increase in the guaranteed minimum income for a child has been reduced by a corresponding amount.

4. Benefit adjustments

Certain welfare benefits have been subject to a linear increase of 1.3%. This specifically involves the Law of 11 December 1998, which adjusted pensions and annuities to 1997 wage-levels. A study of average wage trends had revealed a rise of 1.3% between 1995 and 1997. So the adjustment factor (i.e. the calculation factor which adjusts the level of pensions to the wage trend) was raised from 1,203 to 1,219. This adjustment of accident pensions and annuities is the first ever adjustment to have affected the beneficiaries of pensions and annuities of both the private and public sectors.

In order to maintain the previous differential between social security benefits and social welfare benefits, the different thresholds applying to the guaranteed minimum income were increased by the same percentage. With the same concern of maintaining the existing balance, the minimum wage was also increased by 1.3% by the Law of 23 December 1998.

5. Evolution of the contribution rates for sickness insurance

On 31 December 1997, the cumulated overall sickness insurance deficit totalled 785 million

francs, 641 million of which (i.e. 82%) was allocated solely to managing cash benefits for workers. The Union of Sickness Insurance Funds therefore decided to raise the contribution rates for its three types of administration as from 1 January 1998. Below is the evolution of the contribution rates as from 1997:

	1.1.97	1.1.98	1.1.99
Administration of benefits in kind	5,0%	5,1%	5,14%
Administration of cash benefits (without continuation of the employer's contribution)	4,2%	5,0%	4,2%
Administration of cash benefits (with continuation of the employer's contribution)	0,2%	0,3%	0,24%

It was found that by massively increasing the contribution rate for cash benefits in 1998, it was possible to entirely wipe out the cumulated deficit for the previous financial years. It was therefore possible to return the contribution rates to their former level with effect from 1 January 1999.

The rates remain unchanged for the other social security branches.

6. Release from work for pregnant women

Another legislative amendment which concerns labour law, but which has an impact on the social security entitlement is worth noting. It is an amendment in the law concerning maternity rights for working women, which was introduced to transpose the European directive on maternity rights into Luxembourg legislation. The amendment introduces a prohibition on pregnant women,

new mothers or breast-feeding mothers from working in jobs that are defined as risky by the law in question. In the event that the employer is unable to allocate such a woman to another post, she is released from work. Throughout the duration of her release from work, she is eligible for the pecuniary maternity allowance payable by the State.

7. Planned measures

a. There is a bill for transposing certain Community directives relating to supplementary pension schemes into Luxembourg legislation. The bill in question, announced in the Government Declaration of 22 July 1994, creates an outline law for supplementary company pension schemes. The law will govern pension rights in the case of a company's transfer or insolvency. In addition, it guarantees equal terms for men and women and continued entitlement for people working in two or more European Union countries.

Whilst leaving companies free to decide whether or not to introduce a supplementary pension scheme, the law determines the rules with which each scheme must comply, especially with regard to coverage of commitments and the rights of affiliated members.

The bill forms part of the global pension-scheme architecture, which includes the private-sector contributory regime as well as public sector statutory schemes and supplementary pension schemes, and aims to achieve convergence in terms of both benefits and contributions. Consequently, tax deductibility is limited to funds set aside for a supplementary pension, the amount of

which is calculated on the basis of the difference between the maximum pension under the new statutory scheme and the theoretical maximum pension of the contributory scheme. Moreover, the bill includes tax provisions to ensure identical treatment for external and internal regimes.

b. One of the measures taken under the national plan to promote employment specifically concerns social protection: it is the creation of parental leave, provided as follows:

- the father and mother will have an individual right to parental leave to care for a child for six months;
- the parental leave may not be taken in instalments, in order to foster temporary job replacement to provide job opportunities for the unemployed;
- one of the parents will have the option of an education allowance or parental leave. The parental leave will be paid at a rate of around 60,000 francs per month (the same amount as the 22 months of education allowance provided for under current legislation);
- one of the parents must take the parental leave following the birth of the child at the end of the maternity leave. The second parent may take his/her parental leave before the child reaches the age of five;
- the parental leave may be taken in the form of half-time work, in which case it will be extended to 12 months, with the allowance divided into 12 units (of +/-30,000 LUF).

Self-employed people may also benefit from six months of parental leave.

c. It is also planned to introduce leave for family reasons lasting up to two days per annum in the case of a child's illness. Extended leave is provided for in the event of a serious illness.

NETHERLANDS

1. Priorities in Social Protection

In the last few years many instruments have been used to limit inflow into the social security system, to promote outflow from the system and to increase the chances of work for the low-skilled and long-term unemployed.

The common theme in the many legislative amendments has been to place greater financial responsibility on employers. This applies in particular for the introduction of the obligation on employers to continue paying sickness cash benefit during an employee's illness, the differentiation in invalidity benefits contributions, and the lengthening of the standby period in the Unemployment Benefits Act (the period during which the employer continues to pay a „tide-over allowance“ before the employee begins receiving benefit) and the Working Conditions Act.

The (Re)integration of the Work-Disabled Act (REA) came into force on 1 July 1998. This Act makes it easier and more attractive for employers to recruit a person with an employment disability, by indemnifying employers against higher sickness and invalidity costs if they take on such a person. Moreover, the granting of provisions and subsidies has been simplified. More money has also been made available to help reintegrate people with an employment disability into the labour market.

A large number of initiatives have also been taken in the area of specific labour market policy. Temporary subsidised jobs have been created in the private sector, and permanent jobs for the public

sector. Fiscal measures have also been introduced to reduce the wage costs for employers at the lower end of the labour market.

In August last year the second Kok government took office after May's general election. It is a coalition of social democrats and liberals, and excludes the centrist Christian Democrats. The new Coalition Agreement contains measures to improve the operation of the labour market, reduce inflow into the social security system and promote the reintegration of benefit claimants into work. The main accents here are on a review of the tax system reducing the costs of labour and promoting integration into the labour market, investments in enabling work and care to be better combined, addressing long-term unemployment as comprehensively as possible, and a new delivery system for social security and the employment service, with reintegration as its key theme.

The prevention of long-term unemployment is high on the agenda of the new government. At the Luxembourg Summit, the Netherlands and other EU Member States agreed on a commitment to achieve a comprehensive approach to long-term unemployment. The aim is that, within a period of eight years, all young job-seekers will be offered a new start before they have been unemployed for six months, and unemployed adults within 12 months.

Increasing the participation of older people in the employment process is also an important objective of the government. The changes taking place on the labour market (which is becoming increasingly tight), combined with demographic trends („maturing“ and ageing), mean it is vital to retain more older workers in the labour process. In consulta-

tion with the business community, the conditions are being created to make it attractive and possible for older people to continue working. Improper retirement via the unemployment benefits system will be combated. Depending on the degree to which a switch towards a more age-conscious personnel policy is achieved, and to which more demand arises on the labour market for older workers, consideration will be given to a (phased) reintroduction of the job application duty for people aged over 57.5 years.

Another important objective of government policy is to create more and better opportunities for combining family and working life. Improving the ability to combine family and working life serves the interests of both the individual and society as a whole. It will enable better use to be made of as yet untapped talents of women in paid work and of men in bringing up children and caring for families. This is also important for the labour market. Given the ageing of the population and the affordability of social provisions in the future, there is a need to increase the participation in paid work further, particularly by women. The government will table a Framework Act on Employment & Care in the Lower House, possibly in phases. This Act will harmonise and combine the existing statutory forms of leave and will create a framework to allow workers to save up for leave in time and/or money. A statutory right to part-time working will also be established and the possibility will be explored of creating a statutory right to care leave. Particular account will be taken here of the interests of small and medium-sized businesses.

2. Major Developments in Social Protection

The Export Restrictions on Benefits bill

A change is on its way for people entitled to receive benefit in the Netherlands but who (go to) live abroad. The Export Restrictions on Benefits bill rules that entitlement to Dutch benefits will be reserved for people living in the Netherlands only. Any person entitled to claim benefit under Employees Insurance Schemes, National Insurance Schemes or the Supplementary Benefits Act, loses entitlement if he or she takes up residence in a country other than the Netherlands or stays outside the Netherlands for a period longer than three months. As soon as that person takes up residence in the Netherlands again, or stays here longer than three months, he or she will basically be entitled to claim benefit again. By introducing this bill the Cabinet hopes to bring in line the enforcement policy for benefits within and outside the Netherlands. A benefit can be exported to a country which has signed a treaty with the Netherlands, i.e. has entered into a contract that contains valid provisions for enforcement. Benefits can also be exported to countries within the European Union.

The bill was passed by the Lower House on 3 November 1998 and the ensuing Act should take effect on 1 October 1999. From that date, anyone planning to live in a non-treaty country, or planning a stay in such a country for longer than three months, will face immediate consequences. A three-year transitional period is in place for those people who have already taken up residence in a non-treaty country on the commencement date.

An exception will be made for the AOW: to a limited extent AOW can be paid out in other countries. However, the AOW partner allowance, the pension for a single person and the pension for a single parent (only the part that exceeds the 50% allowance) will be brought under the benefit export restrictions. The exceeding part as well as the spouse-supplement will be exported if a convention containing enforcement articles is concluded.

Organisation

A successful reintegration policy stands or falls on an efficient, work-oriented and customer-friendly delivery system. The structure of the new delivery system for social security and the employment service must be finalised in the coming government period. The conclusions of the parliamentary inquiry into the delivery of the social security system will continue to be the guiding themes here: active integration, regional implementation, independent assessment of the right to benefit and independent supervision.

Before the end of 2000 so called Centres for Work and Income (CWI) have to be set up throughout the whole country. These CWIs will be given the assignment in the forthcoming government term of fulfilling the public gatekeeper function, independent of market influences or the direct influence of vested interests. All job-seekers will be able to go to these Centres for - in the first place - help in finding work and secondly, to apply for benefit.

Scope will be created for the introduction of market forces in the actual implementation of the reintegration programmes and the payment of benefits. In the government's view, competition could enable more people on benefit to be helped into

work and make implementation of the benefits system cheaper. An as yet unspecified proportion of the reintegration projects will have to be purchased from the (public-sector) Employment Service, in order to guarantee that a good public employment placement service remains intact.

To encourage the entry of new providers, the criteria for approval as a benefits agency or employment placement service will be relaxed. It will also become possible to delegate these tasks to third parties, such as temporary employment agencies.

Healthy competition presupposes not only a sufficient number of providers, but also of clients. The government proposes that sectors and large companies (with more than 100 employees) should enter into contracts with benefits agencies and employment placement services. The commitment of employers and unions remains important, particularly when it comes to arrangements regarding the choice of delivery agency and the contents of the contract. Further consultations will be held with employers and unions and local authorities on the detailing of the revamping of the implementation of the social security system. Local authorities will be able to contract out their benefit-paying tasks, on the condition that the Municipal Executive will at all times remain responsible for the implementation of the system and that the scope given to local authorities in implementing their reintegration task must not lead to higher implementation costs. In this connection, the resources for the National Assistance Act and the Job-seekers Employment Act will be combined in a "Fund for Work and Income", and the contribution of local authorities to the funding will be increased.

AUSTRIA

1. Health, Accident and Pension Insurance

The extensive social insurance reform package has already been described in the national report ("The Development of Social Protection in the Member States") included in the comparative tables as of 1 January 1998. That report thus also included the measures that were taken relevant to the current reporting period. In addition, the following reforms have been undertaken:

- As of 1 January 1999, it is possible for insured persons to receive permanent dental prosthesis in dental out-patient clinics run by the insurance funds; previously this service was only available from dental practitioners and dentists in their own practices. This new service provided by the out-patient clinics is only available to regular clinic patients when a specific medical indication exists, as well as to low-income patients.
- As of 1 January 1999, the minimum contribution basis for those taking up commercial self-employment for the first time, was decreased from ATS 13,761 to ATS 7,400 per month in order to facilitate to take up self-employment. This minimum contribution basis applies to the year in which self-employment is taken up for the first time and the two following calendar years. This reduction is financed through restructuring and compensatory contributions within the overall solidarity of the insured persons in the commercial economy.
- As of 1 January 1999, accident insurance for farmers was re-designed. Coverage is now extended to accidents and occupational diseases

occurring during the practice of agricultural side-lines, during the carrying out of earning activities in connection with the accommodation of guests in the context of "Vacations on a Farm", and for participation in the activities of agricultural communities, as well as participation in purchasing and economic co-operatives where no formal working relationship exists. Furthermore, a uniform assessment basis was created for both full-time and part-time farmers in the amount of ATS 204,000. In place of the previous disability pension, a new benefit (the "business pension") was introduced which should make it possible to hire a substitute worker to maintain the farm as a source of income for the disabled farmer and his family.

- As of 1 July 1998, medical assistance and dental treatment under the farmers' health insurance was placed on a legal basis corresponding to the general system. The participation paid by the patient in the amount of 20% of the costs of the above services was replaced by a contribution of ATS 51 per certificate for treatment by a doctor or dentist.
- As of 1 August 1998, the list of occupational diseases for purposes of accident insurance was expanded to include several additional chemical substances, thus bringing it into line with the European List of Occupational Diseases.

2. Unemployment Insurance

On 1 April 1998 the following change went into effect in the area of unemployment insurance:

Previously, entitlement to unemployment assistance was based, among other things, on Austrian

citizenship, with, however, refugees, stateless persons and citizens of the European Economic Area being treated as equal to Austrians. The remaining foreign citizens were entitled to unemployment assistance only if they were in possession of a so-called "Befreiungsschein" (long-term work permit, with which foreign citizens who have worked in Austria for a long period of time are placed on an equal basis to Austrian nationals). With the decision of the European Court of Justice for Human Rights in the case of Gaygusuz, the criteria for entitlement to unemployment assistance were formulated irrespective of citizenship – and thus without regard to possession of a long-term work permit. As of 1 April 1998 a person is entitled to unemployment assistance who

- has been insured for a period of 416 weeks or
- has completed at least half of his compulsory schooling in Austria by the end of his 25th year of life or
- was born in Austria or
- has had his permanent residence in Austria for at least half of his life.

Apart from this, a voluntary insurance within the unemployment insurance was agreed upon for the following persons (effective as of 1 August 1998):

Workers who, for example, take up a self-employed activity and thus are no longer compulsorily insured for unemployment, previously retained their entitlement to unemployment benefits only for the span of 3 years. As of 1 August 1998, the possibility of a voluntary insurance was created in order to prolong this 3-year period. This should above all reduce the risk associated with failing in a self-employed activity.

The same applies to workers who take up a non-self-employed activity outside of Austria.

3. Family Benefits

To provide additional financial support for families, the following improvements in the areas of family benefits and taxes were resolved, which will come into effect in 2 stages:

Starting in 1999 the family allowance for each child will be increased by ATS 125 per month. In general, a large-family supplement of ATS 200 will be introduced for the third and each subsequent child, paid only if the annual taxable income of the family does not exceed a certain limit. The child deduction (reduces the individual tax liability) will be increased by ATS 125 per child and month.

Starting in 2000 the family allowance will be increased once again and at the same time a sibling scale will be introduced (an increase for the first child by ATS 25 per month, for the second child by ATS 200 per month and for the third and each subsequent child by ATS 375 per month each). The large-family supplement will be increased by a further ATS 200 per month and the child deduction standardised at ATS 700 per child and month.

The tables show the amounts of family allowance and child deductions (in ATS per month):

	Family allowance	0 – 10 years	10 – 19 years	19 – 26 years
1998	For each child	1.300	1.550	1.850
1999	For each child	1.425	1.675	1.975
2000	1 st child	1.450	1.700	2.000
	2 nd child	1.625	1.875	2.175
	3 rd and subsequent children	1.800	2.050	2.350

	1998	1999	2000
Large-family supplement (starting with the third child)	-	200	400

	1998	1999	2000
Additional family allowance for severely handicapped children	1.650	1.775	1.800

Child deduction	1998	1999	2000
1 st child	350	475	700
2 nd child	525	650	700
3 rd and subsequent children	700	825	700

PORTUGAL

Social protection in Portugal is being developed in line with two essential objectives: to reform the system and to apply the agreement between the Government and the social partners.

1. Reform of the social security system

To achieve this objective, the Government has presented two proposals to Parliament:

- a policy document on the main elements of the reform, calling upon the other parties to agree on a regime concerning the reform;
- a draft outline law concerning social security.

The two documents, one political and the other legal, are based on the following points:

- a) the system is founded on the principles of equality, universality, positive discrimination, solidarity, public responsibility, complementarity, participation and information;
- b) the system of solidarity and of social security provides social protection for the public, protection for the family and social protection to replace income from professional activities;
- c) the aim of public social protection is to guarantee a minimum income for people in need and to prevent and combat poverty and exclusion, in order to promote social well-being and cohesion;
- d) the aim of family social protection is to ensure that family responsibilities and costs incurred by disability or dependency are compensated;
- e) the aim of social protection to substitute income from professional activities is to compensate for a reduction or loss of income as a result of illness,

maternity, unemployment, disability, old age or death, as well as occupational risks;

f) funding for social protection varies depending on the type of protection and is raised by means of taxes, mainly VAT, together with contributions from workers and employers;

g) supplementary protection is provided for and encouraged.

The three other parties sitting in Parliament have presented further draft outline laws which are now under study for final approval before entering into legislation.

2. Agreement between the Government and the social partners

The following measures have been developed in connection with the above agreement:

- a review of unemployment protection, the most innovative measure of which will be the creation of a partial-unemployment allowance for unemployed people benefiting from an allowance who take a part-time job;
- a review of old-age protection: workers who have contributed for more than 30 years will be entitled to a pension reduced by a technical factor. Furthermore, the value of the pension will be increased for workers who, despite being eligible for a full pension at the age of 60, only apply for this after the age of 66;
- a review in order to reduce contribution rates, under certain conditions specific to the activity or to the type of benefits under the scheme.

3. Planned measures

a. **To increase benefits:** Family benefits have been raised to a value above the expected rate of inflation.

With regard to pensions, in addition to the annual update, a further exceptional increase has been adopted for the minimum amounts of pensions corresponding to at least 15 years of contributions.

The amounts vary depending on the length of the contributory period (fixed percentage of the minimum wage, reduced by the amount of contributions paid by the worker).

b. **Maternity allowance:** maternity protection has been increased. The duration of the allowance is 110 days in 1999 and 120 days as from the year 2000.

In the case of twins, the protection period is increased by 30 days, as from the second child.

The parents' entitlement to special leave to care for children has been increased from six months to two years, and from six months to four years if the child is handicapped or suffers from a chronic illness.

If the child suffers from a serious handicap or chronic illness, the father or mother taking the leave is eligible for a special allowance.

FINLAND

The Government entered into its 4th and last year in 1998. Facing parliamentary elections in March 1999, no major changes were made, thus work concentrated on finalising the reforms that have been made in the last few years. The Government continued its work in order to streamline the social security schemes and thus reach savings in expenditure, to create a better coordination of the different schemes and a system where work is always more profitable than relying on social security benefits.

1. Unemployment insurance

Unemployment coverage was reformed in 1997 to promote re-entering into work and taking up both short and part-time work. In connection to this the financing of the scheme has been reformed in 1998 with the new system coming into effect from 1 January 1999. The new system aims at clarifying financial responsibility, stabilize premium levels and open the opportunity to create a buffer fund. According to the new scheme the state finances (as before) the basic unemployment allowances (payable to those nonmembers of unemployment funds) and the corresponding part of earnings-related benefits, with the employers and employees financing the rest. Earlier the state contributed with a given percentage of all costs. In the new scheme, the state will not further finance the costs for child increases and the earnings-related daily allowances paid to employees temporarily laid off or to those (aged) long-term unemployed, who are entitled to allowances during an additional period from age 57 (previously 55) to age 60, until unemployment pension becomes payable. Entitlement

to this additional period requires that allowances have been paid for the maximum 500 days and that the beneficiary has reached age 57 before the end of this period. These costs will be paid by employers and employees only. The immediate changes are rather insignificant, but in the long run the costs of the state are expected to be reduced.

The employees unemployment premium, collected on a temporary basis since 1993, turned into a permanent regulation and is used to finance both earnings-related benefits and part of the basic allowances, proportionally divided among fund members and non-members.

One of the reform's main targets is to enable the setting up of a buffer reserve within the scheme that enables more stable premiums and the balancing of structural fluctuations within the scheme. This buffer is funded by premiums collected from employers and employees.

2. Promoting employment of the aged/elderly

In accordance with the targets laid down in the Employment Guidelines, measures to promote employment for aged unemployed have been carried out. In 1997 a *service program* for aged, long-term unemployed was introduced as pilot project, and enlarged to cover the whole country in 1998. The particular needs and skills of each individual is taken into account, and an individual program package is developed consisting of both education programs, training and rehabilitation. Should a person in fact be disabled to a degree entitling to a pension, the pension applications are put forward. This program is carried out by the National Social

Insurance Institution (Kela) in co-operation with the employment services.

To make short-time work more attractive the *pension rules for people aged over 55 years were temporarily modified* from 1 July 1998. According to the new rules the pension rights already accrued are safe-guarded, thus giving a higher overall pension even when the salary level of new employment is lower than the previous one. These modified rules stay in effect until 31.12.2000.

Temporary reduction of the age limit for part-time pensions: early retirement is high and considered a serious problem. In order to diminish the pressure on early retirement schemes the age limit for part-time pensions was reduced from 58 years to 56 years from 1 July 1998. The lower age limit remains in force until 31.12.2000.

Continuation of National Five-year Program for Ageing Workers: The National Program for Ageing Workers 1998-2002 as a five-year program focusing on improvement of employability, employment situation and work willingness of the aging and aged has been continued. During autumn 1998 special emphasis was set on training and education program designs and the role of SME's (Small and Medium-sized Companies). As part of the program related research and pilot projects are being carried out.

3. Reform of the Social Assistance Scheme

The reform of the Social Assistance Scheme brought a new Social Assistance Law into effect from 1 March 1998. The most important change is the proportional self-risk (7 %) in housing costs

that henceforth has to be carried by the benefit recipient. The aim is to encourage recipients to take active interest in their housing costs. The amount paid to children over 18 years living with their parents was reduced for those not in training or education. Further the amounts paid to younger children were slightly reduced. The target was to adjust the internal balance of benefits paid from the social assistance, compared to other benefits and low income.

4. Changes in financing of social security

Social insurance is financed by contributions paid by employers and insured persons as well as by general revenue. No major changes in the financing principles took place in 1998. Even the contribution levels remained almost constant still aiming at maintaining or reducing the overall level of contributions levied on salaries.

Contributions	1997	1998	1999
<i>Employers/private sector (% payroll)</i>			
National pension	2.4 - 4.9	2.4 - 4.9	2.4 - 4.9
Sickness insurance	1.60	1.60	1.60
Employment pension (average)	16.70	16.80	16.80
Unemployment insurance	1.0/4.00	0.9/3.90	0.9/3.85
(payroll max FIM 5 billion/exceeding part)			
<i>Employees/insured</i>			
Sickness insurance (% taxable income)	1.90	1.50	1.50
- increase for income < 80,000 FIM/year	0.45	0.45	-
- increase for pension income	3.00	2.70	2.40
Employment pension (% salary)	4.50	4.70	4.70
Unemployment insurance (% salary)	1.50	1.40	1.30

5. EMU and Euro

The introduction of the Euro started. In social security (schemes) all payments will continue in Finnish Markka until 2002. In general, however, the possibility to pay benefits and receive premiums in Euro (e.g. to and from abroad) exists. In addition enterprises can change to Euro in their accounting from 1 January 1999, if they wish. The changes necessary in the fields of social security legislation, data programs and registers are studied in several working groups. Preliminary results are expected during 1999.

SWEDEN

In April 1998 the Government presented a bill to Parliament on incomerelated old age pensions. The present rules on basic pensions, national supplementary pensions, partial pensions and pension supplements will gradually be replaced by a single old age pension system. Old age pensions will be kept separate from social insurance and be treated as a separate class of insurance.

The reformed pension system will be compulsory and will be administered by the social insurance offices, the National Social Insurance board and the Prefunded Pensions Administration.

Pensions rights will accrue for 18.5 % earnings during a person's entire working life (the lifelong earnings principle). This is a basic element of the reform. Pensions will correspond to the value of all paid-in pensions contributions. Qualification for pension rights will start at the age of 16. There will be no upper age limit.

All income after deduction of basic contributions will be pensionable. However, only income up to a limit of 7.5 times the basic amount will carry pension rights. As of 1 January 2002, the limit will be adjusted upwards to take care of the general earnings trend. Contributions will be paid on all pensionable earnings and other amounts received.

Pensions will be financed by contributions amounting to 18.5% of income. The question of how much of this contribution will be paid by employers and how much by employees still remains to be solved. The aim is to divide the amount equally between employer and employee.

Pensions to persons who due to childcare or on national service will be calculated on fictitious

amount. This notional income is called pensionable amount. It will be calculated as a supplement on top of the actual income. The contributions for pensionable amounts will be paid in by the state or the relevant social insurance system.

The lion's share of the pension contributions (16%) will be used to finance pensions to eligible recipients during the same year, that is an ordinary pay-as-you-go system. Pension rights corresponding to paid-in contributions will be registered for all individuals. The aggregate pension contributions will represent net claim and will be adjusted upwards every year in accordance with the general earnings trend. When a person retires, this will represent his or her aggregate adjusted pension rights under the system.

The remainder (2.5%) will be funded and will carry interest in an individual prefunded pension account. Pensions from this part of the system are called prefunded pensions.

The new pension system will be introduced gradually. Persons born before 1938 will get national supplementary pensions from the old system and no incomerelated pension from the new system. Those born in 1938 (the transitional generation) will get part of their pension from the old system and part of it from the new system. The proportions depend on a person's year of birth. People born in 1954 or later will get all their pension from the new system.

The law on incomerelated old age pension should get into force from the year 1999 and the first payments from the new system will be done in January 2001.

In 1998 a report on survivors pensions was presented to the Minister of Social Insurance. The proposals in the report were supposed to adapt the rules on survivors pensions to the new old age pension system. Every benefit is supposed to be incomerelated. Child pension, adjustment pension and special survivors pension are supposed to be related to the life time earnings of the diseased and are to be calculated on his/her aggregated pension rights in the new old age pension system. Widows pensions shall like today be calculated on the supplementary pension of the diseased. Incomerelated survivors benefits shall be completed with a guarantee pension replacing the present basic pension.

The implementation group has been working on the implementation of the new rules for several years. There are still some problems to be solved. New rules on housing allowance connected to the new old age pension system are to be created as well as transitional rules for persons with pensions from the old system.

Disability pensions are also influenced by the new old age pension system. New principles for disability pensions have therefore been decided upon by Parliament. Those principles connect disability pensions closer to sickness insurance in order to strengthen the efforts to rehabilitate persons hit by sickness or disability. A special committee is working on a reform of the sickness insurance and the disability pensions according to the principles set down in the parliamentary decision.

In 1998 the recovering Swedish economy made it possible to introduce some reforms.

The child allowance was raised and at the same time additional child allowance was reintroduced.

The compensation rate in the parental insurance and the sickness insurance was raised from 75 to 80 % of the income loss.

The compensation rate from the housing allowance for pensioners was also raised.

Sweden has gone through a period with a very difficult economic situation. Large budget deficits were common for a couple of years. In order to solve the problems, the Government had to make severe cuts in the state budget. As social security costs represent almost 20% of the GNP the social security budget could not be unaffected. An important thing is to create systems which can survive and maintain reasonable benefits also during economically hard times.

Therefore, the ambition must be to create stable security systems. The new pension system is a good example of such a system. The aim is now to create systems that are similarly stable in other areas of social security.

UNITED KINGDOM

1. Introduction

During the reference period, work continued apace on the overall review of the UK welfare state in line with the Government's commitment to promote work incentives, reduce poverty and welfare dependency, and strengthen family life. The year was marked by the publication of a series of consultation Green Papers. These set out the Government's proposals on the reform of pensions and disability benefits, changes to survivors' benefit and the groundbreaking introduction of new work-focused interviews for benefit claimants and the creation of new Stakeholder Pensions. Many of the proposals have been included in the Welfare Reform and Pensions Bill, which was published in February 1999. Detailed information on the Bill, will be included in next year's report. The current report, therefore, concentrates on the proposals published in the Green Papers.

2. Welfare Reform

The Government is committed to reforming and modernising the British social security system in a coherent and principled way that promotes fairness and opportunity. In March 1998, they published a consultation Green Paper *"New ambitions for our country: A new contract for welfare"* which outlined their philosophy for the welfare state: *"work for those who can, security for those who cannot"*.

The Green Paper advocates reforming welfare on the basis of a new contract between citizen and government, based on a welfare state from which

everyone benefits, but on terms that are fair and clear. The Green Paper also, for the first time, sets out a series of success measures to be achieved over the next 10 to 20 years. For example, by the end of the process of reform, the results that the Government expects to achieve include:

- reduction in the proportion of working age people living in workless households;
- a guarantee of decent income in retirement for all;
- an increase in support from tax and benefit systems going to families with children;
- clearer gateways for eligibility for all types of benefit; and
- increased customer satisfaction.

Since March 98, a further series of consultation Green Papers have been published in support of these aims. Details are included below.

3. Retirement Pensions

A wide-ranging consultation Green Paper - "A New contract for welfare: partnership in Pensions" - was published in December 1998. The Green Paper outlines a number of proposals relating to the future of both state and supplementary retirement pensions. The main proposal is that the (second-tier) State Earnings Related Pension Scheme (SERPS) should be abolished and replaced by a State Second Pension (SSP), aimed at enhancing the retirement income of people on low pay or those not working because of caring responsibilities. This is in line with the Government's aim of ensuring that everyone has the opportunity to achieve a decent income in retirement, to enable

those who can make better provision for their own retirement to do so and to provide security for those who cannot. The Green Paper includes the following proposals:

- the (first-tier) basic state pension would be retained as a universal, contributory, non-means tested system, increasing in line with prices;
- SERPS would be replaced from April 2002 by the new State Second Pension, offering a significant rise in the pensions of those earning less than GBP 18,00 a year;
- low-cost, flexible, funded "stakeholder pensions" would be introduced for those earning between GBP 9,000 and GBP 20,000 a year and who are not in company pension schemes. It is anticipated that these voluntary pensions would supplement the basic state pension and the state second pension;
- people would receive an annual pension statement, bringing together pension entitlements from all the different sources (i.e. state pensions, stakeholder pension and personal/occupational pension) and showing the retirement income they can expect to receive when they retire.

The Government have also announced a GBP 2,500 million package for current pensioners, including a new minimum income guarantee from April 1999 of GBP 75 a week for single pensioners and GBP 116.60 a week for couples through the means-tested Income Support scheme. Other measures include an annual "Winter Fuel Payment" of GBP 20 for all eligible pensioner households (GBP 50 for those getting Income Support) and free sight tests for all pensioners from April 1999.

4. Survivor's Benefits

A consultation green Paper - "A New Contract for Welfare: Support in Bereavement" was published in November 1998. This outlines the modernisation of benefits for widows and widowers. The main proposals include the following:

- equality of treatment between men and women, making the same bereavement benefits available to both;
- increasing the state lump sum death benefit from GBP 1000 to GBP 2000;
- introduction of a widowed parent's allowance (equivalent to the current Widowed Mother's Allowance), which would be payable to widowed parents until the youngest child in the family ceases full-time education;
- widows and widowers aged 45 and over without dependent children would receive a weekly Bereavement Allowance for six months only.

These proposals, which are expected to take effect from April 2001, will not affect existing widows.

5. Disability Benefits

In response to growing concerns that the present system of state disability benefits was failing in its main objective of providing the most help to those with the greatest need, the Government published a consultation Green Paper - "A New Contract for Welfare: Support for Disabled People" in October 1998. This outlines plans to provide greater security for disabled people with the greatest needs, and greater help and encouragement to disabled

people who can work. Some of the key proposals include:

- reforming the non-contributory Severe Disablement Allowance so that people disabled before the age of 20, who did not have the chance to work, will get a higher rate of benefit.
- the restructuring of the disability benefit system to provide a new Disability Income Guarantee for severely disabled people under the age of 60 with the highest care needs. This will give single people a guaranteed income of at least GBP 128 a week and couples GBP 169 a week through the means-tested Income Support system.
- reforming the 'All Work Test' for Incapacity Benefit into a kind of "employability" test in order to shift the emphasis from what claimants cannot do to what they can do;
- requiring people with a long term illness or disability claiming Incapacity Benefit to have an interview with a personal job adviser. The adviser will help the disabled person plan how he or she can achieve independence, and to ensure that the right benefits are being paid. This is part of the new "Single Work Focused Gateway" approach to social security benefits -see paragraph 9 below.

In October 1999, the current means-tested *Disability Working Allowance* - cash "in-work" benefit for disabled people - will be replaced by the *Disabled Person's Tax Credit*. This will be a system of payable tax credits administered by the Inland Revenue. It will provide an incentive to work by ensuring that sick and disabled people on a low income are better off in work than out of work.

6. Family Benefits

The Working Families Tax Credit (WFTC)

Proposals to replace the current means-tested Family Credit (a cash benefit) by the WFTC from October 1999 were announced in the March 1998 Budget. The WFTC will be a payable "tax credit" which will provide GBP 4,200 million a year of help to around 1.4 million working families. The Inland Revenue will administer WFTC and it will be payable through the employee's wage packet from April 2000.

The WFTC will make work pay for families with children. It will improve work incentives, encouraging people without work to move into employment, and helping people in relatively low-paid jobs to move up the earnings ladder.

The WFTC is central to the Government's major programme of tax and benefit reform and represents an important step towards greater integration of the tax and benefits systems. It is accompanied by radical changes to the National Insurance system (see paragraph 10 below). The Government's strategy to help people move off welfare and into work will be supported by a minimum wage from April 1999. The introduction of the WFTC will make work pay by:

- raising incomes: a working family with two young children, earning GBP 200 a week the average wage for someone moving from unemployment into full-time work), will be more than GBP 23 a week better off as a result of this measure;
- providing a guaranteed minimum income for working families, over and above the minimum wage;

- lowering the tax burden on working families by raising the point at which they effectively begin to pay income tax; and
- reducing the stigma associated with in-work support and demonstrating the rewards of work.

7. Childcare

The Government is developing a *National Childcare Strategy* to help parents, especially mothers, to balance family and working life. The aim is to ensure that good quality, affordable childcare for children up to the age of 14 is available in every neighbourhood in England. Similar strategies are being developed for Scotland and Wales.

A consultation Green Paper - "*Meeting the Childcare Challenge*" - was published in May 1998. This outlines three steps to the National Childcare Strategy:

- raising the quality of childcare, including the establishment of 25 New Early Excellence Centres. (These provide an integrated approach to early education and childcare provision and support services for parents and families.);
- making childcare more affordable, with a new Childcare Tax Credit from 1999 for working families on low incomes. This will provide help with 70% of childcare charges up to a limit of GBP 100 a week for a family with one child, and up to GBP 150 a week for a family with two or more;
- making childcare more accessible, with more places from a greater variety of providers, supported by GBP 300 million over the next five years.

8. Child Support

In July 1998, a consultation Green Paper, "*Children First: A new Approach to Child Support*", was published which outlines a radical reform of the child support system. The government intends to ensure that more parents with care responsibilities receive regular maintenance for their children from the absent parent.

9. Benefit Administration

Currently, people enter the benefit system in a variety of ways and through different routes depending on the benefit claimed. This is inefficient and causes confusion for claimants. Information for different benefits has to be provided to different agencies, in different locations and at different times. In order to address these problems, the Government published a consultation Green Paper "*A New Contract for Welfare: A Gateway to Work*" in October 1998. This outlines proposals to introduce a more streamlined and efficient benefit system in which there is a single point of access to welfare, and in which everyone who has the potential to work is provided with help to find it.

This approach - the "Single Work-Focused Gateway" - will bring together the Employment Service, Benefits Agency and other welfare providers (including Local Authorities who administer housing support and the Child Support Agency) at a single point of contact. All new claimants of working age will have a personal adviser to guide them through their options. Modern technology will be used - including call-centres - to make the process as quick and efficient as possible. The objective is to forge an entirely new culture, which puts work first and

is based on a modern, integrated service for all. The Single Gateway will be piloted in 3 phases:

Phase 1: From June 1999, in four areas of the country, people of working age who claim benefits will be able to access information on work, benefits and tax credits, training, housing and other government services in one place. They will be given a personal adviser who will help them plan a route back to independence, while also ensuring that they receive the benefits to which they are entitled.

Phase 2: From November 1999, this approach will be extended in four other areas, by using call-centres to help people make their first contact with the benefits system. In another four areas, the private and voluntary sectors will be invited to offer their own innovative solutions.

Phase 3: From April 2000, (subject to legislation) new claimants will be required to take part in an interview with a personal adviser to talk about their prospects of finding work; this requirement will initially be implemented in the pilot areas and will be introduced in ways that take account of individual circumstances.

10. Financing

The Government is introducing the biggest reform of the National Insurance contribution system for over 20 years. The radical package of measures, which were announced in the March 1998 budget, will improve work incentives and encourage job creation. The key measure involves a change in the National Insurance contribution structure.

At present, once someone earns at, or GBP 1 above, the lower earnings limit (LEL) - GBP 64 a

week in 1998/99 - they have to pay National Insurance (NI) contributions on the whole of their earnings. Under the changes announced, employees will no longer have to pay NI contributions on earnings below the LEL from April 1999. In the longer term, once measures can be put in place to protect benefit entitlement, the point at which employees begin to pay NI contributions will be aligned with the single person's allowance for Income Tax.

For employers there will be a similar change: removing the liability to pay NI contributions on earnings below the LEL and aligning the point at which they start to pay contributions with the single person's allowance for Income Tax. This means that from April 1999, liability for the employer's share of contributions will arise only on their employees' earnings over GBP 83 a week. In addition, the current system of multiple NI contribution rates for employers will be replaced with a single rate.

11. Organisation

The Contributions Agency - which is responsible for ensuring compliance with the law on National Insurance (NI) contributions, maintaining contributors' NI records and providing NI-related information to the Benefits Agency - will be transferred to the Inland Revenue in April 1999. This measure will facilitate closer alignment of Income Tax and NI. Merging both organisations will provide customers with a single point of contact for tax and National Insurance matters. It will also ensure the services are provided more efficiently and effectively.

12. Review of benefit rates

Benefit rates were reviewed with effect from April 1998 with reference to movements in retail prices. Contributory benefits (e.g. *Retirement and Widows' Pensions, Incapacity Benefit, etc.*) were increased by 3.6%. Income-related benefits (e.g. *Income Support, Family Credit, Housing Benefit, etc.*) were increased by 2.4%.

13. Recent legislative changes

The Social Security Act 1998 received Royal Assent in May 1998. The Act will:

- help people to move from welfare into work by increasing take-home pay and encouraging employers to create jobs;
- ease the administration of National Insurance for employers by simplifying the system and aligning it more closely with income tax rules;
- simplify and streamline the way decisions and appeals are handled, enabling the Department to deliver a better service to the public;
- reduce waiting times for appeals;
- equalise the rate of Child Benefit for new lone parents with that for couple families.

Organisation of Social Protection in the Member States

Charts and Descriptions

Situation on 1st January 1999

Belgium

In proper terms social security is a national affair which is subject to the competence of the Ministry in charge of social affairs (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 employment injuries) and to allocate the funds between the central institutions responsible for the administration of the different branches of social security.

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

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

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

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

The competent minister presides the Committee via a Commissioner of the Government who has to be vigilant that

the decisions of the Committee are not contrary to the general rules and the general interest. If this were the case the minister could annul the decision questioned.

Sickness, maternity, invalidity

The field of sickness, maternity and invalidity is run by the National Institute for Sickness and Invalidity Insurance, which above all distributes the financial resources between the different insurance funds responsible for the benefits (mutual insurance companies, which are affiliated to one of the five national associations of recognised mutual insurance companies, regional 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.

Employment injuries and occupational diseases

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

Occupational diseases: the Occupational Diseases Fund has the monopoly on occupational diseases insurance. This fund

also implements the legal regulations in the field of prevention.

Family benefits

The implementation of legislation is carried out on the one hand by the National Family Benefits Offices for Employees and the special Compensation Funds for Family Benefits and on the other hand by the independent Compensation Funds. The main tasks of the National Office are: to distribute the financial resources between the different compensation funds and to guarantee the role of a compensation fund for the employers insured with the Office. Furthermore the Office has been allocated the supervision of the compensation funds. For some occupations special funds have been created (public funds), which the corresponding employers should join. The independent Compensation Funds are institutions which have been founded upon the employers' initiative and approved of by the King; they are only responsible for the granting of statutorily provided benefits.

Unemployment

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

Social assistance

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

Important addresses

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

et

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

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

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

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

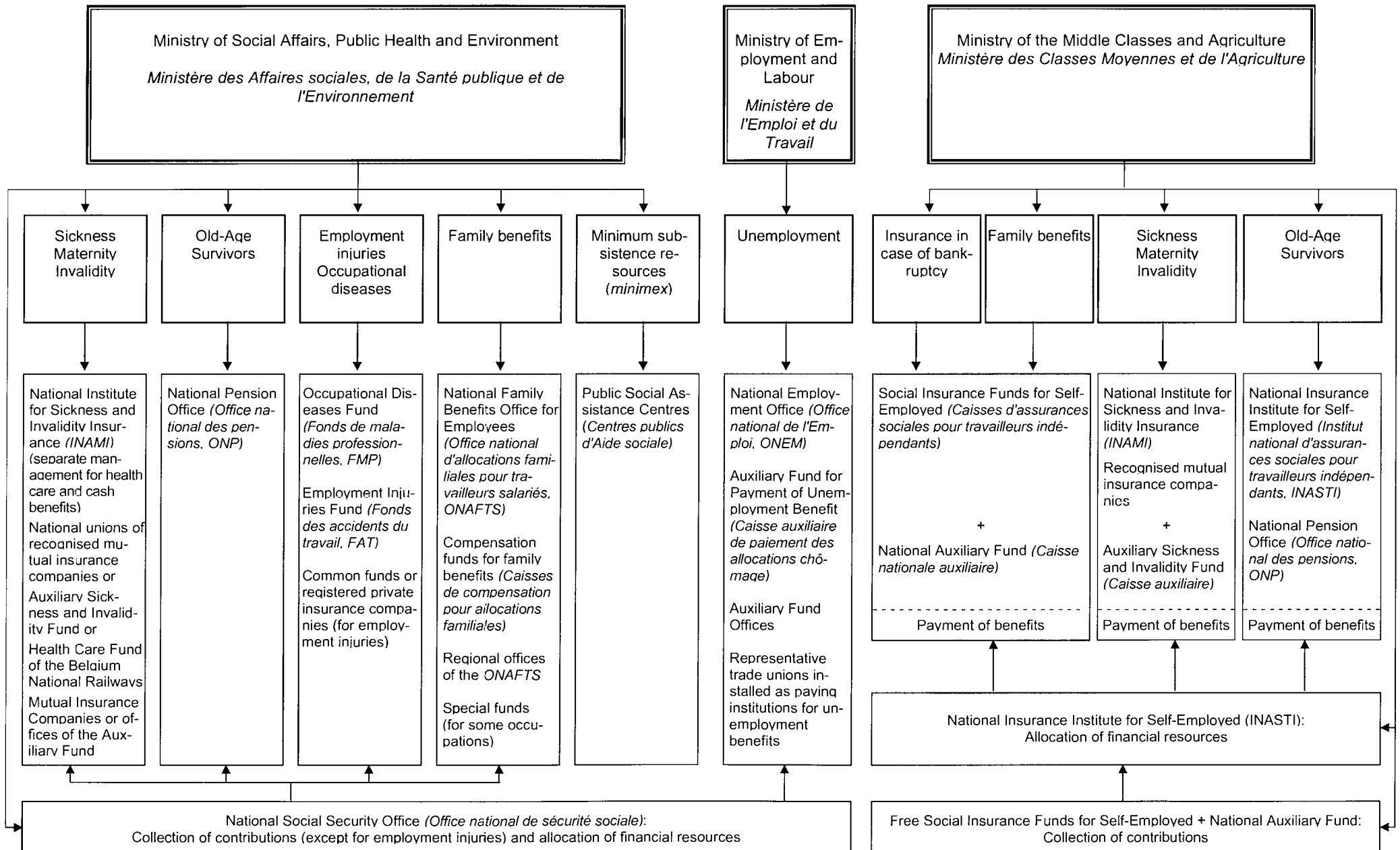
OFFICE NATIONAL DES PENSIONS
Tour du Midi
B-1060 Bruxelles

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

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

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

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



Denmark

Pension Systems

All Danish citizens resident in Denmark are entitled to different categories of early retirement pensions (invalidity pensions), at the age of 67 they are entitled to an old-age pension. The pensions are calculated on the basis of the years in which the person concerned was resident in Denmark. This pension system (the social pensions) is run by the local authorities. The Ministry of Social Affairs (*Socialministeriet*) supervises the implementation of the legislation, however, it does not have the right to interfere in individual cases.

The system of the supplementary pensions (*Arbejdsmarkedets Tillægspension, ATP*) grants those employees, who work at least 9 hours per week, a supplement in addition to the social pension. The employees receive the supplementary pension at the age of 67. The system of the supplementary pension ATP also includes a widower's pension and a widow's pension and a survivors' pension for children. The ATP supplementary pension system is managed by a central body and falls within the scope of the Ministry of Labour (*Arbejdsministeriet*).

Apart from the systems mentioned there are several pension insurance systems agreed upon collectively.

Sickness Insurance

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

Family Benefits

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

Unemployment Insurance

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

Important addresses

ARBEJDSMINISTERIET
Holmens Kanal 20
DK-1060 København K

DIREKTORATET FOR
ARBEJDSLOSHEDSFORSIKRING
Finsensvej 78
DK-2000 Frederiksberg

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

SOCIALMINISTERIET
Holmens Kanal 22
DK-1060 København K

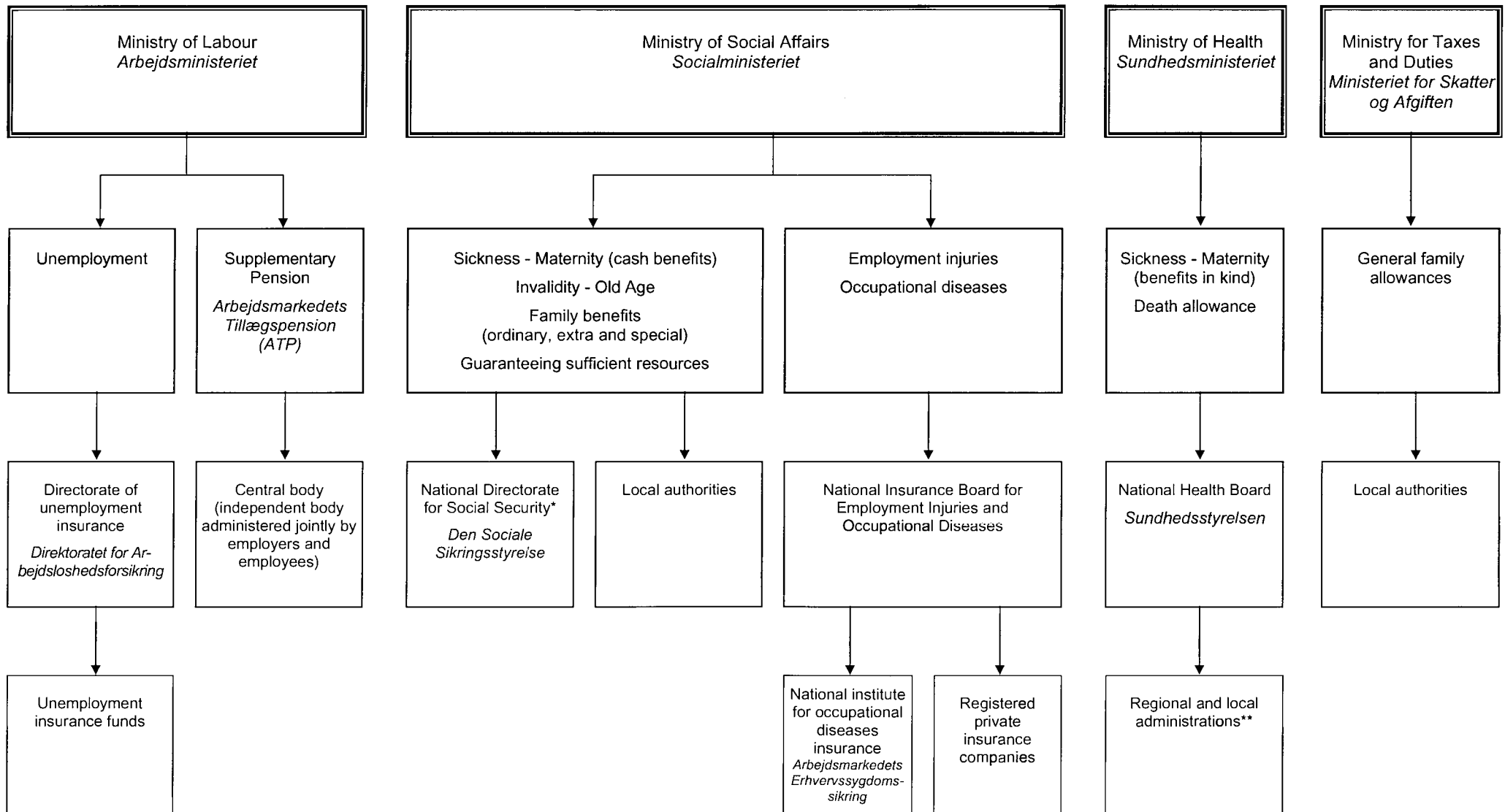
DEN SOCIALE SIKRINGSSTYRELSE
International Service
Landemaerket 11
DK-1119 København K

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

SUNDHEDSMINISTERIET
Holbergsgade 6
DK-1057 København K

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

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



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

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

Germany

The following five branches of social insurance exist in Germany:

• Statutory Pension Insurance

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

• Statutory Sickness Insurance

The statutory sickness insurance is in the hands of roughly 800 insurance funds, some of which operate regionally (local funds, *Ortskrankenkassen*) and some of which operate at a national level (e.g. most of the substitute funds, *Ersatzkassen*). These funds are open to all members regardless of occupation or employment in a company. (Exceptions are occupational funds such as the *Bundesknappschaft* for miners, the *Seekrankenkasse* for seamen and the *landwirtschaftliche Krankenkassen* for farmers. Apart from a few special categories (e.g. civil servants, judges, soldiers) all employees are subject to compulsory insurance, unless they are engaged in minor employment or the remuneration is above the annual assessment ceiling.

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

• Statutory Long-term Care Insurance

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

• Statutory Accident Insurance

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

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

• Unemployment Insurance

Unemployment insurance is implemented by the Federal Labour Institution. It is divided into the main office, the labour offices of the Länder regional and the local labour offices.

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

Self-administration

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

Supervision

As regards supervision the Federal Ministry of Labour and Social Affairs is responsible for the branches of (old-age and invalidity) pension, accident and unemployment insurance. The Federal Ministry of Health is responsible for statutory sickness insurance and long-term care insurance. As regards the competence of the supervisory authorities it is decisive whether the insurance fund is a *Länder* or a federal institution.

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

Other Benefits

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

Important addresses

BUNDESMINISTERIUM FÜR ARBEIT
UND SOZIALORDNUNG
Postfach 14 02 80
D-53107 Bonn

BUNDESMINISTERIUM FÜR FAMILIE,
SENIOREN, FRAUEN UND JUGEND
Postfach 12 06 09
D-53048 Bonn

BUNDESMINISTERIUM FÜR GESUNDHEIT
D-53108 Bonn

BUNDESMINISTERIUM FÜR VERKEHR,
BAU- UND WOHNUNGSWESEN
Postfach 20 50 01
D-53170 Bonn

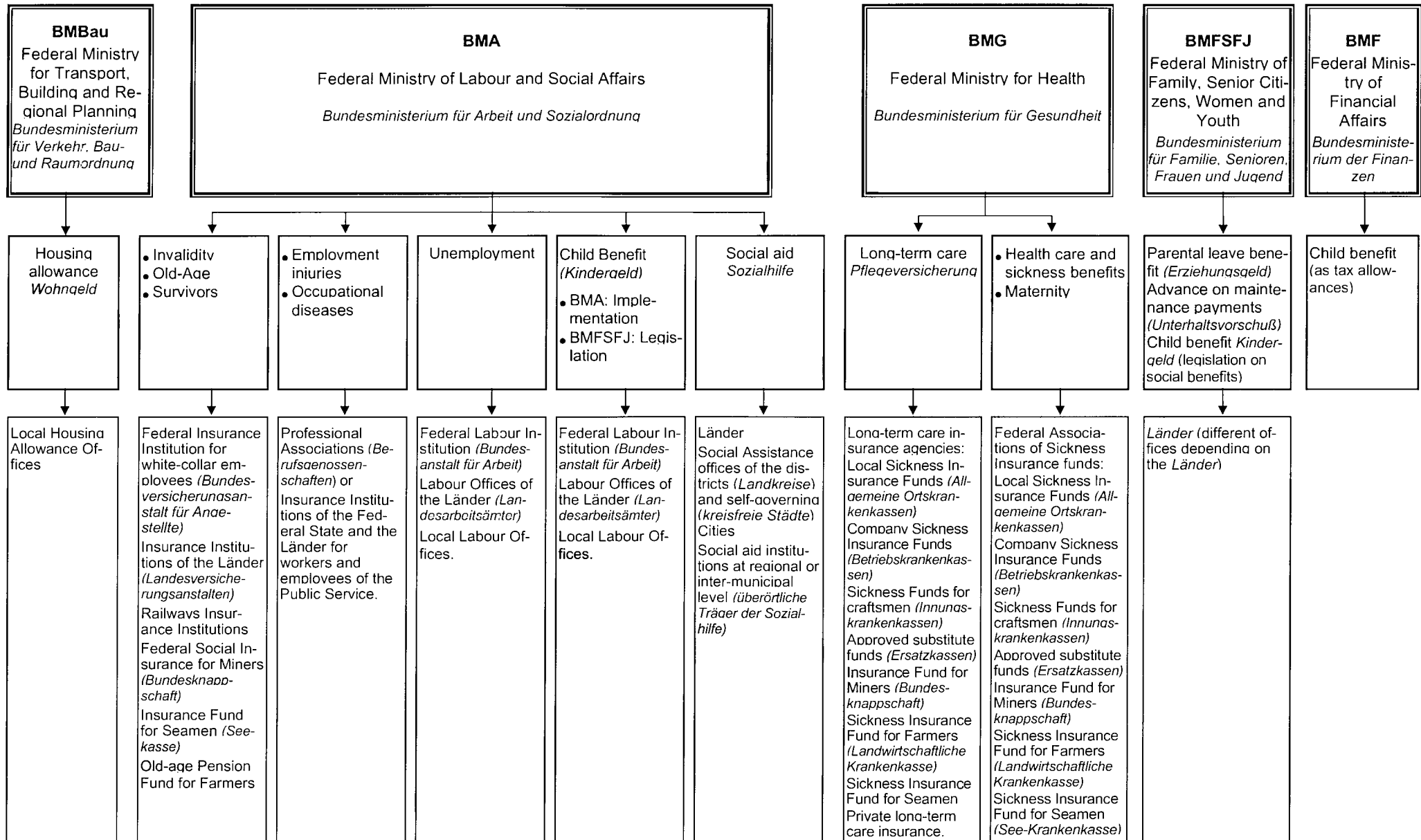
BUNDESVERSICHERUNGSANSTALT
FÜR ANGESTELLTE
D-10704 Berlin

BUNDESANSTALT FÜR ARBEIT
D-90327 Nürnberg

BUNDESVERSICHERUNGSAMT
D-10785 Berlin

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

AOK-BUNDESVERBAND
Postfach 20 03 44
D-53170 Bonn



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

Greece

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

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

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

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

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

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

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

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

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

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

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

* * * * *

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
ΚΟΙΝΩΝΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΓΕΝΙΚΗΓΡΑΜΜΑΤΕΙΑ ΚΟΙΝΩΝΙΚΩΝ
ΑΣΦΑΛΙΣΕΩΝ
ΔΙΕΥΘΥΝΣΗ ΔΙΑΚΡΑΤΙΚΗΣ ΚΟΙΝΩΝΙΚΗΣ
ΑΣΦΑΛΙΣΗΣ
ΣΤΑΔΙΟΥ 29
10110 ΑΘΗΝΑ

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

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

ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΓΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΤΜΗΜΑ ΕΟΚ ΔΙΕΘΝΕΙΣ
ΣΧΕΣΕΙΣ
ΠΑΤΗΣΙΩΝ 30
10170 ΑΘΗΝΑ

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

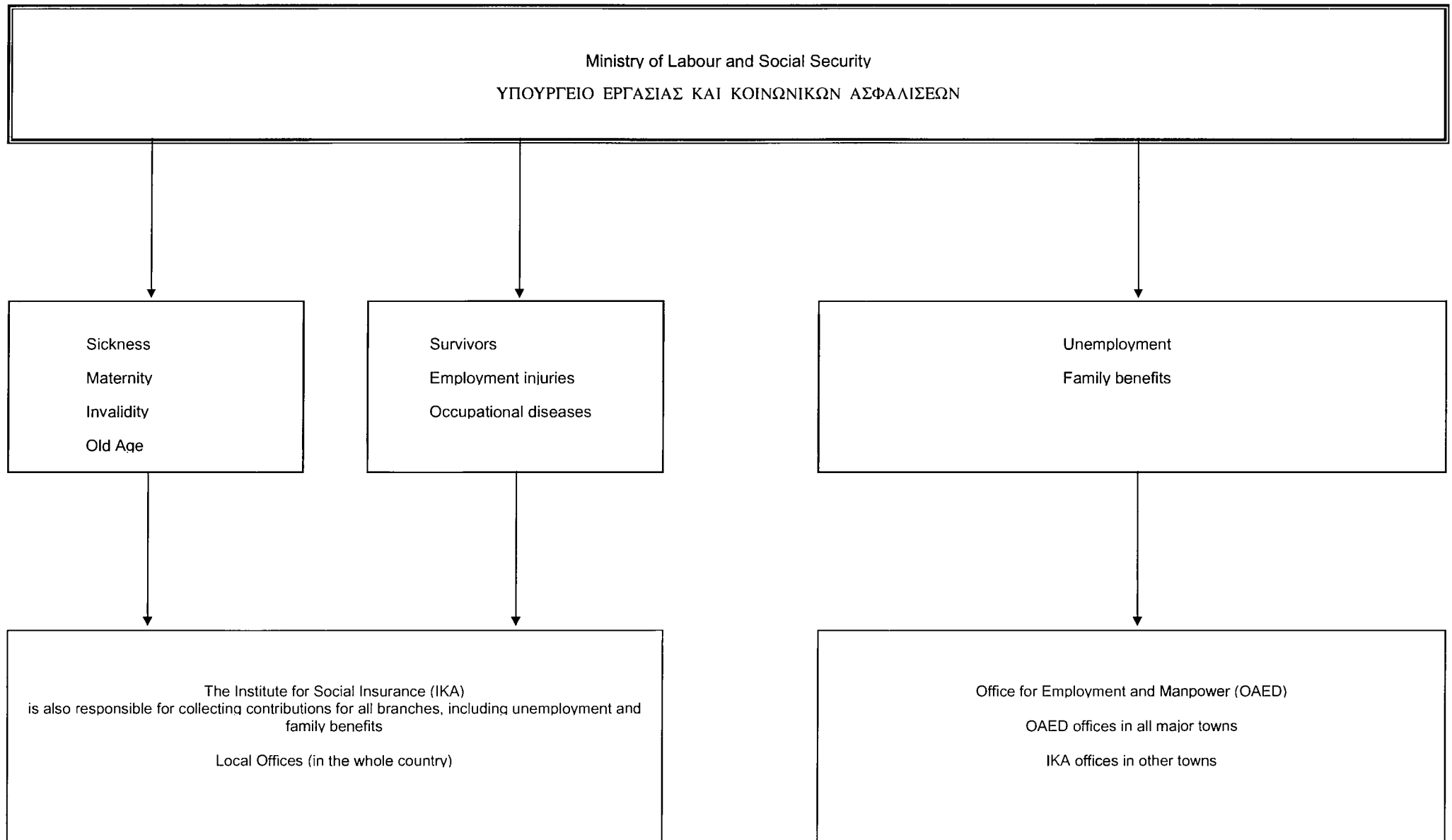
MINISTRY OF LABOUR
AND SOCIAL SECURITY
General Secretariat for Social Security
Directorate for International Relations
Stadiou Street 29
EL-10110 Athens

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

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

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

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



Spain

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

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

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

- The Navy's Social Office (*Instituto Social de la Marina, ISM*) which is in charge of the social protection of the employees of the merchant navy, the fishermen and in general of the employees in marine shipping.
- The General Social Security Revenue Office (*Tesorería General de la Seguridad Social, TGSS*), which is the only fund within the whole system entitled to collect contributions.

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

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

The public administration of the bodies mentioned can co-operate itself with the employers' associations (Mutual insurance associations for employment injuries and occupational diseases) and the companies. For such a co-operation the insurance funds have to meet the following requirements: a minimum of 50 employers and 30,000 employees have to participate. The companies, too, have to meet certain requirements for such a co-operation. The co-operation can also be carried out with associations, foundations, public

or private institutions, as soon as they have been authorized and registered in a public register.

* * * * *

Important addresses

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

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

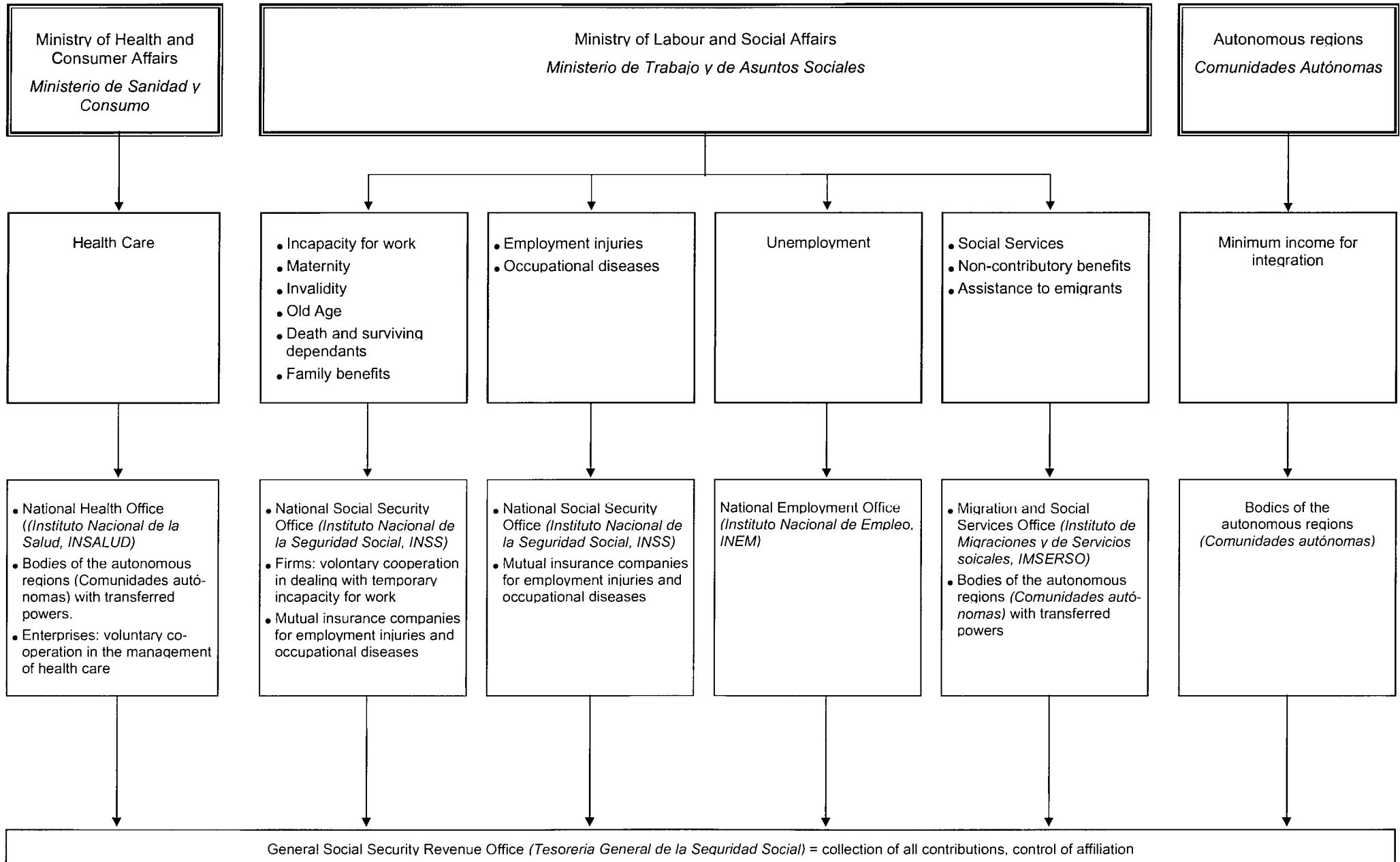
INSTITUTO NACIONAL
DE LA SEGURIDAD SOCIAL
c/ Padre Damián, 4
E-28036 Madrid

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

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

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

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



France

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

- the general scheme which covers most of the employees 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 with the general scheme providing coverage for the other risks;
- the agricultural scheme which includes two different administrative bodies for farmers and employees of the agricultural sector;
- the scheme for self-employed persons of the non-agricultural sector 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 sickness 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 Employment and Solidarity); the agricultural scheme is placed under the supervision of the Ministry in charge of agriculture.

At the regional level the supervision is assumed by the regional offices for health

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

The general scheme is organized in four branches:

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

The National Sickness Insurance Fund for Employees (CNAMTS) is in charge of the first two branches. Apart from the National Fund there are two other types of bodies which do not have any hierarchic connection. These are the regional Sickness Insurance funds and the primary Sickness Insurance funds.

The branch for old-age and widowhood is administered by the National Old-age Insurance Fund for Employees (CNAVTS) which has transferred certain tasks to the regional Sickness Insurance funds.

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

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

At the local level the collection of contributions is carried out by the union for the collection of social insurance and family benefit contributions (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 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.

Important addresses

MINISTÈRE DE L'EMPLOI
ET DE LA SOLIDARITÉ
1, place de Fontenoy
F-75700 Paris

MINISTÈRE DE L'EMPLOI
ET DE LA SOLIDARITÉ
DÉLÉGATION INTERMINISTÉRIELLE
AU REVENU MINIMUM
7, place des Cinq Martyrs du Lycée Buffon
F-75507 Paris Cedex 15

MINISTÈRE DE L'EMPLOI
ET DE LA SOLIDARITÉ
DÉLÉGATION GÉNÉRALE À L'EMPLOI ET
À LA FORMATION PROFESSIONNELLE
7, square Max-Hymans
75015 PARIS

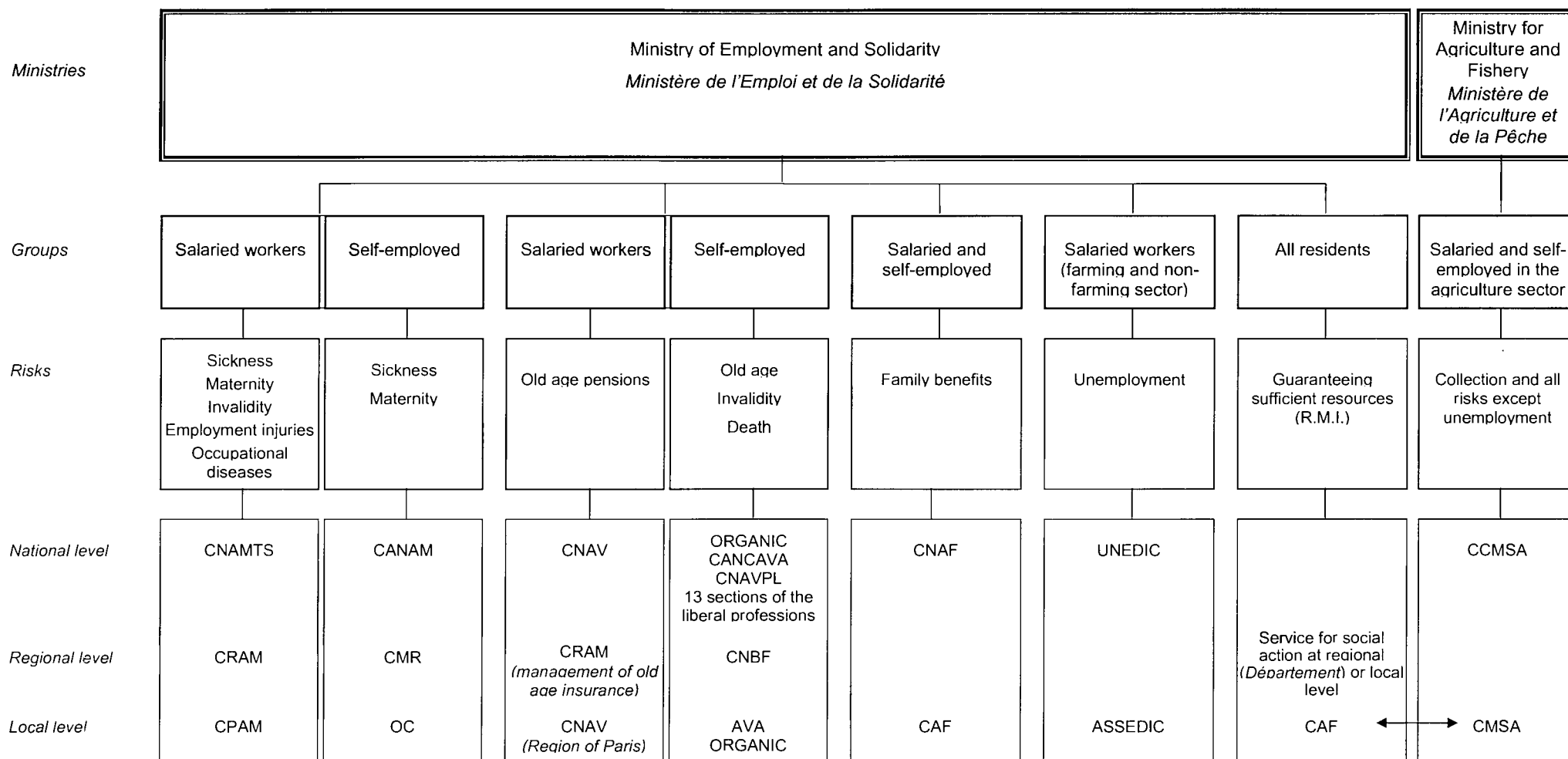
ACOSS
Agence Centrale des Organismes
de Sécurité Sociale
67, boulevard Richard Lenoir
F-75536 Paris Cedex

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

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

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

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



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

Ireland

Department of Social, Community and Family Affairs

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

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

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

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

Department of Health and Children

The health services are administered by eight regional Health Boards. 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.

Important addresses

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

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

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

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

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

EASTERN 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

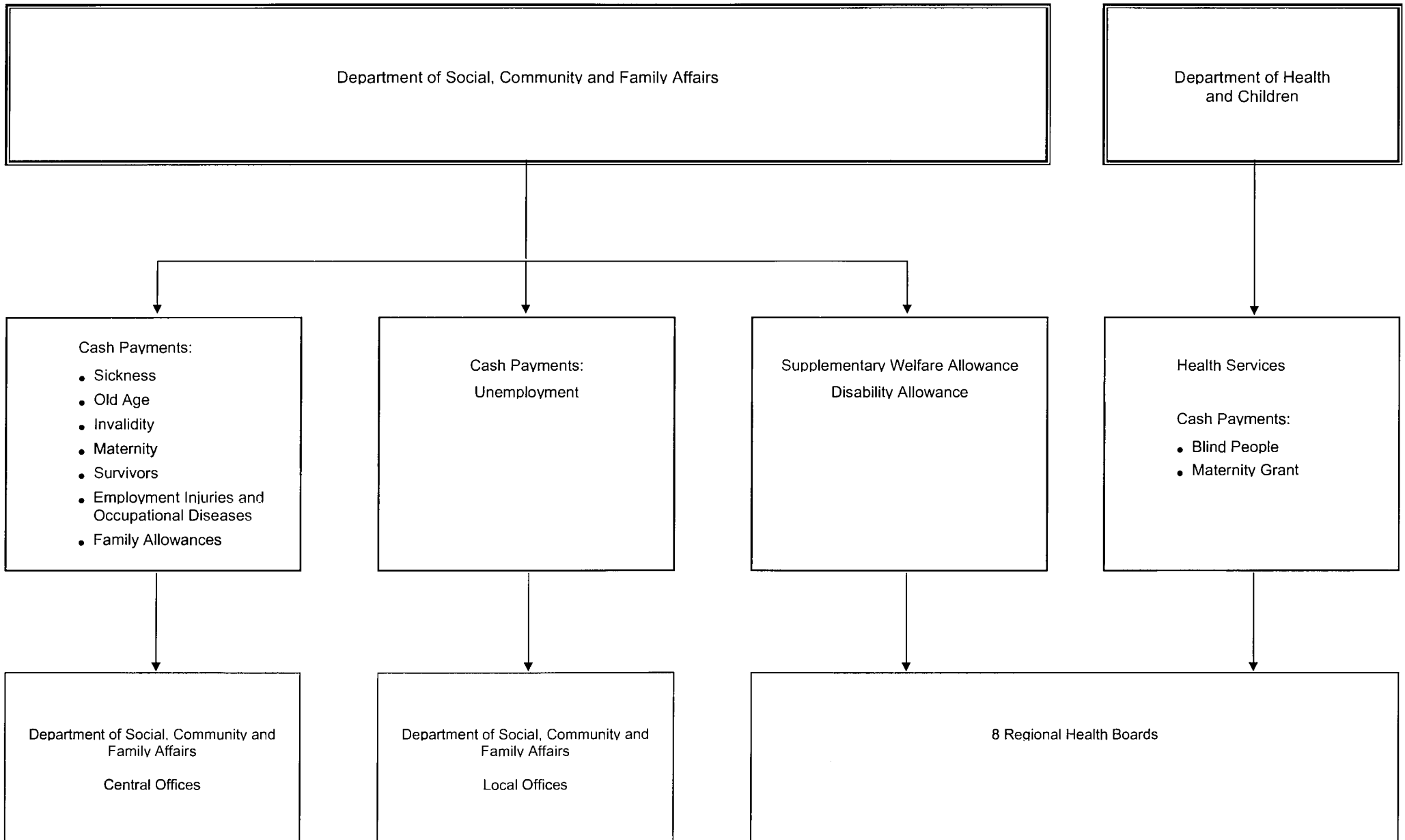
NORTH EASTERN HEALTH BOARD
Navan Road
Ceanannas Mor
IRL-Co Meath

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



Italy

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

Health Care

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

Sickness and Maternity - Benefits in Kind

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

Pensions

• Private sector - employees

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

- the National Social Welfare Institute (INPS) for the general and certain special schemes: for each scheme an *ad hoc* administration has been intended;
- The National Welfare Institute for Industrial Managerial Employees

(INPDAl): for managerial employees in industrial enterprises;

- The National Welfare Institute for Journalists (INPGI): for journalists. The system has been private since 1 January 1995;
- The National Welfare and Assistance Institute for Artists (ENPALS): for artists and soccer players.

• Public Sector

The administration of the pensions for civil servants and of the benefits for employees of the local authorities falls within the responsibility of the National Welfare Institute for Employees of Public Authorities (INPDAP).

• Self-employed Persons

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

Employment Injuries and Occupational Diseases

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

Family Benefits

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

Unemployment

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

tirement pensions, social pensions, minimum pensions.

Guaranteeing Sufficient Resources

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

Important addresses

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

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

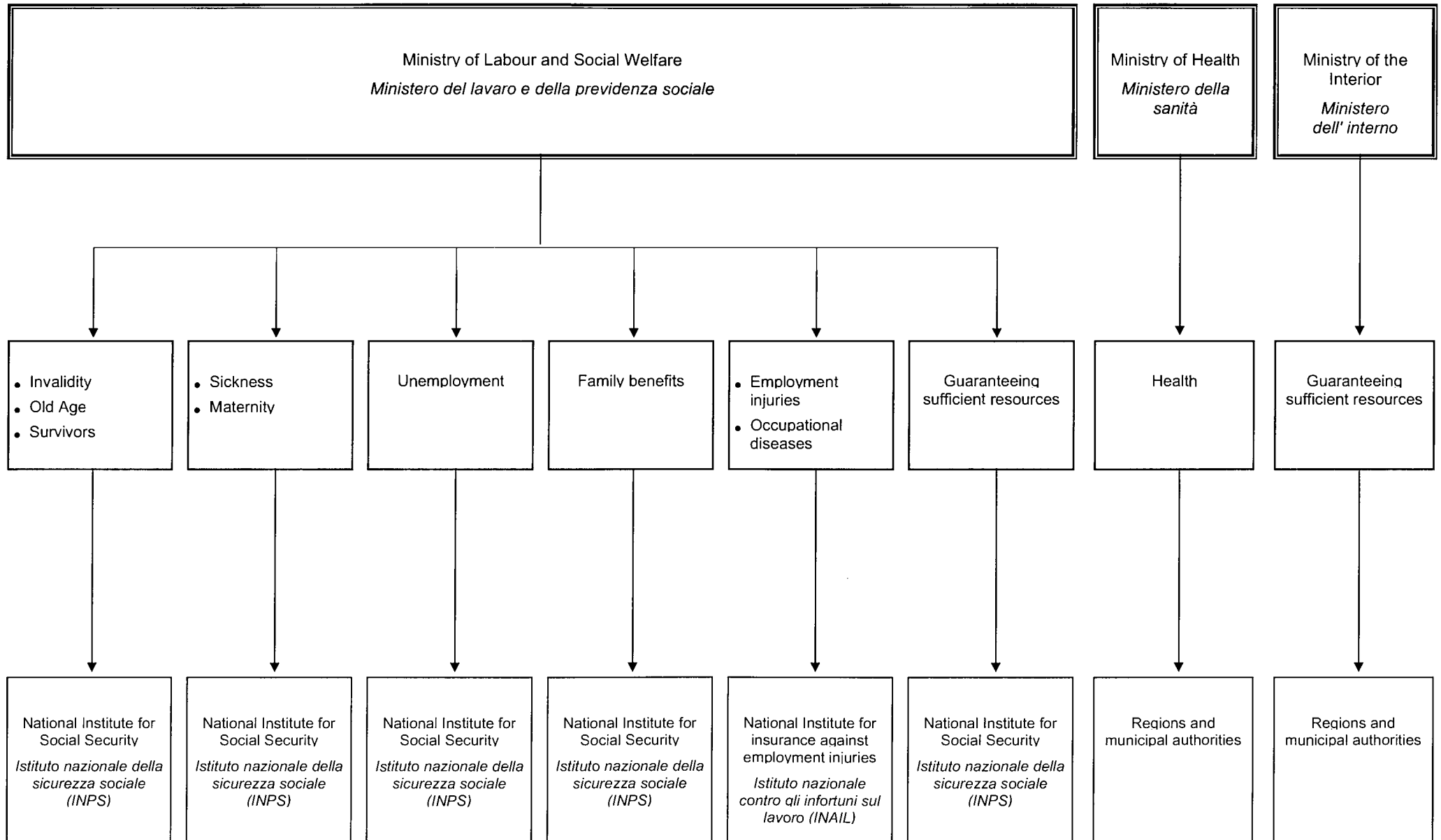
MINISTERO DELL'INTERNO
Palazzo del Viminale
I-00184 Roma

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

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

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

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



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 approx. 20 institutions in the field of social protection, which are public institutions. They are financially autonomous and are managed by the social partners. In the sickness funds for employees, employers and the employees are equally represented, in the sickness funds for self-employed the insured of the different occupational groups are represented. The institutions are subject to statutory supervision, which is implemented by the General Inspectorate for Social Security as well as by a hierarchic control carried out by the minister in charge.

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

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

for the private sector:

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

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

for the public sector:

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

and for the enterprise funds:

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

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

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

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

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

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

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

Within the administration the following restructuring is to be emphasised:

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

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

Important addresses

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

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

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

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

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

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

ADMINISTRATION DE L'EMPLOI
10, rue Bender
L-1229 Luxembourg

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

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

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

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

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

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

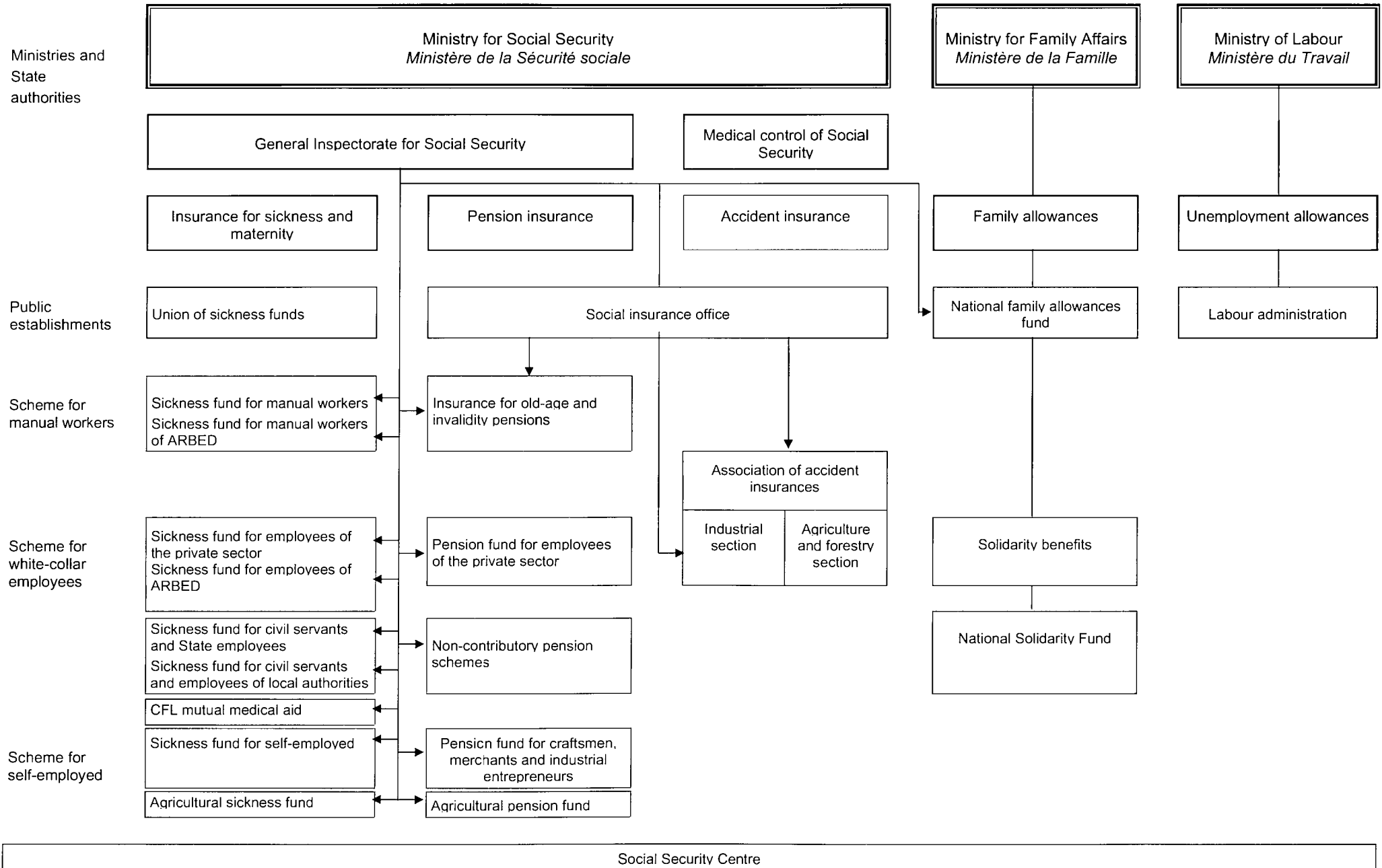
CAISSE NATIONALE
DES PRESTATIONS FAMILIALES
1a, bd Prince Henri
L-1724 Luxembourg

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

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

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

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



Netherlands

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

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

The employee's insurance schemes provide for:

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

Since 1 January 1998 there also is an invalidity insurance scheme for self-employed persons and for young handicapped people. There is no special insurance for employment injuries or occupational diseases; these risks are covered by the other insurance schemes. In addition to this the State runs a social assistance scheme that is managed by the municipal authorities. This scheme is characterised as a safety-net since its objective is to guarantee minimum income to people who do not or no longer have sufficient resources to cover the necessary costs of living.

With the exception of the insurance for exceptional medical costs, the national insurance schemes are implemented by the

Social Insurance Bank (*Sociale Verzekeringsbank*), the board of which comprising representatives from employees' and employers' organisations. The invalidity scheme for self-employed persons and for young handicapped people and the employees' insurance schemes are implemented by the National Institute for Social Insurance (*Landelijk Instituut Sociale verzekeringen, Lisv*). This institute is responsible for managing, and has to contract out the implementation to private implementing bodies. The board of the *Lisv* is composed of representatives of employees' and employers' organisations and an independent chairman, appointed by the Ministry of Social Affairs and Employment. Supervision is carried out by the Board of Supervision of social insurances (*College van Toezicht Sociale Verzekeringen, Ctsv*). This board consists of 3 independent persons, nominated by the Minister of Social Affairs and Employment and appointed by Royal Degree. 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 (*Ziekenfondsradaad*), 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 (*Ziekenfondsradaad*). 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 (*College van Toezicht Sociale Verzekeringen, Ctsv*), a body established under the Insurance Industry (Supervision) Act.

* * * * *

Important addresses

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

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

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

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

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

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

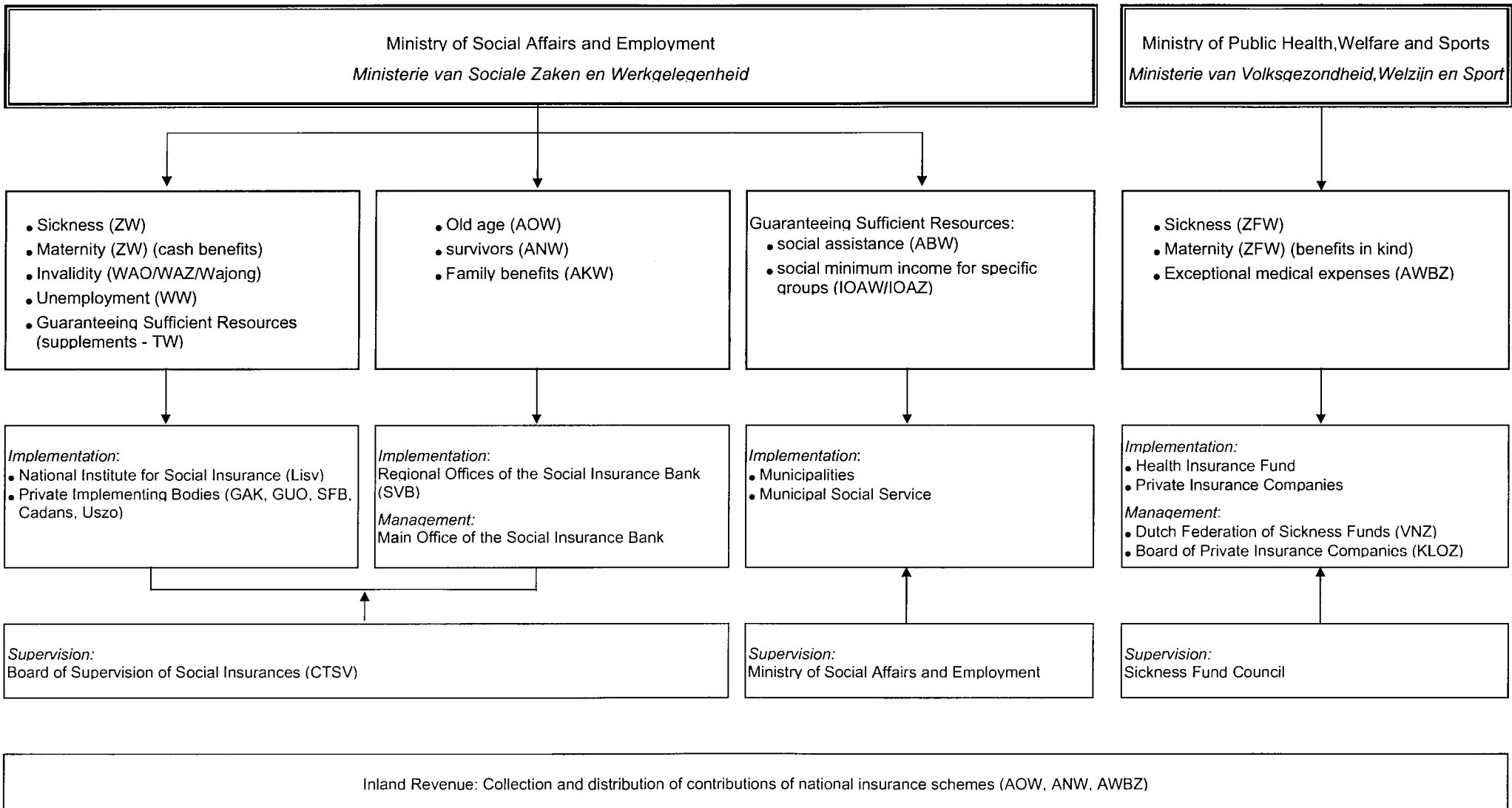
STICHTING BUREAU
VOOR BELGISCHE ZAKEN
Markendaalseweg 35
NL-4811 KA Breda

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

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

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

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



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

Austria

Sickness, Accident and Pension Insurance

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

All insurance funds are included in the Association of the Austrian Social Insurance Funds which represents the general interests of social insurance - also externally. The association has comprehensive competences in order to be able to better co-ordinate the activities of Austrian social insurance as a strategy holding. The Federal Ministry of Labour, Health and Social Affairs is the supervisory body of Austrian social insurance.

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

Unemployment Insurance

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

Family benefits

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

Long-term Care Allowance

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

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

Important addresses

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

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

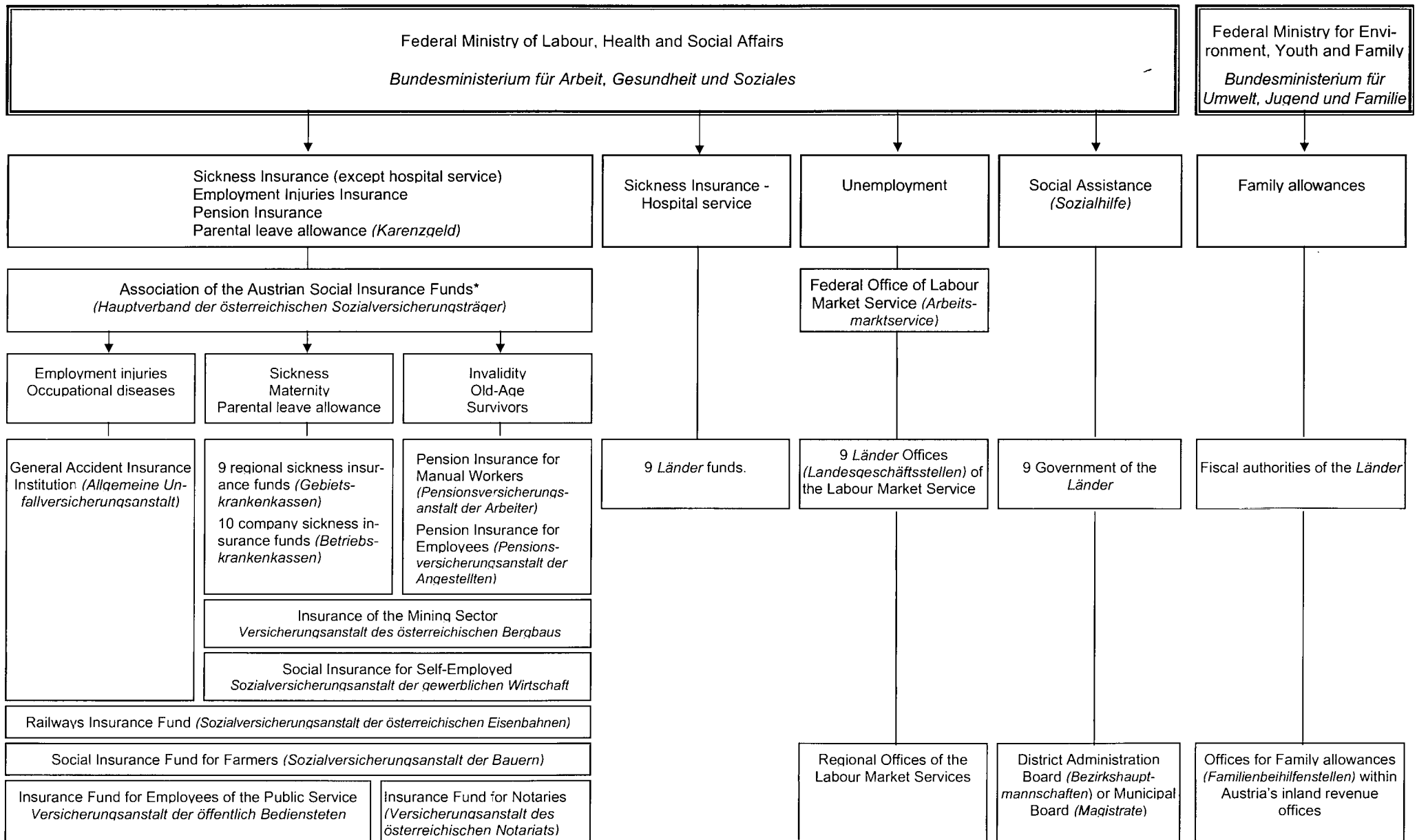
BUNDESMINISTERIUM FÜR ARBEIT,
GESUNDHEIT UND SOZIALES
Sektion IV (*Social assistance and
long-term care allowance*)
Stubenring 1
A-1010 Wien

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

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

HAUPTVERBAND DER ÖSTERREICHISCHEN
SOZIALVERSICHERUNGSTRÄGER
Kundmanngasse 21
A-1031 Wien

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



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

Portugal

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

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

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

The following institutions administer the general scheme:

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

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

Insurance for employment injuries is compulsory for companies; it will be administered, however, by insurance companies supervised by the Ministry of Finance.

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

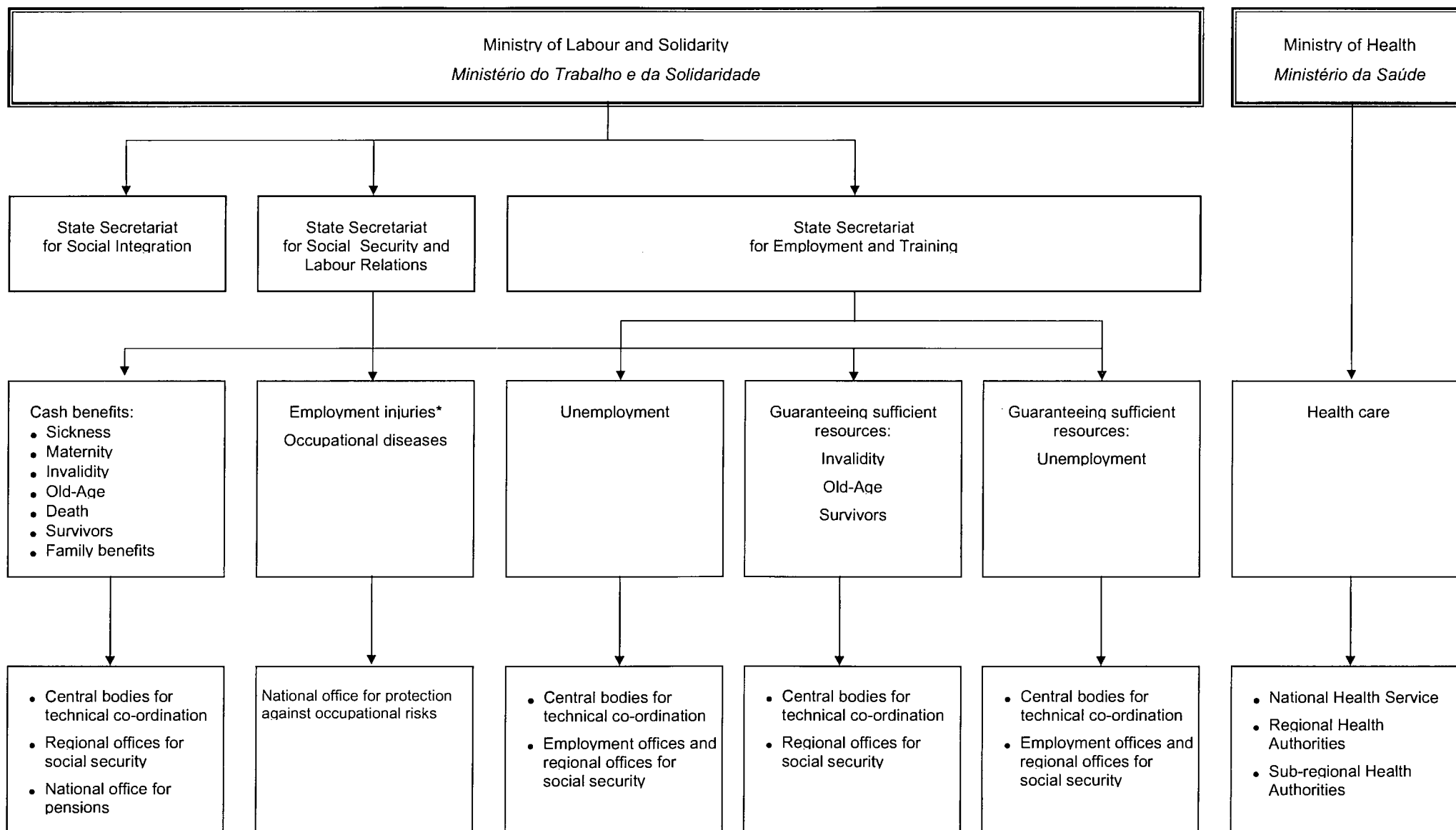
The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health authorities in line with the administrative division of the Portuguese territory.

* * * * *

Important addresses

DIRECTION GENERALE
DES REGIMES DE SECURITE SOCIALE
Largo do Rato, nº 1
P-1296-144 Lisboa

DIRECTION GENERALE DE SANTE
Alameda Afonso Henriques, 45
P-1000-123 Lisboa



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

Finland

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

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

Pensions

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

Health care and sickness insurance

The basic responsibility for providing health services lies with the municipalities. All residents of municipalities are eligible for health care. Public health care services are supplemented by private health care. The sickness insurance provides partial compensation for doctor's fees, examination and treatment given by private sector. Sickness insurance re-

funds part of the costs of medicines and travelling expenses in connection with both public and private medical care. The sickness insurance also covers sickness, maternity, paternity and parents' allowances. Sickness insurance is administered by the Social Insurance Institution (Kela).

Unemployment

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

Employment injuries and occupational diseases

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

Family benefits

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

Important addresses

SOSIAALI-JA TERVEYSMINISTERIÖ
Snellmaninkatu 4 - 6
PL 267
FIN-00171 Helsinki

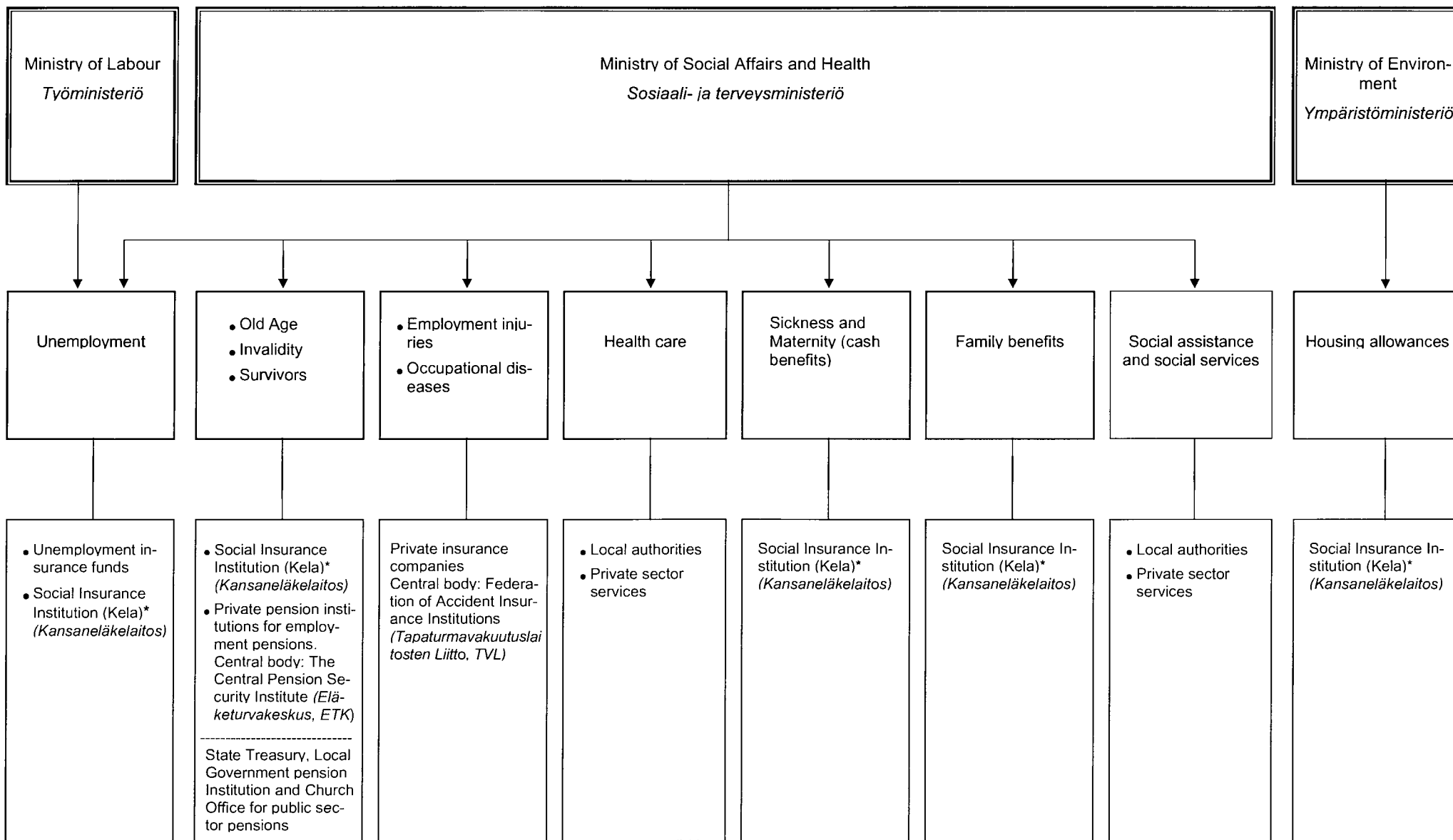
TYÖMINISTERIÖ
Eteläesplanadi 4
PL 524
FIN-00101 Helsinki

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



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

Sweden

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

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

The National Social Insurance Board (*Riksförsäkringsverket*), which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 21 regional social insurance offices with about 320 local insurance offices together.

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

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

The unemployment insurance comes under the jurisdiction of the Ministry of Industry, Employment and Communication (*Näringsdepartementet*). It consists of two parts: a basic allowance and optional income-related benefit. The basic allowance covers persons over 20 years of age who are not optionally insured. Both parts are mainly financed by contributions from

the employer. The optional income-related benefit is voluntary but members of different trade unions collectively join the insurance.

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

Important addresses

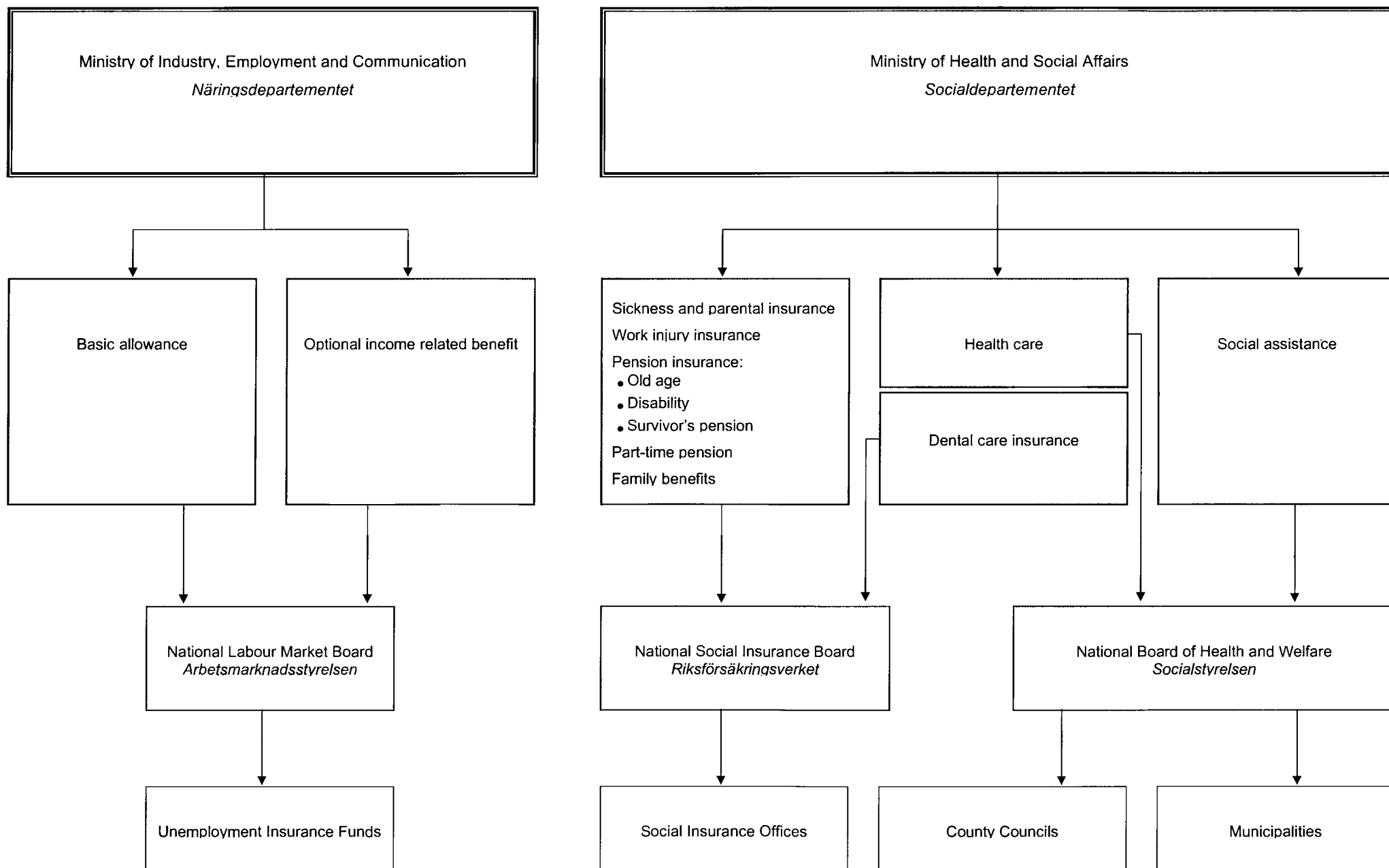
NÄRINGSDEPARTEMENTET
S-10333 Stockholm

SOCIALDEPARTEMENTET
S-10333 Stockholm

RIKSFÖRSÄKRINGSVERKET
S-10351 Stockholm

ARBETSMARKNADSSTYRELSEN
S-17199 Solna

SOCIALSTYRELSEN
S-10630 Stockholm



United Kingdom

A comprehensive state administered social security scheme covers the population through a compulsory contributory scheme complemented by a range of non-contributory measures¹. Contributory benefits and the cost of their administration are paid by the National Insurance (NI) Fund, financed on a current income basis by the contributions that most workers and employers are required to pay. Benefits include Retirement Pension, Widow's Pensions, Incapacity Benefit, Maternity Allowance and Jobseeker's Allowance, and are predominantly flat rate. An earnings related component can be paid with some, notably Retirement Pension. Non-contributory benefits financed from general taxation - are available either on the basis of contingency (eg. benefits for disability, child benefits), or level of resources; there is an extensive safety net of income-related benefits (eg. Housing Benefit; Income Support for people who are not working). Universal health care is provided through the National Health Service. This is financed from taxation and the NI Fund, but access to care does not depend on a contribution record.

The Department of Social Security (DSS) is the ministry responsible for the development and delivery of the social security programme. Decisions on policy, priorities and targets are made by the Secretary of State and the Department's other Ministers - who are accountable to Parliament - with support and advice from a permanent headquarter staff of officials. A range of agents are responsible for delivering the programme. Executive agencies of the

DSS are responsible to the Secretary of State for payment of most cash benefits (Benefits Agency); 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 responsibility for administration of benefits for the unemployed. Local authorities administer Housing Benefit and Council Tax Benefit. Employers are responsible for paying Statutory Sick Pay and Statutory Maternity Pay. NHS authorities are funded to secure health services for their local population through contracts with NHS Trusts and other service providers and professionals. Social care services are provided or purchased by local authorities within a financial and legislative framework determined by the health ministry.

It is Government policy that employed earners currently paying National Insurance contributions cannot opt out of contributing to help those who cannot provide for their own needs. However, the Government is keen that contributors should be able to make additional provision for themselves privately. A key area of private provision is retirement pensions. Supplementary pensions may be provided through an employer's occupational scheme or a personal arrangement with a financial institution. Providing certain conditions are met, this additional pension can supplant the earnings-related component of an individual's state pension, with a corresponding partial reduction or refund of NI liability to the benefit of the chosen scheme. Occupational and personal pension schemes operate within a regulatory framework determined by Parliament. Individuals may choose to 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.

* * * * *

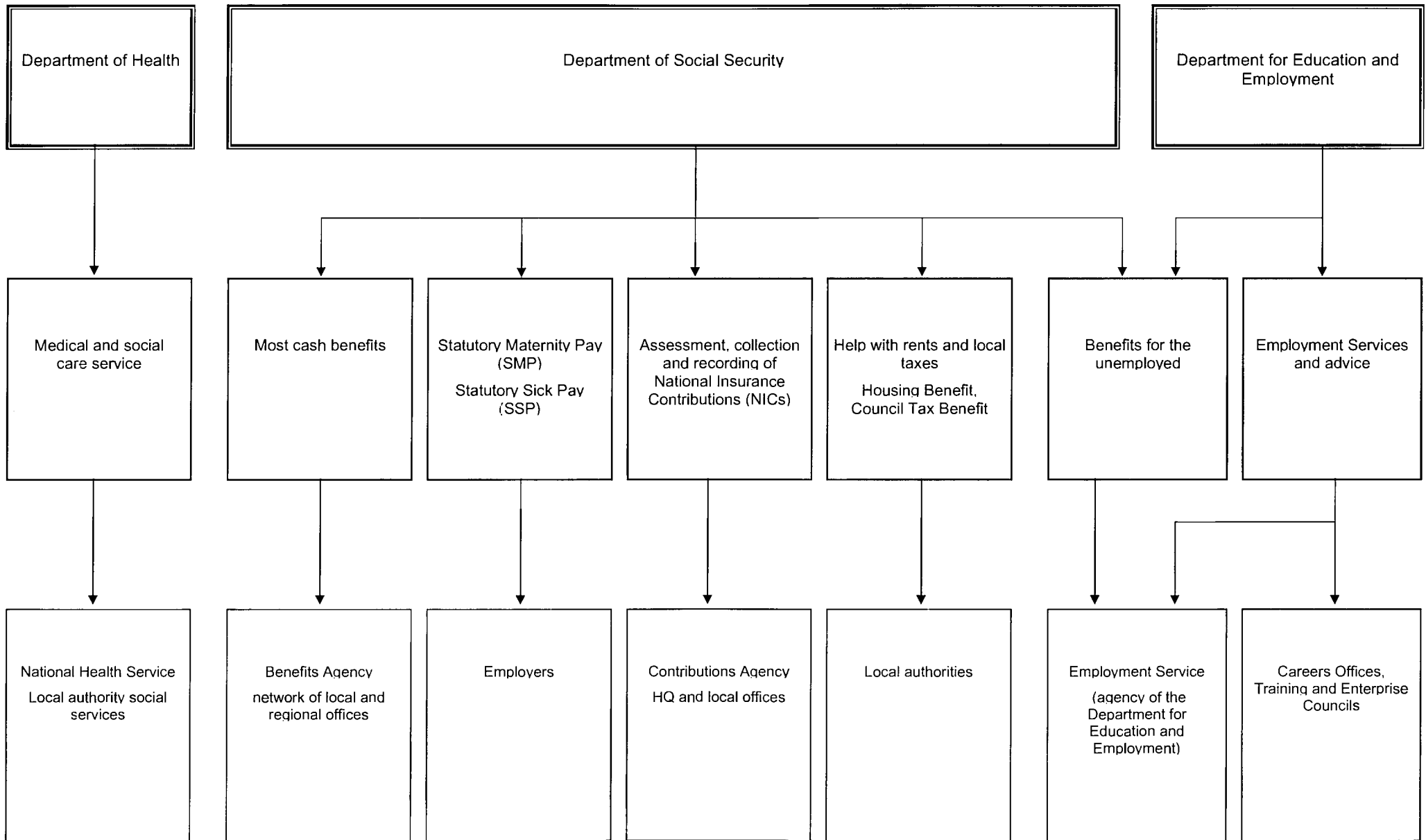
Important addresses

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

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

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

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



Comparative Tables on Social Protection in the Member States

Situation on 1st January 1999

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

Table I

Financing

	Belgium	Denmark	Germany	Greece
Financing principle	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need.	Tax financed.	Contributions.	Contributions.
1. Sickness and maternity: Health care				Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.
2. Sickness and maternity: Cash benefits	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need.	Tax financed. From January 1st 1994 a contribution paid into the Labour Market Fund (<i>Arbejds-markedsfonden</i>) by all salaried, self-employed workers and employers to cover State expenditure on daily allowances.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.
3. Long-term care	No special scheme.	Tax financed.	Contributions.	No separate scheme.
4. Invalidity	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need.	The Labour Market Fund covers State expenditure.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.

Financing

Table I

Spain	France	Ireland	Italy	
Tax financed.	Contributions and taxes.	Contributions and state subsidy.	Contributions.	Financing principle 1. Sickness and maternity: Health care
Contributions.	Contributions.	Contributions and state subsidy.	Contributions.	2. Sickness and maternity: Cash benefits
No special scheme.	No special scheme.	State financed.		3. Long-term care
Contributions.	Contributions and taxes.	Contributions and state subsidy.	Contributions.	4. Invalidity

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
Financing principle	Contributions plus state subsidy.	Contributions.	Health care (exc. hospitals): Contribution and other resources (e.g. patient's participation). Hospitals: Contributions and state subsidy.	Tax financed.
1. Sickness and maternity: Health care	Contributions plus state subsidy.	Contributions.	Health care (exc. hospitals): Contribution and other resources (e.g. patient's participation). Hospitals: Contributions and state subsidy.	Tax financed.
2. Sickness and maternity: Cash benefits	Contributions plus state subsidy.	Contributions.	Insurance: Contributions. Continued payment of wages and salaries: paid by employer,	Contributions.
3. Long-term care	Special contribution plus state subsidy.	In the Netherlands, there is no specific scheme for long-term care. The risk is mainly covered by the sickness insurance.	Tax financed.	No special scheme.
4. Invalidity	Contributions plus state subsidy.	Contributions.	Contributions and state subsidy.	Contributions.

	Finland	Sweden	United Kingdom	
Financing principle				Financing principle
1. Sickness and maternity: Health care	<i>Public health care:</i> Financed by local authorities. State pays a general subsidy to municipalities.	Health care is financed and administered by the county councils (<i>landsting</i>).	Services provided by the National Health Service: Financed by the Government and (to a lesser extent) from contributions.	1. Sickness and maternity: Health care
2. Sickness and maternity: Cash benefits	<i>Sickness insurance:</i> Contributions and state subsidy.	Contributions.	Contributions, taxes and employers.	2. Sickness and maternity: Cash benefits
3. Long-term care	No special scheme. Financed by local authorities as a part of health care and social services.	Financed and administered by the municipalities.	No single, discrete long-term care scheme. Care provisions for elderly and disabled financed by local authorities.	3. Long-term care
4. 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 and seamen's pension scheme).	Contributions plus state subsidy.	Contributions.	4. Invalidity

Table I

Financing

	Belgium	Denmark	Germany	Greece
5. Old-age, survivors	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need.	<i>National pension (Folkepension):</i> Tax financed. <i>Supplementary pension (ATP-pension):</i> Contributions.	Contributions.	Contributions. Three-party financing (employee, employer, state) for those newly insured since January 1st, 1993.
6. Employment injuries and occupational diseases	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need. The employer pays insurance premium for employment injuries.	Insurance premium paid by employer.	Contributions.	Contributions.
7. Unemployment	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need.	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 and transformed into a unique Funds since 1 st January 1999, make up the composition of these funds, in order to cover State expenditure on these benefits.	Unemployment insurance (<i>Arbeitslosenversicherung</i>): Contributions. Unemployment assistance (<i>Arbeitslosenhilfe</i>): Tax financed.	Contributions.
8. Family allowances	A part of global management practice: global contribution, global State subsidies, and alternative financing (VAT), which vary according to need.	Tax financed.	Tax financed.	Contributions.

Financing

Table I

Spain	France	Ireland	Italy	
Contributions.	Contributions and taxes.	Contributions and state subsidy.	Contributions.	5. Old-age, survivors
Contributions.	Contributions.	Contributions and state subsidy.	Contributions.	6. Employment injuries and occupational diseases
Contributions.	Contributions and State subsidies for the unemployment assistance (<i>régime de solidarité</i>).	Contributions plus state subsidy.	Contributions.	7. Unemployment
Tax financed.	Contributions and taxes.	Tax financed.	Contributions.	8. Family allowances

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
5. Old-age, survivors	Contributions plus state subsidy.	Contributions.	Contributions and state subsidy.	Contributions.
6. Employment injuries and occupational diseases	Premiums plus state subsidy.	In the Netherlands, there is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	Contributions and state subsidy.	<i>Accidents:</i> Insurance premiums. <i>Diseases:</i> Contributions.
7. Unemployment	Special tax.	Contributions.	Contributions and state subsidy.	Contributions.
8. Family allowances	Contributions and tax.	Public means.	Family allowance (<i>Familienbeihilfe</i>) and bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): Mainly tax financed; in addition, direct benefits paid by public employers. Parental leave benefit (<i>Karenzgeld</i>) and Special Unemployment Assistance (<i>Sondernotstandshilfe</i>): Contributions and state subsidy.	Contributions.

	Finland	Sweden	United Kingdom	
5. Old-age, survivors	<p><i>National pension (old age) and National survivors' pension:</i></p> <ul style="list-style-type: none"> • old age pensions: employers' contributions and state subsidy (covers approx. 45% of costs in 1999) • survivors' pension: tax financed <p><i>Employment pension:</i> Contributions of employers and employees (plus state subsidy for farmers' and self-employed persons' pension schemes and seamen's pension scheme).</p>	Contributions plus state subsidy.	Contributions.	5. Old-age, survivors
6. Employment injuries and occupational diseases	Employer premiums.	Contributions.	General taxation.	6. Employment injuries and occupational diseases
7. Unemployment	<p><i>Basic security:</i> Tax financed (and a small part by contributions from salaried employees).</p> <p><i>Earnings-related security:</i> Contributions (three party financing: Insured, employer, state). Since 1.1.1993 all salaried employees also pay an additional contribution.</p>	Contributions plus state subsidy.	<p><i>Contribution-based Jobseeker's Allowance (JSA):</i> Contributions.</p> <p><i>Income-based JSA:</i> Taxes</p>	7. Unemployment
8. Family allowances	Tax financed.	Tax financed.	General taxation.	8. Family allowances

	Belgium	Denmark	Germany	Greece
Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches	<i>General principle: global management</i> Basic contribution: 37.94% of which: 24.87% employer 13.07% employee. "Wage moderation" contribution: 7.48% employer. Contribution for firms having 10 or more workers: 1.69% employer. Contribution levied on civil servants: 7.35%, of which 3.55% civil servant and 3.80% State. No ceiling.	Contributions from the insured persons (salaried workers and self-employed workers) to the Labour Market Fund: 8% of the salary or gross earnings.	In Germany there is no global contribution. The insurance branches "Health Care & Sickness Cash Benefits", "Invalidity & Old-Age & Survivors", "Employment Injuries and Occupational Diseases", and "Unemployment" are organised independently of one another and each require their own contributions.	In Greece, there is no global contribution. The insurance branches "Health Care (including maternity, employment injuries and occupational diseases)", "Sickness Cash Benefits (incl. maternity, employment injuries and occupational diseases)", "Invalidity & Old-Age & Survivors", "Unemployment", and "Family Benefits" are organised independently of one another and each require their own contributions.
	2. Sickness and maternity: Health care	A part of the contributions stems from global management, which varies according to need.	No contributions. Public health insurance tax financed.	Sickness insurance (<i>Krankenversicherung</i>): The contribution rate varies according to regulations of the concerned insurance. Average rates at 1 st January 1999: <i>Old Länder:</i> 13.52% (total), 6.76% employee 6.76% employer. <i>New Länder:</i> 13.92% (total), 6.96% employee 6.96% employer. Ceiling (75% of the ceiling for the old age pension insurance for manual workers): <i>Old Länder:</i> DEM 76,500 (€ 39,114) per year. <i>New Länder:</i> DEM 64,800 (€ 33,132) per year.

Spain	France	Ireland	Italy	Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches
<p>28.3% global contribution for social protection: 4.7% employee 23.6% employer. Ceiling: ESP 399,780 (€ 2,403) per month = ESP 4,797,360 (€ 28,833) per year. This is the ceiling for the occupational category comprising the largest numbers of employees. There are 11 other occupational categories (<i>categorías profesionales</i>) with two different ceilings. For categories 1 to 4, the ceiling is ESP 399,780 (€ 2,403) per month. For categories 5 to 11, the ceiling is ESP 345,180 (€ 2,075) per month.</p>	<p>No global contribution.</p> <p><i>Contribution for sickness, maternity, invalidity and death:</i> 13.55% total, 0.75% employee 12.80% employer. No ceiling. Degressive reduction of contributions on low wages up to 130% of the minimum wage. Maximum amount taken into consideration as of 1st July 1998: FRF 1,237 (€ 189).</p>	<p>Overall Social Insurance rates:</p> <ul style="list-style-type: none"> • Self-employed: 5.0%. Ceiling IEP 24,200 (€ 30,728) per year. The first IEP 1,040 (€ 1,321) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable. • Employee: 4.5%, the first IEP 100 (€ 127) of weekly earnings is excluded from the calculation of the percentage payable. • Employer: 8.5% on incomes up to IEP 270 (€ 343) per week. 12.0% on all earnings where weekly income is in excess of IEP 270 (€ 343) (IEP 14,040 (€ 17,827) per annum). <p>Annual Ceiling: IEP 24,200 (€ 30,728) (employee/self employed) and IEP 29,000 (€ 36,822) (employer) per year.</p> <p>In addition to these rates, there is an employment and training levy of 1% on all earnings from employment and self-employment. No charge for employees with earnings of IEP 207 (€ 263) per week or less (IEP 10,250 (€ 13,015) per annum in the case of the self employed) or for persons with full eligibility for health services.</p>	<p>In Italy there is no global contribution. The insurance branches "Health Care & Sickness Cash Benefits", "Invalidity & Old-Age & Survivors", "Employment Injuries and Occupational Diseases", "Unemployment", and "Family Benefits" are organised independently of one another and each require their own contributions.</p> <p><i>Manual workers:</i> 3.09% only employer's contribution. Including contributions for maternity (0.66% in industry, 0.44% in commerce) and the contribution for cash benefits (2.22% in industry, 2.44% in commerce). No ceiling.</p> <p><i>White-collar workers:</i></p> <ul style="list-style-type: none"> • Industry: 0.87%, only employer's contribution. • Commerce: 0.65%, only employer's contribution. <p>No ceiling.</p>	

Tax financed.

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
Contributions of insured and employers Rates and ceiling	No global contribution.	No global contribution.	In Austria there is no general global contribution. The insurance branches "Health Care & Sickness Cash Benefits", "Invalidity & Old-Age & Survivors", "Employment Injuries and Occupational Diseases", and "Unemployment" are organised independently of one another and each require their own contributions.	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. No ceiling. 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.
2. Sickness and maternity: Health care	5.1% (total) 2.55% employee 2.55% employer. Ceiling: LUF 2,776,488 (€ 68,827) per year.	<i>Health Insurance Act (Ziekenfondswet, ZFW):</i> 7.40% (total) 1.55% employee 5.60% employer. Ceiling: NLG 64,300 (€ 29,178) per year. Pensioners pay a contribution of 7.4% of the AOW-benefit (<i>Algemene Ouderdomswet</i>) and 5.4% of eventual wages or supplementary pensions. Next to the health insurance contributions a flat-rate contribution of annually NLG 397 (€ 180) (average amount, set by the health insurance per adult).	<i>Sickness insurance (Krankenversicherung):</i> For manual workers: 7.90% in total: 3.95% employees 3.95% employers For white-collar workers: 6.90% in total: 3.40% employees 3.50% employers. For persons with free service contracts: 6.50% in total: 3.25% employees 3.25% employers. Ceiling: ATS 42,600 (€ 3,096) per month, ATS 85,200 (€ 6,192) special payments per year. For persons with free service contracts who do not receive contractual special payments, the ceiling is ATS 49,700 (€ 3,612).	Tax financed.

	Finland	Sweden	United Kingdom	
Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches	No global contribution.	No global contributions.	Overall contributions for <i>Sickness and Maternity - Cash Benefits, Invalidity, Old Age, Survivors and Unemployment</i> . Contributions vary with the level of earnings: <i>Employees:</i> No contribution is paid if the weekly earnings are below GBP 64 (€ 90). In other cases: 2% of GBP 64 (€ 90) plus 10% (8.4% if member of approved occupational pension scheme) of earnings between GBP 64 (€ 90) and GBP 485 (€ 682). <i>Employer:</i> No contribution for weekly earnings below GBP 64 (€ 90). In other cases, 3%, 5%, 7% or 10% 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 GBP 64 (€ 90). For earnings between GBP 64 (€ 90) and GBP 485 (€ 682) the rates are reduced. The reduction is 3% for salary related pension schemes and 1.5% for money purchase pension schemes. A contribution rebate related to the age of the employee is also paid by the Government into money purchase schemes.	Contributions of insured and employers Rates and ceiling 1. Global contributions for several branches
2. Sickness and maternity: Health care	<i>Public health care:</i> No contributions.	Health care is financed and administered by the county councils.	Services provided by National Health Service: Financed by Government and (to a lesser extent) from contributions.	2. Sickness and maternity: Health care

Table I

Financing

	Belgium	Denmark	Germany	Greece
3. Sickness and maternity: Cash benefits	A part of the contributions stems from global management, which varies according to need.	Public health insurance tax financed. Private employers pay for the first and second weeks of a period of illness (cash benefits). From January 1st 1994, contributions paid into the labour market funds by all salaried, self-employed persons and employers to cover State expenditure on daily allowances.	Contribution is included in the rate shown under "Health Care".	<i>Persons insured before 31.12.1992:</i> Cash benefits: 1.20% (total) 0.40% employee 0.80% employer. Ceiling: GRD 565,250 (€ 1,728) per month. <i>Persons insured since 1.1.1993:</i> Contribution is included in the rate shown under "Health Care".
4. Long-term care	No special scheme.	No contributions, finances by taxes.	Long-term Care Insurance (<i>Pflegeversicherung</i>): 1.70% (total), 0.85% employee 0.85% employer Exception: Land Saxonia (1.35% employee, 0.35% employer). Ceiling: DEM 76,500 (€ 39,114) in the Old <i>Länder</i> and DEM 64,800 (€ 33,132) in the New <i>Länder</i> .	No separate scheme.

Financing

Table I

Spain	France	Ireland	Italy	
<p>Contribution is included in the global rate shown above.</p>	<p>Contribution is included in the rate shown above.</p>	<p>Contribution is included in the overall Social Insurance rate. The self-employed are eligible for Maternity Benefit only.</p>	<p>Contribution is included in the rate shown under "Health care".</p>	<p>3. Sickness and maternity: Cash benefits</p>
<p>No special scheme.</p>	<p>No special scheme.</p>	<p>Tax financed.</p>		<p>4. Long-term care</p>

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
3. Sickness and maternity: Cash benefits	<ul style="list-style-type: none"> Manual workers 5.14% (total) 2.57% worker 2.57% employer. White-collar workers 0.24% (total) 0.12% worker 0.12% employer. <p>Ceiling: LUF 2,812,704 (€ 69,725) per year.</p> <p>The difference in contribution rates results from the fact that white-collar workers in the private sector continue to receive pay - imposed on the employer - for the month in which the disease occurs and for the following three months. After expiration of these period cash-benefits for illness are paid by the sickness-insurance-fund.</p>	<p><i>Exceptional Medical Expenses Act (Algemene wet bijzondere ziektekosten, AWBZ)</i> (insurance against serious risks): 10.25%, paid by all residents. Ceiling: NLG 48,175 (€ 21,861) per year.</p>	<p>Sickness insurance (<i>Krankenversicherung</i>): Contribution included in the rate for "Health Care". Continued Payment of Wages and Salaries Act (<i>Entgeltfortzahlungsgesetz</i>): Employers 2.1%.</p>	Contribution is included in the overall rate.
4. Long-term care	Special contribution of the insured persons.	Included in the contribution rate for cash benefits in case of sickness and maternity.	No contributions.	No special scheme.

	Finland	Sweden	United Kingdom	
3. Sickness and maternity: Cash benefits	<p><i>Sickness insurance:</i> Insured: 1.5% on taxable income up to FIM 80,000 (€ 13,455) plus additionally 2.4% on pension income. Employer: • Private sector, municipality and church: 1.60% of payroll • State: 2.85% of payroll. No ceiling.</p>	<p><i>Employees:</i> 7.50% paid by employer. <i>Self-employed:</i> 8.23%</p>	Contribution is included in the overall rate.	3. Sickness and maternity: Cash benefits
4. Long-term care	None.	Financed and administered by the municipalities.	No single, discrete long-term care scheme.	4. Long-term care

Table I**Financing**

	Belgium	Denmark	Germany	Greece
5. Invalidity	<i>Social insurance contributions:</i> Part of the contributions from global management, which varies according to need.	Social pension (<i>Førtidsønsion</i>) financed by taxes and by the Labour Market Fund.	Contribution is included in the rate shown under "Old age, survivors".	Contribution is included in the rate shown under "Old age, survivors".

Spain	France	Ireland	Italy	5. Invalidity
Contribution is included in the global rate shown above.	Contribution is included in the rate shown above.	Contribution is included in the overall Social Insurance rate.	Contribution is included in the rate shown under "Old age, survivors".	

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
5. Invalidity	Contribution is included in the rate shown under "Old-age, survivors".	<p>1) Disablement Benefits Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>): This contribution consists of two separate components:</p> <ul style="list-style-type: none"> • the basic contribution (<i>basispremie</i>): the same for all employers, namely 6.95%; • the differentiated contribution (<i>gedifferentieerde premie</i>): it differs per company (calculated contribution, either increased or reduced, depending on the number of employees receiving WAO-benefits; minimum contribution 0.77% for small businesses; maximum contribution 2.43% for small and 3.24% for large companies. <p>An employer may decide to take the risk of WAO himself during the first five years. In that case he pays the basic premium only.</p> <p>An employer who employs a large number of people who are incapacitated for work may claim remission/reduction.</p> <p>Ceiling: NLG 310 (€ 141) per day.</p> <p>2) Self-employed Persons Disablement Benefits Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): 8.42% paid by the insured persons. Ceiling: NLG 84,000 per year (€ 38,118) Franchise: NLG 29,000 (€ 13,160) per year.</p> <p>3) Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>): No contributions, benefits paid out of general means.</p>	Contribution for "Invalidity" included in the contribution for "Old-age, Survivors".	Contribution is included in the overall rate.

	Finland	Sweden	United Kingdom	
--	---------	--------	----------------	--

5. Invalidity

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

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

Contribution is included in the overall rate.

5. Invalidity

Table I

Financing

	Belgium	Denmark	Germany	Greece
6. Old-age, survivors	<p><i>Social insurance contributions:</i> Part of the contributions from global management, which varies according to need.</p>	<p><i>National pension (Folkepension):</i> Tax financed, no contributions.</p> <p><i>Supplementary pension:</i> Contribution of DKK 223.25 (€ 30) 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 allowances - or for unemployed (as well as to the supplementary pension scheme, ATP) will be partly compensated for the contributions paid by the State.</p>	<p>20.3% (1.4.1999: 19,5%) total: 10.15% employee (1.4.1999: 9,75%) 10.15% employer (1.4.1999: 9,75%).</p> <p>Annual ceiling: DEM 102,000 (€ 52,152) in the old <i>Länder</i> and DEM 86,400 (€ 44,176) in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> 20.00% (total) 6.67% employee 13.33% employer. Ceiling: GRD 565,250 (€ 1,728) per month.</p> <p><i>Persons insured since 1.1.1993:</i> 30.00% total, comprising: 6.67% employee (no ceiling) 13.33% employer (no ceiling) 10.00% State, monthly ceiling up to GRD 317,422 (€ 970)</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>
7. Employment injuries and occupational diseases	<p>Insurance premiums or contributions based on the rates of approved insurers. Contributions go to the sector concerned with employment injuries. Part of the contributions from global management, which varies according to need.</p>	<p>Insurance 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 rates shown under "Sickness and maternity - Health Care and Cash Benefits" above.</p>

Spain	France	Ireland	Italy	
Contribution is included in the global rate shown above.	<p><i>General contribution:</i> 14.75% (total) 6.55% employee 8.20% employer.</p> <p>Ceiling: FRF 14,470 (€ 2,206) per month; FRF 173,640 (€ 26,471) per year + employer 1.60% (no ceiling imposed).</p> <p>Degressive reduction of contributions on low wages up to 130% of the minimum wage. Maximum amount taken into consideration as of 1st July 1998: FRF 1,237 (€ 189).</p> <p><i>Survivor contribution:</i> 0.10% employee (widowhood). No ceiling.</p>	Contribution is included in the overall Social Insurance rate.	<p>32.70% (total) 8.89% employee 23.91% employer. Including supplementary contribution (0.5%). No ceiling.</p>	6. Old-age, survivors
Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.	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%.	Contribution is included in the overall Social Insurance rate.	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.	7. Employment injuries and occupational diseases

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
6. Old-age, survivors	<p>24.0% (total): 8.0% employee 8.0% employer 8.0% State. Ceiling: LUF 2,812,704 (€ 69,725) per year.</p>	<p>19.3% (total) paid by the employees: 17.9% Old-age scheme (<i>Algemene Ouderdomswet, AOW</i>) 1.4% survivors' scheme (<i>Algemene Nabestaandenwet, Anw</i>) Ceiling: NLG 48,175 (€ 21,861) per year.</p>	<p>22.80% in total: 10.25% employees 12.55% employers Ceiling: ATS 42,600 (€ 3,096) per month, ATS 85,200 (€ 6,192) special payments per year. For persons with free service contracts who do no receive contractual special payments, the ceiling is ATS 49,700 (€ 3,612).</p>	<p>Contribution is included in the overall rate.</p>
7. Employment injuries and occupational diseases	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.60% and 6%. The premium is calculated on the basis of the total gross wage (minimum: LUF 46,878 (€ 1,162) per month, maximum: LUF 2,818,704 (€ 69,874) per year.</p>	<p>In the Netherlands, there is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.</p>	<p>1.40% Employers Ceiling: ATS 42,600 (€ 3,096) per month, ATS 85,200 (€ 6,192) special payments per year. For persons with free service contracts who do no receive contractual special payments, the monthly ceiling is ATS 49,700 (€ 3,612).</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	
6. Old-age, survivors	<p><i>National pension:</i> Employer:</p> <ul style="list-style-type: none"> • Private sector: 2.4%/4.0%/4.9% of payroll according to the amount of redemptions and ratio to payroll. • Municipalities and church: 3.15% of payroll. • State: 3.95% of payroll. <p><i>Employment pension:</i> Employer: 16.8% private sector (average) 21.4% local government 18.8% State 27.0% church. Employees: 4.7% of salary. Farmers and self-employed: 21.10%. No ceiling.</p>	<p><i>Old age pension (ålderspension):</i> 6.40% employer 6.40% self employed persons 6.95% general pension contribution. Ceiling: 7,5 times the base amount (<i>basbelopp</i>) = SEK 279,000 (€ 29,463) for the general contributions.</p>	Contribution is included in the overall rate.	6. Old-age, survivors
7. Employment injuries and occupational diseases	<p>Insurance premiums, varying according to risk. Paid by employers. Average 1.4% of payroll.</p>	<p>1.38% employer 1.38% self-employed persons.</p>	Government (tax financed).	7. Employment injuries and occupational diseases

Table I

Financing

	Belgium	Denmark	Germany	Greece
8. Unemployment	<p><i>Social security contributions:</i> Part of the contributions from global management, which varies according to need.</p>	<p><i>Salaried workers and non-wage earners:</i> Flat-rate contributions fixed every year based on legal maximum rate of daily allowance. At present: 7.24 times this rate per year. <i>Employers:</i> Flat-rate contributions based on turnover subject to VAT (<i>MOMS</i>) payable by the employer and the total of all salaries and wages paid. Contribution towards the Labour Market Fund (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. Annual ceiling: DEM 102,000 (€ 52,152) in the old <i>Länder</i> and DEM 86,400 (€ 44,176) in the new <i>Länder</i>.</p>	<p>5.41% (total) 1.43% employee 3.98% employer. Ceiling: <i>Persons insured before 31.12.1992:</i> GRD 565,250 (€ 1,728) per month. <i>Persons insured since 1.1.1993: No ceiling.</i></p>
9. Family allowances	<ul style="list-style-type: none"> Part of the contributions from global management, which varies according to need. Lump-sum contributions paid by employers for each worker employed before 1st January 1999 and who is not subject to pay social security contributions. 	Tax financed, no contributions.	Tax financed, no contributions.	<p>2.0% (total) 1.0% employee 1.0% employer. Ceiling: <i>Persons insured before 31.12.1992:</i> GRD 565,250 (€ 1,728) per month. <i>Persons insured since 1.1.1993: No ceiling.</i></p>

Spain	France	Ireland	Italy	
<p><i>Unemployment insurance (prestación por desempleo):</i> 7.8% , of which: 1.6% employee 6.2% employer.</p> <p><i>Wage Guarantee Fund (Fondo de Garantía Salarial):</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: ESP 399,780 (€ 2,403) per month = ESP 4,797,360 (€ 28,833) per year.</p>	<p>Monthly income up to FRF 14,470 (€ 2,206): 6.18% (total) 2.21% employee 3.97% employer.</p> <p>Monthly income from FRF 14,470 (€ 2,206) to FRF 57,880 (€ 8,824): 6.68% (total) 2.71% employee 3.97% employer.</p> <p>Monthly ceiling of FRF 14,470 (€ 2,206) and of FRF 57,880 (€ 8,824).</p> <p>Supplementary pensions: A contribution of 1.2% on former salary if unemployment benefit is higher than FRF 148.13 (€ 23) per day.</p> <p>Possibility of exoneration according to resources.</p>	<p>Contribution is included in the overall Social Insurance rate.</p>	<p>Industry: (with over 50 employees): 4.71% (total) 0.30% employee, 4.41% employer.</p> <p>Commerce (with over 50 employees): 2.51% in 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).</p> <p>No ceiling.</p>	8. Unemployment
Tax financed.	<p>5.4%, paid by the employer. No ceiling.</p> <p><i>As part of employment measures if:</i></p> <ul style="list-style-type: none"> Salaries up to 150% of the interprofessional minimum wage (SMIC), i.e. FRF 10,196 (€ 1,554) per month in enterprises zones of rural revitalisation and in some newly established enterprises: No contribution for family benefits. Salaries up to 160% of the interprofessional minimum wage (SMIC) per month, i.e. FRF 10,895 (€ 1,661) for enterprises in zones of rural revitalisation and for some newly established enterprises: Contribution rate is 2.7% of the total wage. 	Tax financed.	<p>2.48%, paid by the employers. No ceiling.</p> <p>Lower contributions for certain types of employers.</p>	9. Family allowances

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
8. 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>The contributions to unemployment insurance (<i>Werkloosheidswet, WW</i>) consists of two separate components: one is paid into the General Unemployment Fund (<i>Algemeen werkloosheidsfonds, Awf</i>); the other, into the social security agency's Redundancy Payment Fund (<i>Wachtgeldfonds, Wgf</i>).</p> <p><i>Awf</i> contribution: 10.1% (total) 6.1% employee 4.0% employer.</p> <p><i>Wgf</i> contribution: 0.95% paid by the employer.</p> <p>Ceiling for <i>WW</i>-contributions: The <i>WW</i> contribution is paid over a maximum of NLG 301 (€ 137) per day with a contribution-free allowance of NLG 108 (€ 49) per day.</p> <p>The mentioned <i>Wgf</i>-contribution is an average; it may vary according to branch of industry. For example:</p> <ul style="list-style-type: none"> • 3.76% agrarian businesses • 0.23% insurance businesses • 0.21% chemical industry • 3.71% cultural industry 	<p>6.00% in total: 3.00% employees 3.00% employers</p> <p>Ceiling: ATS 42,600 (€ 3,096) per month, ATS 85,200 (€ 6,192) special payments per year.</p>	<p>Contribution is included in the overall rate.</p>
9. Family allowances	<p>1.7%, paid by the employers. Ceiling: LUF 2,812,704 (€ 69,725) per year. The State covers the cost of the employers' contributions.</p>	<p>Financed by the State.</p>	<p>Family allowance (<i>Familienbeihilfe</i>) and bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): No contributions, financed through taxes.</p> <p>Parental leave benefit (<i>Karenzgeld</i>), special unemployment assistance (<i>Sondermotstandshilfe</i>): Contribution included in the contribution for "Unemployment".</p>	<p>Contribution is included in the overall rate.</p>

	Finland	Sweden	United Kingdom	
8. Unemployment	<p><i>Earnings-related security:</i> Employer: 0.9% on first FIM 5 million (€ 840,940) of payroll, 3.85% on exceeding amount Insured: Membership fees to unemployment fund (Funds finance 5,5% of costs for daily allowances). Employees' additional contribution: 1.35% of salary.</p>	<p>5.84% employer 3.30% self-employed. SEK 2,596 million (€ 274 million) as a special financing contribution from members of the different unemployment insurance funds (<i>arbetslöshetskassor</i>).</p>	<p><i>Contribution based Jobseeker's Allowance:</i> Contribution included in the overall rate.</p>	8. Unemployment
9. Family allowances	Financed by the State.	Tax financed.	Government.	9. Family allowances

Table I

Financing

	Belgium	Denmark	Germany	Greece
Other special contributions				
1. Sickness and maternity	<ul style="list-style-type: none"> • A share of the contributions of 5% or 10% levied on car insurance premiums. • 10% contribution levied on hospitalisation insurance premiums. • Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry achieved on the Belgian market. • A 3.55% deduction from pension amounts. This deduction may not reduce the monthly pension to less than BEF 45,939 (€ 1,139) or -in the case of a person with no dependants - to less than BEF 38,762 (€ 961). 	None.	None.	None.
2. Long-term care	No special scheme.	None.	None.	None.
3. Invalidity	<p><i>Other contributions:</i> A share of the contributions of 5% or 10% levied on car insurance premiums.</p>	None.	None.	None.

Spain	France	Ireland	Italy	Other special contributions
None.	<p data-bbox="539 188 943 252"><i>Additional specific contributions for health care, cash benefits in case of sickness, maternity and invalidity:</i></p> <ul data-bbox="539 260 943 810" style="list-style-type: none"> • CSG/sickness (<i>contribution sociale généralisée</i>, supplementary social security contribution) for people with their tax domicile in France: 5.1% on professional earnings; 3.8% on retirement pensions and other replacement earnings; 5.1% on income from capital, property and gambling. • Contributions are levied upon supplementary pensions (<i>retraites complémentaires</i>) (1%) and early retirement (<i>préretraites</i>) pensions (1.7%). A 15% contribution is levied on car insurance premiums. • Tax on alcoholic drinks with more than 25 per cent: FRF 0.84 (€ 0.13) per dcl. • Tax on beverages obtained by the prior mixing of alcoholic products with non-alcoholic products: FRF 1.50 (€ 0.23) per decilitre. • 40% of the duties on alcoholic and non-alcoholic beverages. • Contributions to be paid by companies ensuring the distribution in France of pharmaceutical products and by wholesale companies selling pharmaceutical specialities. 	None.	None.	<p data-bbox="1809 188 2107 252">Other special contributions</p> <p data-bbox="1809 260 2107 284">1. Sickness and maternity</p>
No special scheme.	None.	None.	None.	2. Long-term care
None.	None.	None.	None.	3. Invalidity

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
Other special contributions	None.	None.	None.	None.
1. Sickness and maternity				
2. Long-term care	Special contribution of 1% levied on professional earnings, replacement earnings and income from property.	None.	None.	None.
3. Invalidity	None.	None.	None.	None.

	Finland	Sweden	United Kingdom	
Other special contributions	None.	None.	None.	Other special contributions
1. Sickness and maternity				1. Sickness and maternity
2. Long-term care	None.	None.	No single, discrete long-term care scheme.	2. Long-term care
3. Invalidity	None.	None.	None.	3. Invalidity

Table I

Financing

	Belgium	Denmark	Germany	Greece
4. Old-age, survivors	<p>A 3.50% deduction from invalidity benefits and pre-retirement pensions:</p> <ul style="list-style-type: none"> entire deduction for a daily allowance of BEF 1,775 (€ 44) and for the entitled person with a dependant and BEF 1,478 (€ 37) for the entitled person without dependants; partial deduction for a daily allowance between BEF 1,714 (€ 42) and BEF 1,774 (€ 44) (entitled recipient with dependants) and between BEF 1,427 (€ 35) and BEF 1,477 (€ 37) (entitled recipient without dependants); inapplicable for a daily allowance of BEF 1,715 (€ 43) or less for an entitled recipient with dependants and BEF 1,427 (€ 35) for an entitled recipient without dependants. <p>8.86% contribution levied on group insurance policies.</p> <p>Contributions for every early retiree of BEF 1,000 (€ 25) per month, paid by the employers.</p> <p>Progressive contribution of solidarity (from 0% to 2%) to be levied on pensions exceeding certain amounts.</p>	None.	None.	None.
5. Employment injuries and occupational diseases	None.	None.	None.	None.
6. Unemployment	<ul style="list-style-type: none"> Employer contributions, lump-sum payments paid for conventional early-retirement pensions: BEF 1,000 (€ 25) to BEF 4,500 (€ 112) to the category of early retirement pension); Special compensatory employer contribution for certain early retirement pensions equal to 50% or 33% of the supplementary indemnity to the unemployment benefits; A 1% deduction on early-retirement pensions. 	None.	None.	None.

Spain	France	Ireland	Italy	
None.	<ul style="list-style-type: none"> • 1% on income from property and investment for people whose tax domicile is in France (coverage and assessment basis under the same conditions as the CSG); • additional amount from the old-age solidarity fund (<i>Fonds de solidarité vieillesse</i>, FSV: social security institution which finances the non-contributory benefits from the national solidarity fund from 1.3% of CSG on all earnings - professional, replacement, capital, property and gambling earnings - for persons with their tax domicile in France and via duty on drinks. 60% of the duties on alcoholic and non-alcoholic beverages). 	None.	None.	4. Old-age, survivors
None.	None.	None.	None.	5. Employment injuries and occupational diseases
None.	<ul style="list-style-type: none"> • For supplementary pensions, a contribution of 1.2% of the previous salary, if the unemployment benefit is more than FRF 145.37 (€ 22) per day. Possibility of a waiver of contributions, subject to means testing. • Solidarity contribution paid by civil servants (1%). 	None.	None.	6. Unemployment

Table I**Financing****Luxembourg****Netherlands****Austria****Portugal****4. Old-age, survivors**

None.

None.

None.

None.

5. Employment injuries and occupational diseases

None.

None.

None.

None.

6. Unemployment

None.

None.

None.

None.

	Finland	Sweden	United Kingdom	
4. Old-age, survivors	None.	None.	None.	4. Old-age, survivors
5. Employment injuries and occupational diseases	None.	None.	None.	5. Employment injuries and occupational diseases
6. Unemployment	None.	None.	None.	6. Unemployment

Table I

Financing

	Belgium	Denmark	Germany	Greece
7. Family allowances	None.	None.	None.	None.
8. Other contributions or deductions not allocated to a particular branch	<ul style="list-style-type: none"> • Crisis tax: 3% of due tax. • Special social security contributions: collection of lump sum, progressive amounts related to household income. • Percentage of revenues from annually fixed VAT rate. • Employer contribution of 33% on the tax advantage associated with company cars. 	None.	None.	None.

Spain	France	Ireland	Italy	
None.	<ul style="list-style-type: none"> • CSG: 1.1% on professional, replacement, capital, property and gambling earnings for persons with their tax domicile in France. • 1% on income from capital and property for persons with their tax domicile in France (coverage and assessment basis idem CSG). 	None.	None.	7. Family allowances
None.	<p>Tax on persons with tax domicile in France: Contribution for the repayment of the social debt (CRDS, <i>contribution pour le remboursement de la dette sociale</i>) levied at a rate of 0.5% on all incomes, created to settle the social security deficit.</p>	None.	None.	8. Other contributions or deductions not allocated to a particular branch

Table I**Financing****Luxembourg****Netherlands****Austria****Portugal****7. Family allowances**

None.

None.

None.

None.

8. Other contributions or deductions not allocated to a particular branch

None.

None.

None.

VAT was increased by 1.0% on 1.1.1995 in order to provide additional funds for social security.

	Finland	Sweden	United Kingdom	
7. Family allowances	None.	None.	None.	7. Family allowances
8. Other contributions or deductions not allocated to a particular branch	None.	None.	None.	8. Other contributions or deductions not allocated to a particular branch

Table I

Financing

	Belgium	Denmark	Germany	Greece
Public authorities' participation				
1. Sickness and maternity: Benefits in kind	Part of global subsidies provided to the global management, depending on needs. Lump sum State subsidy indexed annually. In 1997: BEF 190,647 million (€ 4,730 million).	Financed by local and regional authorities except for the participation by the insured.	No contribution of public authorities. Hospitals: Subsidies according to § 9 of the hospital act (<i>KHG</i>).	Annual subsidy to cover any deficit. State share to cover sickness or maternity for persons insured since 1.1.93: 3.8%. Ceiling up to GRD 317,422 (€ 970) per month (earnings).
2. Sickness and maternity: Cash benefits	Part of subsidies provided to the global management, depending on needs.	Local authorities, which are reimbursed by the State for 50% of their expenditures in the case of sickness - except sickness periods exceeding 52 weeks - and for 100% of their expenditures in the case of maternity, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks; private employers cover sickness charges during the first 2 weeks of a sickness period and in the public sector the employers cover the whole sickness period (as regards the law on sickness benefits, state institutions and bodies as well as private institutions receiving at least 50% State funding are considered "Public sector employers"). The State reimburses 100% of the costs incurred during the first 8 weeks of a period of sickness. 40% of the costs of the voluntary insurance are covered by contributions. 66,6% of the costs are covered in case of entitlement to benefits as of the first day of sickness. Since 1.1.1994, contributions into the Labour Market Fund cover State costs.	Lump sum payment of DEM 400 (€ 205) drawn from Federal funds for female employees who are not members of a sickness fund.	Annual subsidy to cover any deficit.
3. Long-term care	No special scheme.	Tax financed by local and regional authorities with a certain participation of the beneficiary.	No participation of public authorities in the financing of the long-term care insurance.	None.

Spain	France	Ireland	Italy	Public authorities' participation
Tax financed.	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.	None.	1. Sickness and maternity: Benefits in kind
Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	Compensation of contribution exemption for employment measures.	State subsidy to cover deficit.	No participation of public authorities.	2. Sickness and maternity: Cash benefits
No special scheme.	No special scheme.	Financed by the State.	No participation of public authorities.	3. Long-term care

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
Public authorities' participation				
1. Sickness and maternity: Benefits in kind	<p>The state pays a premium supplement of 250% on the sum of the pensioners' contribution and a supplement of 10% for all other insured.</p> <p>The state fully covers the flat rate of maternity care during normal childbirth.</p>	<p>Government grant for insurance under the Health Insurance Act (<i>ZFW</i>) and under the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>).</p>	<p>Participation in financing hospitals from taxes.</p> <p>50% of the expenses for the examinations of young persons are assumed by the State.</p>	<p>Financed by the State.</p>
2. Sickness and maternity: Cash benefits	<p>The state fully covers cash maternity allowance.</p>	<p>No participation of public authorities.</p>	<p>70% of the expenses for maternity allowance (<i>Wochengeld</i>) are reimbursed by the Funds for the Compensation of Family Expenses (<i>Familienlastenausgleichsfonds</i>).</p>	<p>No participation of public authorities.</p>
3. Long-term care	<p>State contribution covers 45% of total long-term insurance expenditures.</p>	<p>Government grant for insurance under the Health Insurance Act (<i>ZFW</i>) and under the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>).</p>	<p>Tax financed.</p>	<p>No special scheme.</p>

	Finland	Sweden	United Kingdom	
Public authorities' participation				Public authorities' participation
1. Sickness and maternity: Benefits in kind	Financed by local authorities. State pays a general subsidy to municipalities in a lump sum calculated according to the number of municipal residents, age structure, unemployment rate and the financial capacity of the municipality. State covers approx. 24% of costs.	Health and maternity care is mainly financed by taxes to county councils and municipalities except from a minor part paid by patient fees.	Services provided by the National Health Service. Financed by the Government and (to a lesser extent) from contributions.	1. Sickness and maternity: Benefits in kind
2. Sickness and maternity: Cash benefits	State pays the cost of minimum daily allowances plus an annual subsidy to cover any deficit. In 1999, the State covers approx. 16% of total cost.	No participation of public authorities.	<i>Statutory Maternity Pay:</i> Employers reclaim 92% of cost from Government. Small employers may reclaim full amount plus 7% compensation. <i>Statutory Sick Pay:</i> Financed by employers (but with Government relief in the case of exceptionally high sick absence).	2. Sickness and maternity: Cash benefits
3. Long-term care	No special scheme. Financed by local authorities as a part of health care and social services.	Financed and administered by the municipalities.	No single, discrete long-term care scheme	3. Long-term care

Table I

Financing

	Belgium	Denmark	Germany	Greece
4. Invalidity	Part of subsidies provided to the global management, depending on needs.	<i>National pension (Folkepension):</i> State covers 35% of costs for pensions of persons under the age of 67. <i>Supplementary pensions:</i> No participation of public authorities.	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.
5. Old-age, survivors	Part of subsidies provided to the global management, depending on needs.	<i>National pension (Folkepension):</i> State covers all costs. <i>Supplementary pensions:</i> No participation of public authorities.	Annual Federal subsidies amounting to approx. 20% of pension payments for manual and white-collar workers. 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 GRD 317,422 (€ 970) per month (earnings).
6. Employment injuries and occupational diseases	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities. The registered insurance companies pay a lump sum for each case 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.

Spain	France	Ireland	Italy	
<p>The minimum pension (<i>pensión mínima</i>) guaranteed by the contributory system is financed by state (see table XI).</p> <p>Non-contributory pensions (<i>pensiones no contributivas</i>) are financed by the state to 100%.</p>	<p>Compensation of contribution exemption for employment measures.</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>	4. Invalidity
<p>The minimum pension (<i>pensión mínima</i>) guaranteed by the contributory system is financed by the state (see table XI).</p> <p>Non-contributory pensions (<i>pensiones no contributivas</i>) are financed by the state to 100%.</p>	<p>Compensation of contribution exemption for employment measures.</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>	5. Old-age, survivors
<p>No participation of public authorities.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>Cost met by employers' contribution and State subsidy to cover deficit.</p>	<p>No participation of public authorities.</p>	6. Employment injuries and occupational diseases

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
4. Invalidity	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".	Participation of public authorities for the financing of minimum pensions (<i>pensão mínima</i>).
5. Old-age, survivors	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 (100% of the amount by which the expenses outnumber the yield) and compensation of the total amount of compensation supplement (<i>Ausgleichszulage</i>) and long-term care benefit (<i>Pflegegeld</i>): Contributions 84%, Federal State 16%.	Participation of public authorities for the financing of minimum pensions.
6. Employment injuries and occupational diseases	1/3 of costs of adapting and adjusting pensions, and 50% of the administrative and staff costs.	No specific scheme for employment injuries and occupational diseases.	ATS 60 million (€ 4.36 million) for the accident insurance of pupils and students from the <i>Familienlastenausgleichsfonds</i> and compensation of the expenses for long-term care benefit (<i>Pflegegeld</i>), in so far as the need for care did not result from an employment injury or an occupational disease.	No participation of public authorities.

	Finland	Sweden	United Kingdom	
4. Invalidity	Included in the overall financing shown under "Old age, survivors".	Basic pension (<i>folkpension</i>), handicap allowance (<i>handikappersättning</i>) and care allowance (<i>vårdbidrag</i>) are partly financed by taxes.	<i>Long-term Incapacity</i> : Benefit financed from the National Insurance Fund. Full cost of <i>Attendance Allowance, Disability Living Allowance, and Severe Disablement Allowance</i> , financed by Government.	4. Invalidity
5. Old-age, survivors	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • State pays 29% of pension expenditure plus an annual state subsidy to cover any deficit plus some specific allowances. In total, State covers in 1999 approx. 45%. • State finances national survivors' pension. <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Employees' schemes: no participation of public authorities • Self-employed persons' scheme: State covers any deficit (in 1999: 16%). • Farmers' schemes: State covers any deficit (in 1999: 74%). • Seamen's pension scheme: State covers 33%. 	The contributions cover 65% of the costs in 1997. The rest is tax financed.	Full cost of <i>Non-Contributory Retirement Pension</i> financed by the Government.	5. Old-age, survivors
6. Employment injuries and occupational diseases	<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 financed by Government.	6. Employment injuries and occupational diseases

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

Financing

Table I

Spain	France	Ireland	Italy	
<p>The State covers the portion of the cost of unemployment benefits (<i>prestaciones por desempleo</i>) which is not covered by contributions.</p>	<p>Flat-rate subsidy by the State (solidarity scheme).</p>	<p>State subsidy to cover deficit.</p>	<p>Annual State subsidies.</p>	<p>7. Unemployment</p>
<p>The family allowances (<i>prestaciones familiares</i>) are financed by the state.</p>	<p>Compensation of contribution exemption for employment measures.</p>	<p>Financed by the State.</p>	<p>Part of the benefits is financed by the State.</p>	<p>8. Family allowances</p>
<p>100% budget of the <i>Comunidades Autónomas</i>.</p>	<p>100% State.</p>	<p>100% State.</p>	<p>Taxes at the local level.</p>	<p>9. General non-contributory minimum</p>

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
7. 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.	ATS 2,500 million (€ 182 million) federal contribution (also for the financing of individual promotions and the promotion of enterprises).	No participation of public authorities.
8. 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.	<p>Family allowance (<i>Familienbeihilfe</i>) and bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): State financed and partly by an appropriated tax.</p> <p>Parental leave benefit (<i>Karenzgeld</i>): 70% of the expenses are borne by the <i>Familienlastenausgleichsfonds</i>.</p> <p>Special unemployment assistance (<i>Sondernotstandshilfe</i>): One third of the expenses are refunded by the local communities.</p>	No participation of public authorities.
9. General non-contributory minimum	State and other diverse financial resources.	90% State 10% local authorities.	Primarily the <i>Länder</i> (in some <i>Länder</i> 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.	100% State.

Financing

Table I

	Finland	Sweden	United Kingdom	
7. Unemployment	<p><i>Basic security:</i> The state pays the expenditure.</p> <p><i>Earnings-related security:</i> The state pays the cost of basic daily allowances for the first 500 days (except for redemption) plus a subsidy for administration expenses.</p>	Partly financed by state subsidies (taxes).	Full cost of <i>Income-based Jobseeker's Allowance</i> financed by Government.	7. Unemployment
8. Family allowances	Financed by state.	Financed by taxes.	Financed by the Government.	8. Family allowances
9. General non-contributory minimum	Approx. 27% state and 73% 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 municipalities.	Full cost financed by Government	9. General non-contributory minimum

Table I

Financing

	Belgium	Denmark	Germany	Greece
Financing systems for long-term benefits	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing (pay as you go).
1. Invalidity				
2. Old-age, survivors	Current income financing ('pay as you go').	<i>National Pension (Folkepension):</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	Financing systems for long-term benefits 1. Invalidity
Current income financing by current revenue ('pay as you go') and creation of a single stabilisation fund (<i>Fondo de estabilización único</i>) for the whole social security system.	Current income financing ('pay as you go').	Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	
Current income financing ('pay as you go') and creation of a single stabilisation fund for the whole social security system.	Current income financing ('pay as you go').	Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	
<i>Employment injuries:</i> Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies or by the firms (not by the National Social Security Office, <i>Instituto Nacional de la Seguridad Social</i>). <i>Occupational diseases:</i> Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go') (financing is included in employers' social insurance contribution).	Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.	3. Employment injuries and occupational diseases

Table I

Financing

	Luxembourg	Netherlands	Austria	Portugal
Financing systems for long-term benefits	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).
1. Invalidity				
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	"Pay-as-you-go" and creation of a reserve fund (minimum: 3.5 times the amount of annual pensions of the general scheme, excluding the redemption of annuities).	No specific scheme for employment injuries and occupational diseases.	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	
Financing systems for long-term benefits				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><i>Supplementary pension (allmän tilläggs-pension, ATP):</i> Mixed system ("Pay as you go" and capital cover).</p>	Current income financing ("pay as you go").	1. Invalidity
2. Old-age, survivors	<p><i>National pension:</i> Current income financing ("pay as you go").</p> <p><i>Employment pension:</i> Old age: mixed system: partly funded and partly "pay as you go". Survivors: "pay as you go".</p>	<p>Current income financing („pay as you go”).</p> <p><i>Supplementary pensions (allmän tilläggs-pension, ATP):</i> Mixed system ("Pay as you go" and capital cover).</p>	Current income financing ("pay as you go").	2. Old-age, survivors
3. Employment injuries and occupational diseases	Mixed system: partly funded (pensions) and "pay as you go" (index increases).	Mixed system: "Pay as you go" and capital cover.	Financed by the Government.	3. Employment injuries and occupational diseases

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	<p>Law on the compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.</p> <p>Law on hospitals (<i>Loi sur les hôpitaux</i>), co-ordinated on 7 August 1987.</p> <p>Law of 27 June 1969.</p>	<p>Public health insurance (<i>offentlige Sygesikring</i>):</p> <p>Law of 9 June 1971, amended.</p> <p>Hospitals:</p> <p>Law of 19 June 1974, amended.</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book IV, of 23 December 1976 and amendments.</p> <p>Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheits-Reformgesetz</i>) of 20 December 1988 and most recently further developed by the Act to Strengthen the Solidarity of the Statutory Sickness Insurance (<i>GKV-Solidaritätsstärkungsgesetz</i>) of 19 December 1998.</p> <p>Long-term Care Insurance (<i>Pflegeversicherung</i>): Law of 26 May 1994, last changed through the 3rd amendment to the Social Code (<i>Sozialgesetzbuch</i>), Book XI, of 24 June 1998.</p>	<p>Law of 14 June 1951.</p> <p>Law no. 1902/92 last modified by Law no. 2676/99 of 5.1.1999.</p>
Beneficiaries	<p>All salaried workers and assimilated categories, such as:</p> <ul style="list-style-type: none"> • Pensioners (including widows and widowers, orphans, and disabled persons). • Unemployed persons. • Handicapped persons. • Higher education students. • Certain members of the clergy and of religious communities. • Persons listed on the national register as individuals. • Certain members of the former public service in Africa. 	<p>All residents.</p>	<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. • Voluntary insured persons. • Dependants. 	<ul style="list-style-type: none"> • Employees and persons assimilated thereto. • Pensioners. • Unemployed.
1. Field of application				

Spain	France	Ireland	Italy	Applicable statutory basis
<p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Decree no. 2766 of 16 November 1967.</p> <p>Decree no. 1088 of 8 September 1989.</p> <p>Law 14 of 25 April 1986 (<i>Ley General de Sanidad</i>. General Health Law).</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III.</p> <p>Decree no. 93-687 of 27.3.93.</p>	<p>1970 Health Act.</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>	
<ul style="list-style-type: none"> • Salaried workers and persons assimilated there to. • Pensioners and persons in receipt of regular cash benefits. • All residents with insufficient means of existence. 	<ul style="list-style-type: none"> • All employees or persons assimilated thereto. Non-wage workers and salaried workers belonging to certain special schemes not covered by the general scheme. • Pensioners. • Unemployed persons. • Certain persons are included in the general scheme: beneficiaries of certain allowances (<i>API, AAH, RMI</i>); students; priests and members of religious congregations; prisoners; personally insured etc. 	<p>All persons "ordinarily resident" in Ireland.</p> <p>Full eligibility: persons whose incomes are below a certain threshold.</p> <p>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>

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	<i>Health Insurance Act (ZFW)</i> : Law of 15 October 1964. <i>Exceptional Medical Expenses Act (AWBZ)</i> : Law of 14 December 1967 introducing general insurance for serious risks.	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955, last amendment by BGBl. (<i>Official Journal</i>) I No. 16/1999. Federal Hospitals Act of 18 December 1956 (<i>Krankenanstaltengesetz, KAG</i>) and Hospitals Acts of the <i>Länder</i> and amendments.	Law 56/79 of 19 September. Law 48/90 of 24 August. Statutory Order No. 54/92, 11th April. Statutory Order No. 118/92, 15th June. Statutory Order No. 10/93, 15th January. Statutory Order No. 11/93, 15th January. Statutory Order No. 11/93, 15th January, modified by Statutory Order No. 401/98, 15th January.
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. • Certain other groups. 	<p><i>Health Insurance Act (ZFW)</i>:</p> <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 when insured under the Health Insurance Act before reaching the age of 65. • Option for persons of 65 or older if taxable household income is below NLG 40,900 (€ 18,560). <p><i>Exceptional Medical Expenses Act (AWBZ)</i>:</p> <ul style="list-style-type: none"> • All residents. • Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands. 	<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 "free contract of employment". • Persons voluntarily insured. <p>No compulsory insurance if the sum of all earnings is below the limit (<i>Geringfügigkeitsgrenze</i>) of ATS 3,899 (€ 283) per month, special voluntary insurance possible.</p>	All residents. Subject to reciprocity principle where nationals of other states are concerned.

	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Primary Health Care Act (<i>Kansanterveyslaki</i>) of 28 January 1972, amended.</p> <p>Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, amended.</p> <p>Hospital Act (<i>Erikoissairaanhoidolaki</i>) of 1 December 1989, amended.</p> <p>Act on Patient Fees (<i>Asiakasmaksulaki</i>) of 3 August 1992, amended.</p>	<p>Law of 1962 on General Social Security with amendments.</p>	<p>National Health Service Act 1977.</p>	Applicable statutory basis
Beneficiaries				Beneficiaries
1. Field of application	All residents are individually covered.	All residents.	All residents.	1. Field of application

Table II

Health Care

	Belgium	Denmark	Germany	Greece
2. Membership ceiling	No ceiling.	No ceiling.	Old Länder: DEM 76,500 (€ 39,114) New Länder: DEM 64,800 (€ 33,132)	No ceiling.
3. Eligible dependants	Dependants, subject to certain conditions.	None.	Spouse and children, income not exceeding DEM 630 (€ 322) in old Länder and DEM 530 (€ 271) 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 BEF 45,939 (€ 1,139) per month or BEF 38,762 (€ 961) if no dependants.	No special rules for pensioners.	Same entitlement to benefits in kind for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions according to the general contribution rate of the sickness fund of the pensioner, half each being paid by pensioner and body granting pension (<i>Rentenversicherungsträger</i>).	No special rules for pensioners.

Spain	France	Ireland	Italy	
No ceiling.	No ceiling.	No ceiling.	No ceiling.	2. Membership ceiling
Persons living with and dependant on the insured person: spouse, children (adoption and blood relationship), brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce and judicial separation do not forfeit entitlement to health care of spouse and descendants, or of cohabitants if they are not entitled to a benefit themselves.	Spouse, dependant children, relatives in the ascending, descending and collateral lines (subject to certain conditions), and 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.	Full eligibility: Dependants of persons whose incomes are below a certain threshold. Limited eligibility for dependants of remainder of population.	All residents.	3. Eligible dependants
Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.	Holders of an invalidity pension (<i>pension d'invalidité</i>) or a work injury pension (<i>rente d'accident de travail</i>) at a rate > 66.66% are covered 100% together with their family members.	There are higher income guidelines for persons aged 66 or over.	No special rules.	4. Special rules for pensioners

Table II

Health Care

	Luxembourg	Netherlands	Austria	Portugal
2. Membership ceiling	No ceiling.	<i>Health Insurance Act (ZFW):</i> Insured persons under 65: NLG 64,300 (€ 29,178) per year, <i>Exceptional Medical Expenses Act (AWBZ):</i> No ceiling.	No ceiling.	No ceiling.
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 (up to the age of 65) of an insured person (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Spouse and children as far as they are not insured in their own right. Age limits for children.	All residents. Subject to reciprocity principle where nationals of other states are concerned.
4. Special rules for pensioners	Compulsory contribution of 5.14% 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 wage (<i>salaire social minimal</i>) plus 30%, i.e. LUF 60,942 (€ 1,511). 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 (<i>ZFW</i>): • 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 sickness insurance; to this pensioners contribute with a contribution of 3.75% of their pensions.	No special rules for pensioners.

	Finland	Sweden	United Kingdom	
2. Membership ceiling	No ceiling.	No ceiling.	No ceiling.	2. Membership ceiling
3. Eligible dependants	All residents are individually covered, no eligible dependants.	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.	4. Special rules for pensioners

Table II

Health Care

	Belgium	Denmark	Germany	Greece
Conditions				
1. Qualifying period	<p>The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year.</p> <p>In special cases: qualifying period of 6 months comprising 120 working days.</p>	6 weeks for new residents.	<p>Sickness Insurance (<i>Krankenversicherung</i>): No period of work and membership required.</p> <p>Long-term Care Insurance (<i>Pflegeversicherung</i>):</p> <p>Persons having been compulsorily insured since 1 January 1995 are eligible for benefits without any qualifying period. Persons whose membership starts after 31 December 1995 are entitled to benefits if they have been insured - either personally or as a member of the contributor's family - for a certain qualifying period. This period is increasing every year for one year until the end of 1999. As from 1 January 2000, they must have been insured for at least five years before claiming benefits. Children qualify for benefits, if one parent has completed the qualifying period.</p>	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.
2. Commencement of benefits	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	<p>As a rule from beginning of illness; exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons).</p> <p>Long-term Care Insurance (<i>Pflegeversicherung</i>): from the moment the application is filed, at the earliest from the time the need for care has been proven.</p>	From beginning of illness.
3. Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.

Health Care

Table II

Spain	France	Ireland	Italy	Conditions
No qualifying period required.	The insured must have paid minimum contributions calculated on the basis of n times the minimum wage (<i>Salaire minimum interprofessionnel de croissance, SMIC</i>) of FRF 40.22 (€ 6.13) per hour as of 1.7.1998: 2,030 times in a year or 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked.	Must be "ordinarily resident" in Ireland.	Membership as of registration with the National Health Service (S.S.N.).	1. Qualifying period
From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits
Unlimited. In case of cessation of contributing membership, benefits will be continued (subject to condition of duration of membership in relation to seniority) for: <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. 	Unlimited (or until 12 months after termination of membership).	Unlimited.	Unlimited.	3. Duration of benefits

Table II

Health Care

	Luxembourg	Netherlands	Austria	Portugal
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 waiting 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.
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. The right is also maintained for sicknesses during the treatment.	Unlimited. Physiotherapy: entitlement to physiotherapy of 9 treatments per indication per year.	Unlimited (also valid after the termination of the membership, as long as it is the same illness).	Unlimited.

	Finland	Sweden	United Kingdom	
Conditions				Conditions
1. Qualifying period	No qualifying period required.	No qualifying period required.	No qualifying period required.	1. Qualifying period
2. Commencement of benefits	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits
3. Duration of benefits	Unlimited.	Unlimited.	Unlimited.	3. Duration of benefits

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

Spain	France	Ireland	Italy	
Public Health Services (<i>Servicios Públicos de Salud</i>) appoint doctors to vacancies on the basis of competitive examinations.	All doctors qualified to practise.	Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health and Children with the "Irish Medical Organisation".	Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.	Organisation 1. Doctors • Approval
General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings. Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.	Scales of fees fixed by a national agreement or by interministerial decree. These scales may be exceeded: For agreed physicians working in the so-called "free fee" sector, or having acquired a special qualification before 1980.	Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the "Irish Medical Organisation".	Employed doctors: Variable monthly wages, determined by the government according to professional categories. Approved doctors: Flat-rate amount per capita.	• Payment
Hospitals of the Public Health Services (<i>Servicios Públicos de Salud</i>). Public or private hospitals operating under agreement with the National Health Office (<i>Instituto Nacional de Sanidad</i>).	Public hospitals: Rates fixed by the public authority. Private establishments: Rates fixed according to area of specialisation, and set out in contracts between the regional hospital agencies and the hospitals.	Public health care is provided by hospitals run by the regional Health Boards and by those run on a voluntary basis (e.g. by religious orders). Private hospitals do not provide public health care.	<i>Financing:</i> Hospitals are financed by the national health care fund on basis of per-capita-parameters for the population in each region aiming at a uniform level of health care. Hospitals are autonomous as regards their budgets; surpluses are reinvested, and in the case of deficit the hospital will be placed under state supervision. <i>Access:</i> Direct in cases of emergency or under prescription from a general practitioner. <i>Planning:</i> Based on the population residing in each region.	2. Hospitals

Luxembourg

Netherlands

Austria

Portugal

Organisation

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 (*Ärztammer*).

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.

1. Doctors• **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 (*Ärztammer*) 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.

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.

Public hospitals are obliged to accept each person in need of medical treatment in the general scale of fees. In order to ensure treatment in public hospitals (non-profit institutions), state funds were set up as of 1 January 1997 in the 9 *Länder*. These funds are responsible for the handling of treatment in each individual case. The costs of treatment are usually determined according to achievement-oriented criteria. The sickness insurance contributes to the expenses through a flat rate contribution independent of the individual case. Private law contracts were concluded with those hospitals (in most cases profit-oriented) which do not belong to the state funding. The state funds receive that portion of their expenses which is not covered in the flat rate contribution by the health insurance through taxes.

Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.

	Finland	Sweden	United Kingdom	
Organisation				Organisation
1. Doctors				1. Doctors
• Approval	All doctors must be approved by the National Board of Medicolegal Affairs.	All doctors qualified to practise can be affiliated to the sickness insurance (<i>sjuk- och föräldraförsäkring</i>).	Doctors licensed to practice by the General Medical Council (the statutory licensing body) contract with Local Health Authorities, subject to approval of Medical Practices Committee (which regulates the numbers of doctors in each locality).	• Approval
• 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 a county council paid according to a tax which is fixed after negotiations between the government and the doctors' organisations.	Fees, allowances and reimbursements set nationally by Government, in the light of recommendations by an independent Pay Review Body and after consultation with doctors' representatives (National Health Service). From April 1998 alternative arrangements based on direct negotiations between individual doctors and Health Authorities are being piloted.	• Payment
2. Hospitals	Primary health care is given in local health centre wards and specialist treatment is given in public hospitals. These are provided by municipalities. There is only a small number of private hospitals.	Public hospitals established by regional health authorities (county councils). Private hospitals: the regional health authorities may conclude agreement with private hospitals.	All public hospitals administered by the National Health Service.	2. Hospitals

	Belgium	Denmark	Germany	Greece
Benefits				
1. Choice and payment of doctor	<p>Free choice of doctor.</p> <p>Advance on fees by insured person and, in exceptional cases, co-payment by the sickness fund. Refund at the agreed or official rate.</p> <p>Direct payment of provider of care by the insurance fund, if beneficiary is hospitalised.</p>	<p><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.</p> <p><i>Category 2:</i> Free choice, but the insured person has to pay part of the costs.</p>	<p>Free choice among contracted sickness insurance fund doctors.</p> <p>System based in principle on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors (<i>Kassenärztliche Vereinigung</i>).</p> <p>Voluntary insured patients can choose cost repayment instead of benefits in kind.</p>	<p>There is no option for the doctor's choice. The insured goes to the local insurance institute doctor. No fees.</p>
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 amount paid by the insured themselves (so-called social exemption), certain categories of insured no longer need to contribute to the medical costs and will benefit from this point onwards from free health care services.</p> <p>A tax reimbursement for all insured whose personal payments exceed a certain upper-limit, which varies according to household income (tax exemption).</p> <p>Notably excluded from tax and social exemptions: medicine.</p> <p>Preferential treatment for certain groups: the disabled, pensioners, widows/widowers, orphans, those benefiting from old-age income, claimants of minimum subsistence resources (<i>minimex</i>), handicapped children benefiting from family benefit supplements and persons benefiting from a handicap allowance granted if the family's annual gross taxable income is less than a maximum of BEF 465,211 (€ 11,532) + BEF 86,123 (€ 2,135) 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 that exceeds the amount fixed by the public scheme for Category 1.</p>	<p>No participation in the case of treatment by contracted doctors, except in the case of treatment (e.g. massages, baths or physiotherapy) which is also part of the prescribed cure, 15% has to be paid by the patient, except for children or hardship cases.</p>	<p>No participation.</p>

Spain	France	Ireland	Italy	
<p>Free choice of general practitioner, paediatrician and obstetrician within area, provided choice would not bring number on doctor's list above maximum permitted.</p> <p>No fees are due.</p>	<p>Free choice of doctor.</p> <p>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.</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.</p> <p>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 at the health centres (USL) are covered for.</p>	<p>Benefits</p> <p>1. Choice and payment of doctor</p>
<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>Persons with full eligibility enjoy a full range of general practitioner services, including related prescribed drugs, at no cost. There is also a range of schemes, particularly with respect to prescribed drugs, intended to assist persons not eligible for medical card.</p> <p>Persons with limited eligibility can avail of specialist services in public hospitals free of charge.</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 ITL 70,000,000 (€ 36,152); • recipients of minimal pensions aged over 60 and unemployed persons with an annual family income of less than ITL 16,000,000 (€ 8,263): this limit amounts to ITL 22,000,000 (€ 11,362) for a couple and is increased by ITL 1,000,000 (€ 516) for each dependent child; • recipients of social pensions; • those with serious complaints of for patients waiting for a transplantation. • Other insured persons pay up to ITL 70,000 (€ 36) for each prescription. <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 ITL 6,000 (€ 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 ITL 70,000 (€ 36).</p>	<p>2. Patient's participation</p>

Table II

Health Care

	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Choice and payment of doctor	Free choice of doctor for each complaint. 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).
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.	<i>Health Insurance Act (ZFW):</i> <i>The 1997 introduced system of a general share borne with a maximum of NLG 200 (€ 91) per year has been abolished as of 1st of January 1999.</i> <i>Exceptional Medical Expenses Act (AWBZ):</i> A share must be borne by insured persons over 18, for nursing home care with a maximum of NLG 3,520 (€ 1,597) per month.	As of 1.1.1997 patients will pay a contribution amounting to ATS 50 (€ 3.63) 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.

	Finland	Sweden	United Kingdom	
Benefits				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 a county council.</p> <p>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 by patient (or parent/guardian), subject to acceptance by doctor. If a patient cannot find a doctor willing to accept them, the Health Authority will assign a patient to a doctor's list.</p> <p>No fees for services provided by National Health Service.</p>	1. Choice and payment of doctor
2. Patient's participation	<p><i>Health Centre:</i> Physician services maximum FIM 50 (€ 8.41) for the first three visits in a calendar year or an annual fee of maximum FIM 100 (€ 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 (€ 17), for day surgery FIM 250 (€ 42). The fee for in-patient care is FIM 125 (€ 21) a day. The fee for in-patient care in psychiatric units is FIM 70 (€ 12).</p> <p><i>Private doctor:</i> The patient pays doctor's basic fee which, as far as it does not exceed a fixed tariff, is refunded by 60% from the sickness insurance. For treatment costs on prescription by certain other medical staff, the patient's own liability is FIM 70 (€ 12) and 25% of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 100 (€ 11) and SEK 140 (€ 15) per visit to a doctor.</p> <p>For specialist care the patient pays between SEK 120 (€ 13) and SEK 250 (€ 26).</p> <p>Emergency cases: between SEK 120 (€ 13) and SEK 300 (€ 32). Below the age of 20 no charge.</p>	No charge.	2. Patient's participation

Table II

Health Care

	Belgium	Denmark	Germany	Greece
3. Hospitalisation	<p>Free choice among approved hospitals. Complete refund (public ward). Save for a participation of BEF 459 (€ 11) per day. For dependants, those benefiting from the preferential scheme and the unemployed found to qualify as an unemployed single for at least 12 months or unemployed with a dependant: BEF 163 (€ 4.04) per day.</p> <p>Where hospitalised within a psychiatric home for more than 5 years: BEF 765 (€ 19) per day. For dependants, those benefiting from the preferential scheme and the unemployed found to qualify as an unemployed single for at least 12 months or unemployed with a dependant: BEF 459 (€ 11) per day.</p> <p>Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes.</p> <p>Hospitalisation fee: BEF 1,100 (€ 27).</p>	<p>Free choice of regional public hospitals. 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 DEM 17 (€ 8.69) (old <i>Länder</i>) or DEM 14 (€ 7.16) (new <i>Länder</i>) per calendar day during a maximum of 14 days.</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.</p> <p>No charge, in case of hospitalisation, for the insured.</p>
4. Sanatoriums	See "Hospitalisation".	See "Hospitalisation".	<p>Treatment in sanatoriums may be provided if necessary. Participation of insured: DEM 25 (€ 13) (old <i>Länder</i>) and DEM 20 (€ 10) (new <i>Länder</i>) per day, in the case of rehabilitation subsequent to treatment DEM 17 (€ 8.69) (old <i>Länder</i>) or DEM 14 (€ 7.16) (new <i>Länder</i>).</p>	See "Hospitalisation".
5. Courses of treatment	<p>Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by INAMI (<i>Institut National d'Assurance Maladie-Invalidité</i>) on real cost.</p>	See "Hospitalisation".	<p>Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DEM 15 (€ 7.67) per day. Full compensation with DEM 25 (€ 13) (old <i>Länder</i>) and DEM 20 (€ 10) (new <i>Länder</i>) 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 DEM 25 (€ 13) (old <i>Länder</i>) and DEM 20 (€ 10) (new <i>Länder</i>) per day.</p>	Partial contribution by the insured.

Spain	France	Ireland	Italy	
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.	Free choice among public and private (approved) hospitals. Participation of the insured: 20% in general. No participation from 31 st day of hospitalisation for treatment or series of treatments above <i>K 50</i> (scale of sicknesses). Participation for hospitalisation: FRF 70 (€ 11) per day, including the day of discharge. Duration of coverage: Unlimited, subject to sickness fund's prior approval.	<ul style="list-style-type: none"> • Persons with full eligibility: No charge. • Persons with limited eligibility: Charge of IEP 25 (€ 32) per night in a public ward up to a maximum of IEP 250 (€ 317) on any 12 month consecutive period. • Persons who attend the Accident and Emergency Department directly without having a letter of referral from their general practitioner are liable for a charge of IEP 20 (€ 25) 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. 	Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room).	3. Hospitalisation
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: ITL 6,000 (€ 3.10) for the prescription, plus 50% of fixed rates, with a maximum of ITL 70,000 (€ 36) for each course of treatment.	5. Courses of treatment

Table II

Health Care

	Luxembourg	Netherlands	Austria	Portugal
3. Hospitalisation	Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LUF 219 (€ 5.43) 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. ATS 72 (€ 5.23) 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.
4. Sanatoriums	No specific provisions.	See "Hospitalisation".	Medical rehabilitation measures may be granted if necessary. Contribution amounts to ATS 76 (€ 5.52) 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 ATS 76 (€ 5.52) and ATS 194 (€ 14) 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.

	Finland	Sweden	United Kingdom	
3. Hospitalisation	<p><i>Public hospital:</i> Hospital fee of FIM 125 (€ 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 (€ 8.45) per 24 hours.</p>	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>	3. Hospitalisation
4. Sanatoriums	See "Hospitalisation".	See "Hospitalisation".	See "Hospitalisation".	4. Sanatoriums
5. Courses of treatment	See "Patients' participation".	See "Hospitalisation".	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>	5. Courses of treatment

Table II

Health Care

	Belgium	Denmark	Germany	Greece
6. Dental treatment	<p>Comprising preventive and conservative treatment, extractions, dental prosthesis, and orthodontic treatment.</p> <p>Refund:</p> <ul style="list-style-type: none"> • Of cost of treatment: See medical care • Of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100% if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance. 	<p>Cost to insured person in both categories: From 35% to 60% of cost of treatments on list. 100% for treatment not included in the list.</p> <p>Treatment is free for children and partially covered for handicapped persons.</p>	<p>A system encompassing all age groups of prophylactic measures designed to prevent dental disease.</p> <p>Full compensation of conservative dental treatment, including dental prophylactics.</p> <p>For denture, the insured person contributes 50% of the costs of the required medical treatment. When the insured person takes measures to maintain healthy teeth, the benefit is increased by a bonus of 10% or 15%.</p>	<p>As for health care but charge of 25% for dental prosthesis.</p>
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 BEF 375 (€ 9.30). • Cat. C (less useful drugs): 50%, ceiling BEF 625 (€ 15). • Cat. CS (ease drugs): 60%. • Cat. Cx (f.e. the pill): 80%. <p>Patients in hospital: BEF 25 (€ 0.62) per day.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person BEF 40 (€ 0.99) or BEF 80 (€ 1.98). Exemption made for long lasting treatments.</p> <p>Charge reduced for those benefiting from the preferential scheme: Cat. B: 15%, ceiling BEF 250 (€ 6.20). Cat. C: 50%, ceiling BEF 375 (€ 9.30). Refund of cost of preparations by pharmacist: BEF 0, BEF 10 (€ 0.25), BEF 20 (€ 0.50) or BEF 80 (€ 1.98) depending on social and therapeutic usefulness.</p>	<p>Cost to insured according lists of products:</p> <ul style="list-style-type: none"> • Very important products: 25% of cost; • Less important products: 50% of cost. <p>Insulin: No charge to the insured person.</p> <p>For each category, the proportion of the cost payable by the insurance schemes is calculated with reference to two similar medicines on the market at the lowest end of the price scale.</p>	<p>Insured person's contribution: A charge of DEM 8 (€ 4.09), DEM 9 (€ 4.60), DEM 10 (€ 5.11), depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products (<i>Festbetragsarzneimittel</i>), the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>Insured persons must pay for comfort drugs (<i>Bagatellarzneimittel</i>). Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: As for insured persons.</p>	<p>Charge of 25% for medicines prescribed by doctor.</p> <p>10% contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p> <p>10% contribution towards cost of medication for retired persons receiving the minimum pension.</p> <p>No charges payable in the event of an employment accident, for medication during pregnancy and for chronic illnesses (cancer, diabetes etc.).</p>

Spain	France	Ireland	Italy	
<p>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.</p>	<p>Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment.</p> <p>Refund: according to fixed rate as for medical care. Share borne by the insured person: 30%.</p>	<p>No charge for persons with full eligibility, children under 6 years of age and persons who attend national school up to the age of 14 years.</p> <p>No charge for insured persons who satisfy certain contribution conditions for scalings, examinations, and polishing.</p> <p>Limited charge for fillings, extractions and other services.</p>	<p>Free treatment in the centres of the National Health Service and from registered doctors.</p>	<p>6. Dental treatment</p>
<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 ESP 439 (€ 2.64).</p> <p>No charge whatsoever for: pensioners, patients undergoing residential hospital care, residents over 65 years of age with insufficient means of existence, as well as conscientious objectors performing social work.</p>	<p>Insured person's share: 35%, or 65% for drugs mainly meant for troubles or affections normally without gravity.</p> <p>100% for ease drugs.</p> <p>No share required from long-term patient, only for the illness concerned.</p>	<p>No charge for persons with full eligibility.</p> <p>For those with limited eligibility, a refund of expenses over IEP 90 (€ 114) per quarter. Persons suffering from a long-term condition are obliged only to pay IEP 32 (€ 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>A new drugs payment scheme will be introduced from the 1st March 1999, whereby no individual or family will have to pay more than IEP 42.00 (€ 53) per month for prescribed medicines.</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 ITL 4,000 (€ 2.07) for the prescription of 1 item and ITL 6,000 (€ 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>

	Luxembourg	Netherlands	Austria	Portugal
6. Dental treatment	<p>Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements.</p> <p>80% reimbursement in excess of an annual sum of LUF 1,335 (€ 33) 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.</p>	<p>Comprising dental care for children including preventive maintenance work, fluoride applications up to twice a year from the age of six, sealing, periodontal care and surgical treatment.</p> <p>Comprising for adults preventive dental care (check up at least one a year), dentures and specialist surgical treatment.</p> <p>Dentures: Patient's participation of 25%.</p>	<p>Dental treatment and (indispensable) 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 ATS 50 (€ 3.63) is to be paid for each dental treatment certificate, except in the case of children, pensioners and the needy).</p> <p>For extra treatment and services (e.g. inlays and crowns) the insurance fund's subsidy is between ATS 325 (€ 24) and ATS 2,960 (€ 215) per unit.</p>	<p>Medical treatment in health centres.</p> <p>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.</p>
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 ATS 44 (€ 3.20) 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. These percentages are increased by 15% for pensioners whose pensions are less than the minimum wage.</p>

	Finland	Sweden	United Kingdom	
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.</p> <p>For other persons costs for dental treatment are partly refunded only if the care was needed for the treatment of a disease other than the dental one. In addition, costs for examination and preventive treatment are refunded to persons born 1955 or before that, once in every three calendar years.</p>	<p>For children up to 20 years of age dental care is free of charge in the public dental care.</p> <p>A new system of dental care subsidies is introduced from 1 January 1999. Free pricing is introduced for dentists and dental hygienists.</p> <p><i>For basic treatment</i> the insurance pays a fixed amount to the dentist and the individual the remaining costs. The amount from the insurance corresponds to 30% of the tariff valid for 1998.</p> <p><i>For prosthetic treatment and orthodontic treatment</i> there is a limit for high costs, where the insurance pays double the fixed amount for basic care reduced by SEK 3,500 (€ 370) and the individual pays the rest.</p>	<p>Proportional charges for NHS dental treatment in the General Dental Service, including examination. 80% of cost of a course of treatment up to a maximum of GBP 340 (€ 478).</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 income-related job seekers allowance, 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> <p>Dental treatment in the hospital and Community Dental services, however, is free except for dentures and bridges.</p>	6. Dental treatment
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 (€ 8.41) + 50% of excess amount for products prescribed by a doctor. In serious and chronic diseases a number of listed pharmaceutical products qualify for refunds of 75% or 100% of the costs exceeding FIM 25 (€ 4.20). If patient's own costs for pharmaceutical products during one calendar year exceed FIM 3,283 (€ 552), the excess amount is fully reimbursed.</p>	<ul style="list-style-type: none"> • The patient pays the whole cost up to and including SEK 400 (€ 42). • Costs between SEK 401 (€ 42) and SEK 1,200 (€ 127) are subsidised by 50%. • Costs between SEK 1,201 (€ 127) and SEK 2,800 (€ 296) are subsidised by 75%. • Costs between SEK 2,801 (€ 296) and SEK 3,800 (€ 401) are subsidised by 90%. • Costs above SEK 3,800 (€ 401) are subsidised totally. 	<p>Charge of GBP 5.80 (€ 8.16) 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 <i>Income Support</i>, income based <i>Jobseeker's Allowance</i>, <i>Family Credit</i> or <i>Disability Working Allowance</i> 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 GBP 30.10 (€ 42) for 4 months and GBP 82.70 (€ 116).</p>	7. Pharmaceutical products

Table II

Health Care

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

Spain	France	Ireland	Italy	8. Prosthesis, spectacles, hearing-aids
Provision and normal replacement of prosthesis, orthopaedic apparatus and wheel chairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.	Subject to sickness fund's prior approval: refund of established fees (65%) and for major fittings (100%).	No charge for persons with full eligibility and for children under 6 years of age and national school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.	No benefits.	

	Luxembourg	Netherlands	Austria	Portugal
8. Prosthesis, spectacles, hearing-aids	Subject to sickness fund's prior approval: Refunds at the tariff rates fixed by agreements.	Subject to prior approval of health insurer. No cost sharing except for: <ul style="list-style-type: none"> • Artificial breasts: payment of cost in excess of maximum NLG 397.50 (€ 180). • Orthopaedic shoes: share in cost of NLG 112 (€ 51) per year up to age 16; NLG 224 per year (€ 102) for age 16 and over. • Spectacles and contact lenses: after first purchase entitlement without cost-sharing only on specific medical indication. • Hearing appliances: payment of cost in excess of NLG 1,273.50 (€ 578). • Wigs: payment of cost in excess of NLG 556 (€ 252). 	Insured person's contribution 10%, minimum ATS 281 (€ 20) (free of charge in case of need). The maximum amount to be covered by the insurance funds amounts up to ATS 14,049 (€ 1,021) for prostheses up to ATS 35,121 (€ 2,552) according to the statutes of the insurance funds.	80% charge for prosthesis on the official list. 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.

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

	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 (<i>Institut National d'Assurance Maladie-Invalidité, INAMI</i>), 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.</p> <p>Free transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances.</p> <p>For both categories of insured persons, share of cost met for treatment by chiropractor, physiotherapist, pedicure or psychologist to whom the general practitioner has referred the insured.</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; DEM 25 (€ 13) 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>Examinations for <i>early discovery</i> of cancer.</p> <p><i>Prescribed items</i> other than medicines: Insured person pays 15%, except for children and hardship cases.</p> <p><i>Long-term 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 DEM 750 (€ 383), DEM 1,800 (€ 920) or DEM 2,800 (€ 1,432) per month, depending on the nursing level; in special "hardship cases" up to DEM 3,750 (€ 1,917) p.m.</p> <p><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 care level, the rate of the allowance is equal to DEM 400 (€ 205), DEM 800 (€ 409) or DEM 1,300 (€ 665) 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 DEM 2,800 (€ 1,432) per year.</p> <p><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 DEM 750 (€ 383), DEM 1,500 (€ 767) or DEM 2,100 (€ 1,074) 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 DEM 2,800 (€ 1,432) 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> from 1.1.1998 the costs for care, for medical treatment and also for social assistance will be covered depending on the care level at DEM 2,000 (€ 1,023), DEM 2,500 (€ 1,278), or DEM 2,800 (€ 1,432), in extreme cases the sum increases to DEM 3,300 (€ 1,687).</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 (<i>ayuda domiciliaria</i>) 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, women receiving Maternity Services, children up to six weeks of age and children referred from child health clinics and school health examinations. • Free home help service, subject to certain conditions. • Free transport to hospital, subject to certain condition. 	<p>No other benefits.</p>
			<p>9. Other benefits</p>

	Luxembourg	Netherlands	Austria	Portugal
<p>9. Other benefits</p>	<p>Transportation cost reimbursable under certain conditions.</p>	<p><i>Other benefits under the Health Insurance Act (ZFW):</i></p> <ul style="list-style-type: none"> • Medical and surgical treatment, • obstetric care, • dental care, • pharmaceutical services, • admission and stay in a hospital, • aids and appliances, • transport of patients by ambulance, taxi or private car, • maternity care: <ul style="list-style-type: none"> home maternity care (<i>thuis</i>), in a maternity clinic or a hospital (without a medical indication), • haemodialysis, • services for patients with chronic recurring respiratory problems, • services of thrombosis prevention unit (<i>trombosedienst</i>), • Services of a genetic testing centre (<i>erfelijkheidsonderzoek</i>). <p>Other benefits under the Exceptional Medical Expenses Act (<i>AWBZ</i>):</p> <ul style="list-style-type: none"> • Care and nursing for the physically disabled and mentally handicapped, • home care, • rehabilitation, • psychiatric care (clinical or non clinical, Regional Institute for Out-patient Mental Health Care, sheltered accommodation etc.), • physiotherapy (entitlement to physiotherapy of 9 treatments per indication per year), • care of the blind and partially sighted, • care of the deaf and partially hearing, • care of the mentally handicapped, • placement in a day centre (<i>dagverblijf</i>) for the mentally handicapped, • admission and stay in a hostel for the mentally handicapped, • testing for hepatitis B virus for pregnant women, • services for parents and children (<i>zorg aan ouder en kind</i>), • testing for congenital metabolic disorders, • vaccinations. 	<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. 	<p>Payment of travel costs for patients living in remote areas, subject to certain conditions.</p>

	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 (€ 7.57). • If the patient's share of travel costs during the same calendar year is more than FIM 900 (€ 151), the excess amount is fully refunded. • Accommodation is refunded up to a maximum of FIM 120 (€ 20) per night. 	<p>Reimbursement for transportation costs on certain conditions.</p> <p>Limitations for high costs. When a person within a 12 months period has costs for public health and medical care the limit is a maximum of SEK 900 (€ 95). For pharmaceutical products the limit is SEK 1,300 (€ 137) for a period of 12 months.</p>	<p>Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, or in cases of medical need, reimbursement of hospital travelling costs in certain cases.</p>	9. Other benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	<p>Law on Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.</p> <p>Law on hospitals (<i>Loi sur les hôpitaux</i>), co-ordinated on 7 August 1987.</p> <p>Law of 27 June 1969.</p>	<p>Law of 20 December 1989 and amendments (<i>Sygedagpenge</i>).</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book 4, of 23.12. 1976 and amendments.</p> <p>Social Code (<i>Sozialgesetzbuch</i>), Book V, introduced by the Health Reform Act (<i>Gesundheits-Reformgesetz</i>) of 20 December 1988 and most recently further developed by the Act to Strengthen the Solidarity of the Statutory Sickness Insurance (<i>GKV-Solidaritätsstärkungsgesetz</i>) of 19 December 1998.</p>	<p>Law of 14 June 1951, modified.</p>
Beneficiaries				
1. Field of application	All workers bound by a contract of service and categories assimilated thereto.	All salaried workers 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.	DEM 76,500 (€ 39,114) in old <i>Länder</i> and DEM 64,800 (€ 33,132) in new <i>Länder</i> .	No membership ceiling.

Spain	France	Ireland	Italy	Applicable statutory basis
<p>Royal Legislative Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Decree No 3158 of 23 December 1966 and other provisions.</p> <p>Royal Decree 1300, 21 of July 1995.</p> <p>Royal Decree 575, 18 of April 1997.</p> <p>Law No 66 of 30 December 1997 on Fiscal, Administrative and Social Policy Measures.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book III.</p> <p>Decree no. 93-687 of 27.3.93.</p>	<p>Social Welfare Consolidation Act 1993, amended.</p>	<p>Law of 23 December 1978, No 833, instituting the National Health Service.</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 and the self-employed.</p>	<p>Manual workers or persons assimilated thereto. For TB: member of insured person's family.</p> <p>White-collar workers do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.</p>	<p>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 IEP 24,200 (€ 30,728).</p>	<p>No membership ceiling.</p>	<p>2. Membership ceiling</p>

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	Sickness Benefit Act (<i>Ziektewet, ZW</i>).	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955, last amendment by BGBl. (<i>Official Journal</i>) I No. 16/1999. Continued payment of wages and salaries: (White collar) Employees Act (<i>Angestelltengesetz</i>) 1921 and Continued Payment of Wages Act (<i>Entgeltfortzahlungsgesetz, EFZG</i>) of 26 June 1974, last amendment by BGBl. (<i>Official Journal</i>) I No. 112/1998.	Statutory Order n.132/88 of 20th April modified by Statutory Order n.287/90 of 19th September.
Beneficiaries	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. • Persons carrying out a "free contract of employment". No compulsory insurance if the sum of all earnings is below the limit (<i>Geringfügigkeitsgrenze</i>) of ATS 3,899 (€ 283) per month, special voluntary insurance possible.	All insured employees.
1. Field of application				
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No compulsory ceiling.	No membership ceiling.

	Finland	Sweden	United Kingdom	
Applicable statutory basis	Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, as amended.	Law of 1962 on General Social Security with amendments. Law of January 1 st 1992 on Sick Pay (<i>sjuklön</i>) from the employer.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	Applicable statutory basis
Beneficiaries				Beneficiaries
1. Field of application	All residents aged 16-64.	Employees and self-employed.	<i>Short-term incapacity Benefit</i> (IB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed. <i>Statutory Sick Pay</i> (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 GBP 485 (€ 682) per week, or below the lower earnings limit GBP 64 (€ 90) per week.	2. Membership ceiling

	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>Salaried workers:</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). • Persons in a "flexible job" with a private or public employer (limited period benefit). <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). 	<p>Incapacity for work certified by doctor. Neither work period nor qualifying period required.</p>	<p>Incapacity for work certified by the Institute's doctor. 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. 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>Salaried workers:</i> No waiting period. <i>Self-employed:</i> 2 weeks. Voluntary insurance for self-employed and helping spouse that allows a benefit since the 3rd sickness day. With payment of a premium supplement, the self-employed can be assured of receiving daily allowances beginning on the first day of sickness.</p>	<p>No waiting period if incapacity with entitlement to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.</p>	<p>3 days.</p>

Spain	France	Ireland	Italy	Conditions
<ul style="list-style-type: none"> • Affiliate employees with active contributory or equivalent status. • 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 5 days following its dispatch. 	<p>The insured must have paid a minimum of contributions on the basis of n times the minimum wage (<i>Salaire minimum interprofessionnel de croissance, SMIC</i>) of FRF 40.22 (€ 6.13) per hour on 1.7.98.</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>Neither work period nor qualifying period required.</p> <p>For TB: TB in active phase.</p>	
3 days.	3 days.	3 days.	3 days. For TB: None.	Waiting period

Table III

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Conditions	No work period or membership period required.	No qualifying conditions.	Unfitness for work because of illness. Continued payment of wages (<i>Lohnfortzahlung</i>): for blue-collar 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 preceeding the day of incapacity.
Waiting period	No waiting period.	No waiting period.	Sickness benefit (<i>Krankengeld</i>): 3 days. Commencement of benefit only from date notification if unfitness for work has not been reported with one week.	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.	<p>Incapacity for work due to sickness certified by a doctor from the 7th day of sickness. Neither work period nor qualifying period required.</p> <p>For sickness cash benefit (<i>sjukpenning</i>) the insured person must be 16 years old and have an income above 24% of the base amount (<i>basbelopp</i>), SEK 8,736 (€ 923) per year, and be registered with a local Social Insurance Office (<i>försäkringskassa</i>).</p> <p>The sickness must be reported to the local Social Insurance Office from the first day of absence.</p>	<ul style="list-style-type: none"> • 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 V). • <i>Statutory Sick Pay</i>: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions. • <i>Short-term IB</i>: 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. <p>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.</p>	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

Table III

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
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 probable re-education process, when applying for early retirement and in the case of employment injury. Similarly when an ill person work capacity seems recoverable. The local authorities assume the control task. After an 8-week period of absence due to illness – and every 8 weeks – the local authorities assess the possible steps to take. At the first control and at the latest after 6 months of illness during a period of 12 months, the local authorities will draw up a future assistance plan to be proposed to the ill person.	Sickness benefit (<i>Krankengeld</i>) 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".
1. Duration of benefits				
2. Amount of the benefits	60% of earnings. From 31st day of incapacity: 55% of earnings for co-habiting recipients. Ceiling of earnings: BEF 3,698.06 (€ 92) per day.	<i>Salaried workers:</i> Daily benefit (<i>dagpenge</i>) calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Funds deducted), with a maximum of DKK 2,758 (€ 370) per week or DKK 74.54 (€ 10) 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:</i> The daily allowances 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, with the maximum amount indicated above.	Sickness benefit (<i>Krankengeld</i>): 70% of the normal salary but not exceeding 90% of the net salary. Normal salary: Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages and salaries by the employer for 6 weeks. After 1 year adjustment as for pensions.	For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is GRD 3,710 (€ 11) per day (daily wage assumed for 3rc insurance category). After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is GRD 6,820 (€ 21) per day (daily wage assumed for 8th insurance category).

Spain	France	Ireland	Italy	Benefits
<p>12 months with possibility of extension for a further 6 months where there is deemed to be a chance of the beneficiary once again being fit for work.</p>	<p>Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for "protracted sickness".</p>	<ul style="list-style-type: none"> • Unlimited if the claimant has paid 260 weekly contributions. • Limited to 52 weeks if between 39 and 260 weekly contributions paid. 	<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>1. Duration of benefits</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 (<i>Base reguladora</i>): Quotient of daily salary (contribution basis) in the month preceding the termination of work and the number of days corresponding to this contribution.</p>	<ul style="list-style-type: none"> • 50% of daily earnings, maximum of FRF 241.16 (€ 37). • With 3 children, 66.66% from 31st day with ceiling, maximum FRF 321.55 (€ 49). • Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FRF 48.06 (€ 7.33) per day or FRF 64.09 (€ 9.77) for insured with 3 dependant children. • 51.49% from 7th month of drawing benefits without interruption. Maximum 1/700th of annual ceiling: FRF 248.05 (€ 38). • 68.66% from 7th month of drawing benefits without interruption. Maximum 1/525th of annual ceiling: FRF 330.74 (€ 50). 	<p>IEP 70.50 (€ 90) per week.</p> <p>Family supplements:</p> <ul style="list-style-type: none"> • Adult dependant: IEP 41.20 (€ 52) per week. • Each child dependant: IEP 13.20 (€ 17) per week. 	<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><i>TB:</i></p> <ul style="list-style-type: none"> • Daily allowance during treatment: Insured person: As the sickness benefit for 180 days, then ITL 13,256 (€ 6.85); members of the family: ITL 6,628 (€ 3.42). • Daily post-sanatorium allowance: Insured person: ITL 22,091 (€ 11); members of the family: ITL 11,046 (€ 5.70). • Allowance for a cure: ITL 89,130 (€ 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>2. Amount of the benefits</p>

Table III

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Duration of benefits	Maximum: 52 weeks. Payment ends if an invalidity pension is granted.	12 months (52 weeks).	Sickness benefit (<i>Krankengeld</i>): Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sickness benefit can be extended to 78 weeks.	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: NLG 310.95 (€ 141). With the minister's approval this percentage can be increased by the industrial boards.	Sickness benefit (<i>Krankengeld</i>): 50% of gross wage or salary, 60% from 43rd day of illness. Ceiling: ATS 42,600 (€ 3,096) per month. For persons with earnings below the marginal earnings threshold for compulsory insurance who are voluntary insured, the sickness benefit is ATS 1,400 (€ 102).	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.

	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 (<i>sjukpenning</i>) is paid from the insurance. There is no formal limitation but the sickness cash benefit may be converted into a disability pension (<i>förtidspension</i>) if the sickness will continue for a long time.	<ul style="list-style-type: none"> • <i>Statutory Sick Pay</i>: paid by employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or • <i>Short-term incapacity benefit</i>: 52 weeks maximum in a period of incapacity for work; lower rate payable for first 28 weeks, followed by higher rate from week 29. Then replaced by long-term incapacity benefit. 	1. Duration of benefits
2. Amount of the benefits	Daily amounts dependent on annual earnings: <ul style="list-style-type: none"> • earnings under FIM 5,290 (€ 890): benefit is means-tested and payable only if sick leave lasts more than 60 days with limitations; • FIM 5,300 (€ 891) - FIM 137,970 (€ 23,205): 70% of 1/300 earnings; • FIM 137,980 (€ 23,207) - FIM 212,270 (€ 35,701): FIM 321.93 (€ 54) plus 40% of 1/300 earnings exceeding FIM 137,980 (€ 23,207); • above FIM 212,270 (€ 35,701): FIM 421.00 (€ 71) plus 25% of 1/300 of earnings exceeding FIM 212,270 (€ 35,701). 	The sick pay from the employer is 80% of the wages. From day 15 in the sickness period the sickness cash benefit (<i>sjukpenning</i>) from the insurance will be 85% of the income carrying sickness cash benefit rights. 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><i>Statutory Sick Pay</i>: Standard rate of GBP 57.70 (€ 81) per week. Earnings less than GBP 64 (€ 90): No benefit. No additions for dependants.</p> <p><i>Short-term incapacity benefit</i>: Paid at two rates: lower rate of GBP 48.80 (€ 69) per week for first 28 weeks; higher rate of GBP 57.70 (€ 81) thereafter. If over pension age, up to GBP 62.05 (€ 87) per week.</p> <p><i>Additions</i>: Spouse aged 60 or over or adult caring for dependent child GBP 30.20 (€ 42), or if over pension age GBP 37.20 (€ 52). Child dependency increase with higher rate benefit, or from first day if over pension age: GBP 9.90 (€ 14) for first child, GBP 11.30 (€ 16) for each other.</p>	2. Amount of the benefits

	Belgium	Denmark	Germany	Greece
3. Continuation of payments in case of sickness	<p><i>Manual workers:</i></p> <ul style="list-style-type: none"> during the first 7 days of incapacity for work: 100% of earnings, paid by the employer; from 8th to 14th day of incapacity: 60% of upper earnings limit, paid by the employer and a supplementary allowance also paid by the employer; from 15th to 30th day of incapacity: work incapacity allowance paid by insurance and supplementary allowance paid by employer. <p><i>White-collar workers:</i> 100% of earnings paid by employer during a period of one month.</p>	<p>Collective agreements provide for the continued payment of wages and salaries in the case of sickness for certain groups of employees. In this case the employers are entitled to receive the daily allowance of the employees.</p>	<p>Manual and white-collar workers: 6 weeks.</p>	<p>No continuation of payment of wage in case of sickness.</p>
4. Other benefits	<p>Funeral grant (<i>allocation pour frais funéraires</i>): BEF 6,000 (€ 149), unindexed.</p>	<ul style="list-style-type: none"> Parents with a child under 14 years of age affected by a serious sickness are entitled to the benefit as in the case of own sickness. Reduced (partial) benefits in the event of partial incapacity to work. Death grant (<i>begravelseshjælp</i>): See Table VII "Survivors" (other benefits). 	<ul style="list-style-type: none"> Sickness benefit (<i>Krankengeld</i>): Maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent). As a transitory measure: death benefit (<i>Sterbegeld</i>) for persons who were insured under the statutory sickness insurance on 1 January 1989. Members: DEM 2,100 (€ 1,074); dependants included on the member's insurance: DEM 1,500 (€ 767). 	<p><i>Death grant:</i> At least 8 times the reckonable earnings of the lowest group, i.e. GRD 176,480 (€ 539).</p> <p><i>Private nurse in hospital:</i> Amount of GRD 6,440 (€ 20) per working day and GRD 8,050 (€ 25) on Sundays and public holidays.</p>

Sickness - Cash Benefits

Table III

Spain	France	Ireland	Italy	
No continuation of payment of salaries but from the 4 th to the 15 th day of sickness, the benefit (60% of the salary) is payable by the company.	Depending on collective agreement or on monthly payments agreement.	Not applicable.	Manual workers: none. White-collar workers: The employer is obligated by law to continue paying wages for at least three months.	3. Continuation of payments in case of sickness
Death Grant (<i>auxilio de defunción</i>): See Table VII "Survivors".	Death grant (<i>Capital décès</i>): see table VII "Survivors".	Death grant: See Table VII "Survivors".	<i>Allowance in case of Tuberculosis:</i> Special Christmas grant of ITL 25,000 (€ 13) + ITL 3,000 (€ 1.55) per dependent person, if the beneficiary is insured; ITL 15,000 (€ 7.75) if the beneficiary is a member of the family of the insured.	4. Other benefits

	Luxembourg	Netherlands	Austria	Portugal
3. Continuation of payments in case of sickness	In the case of sickness, white-collar employees in the private sector continue to receive pay by the employer for the month in which the disease occurs and for the following three months. No continuation of payment for manual workers.	Continued payment of 70% of wages by the employer for 52 weeks.	For blue-collar workers according to the duration of work relationship between 4 and 10 weeks, employees between 6 and 12 weeks, entitlement to continued payment of wages; afterwards employees are entitled to the payment of half their salaries for a period of 4 weeks. No sickness benefit during 100% continued payment of wages, half of sickness benefit for the period in which half of the salaries are paid.	No legal regulations for the continuation of payment of salaries.
4. Other benefits	<p>Death grant (<i>Indemnité funéraire</i>): LUF 38,407 (€ 952).</p> <p>For children under 6: 50%.</p> <p>For children dead at birth: 20%.</p>	<ul style="list-style-type: none"> • <i>Death grant (Overlijdensuitkering)</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 (<i>Toeslagenwet, TW</i>) (means tested). The maximum supplementary benefit amounts to 30% of the minimum wage for couples, 27% of the minimum wage for single-parent families and 21% of the minimum wage for single persons. Lower rates apply to single persons under 23 (see table XI). 	<p>Support towards funeral costs up to a maximum of ATS 6,000 (€ 436) in case of need according to the statutes of the insurance funds.</p>	<ul style="list-style-type: none"> • Death grant (<i>Subsidio de funeral</i>): See Table IX "Family benefits". • 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.

Sickness - Cash Benefits

Table III

	Finland	Sweden	United Kingdom	
3. Continuation of payments in case of sickness	In case of rehabilitation the payment can continue under special provisions.	See above. The employer pays the sick pay from the 2 nd to the 14 th day of sickness. The amount is 80% of the wages.	See Statutory Sick Pay (SSP).	3. Continuation of payments in case of sickness
4. Other benefits	None.	Rehabilitation benefit (<i>rehabiliteringsersättning</i>) 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 (<i>sjukpenning</i>).	No other benefits.	4. Other benefits

	Belgium	Denmark	Germany	Greece
Taxation and social contributions	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	The continuation of employer's payments is liable to taxation. Insurance benefits are not liable to taxation (but subject to progression). Benefits from the long-term care insurance (<i>Pflegeversicherung</i>) are not liable to taxation for those requiring care.	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reductions.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 1999 are DEM 13,067 (€ 6,681) for single adults and DEM 26,135 (€ 13,363) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1,355,000 (€ 4,142) ceiling. Tax reduction according to the number of children: For 1 child: GRD 25,000 (€ 76) For 2 children: GRD 50,000 (€ 153) For 3 children: GRD 105,000 (€ 321) For 4 children: GRD 180,000 (€ 550) For 5 children: GRD 225,000 (€ 688)
3. Social security contributions from benefits	None.	Contributions to the supplementary pension scheme (ATP).	Sickness benefit (<i>Krankengeld</i>) : Contributions to pension (invalidity/old age/survivors) insurance and to unemployment insurance.	None.

Spain	France	Ireland	Italy	
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10% and 20%. Tax relief for sickness benefits is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund when paid to insured persons affected by a disease requiring prolonged medical treatment or a particularly costly therapy.	Benefits are fully liable to taxation (including supplement for adult dependants but excluding supplements for child dependants).	Benefits are liable to taxation. Tax relief is applicable for the part of the income corresponding to social security contributions.	Taxation and social contributions 1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling: <ul style="list-style-type: none"> • Single person: FRF 41,691 (€ 6,356) • Couple with no children: FRF 68,061 (€ 10,376) • Couple with one child: FRF 81,111 (€ 12,365) • Couple with two children: FRF 94,161 (€ 14,355). 	The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1998/99 are: <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single person: IEP 4,100 (€ 5,206). • Married couple with no children: IEP 8,200 (€ 10,412). • Married couple with: <ul style="list-style-type: none"> 1 child: IEP 8,650 (€ 10,983). 2 children: IEP 9,100 (€ 11,555). 4 children: IEP 10,400 (€ 13,205). <p><i>People aged between 65 and 74:</i></p> <ul style="list-style-type: none"> • Single person: IEP 5,000 (€ 6,349). • Married couple: IEP 10,000 (€ 12,697). <p><i>People over 75:</i></p> <ul style="list-style-type: none"> • Single person: IEP 5,500 (€ 6,984). • Married couple: IEP 11,000 (€ 13,967). 	The extent of taxation depends on total annual income of the individual or of the family.	2. Limit of income for tax relief or tax reduction
Social security contributions have to be paid.	See Table I: Financing, Other special contributions: Sickness and maternity.	None.	None.	3. Social security contributions from benefits

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Continued payment of wages and sickness benefit are both fully liable to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	For tax purposes social security benefits are in general treated as wages or salaries. Exempt from taxes, however, are the family allowance (<i>Familienbeihilfe</i>), maternity benefit (<i>Wochengeld</i>), unemployment insurance benefits (<i>Arbeitslosengeld</i>), parental leave benefit (<i>Karenzgeld</i>) and accident insurance pensions (<i>Unfallrenten</i>). Tax is levied on the income after the deduction of social security contributions. The individual tax due depends in particular on the individually applicable tax reductions. There is a general annual reduction of ATS 8,840 (€ 642) as well as, for example, annual reductions for persons who solely provide for the income of their households or for pensioners in the amounts of ATS 5,000 (€ 363) and ATS 5,500 (€ 400) respectively. These amounts are deducted from the annual tax due.	Not applicable.
3. Social security contributions from benefits	Contribution deduction for health care and pension insurance.	Social insurance contributions for the Unemployment Benefits Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from the <i>ZW</i> -benefit.	Continued payment of wages is liable to contributions.	No contributions.

	Finland	Sweden	United Kingdom	
Taxation and social contributions 1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits are fully liable to taxation.	<i>Statutory Sick Pay</i> is subject to taxation. Lower rate <i>short-term incapacity benefit</i> is not subject to taxation. Higher rate <i>short-term incapacity benefit</i> is subject to taxation.	Taxation and social contributions 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. <ul style="list-style-type: none"> • Main personal reliefs per person per year: <ul style="list-style-type: none"> Aged under 65: GBP 4,195 (€ 5,899) Aged between 65 and 74: GBP 5,410 (€ 7,608) Aged over 75: GBP 5,600 (€ 7,875) • Supplement for married couples and single parents: <ul style="list-style-type: none"> Aged under 65: GBP 1,900 (€ 2,672) Aged between 65 and 74: GBP 3,305 (€ 4,648) Aged over 75: GBP 3,345 (€ 4,704) These supplementary allowances for married couples and single parents are restricted to give tax relief at a fixed rate of 15 per cent.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits		None.	<i>Statutory Sick Pay</i> treated as earnings. Contributions payable in accordance with Table I.	3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

Table IV

Maternity

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Law on Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.	Law of 20 December 1989 and amendments. (<i>Dagpenge ved Fødsel</i>).	Law of Maternity Protection (<i>Mutterschutzgesetz</i>) of 24.01.1952 and amendments.	Law of 14 June 1951, modified.
Field of application				
1. Benefits in kind	Insured women. Members of the family.	All residents.	Insured women. Spouse and daughters of insured person.	Insured women. Spouse or dependant of insured person.
2. Cash benefits	Insured women.	All employed and self-employed women, including spouse helping.	Insured women. Spouse and daughters of insured person.	Insured women.

Maternity

Table IV

Spain	France	Ireland	Italy	
Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Legislative Decree No 1 of 24 March 1995. Law No 66 of 30 December 1997 on Fiscal, Administrative and Social Policy Measures.	Social Security Code (<i>Code de la sécurité sociale</i>), Book III. Decree No. 95-1361 of 30 December 1995.	Social Welfare (Consolidation) Act 1993, as amended.	Law of 30 December 1971 No. 1204 Law of 9 December 1977 No. 903.	Applicable statutory basis
<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. 	Insured women. Spouse and daughters of insured person.	All women residents.	All female residents.	Field of application 1. Benefits in kind
All employed women.	Insured women.	Maternity benefit for insured women in employment and self-employment. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table II for explanation of eligibility).	Insured women or alternatively the father.	2. Cash benefits

Table IV

Maternity

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), its content resulting from the Law of 27 July 1992.	Sickness Benefits Act (<i>Ziektewet, ZW</i>) Self-employed Persons Disablement Benefits Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>)	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) of 9 September 1955, last amendments by BGBl. (<i>Official Journal</i>) I no. 16/1999. Federal Hospitals Act (<i>Krankenanstaltengesetz, KAG</i>) of 18 December 1956 and Hospitals Acts of the <i>Länder</i> and amendments. Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>); Act on the Compensation of Family Expenses (<i>Familienlastenausgleichsgesetz</i>) of 24 October 1967, last amendments by BGBl. (<i>Official Journal</i>) I no. 23/1999.	Law n.4/84 of 5th April modified by: Law n.17/95 of 9th June; Law n.102/97 of 13th September; Law n.18/98 of 24th April. Statutory Order n.154/88 of 29 April modified by Statutory Order n.333/95 of 23rd December. Statutory Order n.347/98 of 9th November.
Field of application	Personally insured women. Spouse of insured person.	Insured women. Spouse and daughters of insured person.	Insured women (see Table II "Health care"). Female family members of insured persons.	See Table II "Health care".
1. Benefits in kind				
2. Cash benefits	Maternity cash benefit (<i>Prestations en espèces de maternité</i>): Personally insured women. Maternity allowance (<i>allocation de maternité</i>): All women residents.	Insured women.	Maternity allowance (<i>Wochengeld</i>): See Table III "Sickness - cash benefits". Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family benefits".	All insured employees.

Maternity

Table IV

	Finland	Sweden	United Kingdom	
Applicable statutory basis	Sickness Insurance Act (<i>Sairausvakuutuslaki</i>) of 4 July 1963, as amended. Maternity Grant Act (<i>Äitiysavustuslaki</i>) of 28 May 1993.	Law of 1962 on General Social Security and amendments. Law of January 1974 on Parental Insurance (<i>föräldraförsäkring</i>) and amendments.	Social Security Contributions and Benefits Act 1992.	Applicable statutory basis
Field of application 1. Benefits in kind	All residents.	All residents.	All women residents.	Field of application 1. Benefits in kind
2. Cash benefits	All residents.	All employed and self-employed women have a right to pregnancy cash benefit (<i>huvandeskapspenning</i>) before confinement. All employed and self-employed parents, men and women, have a right to parents cash benefit (<i>föräldrapenning</i>) and temporary parental benefit (<i>tillfällig föräldrapenning</i>).	<i>Statutory Maternity Pay (SMP):</i> Employees only. <i>Maternity Allowance:</i> Recently employed or self-employed insured women, or employees not getting SMP.	2. Cash benefits

Table IV

Maternity

	Belgium	Denmark	Germany	Greece
Conditions	See Table II "Health care".	6 weeks of residence.	None.	50 days insurance.
1. Benefits in kind				
2. Cash benefits	Contributions paid for six months.	See Table III "Sickness - cash benefits".	Maternity benefit (<i>Mutterschaftsgeld</i>): Membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: Entitlement to sickness benefit. Confinement grant (<i>Entbindungsgeld</i>): Insured without entitlement to maternity benefit (<i>Mutterschaftsgeld</i>).	200 days work resulting in contributions during the last 2 years.
Benefits	See Table II "Health care".	Free maternity services or hospital care.	See Table II "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ul style="list-style-type: none"> • For birth expenses: At least 30 x the minimum wage of an unskilled manual worker = GRD 194,670 (€ 595). • For the costs of in vitro fertilisation: GRD 120,000 (€ 367).
1. Benefits in kind				

Spain	France	Ireland	Italy	
<p>Employed women. 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 not have incomes exceeding twice the minimum wage (<i>Salario Mínimo Inter-profesional</i>). • Must not be entitled to medical help of the social security on any other count. 	<p>See Table II "Health care". 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 1. Benefits in kind</p>
<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. 	<p>See table III "Sickness - cash benefits". Registration under insurance scheme for at least 10 months at the expected date of confinement. The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	<p>Maternity benefit: <i>Employees:</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. <i>Self-employed:</i> 52 contributions paid in the last complete tax year before the year in which the claim to benefit is made or 52 contributions paid in the second last complete tax year before the year in which the claim to benefit is made.</p>	<p>No qualifying conditions.</p>	<p>2. Cash benefits</p>
<ul style="list-style-type: none"> • Medical checks during pregnancy. • Optional care during birth and post-natal confinement and in case of associated complications. • Hospitalisation in national health hospitals or hospitals operating under agreement with the national health authorities. <p>See also Table II "Health care".</p>	<p>See Table II "Health care".</p> <ul style="list-style-type: none"> • Rate: 100%. • Obligatory medical checks before and after birth. • Medical benefits during the final four months of pregnancy. • No flat-rate sum for maternity confinement. 	<p>Maternity services and hospital care for infants under 6 weeks are free.</p>	<p>See Table II "Health care".</p>	<p>Benefits 1. Benefits in kind</p>

Table IV

Maternity

	Luxembourg	Netherlands	Austria	Portugal
Conditions	Membership either personal or as a member of the family.	No qualifying conditions.	None.	See Table II "Health care".
1. Benefits in kind				
2. Cash benefits	<p>Maternity cash benefit (<i>Prestations en espèces de maternité</i>): Must have been affiliated for 6 months in the year preceding the birth.</p> <p>Maternity allowance (<i>allocation de maternité</i>): Residence on the national territory and not having entitlement to insured women's maternity cash benefit.</p>	No qualifying conditions.	<p>Maternity allowance (<i>Wochengeld</i>): None.</p> <p>Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family Benefits".</p>	6 months membership, with registered remuneration.
Benefits	Midwife and medical assistance, stay in maternity hospital. Drugs and baby foods are covered by lump sum payment.	See Table II "Health care". 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.	See Table II "Health care". 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.	See Table II "Health care".
1. Benefits in kind				

	Finland	Sweden	United Kingdom	
Conditions	See table II "Health Care".	Residence.	No qualifying conditions.	Conditions
1. Benefits in kind				1. Benefits in kind
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>	<p>Pregnancy cash benefit (<i>havandeskapspening</i>) is paid to expectant mothers, who are unable to continue with their normal task during the last stages of pregnancy.</p> <p>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 (€ 6.34) per day (the guarantee amount) the parent must have been insured for 240 consecutive days before confinement.</p> <p>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.</p>	<p>Statutory Maternity Pay (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 GBP 64 (€ 90) a week.</p> <p>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.</p>	2. Cash benefits
Benefits	<ul style="list-style-type: none"> • Maternity grant: Either a maternity package containing necessities for care of the child, or a lump sum of FIM 760 (€ 128) see table IX "Family benefits". • Medical checks at maternity and child health care centres during and after pregnancy are free of charge. <p>Other benefits: see table II "Health care".</p>	Free maternity services. Hospital care: see table II "Health care".	Free health care under the National Health Service.	Benefits
1. Benefits in kind				1. Benefits in kind

Table IV

Maternity

	Belgium	Denmark	Germany	Greece
2. Cash benefits <ul style="list-style-type: none"> • Kind and duration 	<p>Maternity allowance (<i>Indemnité de maternité</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.</p> <p>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>Birth grant (<i>Allocation de naissance</i>): See Table IX "Family benefits".</p>	<ul style="list-style-type: none"> • For employed or self-employed women or women pursuing training/education under the anti-unemployment measures enacted: Weekly payments during 4 weeks before expected confinement and for 24 weeks after (the last 10 weeks of 24 weeks may be in favour of the father). • Male employed or self-employed: Weekly payments for 2 weeks within the 14 weeks following birth and for 2 weeks after expiry of the 24 weeks period. • Employed or self-employed in case of adoption: Weekly payments for 24 weeks from the date when the parent actually takes charge of the child of which 2 weeks are for the two adopting parents and for 2 weeks as prolongation of the 24 weeks for the adopting father. • Hours or days during pregnancy where work was interrupted for preventive medical examinations. 	<p>Maternity allowance (<i>Mutterschaftsgeld</i> (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>Confinement grant (<i>Entbindungsgeld</i>). Lump-sum payment.</p>	<p>Maternity allowance payable to insured women 56 days before and 56 days after confinement.</p>
<ul style="list-style-type: none"> • Amount 	<p>Maternity allowance (<i>Indemnité de maternité</i>): 82% of wages (without ceiling) in the first 30 days, and 75% or 60% of wages up to ceiling respectively, for period from 31st day, and for period exceeding the 15 weeks. Special regulations for unemployed workers and for disabled.</p> <p>Birth grant (<i>Allocation de naissance</i>): See Table IX "Family benefits".</p>	<p>See Table III "Sickness - cash benefits". Maximum DKK 2,758 (€ 370) per week or DKK 74.54 (€ 10) per hour.</p>	<p>Maternity Benefit (<i>Mutterschaftsgeld</i>): Average net wage of insured person, reduced with legal contributions, with maximum of DEM 25 (€ 13) per day. Difference covered by supplement paid by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not compulsorily insured receive a maximum of DEM 400 (€ 205).</p> <p>Confinement Grant (<i>Entbindungsgeld</i>): Fixed grant of DEM 150 (€ 77) to insured persons not entitled to maternity benefit.</p>	<p>Maximum (no dependants): GRD 10,610 (€ 32) per day. Maximum (4 dependants): GRD 14,854 (€ 45) per day.</p>

Spain	France	Ireland	Italy	
<p>Maternity allowance (<i>prestación por maternidad</i>) for a maximum of 16 weeks (18 weeks in case of multiple birth). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily unfit for work.</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 16 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 (<i>indemnités journalières</i>) only for employees interrupting their work:</p> <ul style="list-style-type: none"> • 16 weeks (6 before confinement and 10 after). • 2 additional weeks before birth in case of pathological pregnancy. • 26 weeks (8 before confinement) in case of a 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>Maternity benefit:</p> <p>14 weeks - at least 4 must be taken before and 4 weeks after confinement.</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 father may request the optional supplementary leave 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
<p>100% of the contribution basis.</p> <p>Contribution basis: daily salary subject to contributions of the month preceding the termination of work.</p>	<p>Net salary with ceiling.</p> <p>Maximum: FRF 386.87 (€ 59) per day.</p> <p>Minimum: FRF 48.06 (€ 7.33) per day.</p>	<ul style="list-style-type: none"> • 70% of average weekly earnings in the relevant tax year. Minimum IEP 82.30 (€ 104), maximum IEP 162.80 (€ 207) per week) or • the amount of Disability Benefit including increases for adult and child dependants which the person would be entitled to if absent from work through illness, whichever amount is greater. 	<p>80% of earnings for the compulsory period, and 30% for the supplementary period.</p>	<ul style="list-style-type: none"> • Amount

Table IV

Maternity

Luxembourg

Netherlands

Austria

Portugal

2. Cash benefits

• Kind and duration

Maternity cash benefit (*Prestations en espèces de maternité*): 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.

Maternity allowance (*allocation de maternité*): 16 weeks. Non-cumulative with similar maternity cash benefits or with earnings.

Birth grant (*allocation de naissance*): See Table IX "Family benefits"

Confinement allowance (*Bevallingsuitkering*): 16 weeks (only in the case of cease of payment of salary).

Maternity allowance (*Wochengeld*) (if there is no continued payment of wages and salaries):

8 weeks before and after confinement (12 weeks in case of premature and multiple birth or Caesarean sections) and for the duration of an individual employment prohibition.

Bonus payment based on the mother-child-booklet (*Mutter-Kind-Pass-Bonus*): See Table IX "Family benefits".

Maternity benefit (*Subsidio de maternidade*): During maternity leave for 110 days (90 of which have to be after confinement) 14 to 30 days after miscarriage or delivery of a still-born child.

Paternity benefit (*Subsidio de paternidade*):

- In case of physical or mental incapacity of the mother;
- in case of the mother's death;
- based on a joint decision made by both parents.

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.

Benefit in case of adoption (*subsídio por adopção*): 60 days.

Benefit in the event of a particular risk (*subsídio por riscos específicos*): in the case of night shifts or work entailing contact with dangerous substances.

Benefit in the case where special leave is taken for attending to children who are severely disabled or who suffer from a chronic illness (*Licença especial para assistência a deficientes e a doentes crónicos*): regulation of this benefit is being currently adopted.

• Amount

Maternity cash benefit (*Prestations en espèces de maternité*): 100% of the salary the insured received during the maternity leave. Exemption from working overtime if there is a risk for pregnant women (this requires a certificate from the occupational medical officer).

Maternity allowance (*allocation de maternité*): LUF 6,584 (€ 163) per week, payable over a period of 16 weeks.

Birth grant (*allocation de naissance*): See Table IX "Family benefits".

Sickness Benefits Act (*Ziektewet, ZW*): 100% of the daily wage. Maximum daily wage considered: NLG 310.95 (€ 141).

Self-employed Persons Disablement Benefits Act (*Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ*):

100% of the minimum wage (at least if that was earned) or less.

Maternity allowance (*Wochengeld*):

To the amount of the average net income of the last 13 weeks or 3 months.

For voluntary insured persons with earnings below the threshold for compulsory insurance, the support amounts to ATS 92 (€ 6.69) per day.

Bonus payment based on the mother-child-booklet (*Mutter-Kind-Pass-Bonus*): See Table IX "Family benefits".

Daily allowances:

100% of the average daily wages (payments at Christmas and holiday allowances included) on same conditions as for sickness benefit (see Table III).

Minimum amount: 50% of the average daily wages. In case of particular risks: amount equivalent to sickness benefit.

	Finland	Sweden	United Kingdom	
2. Cash benefits				2. Cash benefits
• Kind and duration	<ul style="list-style-type: none"> • <i>Special maternity allowance</i> paid during pregnancy, if the mother is exposed to chemical substance, radiation or an infectious disease at her work. • <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>: can be paid to a father for a maximum of 18 days. • <i>Parents' allowance</i> paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays). In case of multiple births 60 days are added to this period for each additional child. In case of adoption of a child under the age of 7 the parents' allowance is paid for a minimum of 180 days. 	<p>Pregnancy cash benefit (<i>havandeskapspenning</i>) is paid for maximum 50 days. The benefit is payable 60 days before expected confinement.</p> <p>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.</p> <p>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)</p> <p>The father is entitled to 10 special days with temporary parental benefit in connection with childbirth.</p>	<p><i>SMP</i> and <i>Maternity Allowance</i> are payable for up to 18 weeks. Working women can start their maternity benefits at any time from the 11th week before their expected date of confinement right up to the baby's birth. If they fall sick with a pregnancy related illness in the 6 weeks before the week the baby is due, their maternity benefits (and leave) start automatically.</p>	• Kind and duration
• Amount	<p>Minimum cash benefit is FIM 60 (€ 10) per day</p> <p>Otherwise, see table III "Sickness - cash benefits".</p>	<p>The compensation is the same as for sickness cash benefits (<i>sjukpenning</i>). 85% of the income carrying sickness cash benefit rights.</p>	<p><i>Statutory Maternity Pay (SMP)</i>: SMP: 90 per cent of earnings for the first 6 weeks of the maternity pay period; GBP 57.70 (€ 81) for the remaining weeks (up to 12).</p> <p><i>Maternity Allowance</i>: GBP 57.70 (€ 81) per week if employed in the 15th week before baby is due; GBP 50.10 (€ 70) a week if she is self-employed or has given up her job by then.</p>	• Amount

Table IV

Maternity

	Belgium	Denmark	Germany	Greece
Taxation and social contributions	Maternity allowance (<i>Indemnité de maternité</i>): see Table III "sickness-cash benefits". Birth grant (<i>Allocation de naissance</i>): not subject to taxation.	Benefits are fully liable to taxation.	Maternity Benefit (<i>Mutterschaftsgeld</i>) and Confinement Grant (<i>Entbindungsgeld</i>): Benefits are not generally liable to taxation (but subject to progression).	In general, benefits are fully liable to taxation. Tax relief: See table III "Sickness - cash benefits".
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	Maternity allowance (<i>Indemnité de maternité</i>): No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reduction.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 1998 are DEM 12,365 (€ 6,322) for single adults and DEM 24,731 (€ 12,645) for married couples.	See table III "Sickness - cash benefits".
3. Social security contributions from benefits	None.	Contributions to the supplementary pension scheme (ATP).		None.

Maternity

Table IV

Spain	France	Ireland	Italy	
Benefits are fully liable to taxation.	Benefits are subject to taxation after deduction of 10% and 20%.	Benefits are not subject to taxation.	Benefits are subject to taxation. Tax relief: See table III "Sickness - cash benefits".	Taxation and social contributions 1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling: <ul style="list-style-type: none"> • Single person: FRF 41,691 (€ 6,356) • Couple with no children: FRF 68,061 (€ 10,376) • Couple with one child: FRF 81,111 (€ 12,365) • Couple with two children: FRF 94,161 (€ 14,355). 	Not applicable.	See table III "Sickness - cash benefits".	
Social security contributions have to be paid.	See Table I: Financing, Other special contributions.	None.		3. Social security contributions from benefits

Table IV

Maternity

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	Maternity cash benefits are subject to taxation.	In general, benefits are fully liable to taxation.	Maternity allowance (<i>Wochengeld</i>): Fully liable to taxation. Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): See Table IX "Family benefits".	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as earnings.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	See Table III "Sickness - cash benefits".	Not applicable.
3. Social security contributions from benefits	Contribution deduction for health care and pension insurance.	Sickness Benefits Act (<i>Ziekwet, ZW</i>): Social insurance contributions for the Unemployment Benefits Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from the <i>ZW</i> -benefit. Self-employed Persons Disablement Benefits Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>): Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, ANW</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from the <i>WAZ</i> benefit. Furthermore from the <i>WAZ</i> benefit a contribution is deducted that equals the <i>WW</i> -contribution.	None.	No contributions.

Maternity

Table IV

	Finland	Sweden	United Kingdom	
Taxation and social contributions 1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits are fully liable to taxation.	<i>Statutory Maternity Pay</i> is subject to taxation. <i>Maternity Allowance</i> is not subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax reductions.	No tax reductions.	<i>Statutory Maternity Pay</i> : See table III "Sickness - cash benefits". <i>Maternity Allowance</i> : Not applicable.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits		None.	Statutory Maternity Pay treated as earnings. Contributions payable in accordance with Table I.	3. Social security contributions from benefits

I Financing

II Health care

III Sickness - Cash benefits

IV Maternity

V Invalidity

VI Old-Age

VII Survivors

VIII Employment injuries and occupational diseases

IX Family benefits

X Unemployment

XI Guaranteeing sufficient resources

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Law on the Compulsory Insurance for Health Care and Sickness Benefits (<i>Loi relative à l'assurance obligatoire soins de santé et indemnités</i>), co-ordinated on 14 July 1994.	Law of 16 May 1984, amended.	Social Code (<i>Sozialgesetzbuch</i>), Book 6, introduced by the pension reform law (<i>Rentenreformgesetz</i>) of 18 December 1989, amended in the pension reform law 1999 (<i>Rentenreformgesetz 1999</i>) of 16 December 1997.	Law 1846/51 of 14 June 1951, last amended on 24 December 1997 with the publication of Law No. 2556/97.
Basic principles	A system of current income financing ("pay as you go") based primarily on contributions.	System of universal coverage (national pension) (<i>førtidspension</i>).	Compulsory insurance for employees (manual and white-collar workers).	Insurance system. Benefits dependent on contributions.

Invalidity

Table V

Spain	France	Ireland	Italy	
<p>O.M. (Order) 15.4.1969. Royal Decree n°1300/1995 of 21st July. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Royal Decree No1647 of 31 October 1997.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>). Decree no. 93-687 of 27.3. 93.</p>	<p>Social Welfare (Consolidation) Act 1993, amended. Law of 12 August 1995, No. 335.</p>		<p>Applicable statutory basis</p>
<p>Compulsory insurance system for all employees. Benefits depend on contributions.</p>	<p>Insurance system. Benefits are paid out depending on contributions.</p>	<p>Contribution based Social Insurance system.</p>	<p>Insurance system. Benefits depend on the contributions.</p>	<p>Basic principles</p>

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book III of Social Insurance Code, in the terms following the Law of 27 July 1992 as amended.	Disablement Benefits Act (<i>Wet op de arbeidsongeschiktheidsverzekering, WAO</i>). Self-employed Persons Disablement Benefits Act (<i>Wet arbeidsongeschiktheidsverzekering zelfstandigen, WAZ</i>). Disablement Assistance Act for Handicapped Young Persons (<i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten, Wajong</i>).	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), BGBl. (<i>Official Journal</i>) No. 189/1955, last amended by BGBl. I No. 16/1999. Long-term care benefit (<i>Pflegegeld</i>): Federal Care Allowance Act (<i>Bundespflegegeldgesetz, BPGG</i>), BGBl. (<i>Official Journal</i>) No. 110/ 1993, last amended by BGBl. No. 111/1998.	Statutory Order 329/93 of 25 September 1993.
Basic principles	Insurance system.	The <i>WAO</i> (Disablement Benefits Act, <i>Wet op de arbeidsongeschiktheidsverzekering</i>) entitles disabled employees under the age of 65 to a benefit if they are still at least 15% unfit for accepted employment after 52 weeks of disability. The <i>WAZ</i> (Self-employed Persons Disablement Benefits Act, <i>Wet arbeidsongeschiktheidsverzekering zelfstandigen</i>) is intended as an insurance to provide those persons who are not employees in terms of an employee-employer relationship, but who earn an income from work, with a benefit in the case of disablement. The <i>Wajong</i> (Disablement Assistance Act for Handicapped Young Persons, <i>Wet arbeidsongeschiktheidsvoorziening jonggehandicapten</i>) makes provision for a minimum benefit for young handicapped people.	Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).	Insurance system. Benefits depend on contributions.

	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>)</p> <p>Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>)</p> <p>Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>)</p> <p>Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>)</p> <p>Local Government Employees' Pensions Act 202/1964 (<i>KvTEL</i>)</p> <p>State Employees' Pensions Act 280/1966 (<i>VEL</i>)</p> <p>Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KIEL</i>)</p> <p>Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>)</p> <p>Farmers' Pensions Act 467/1969 (<i>MYEL</i>)</p> <p>Pension Act for performing artists and certain other groups 1056/1998 (<i>TaEL</i>)</p> <p>Disability Allowance Act of 1988.</p>	<p>Law of 1962 on General Social Security and amendments.</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Social Security (Incapacity for work) Act 1994.</p>	Applicable statutory basis
Basic principles	<p>Dual system of a universal coverage system (national pension) guaranteeing a minimum pension and an insurance system (employment pension) covering all economically active persons (employees, self-employed, farmers).</p> <p>The pension schemes are integrated and when other pension income is above a given limit no national pension is paid. Voluntary supplementary company schemes exist but are of relatively small importance.</p>	<p>The public pension system is compulsory and of universal coverage.</p>	<p>Contribution based social insurance system providing flat rate benefits.</p>	Basic principles

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
Field of application	Employees.	All resident nationals.	Employees. Handicapped persons incapable for work.	Employees.
Exemptions from compulsory insurance	No exemptions.	No exemptions.	No compulsory insurance for employees in insignificant employment (up to DEM 630 (€ 322) per month in the old <i>Länder</i> and DEM 530 (€ 271) in the new <i>Länder</i> , and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	None.
Risk 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	
Employees.	Employees.	With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship, including public servants recruited after 6 April 1995.	Employees of the private sector.	Field of application
All salaried work that is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	None.	Persons with weekly earnings less than IEP 30 (€ 38) per week, the self-employed and civil and public servants recruited before April 1995.	None.	Exemptions from compulsory insurance
Permanent incapacity (<i>incapacidad permanente</i>): Situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/her partially or totally incapable of work.	A worker who, as a result of sickness or infirmity, can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category with the same training and in the same region. The worker is classified under Group 1 if he is none the less still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person.	Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent.	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. 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).	Risk covered Definitions

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Field of application	All persons carrying on a professional activity (employees and self-employed) and voluntarily insured persons.	WAO: All employees under the age of 65. WAZ: All self-employed persons, as well as their spouses who help in the business, professional practitioners and managing director/major shareholders. Wajong: Young handicapped people and students.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	All insured employees.
Exemptions from compulsory insurance	Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year. The insurance does not cover non-salaried activities if the work income does not exceed one third of the minimum social wage.	None.	No compulsory insurance if the income is below the limit of ATS 3,899 (€ 283) per month (<i>Geringfügigkeitsgrenze</i>). The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	None.
Risk covered	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: A manual worker who has mainly (more than 50% of the last 15 years) worked in the occupation he was trained for or has acquired skills for or a white-collar worker is deemed invalid if, because of his physical or mental state, his earning capacity has been reduced to less than 50% of a healthy person with similar education and experience; A manual worker who has mainly worked in occupations other than the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, this person will no longer be able to earn at least half of the income when performing any activity whatsoever which a healthy person could earn performing this activity; A person is deemed invalid and is entitled to early retirement pension on the grounds of reduced capacity for work after the completion of age 55 for women and age 57 for men (the same for manual workers and white-collar workers) if, because of his physical or mental state, he/she is no longer able to earn half of the income which an insured healthy person regularly earns performing such an activity, if this activity has been performed for more than 50% of the time during the last 15 years and if the reduced capacity for work has existed for at least 20 weeks.	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.
Definitions				

	Finland	Sweden	United Kingdom	
Field of application	<p><i>National pension:</i> Compulsory coverage for all residents aged 14 to 65.</p> <p><i>Employment pension:</i> all insured employees and self-employed persons aged 18 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act TEL) adapting the general principles to different circumstances.</p>	All resident persons between the age of 16-65 years and disabled children under 16 years of age.	Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.	Field of application
Exemptions from compulsory insurance	<p><i>Employees:</i> No exemption.</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 28,415 (€ 4,779) for self-employed and FIM 14,207 (€ 2,389) for farmers.</p>	None.	No compulsory insurance for employed persons earning less than GBP 64.00 (€ 90) per week or for self-employed persons with annual earning less than GBP 3,590 (€ 5,049).	Exemptions from compulsory insurance
Risk covered	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> • <i>Disability pension:</i> an insured person who has lost his work capacity through illness and whose incapacity is estimated to last for at least one year. • <i>Rehabilitation benefit:</i> an insured person whose ability to work is assessed to be restorable by rehabilitation. • <i>Individual early retirement pension:</i> 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. 	Permanent incapacity for work with at least 25%. Disabled children up to 16 years of age.	Incapacity for work by reason of physical or mental illness or disability in a period of incapacity for work where there has been entitlement, or deemed entitlement, to short-term incapacity benefit for 52 weeks.	Risk covered
Definitions				Definitions

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
Conditions	66.66%.	50%.	Occupational invalidity: 50% General invalidity: 100%	50%.
1. Minimum level of incapacity for work				
2. Period for which cover is given	From the day after the end of the primary period of incapacity (1 year) until retirement age.	Maximum age: 66 years. From the 1st day of the month following the decision, or at the latest, the first day of the fourth month following the acceptance of the claim by local authorities (the day of the beginning of the examination of the file).	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension when the conditions are fulfilled.	From the date when invalidity is deemed to exist. Periodically (after 1 or 2 years depending on circumstances) the health committees reassess the insured persons.

Invalidity

Table V

Spain	France	Ireland	Italy	
33%.	66.66%.	Permanently incapable of work.	Invalidity allowance: 66%. Incapacity pensions: 100%.	<p>Conditions</p> <p>1. Minimum level of incapacity for work</p>
<p>Total permanent incapacity (<i>incapacidad permanente total</i>): from the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assessment of the existing permanent incapacity).</p>	<p>From the date the state of invalidity is deemed to exist or at the end of payment of the sickness benefits (<i>indemnités journalières</i>) (3 years) or when the medical report states invalidity where this results from premature physical deterioration.</p> <p>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).</p> <p>Unlimited duration.</p> <p>Maximum age: None.</p>	<p>From the month following the application of the party concerned.</p> <p>Maximum age: Retirement age.</p>	<p>2. Period for which cover is given</p>

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal																		
Conditions	None.	WAO: 15% WAZ: 25% Wajong: 25%	50%.	Earnings capacity not more than 1/3 of normal occupation.																		
1. Minimum level of incapacity for work																						
2. Period for which cover is given	<p>For permanent incapacity (<i>incapacit� permanente</i>): Immediately.</p> <p>For temporary incapacity (<i>incapacit� temporaire</i>):</p> <p>On expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption.</p> <p>At 65, replaced by old-age pension.</p>	<p>WAO:</p> <p>From the end of the period for which sickness benefit is paid.</p> <p><i>Initial Benefit (loondewingsuitkering)</i>: The duration of this benefit depends on the employee's age on the date of commencement of WAO benefit:</p> <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> <p><i>Continuing benefit (vervolguitkering)</i>: This benefit may be paid out until the recipient reaches the age of 65.</p> <p>WAZ:</p> <p>After 52 weeks of incapacity for work until the age of 65.</p> <p>Wajong:</p> <p>After 52 weeks of incapacity for work until the age of 65.</p>	Age when qualifying for WAO-benefit	Duration of the benefit	up to 32	0 years	33 - 37	0.5 year	38 - 42	1 year	43 - 47	1.5 year	48 - 52	2 years	53 - 57	3 years	58	6 years	59 and over	until age of 65	<p>From the 1st day of the month following the contingency or the application. In the case of early retirement pension on the grounds of reduced capacity for work, this reduced capacity must have existed for at least 20 weeks.</p> <p>The pension is granted for a period of 24 months. A new application must be made to extend the period.</p> <p>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>	<p>From first day of month in which claim was submitted or day determined by medical board (<i>Commiss�o de verifica�o da incapacidade permanente</i>) until retirement age.</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																					

	Finland	Sweden	United Kingdom	
Conditions				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"> • <i>Disability pension:</i> No more than 2/5 of working capacity left. • <i>Partial disability pension:</i> No more than 3/5 of working capacity left. • <i>Individual early retirement pension:</i> no level specified. 	25%.	Incapable of all work (100%).	1. Minimum level of incapacity for work
2. Period for which cover is given	<p>Both national and employment pensions:</p> <ul style="list-style-type: none"> • <i>Disability pension:</i> 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. • <i>Rehabilitation benefit:</i> 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 cash benefit. • <i>Individual early retirement pension:</i> from the entitlement to the pension for as long as the conditions are fulfilled, converted automatically to old-age pension at the age of 65. 	<p><i>Disability pension (förtidspension):</i> From the day the person is 16 years old until 65 years.</p> <p><i>Care allowance (vardbidrag):</i> Payable to a parent who takes care of a disabled child under 16 years of age.</p> <p><i>Handicap allowance (handikappersättning):</i> Payable to a person from 16 of age who before the age of 65 has been disabled in such a way that he or she needs special help or has special costs because of that.</p>	<p><i>Long-term incapacity benefit:</i> After one year of incapacity until state pension age (65 for men, 60 for women).</p>	2. Period for which cover is given

Table V

Invalidity

	Belgium	Denmark	Germany	Greece												
2. Minimum period of affiliation for entitlement	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67. Foreigners: 10 years of residence, 5 of which immediately previous the pension request. At the age of 67 the pension is automatically converted into an old-age pension.	<p><i>Employees:</i> 60 months, of which 36 contribution months in the 5 years before onset of complaint. Requirement considered to be fulfilled when the insured person's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances or his death has been induced by these circumstances.</p> <p><i>Handicapped persons incapable for work:</i> 240 months of insurance.</p>	<p><i>Persons insured before 31 December 92:</i> 4,500 working days during the whole active life required, or</p> <p>Period of contributions depending on age:</p> <table> <tr> <td>21 years:</td> <td>300 days</td> </tr> <tr> <td>22 years:</td> <td>420 days</td> </tr> <tr> <td>23 years:</td> <td>540 days</td> </tr> <tr> <td>24 years:</td> <td>660 days</td> </tr> <tr> <td>53 years:</td> <td>4,140 days</td> </tr> <tr> <td>54 years:</td> <td>4,200 days</td> </tr> </table> <p>If none of these conditions are fulfilled, 1,500 working days are required, 600 of those in the 5 years preceding the invalidity.</p> <p>In case of employment injury and occupational disease: No minimum period of membership. If injury is due to an accident taking place out of the workplace, 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity) are required.</p> <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> • Working days: 4,500 working days or 15 years of insurance, 1,500 working days (600 within the 5 years preceding the invalidity) or 5 years of insurance. • Contribution period (depending on age): Up to the age of 21: 300 days (or 1 year of insurance). This time increases progressively up to 1,500 contribution days, if for each year beyond the age of 21, an average of 120 days (or 5 months of insurance) can be added. • Employment injury and occupational disease: Full eligibility starts if one day insured. • Injury due to an accident not occurred at the place of work: Eligibility as soon as 50% of the conditions for invalidity as result of normal disease are fulfilled. 	21 years:	300 days	22 years:	420 days	23 years:	540 days	24 years:	660 days	53 years:	4,140 days	54 years:	4,200 days
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															
Benefits	Lost earnings (ceiling) and family situation.	Incapacity level and social reasons.	Amount of employment income insured through contributions during the entire insured life.	Amount of the wage, number of insured years and degree of invalidity.												
1. Determining factors for the amount of benefits																

Spain	France	Ireland	Italy	2. Minimum period of affiliation for entitlement
<p>Permanent incapacity (<i>incapacidad permanente</i>): Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to incapacity. Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to incapacity, subject to a minimum of 5 years. One fifth of contribution period must fall within the 10 years prior to the causal event. Larger qualifying period if not regularly insured. No qualifying period of incapacity 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 first day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precocious attrition. • The insured must have paid a minimum of contributions on 2,030 times the 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>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>	<p>2. Minimum period of affiliation for entitlement</p>
<p>Degree of incapacity; income (with ceiling) of the last 96 months.</p>	<p>Average earnings during the 10 best insurance years; category of incapacity.</p>	<p>Flat-rate amounts depending on age.</p>	<p>Reference earnings and number of insurance years.</p>	<p>Benefits 1. Determining factors for the amount of benefits</p>

Table V

Invalidity

Luxembourg

Netherlands

Austria

Portugal

2. Minimum period of affiliation for entitlement

12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlaps with additional reduced periods of eligibility. No qualifying period if invalidity is caused by an injury of any kind or occupational disease, occurred during affiliation.

No qualifying conditions.

Pension d'invalidité (*Invalidity pension*): "Eternal qualifying period" (See Table VI "Old-age") or 60 insurance months within the last 120 calendar months. After completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months; maximum after completion of age 60: 180 insurance months within the last 360 calendar months.

Early retirement pension on the grounds of reduced earning capacity (*Vorzeitige Altersrente wegen geminderter Arbeitsfähigkeit*):

"Eternal qualifying period (*Ewige Anwartschaft*)" (240 contribution months of compulsory insurance in total) or 180 months within the last 360 calendar months and in both cases 72 contribution months of compulsory insurance within the last 180 calendar months.

The waiting period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before the completion of age 27 if there are 6 insurance months.

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).

Benefits

1. Determining factors for the amount of benefits

Number of insurance years and earnings taken into account.

WAO: Initial benefit: degree of disablement and the employee's last earned wage as well as his age on the date on which the benefit commences. *Continuing benefit:* Flat-rate basic amount plus flat rate supplement depending on age.

WAZ: The amount depends on the degree of invalidity and the basic rate (the amount of lost earnings). In the case of total incapacity for work the maximum basic rate is the minimum wage.

Wajong: *Wajong*-benefit depends on the degree of disability and the benefit basis. The basic rate for this benefit is the minimum (youth) wage.

Amount of income and length of time insured.

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

	Finland	Sweden	United Kingdom	
2. Minimum period of affiliation for entitlement	<p><i>National pension:</i> 3 years of residence after the age of 16.</p> <p><i>Employment pension:</i> Employees: none; accrual status from the first day of employment. Self-employed: 4 months.</p>	<p><i>Disability basic pension (Folkpension i form av förtidspension):</i> Periods of residence.</p> <p><i>Disability supplementary pension (Tilläggs-pension i form av förtidspension):</i> At least 3 years with income carrying pension rights in the supplementary pension scheme (<i>allmän tilläggspension, ATP</i>).</p> <p><i>Care allowance (vårdbidrag):</i> Residence.</p> <p><i>Handicap allowance (handikappersättning):</i> Residence.</p>	<p>Must have been entitled or deemed entitled to short-term incapacity benefit (see Table III) for 52 weeks in the period of incapacity for work.</p>	2. Minimum period of affiliation for entitlement
Benefits	<p><i>National pension:</i> Flat-rate amounts (depending on marital status, municipality, duration of residence in Finland, and the amount of other employment pensions).</p> <p><i>Employment pension:</i> Accrued pension amount increased with additional accrual years credited up to retirement age.</p>	<p>Benefits are depending on the degree of incapacity.</p>	<p>Incapacity for work determined by an "all work test" (a functional test which assesses ability to perform a range of work-related activities).</p>	Benefits
1. Determining factors for the amount of benefits				1. Determining factors for the amount of benefits

Table V

Invalidity

Belgium

Denmark

Germany

Greece

2. Calculation method, pension formula or amounts

Normal allowance:

- 65% of the lost earnings (subject to ceiling) if there are dependants,
- 45% if single without dependants,
- 40% if cohabiting person without dependants.

Pension according to incapacity level:

- at least 50% and/or social reasons: early pension (*førtidspension*) = basic amount (*grundbeløb*) + pension supplement (*pensionstillæg*) + early pension amount (*førtidsbeløb*), if applicable.
- 67 to 99%: medium invalidity pension (*mellemste førtidspension*) = basic amount + amount of invalidity (*invaliditetsbeløb*) + pension supplement.
- 100%: maximum invalidity pension (*højeste førtidspension*) = basic amount + invalidity amount + amount for work incapacity (*erhvervsudygtighedsbeløb*) + pension supplement.

Basic amount (grundbeløb): DKK 48,024 (€ 6,445) per year, if income is not above a certain level.

Invalidity amount (invaliditetsbeløb): DKK 23,364 (€ 3,136) per year. Married persons: DKK 19,896 (€ 2,670) per year each, if both qualify for this supplement or the invalidity allowance.

Incapacity of work amount (erhvervsudygtighedsbeløb): DKK 32,244 (€ 4,327) per year. For married persons: DKK 23,328 (€ 3,131) per year each, if both qualify for this supplement.

Pension supplement (pensionstillæg): DKK 21,468 (€ 2,881) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKK 47,616 (€ 6,391) per year.

Early retirement amount (førtidsbeløb): If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKK 12,204 (€ 1,638) per year.

Supplement for pensioners living in the municipal areas where local taxes have risen over a certain amount.

Pension formula:

Occupational invalidity (*Berufsunfähigkeit*):
 $PEP \times 0.6667 \times AR$.

General invalidity (*Erwerbsunfähigkeit*):
 $PEP \times 1.0 \times AR$.

PEP = Personal Income Points (*persönliche Entgeltpunkte*). The number of income points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods. For an average income, one contribution year corresponds to one income point.

AR = Current pension value (*aktueller Rentenwert*): Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries. The actual pension value amounts to DEM 47.65 (€ 24) in the old *Länder* and DEM 40.87 (€ 21) in the new *Länder*.

Persons insured before 31.12.1992:

percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings. The amount of the pension varies according to the degree of invalidity:

- Serious invalidity: full pension;
- Invalidity of 50%: pension reduced by 50%;
- Invalidity of 67%: pension reduced by 25%.

In case of total invalidity, a pension supplement is paid for care provided by a third person. The supplement cannot exceed GRD 129,840 (€ 397) per month.

Persons insured since 1.1.1993:

The level of the pension varies according to the number of years insured. Each year corresponds to 1.714% of pensionable income.

The amount of the pension varies according to the degree of invalidity:

- Serious invalidity: full pension;
- Invalidity of 50%: pension reduced by 50%;
- Invalidity of 67%: pension reduced by 25%.

In case of total invalidity the pension supplement for care provided by a third person corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.

Spain	France	Ireland	Italy	2. Calculation method, pension formula or amounts
<ul style="list-style-type: none"> • Permanent partial incapacity for habitual occupation (<i>Incapacidad permanente parcial para la profesión habitual</i>): Lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table III). • Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>): 55% of reference wage. Increased by 20% if over 55 and out of work (pension of 75%). Pension may, at request of beneficiary, be redeemed by a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 54, subject to a minimum of 12 months). • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) 100% of reference wage. • Severe disablement (<i>Gran invalidez</i>) Amount payable for permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) plus 50%. 	<ul style="list-style-type: none"> • Group 1 (those still able to work): 30% of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period). • Group 2: 50% of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period). • Group 3 (those requiring help from another person): Group 2 pension + 40% supplement. Minimum supplement: FRF 68,712.21 per year (€ 10,475). 	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> • IEP 72.20 (€ 92) per week, if aged under 65. • IEP 83.00 (€ 105) per week if aged between 65 and 80 years. • IEP 88.00 (€ 112) per week if recipient is aged 80 or over. 	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> • Earnings up to ITL 65,280,000 (€ 33,714) (ceiling): 2% x n x E • Partial amount up to ITL 86,822,400 (€ 44,840) (ceiling x 1.33): 1.6% x n x E • Partial amount up to ITL 108,364,800 (€ 55,966) (ceiling x 1.66): 1.35% x n x E • Partial amount up to ITL 124,032,000 (€ 64,057) (ceiling x 1.90): 1.1% x n x E • Earnings over ITL 124,032,000 (€ 64,057): 0.9% x n x E. 	
<p>All pensioners receive 14 times monthly pension payment each year.</p>			<p>n = number of years of insurance (max. 40) E = Reference earnings (see below).</p>	
			<p><i>Incapacity pension formula:</i> See above for "Invalidity allowance".</p>	
			<p><i>New System:</i> The conventional contribution constitutes 33% of the income for each contribution year. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension contribution is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). The minimum coefficient applies for those under 57. The reform awards pension supplements for total incapacity,</p>	

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal																																						
2. Calculation method, pension formula or amounts	<p>Comprises flat rate benefits (<i>majorations forfaitaires</i>) of 1/40 per year of insurance (max. 40) and of income related proportional supplements (<i>majorations proportionnelles</i>).</p> <ul style="list-style-type: none"> Flat-rate benefits: LUF 9,840 (€ 244) 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 flat rate 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>WAO:</i> <i>Initial benefit:</i> Daily allowance for incapacity level between:</p> <table> <tr><td>15 - 25%:</td><td>14.00% of 100/108 W</td></tr> <tr><td>25 - 35%:</td><td>21.00% of 100/108 W</td></tr> <tr><td>35 - 45%:</td><td>28.00% of 100/108 W</td></tr> <tr><td>45 - 55%:</td><td>35.00% of 100/108 W</td></tr> <tr><td>55 - 65%:</td><td>42.00% of 100/108 W</td></tr> <tr><td>65 - 80%:</td><td>50.75% of 100/108 W</td></tr> <tr><td>80% and over:</td><td>70.00% of 100/108 W</td></tr> </table> <p>W = daily wages.</p> <p><i>Continuing benefit:</i> For each year that a person is over 15 on the date on which his WAO benefit takes effect, 2% of the difference between his previous wage and the minimum wage is added to the minimum wage. The amount thus obtained is used as the basis in calculating the benefit rate. The benefit percentage depends on the degree of disablement. In addition holiday allowance of 8%, payable in May.</p> <p><i>WAZ:</i> Daily allowance for incapacity level between:</p> <table> <tr><td>25 - 35%:</td><td>21.00% of MW</td></tr> <tr><td>35 - 45%:</td><td>28.00% of MW</td></tr> <tr><td>45 - 55%:</td><td>35.00% of MW</td></tr> <tr><td>55 - 65%:</td><td>42.00% of MW</td></tr> <tr><td>65 - 80%:</td><td>50.75% of MW</td></tr> <tr><td>80% and over:</td><td>70.00% of MW</td></tr> </table> <p>MW = the earned income, the maximum being the statutory minimum wage: NLG 108.24 (€ 49)</p> <p><i>Wajong:</i> Daily allowance for incapacity level between:</p> <table> <tr><td>25 - 35%:</td><td>21.00% of MYW</td></tr> <tr><td>35 - 45%:</td><td>28.00% of MYW</td></tr> <tr><td>45 - 55%:</td><td>35.00% of MYW</td></tr> <tr><td>55 - 65%:</td><td>42.00% of MYW</td></tr> <tr><td>65 - 80%:</td><td>50.75% of MYW</td></tr> <tr><td>80% and over:</td><td>70.00% of MYW</td></tr> </table> <p>MYW = the minimum of (youth)wage.</p>	15 - 25%:	14.00% of 100/108 W	25 - 35%:	21.00% of 100/108 W	35 - 45%:	28.00% of 100/108 W	45 - 55%:	35.00% of 100/108 W	55 - 65%:	42.00% of 100/108 W	65 - 80%:	50.75% of 100/108 W	80% and over:	70.00% of 100/108 W	25 - 35%:	21.00% of MW	35 - 45%:	28.00% of MW	45 - 55%:	35.00% of MW	55 - 65%:	42.00% of MW	65 - 80%:	50.75% of MW	80% and over:	70.00% of MW	25 - 35%:	21.00% of MYW	35 - 45%:	28.00% of MYW	45 - 55%:	35.00% of MYW	55 - 65%:	42.00% of MYW	65 - 80%:	50.75% of MYW	80% and over:	70.00% of MYW	<p>1.83% of "E" per year for the first 30 insurance years; 1.675% of E per year for the further insurance years (maximum: 80% of "E").</p> <p>If a person becomes an invalid before completing the 56th year of age, the years until age 56 are usually credited as fictitious qualifying periods with an additional supplement (<i>Zurechnungszuschlag</i>) of 1.83% of the calculation basis per year. Pension and supplement may not exceed 60% of highest calculation basis. Reduction of the additional supplement for earned income above individual limits. As of 1 January 2000 a new method of calculation.</p> <p>"E" = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 1.83% per year of a set amount of ATS 6,685 (€ 486).</p> <p>The pension is paid 14 times per year.</p>	<p>Invalidity pension (<i>Pensão de invalidez</i>): Monthly amount = $\frac{0.02 \times N \times R}{140}$</p> <p>N = number of years insured (the 2 % rate does not apply for years with less than 120 registered days of paid work). R = remuneration of the 10 best years within the last 15 years.</p> <p>Monthly pension paid out 14 times in a year: Christmas and holiday bonuses: amounts equal to the pension amount paid for the corresponding month.</p>
15 - 25%:	14.00% of 100/108 W																																									
25 - 35%:	21.00% of 100/108 W																																									
35 - 45%:	28.00% of 100/108 W																																									
45 - 55%:	35.00% of 100/108 W																																									
55 - 65%:	42.00% of 100/108 W																																									
65 - 80%:	50.75% of 100/108 W																																									
80% and over:	70.00% of 100/108 W																																									
25 - 35%:	21.00% of MW																																									
35 - 45%:	28.00% of MW																																									
45 - 55%:	35.00% of MW																																									
55 - 65%:	42.00% of MW																																									
65 - 80%:	50.75% of MW																																									
80% and over:	70.00% of MW																																									
25 - 35%:	21.00% of MYW																																									
35 - 45%:	28.00% of MYW																																									
45 - 55%:	35.00% of MYW																																									
55 - 65%:	42.00% of MYW																																									
65 - 80%:	50.75% of MYW																																									
80% and over:	70.00% of MYW																																									

	Finland	Sweden	United Kingdom	
2. Calculation method, pension formula or amounts	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • <i>Pension:</i> Full amount between FIM 2,206 (€ 371) and FIM 2,625 (€ 441) according to marital status and municipality. A full pension if resident of Finland, 80% of time after age 16 and before disability. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of Employment pension and other statutory Finnish and foreign pensions. • <i>Care allowance:</i> 3 categories: FIM 281 (€ 47), FIM 700 (€ 118) and FIM 1,400 (€ 235) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. • <i>Pensioners' housing allowance:</i> may be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors. <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Disability pension: Accrued pension 1.5% per accrual year. Accrual rates for credited period is: 1.5% up to age 50, for 50 – 59 years 1.2% and from 60 years 0.8%. • Partial disability pension: 50% of the full disability pension. • Individual early retirement pension: equals the disability pension. 	<p>A disability pension (<i>förtidspension</i>) is paid according to the grade of incapacity with a 100%, 75%, 50% or 25% compensation level. Maximum amounts per month:</p> <p><i>Disability pension from the basic scheme:</i> SEK 2,730 (€ 288)</p> <p><i>Disability pension from the supplementary scheme:</i> SEK 11,830 (€ 1,249)</p> <p><i>Care allowance (vårdbidrag):</i> SEK 7,583 (€ 801)</p> <p><i>Handicap allowance (handikappersättning):</i> SEK 2,093 (€ 221).</p>	<p><i>Long-term incapacity benefit (flat rate):</i> GBP 64.70 (€ 91).</p> <p>Age addition: GBP 13.60 (€ 19) if incapacity began before age 35; GBP 6.80 (€ 9.56) if it began between 35 and 44.</p>	2. Calculation method, pension formula or amounts

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
3. Reference earnings or calculation basis	Invalidity allowance (<i>indemnité d'invalidité</i>) is calculated on the basis of daily earnings. Ceiling set at BEF 3,698.06 (€ 92).	No earnings ceiling.	Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 1999 is: West: DEM 8,500 (€ 4,346) East: DEM 7,200 (€ 3,681)	<i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement. <i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension. The monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions.
4. Non contributory periods credited or taken into consideration	None.	Not applicable.	Substitute periods (<i>Ersatzzeiten</i>), credited periods (<i>Anrechnungszeiten</i>) (in particular periods of sickness, rehabilitation, unemployment, studies over 17 years of age, completed technical training or higher education) and added periods (<i>Zurechnungszeiten</i>) (added when the worker qualifies for invalid insurance before reaching the age of 60). Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.	Periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement), periods of participation in the Resistance during the Second World War, periods of military service (option of redemption of 3 annuities), periods of educational leave (option of redemption of 2 annuities), periods of parental leave to bring up the children (option of redemption for 3 months per child).

Spain	France	Ireland	Italy	3. Reference earnings or calculation basis
<p>Reference wage is the quotient resulting from dividing the bases of contribution of the interested party during the 96 months prior to the one in which the event occurs by 112. The bases corresponding to the 24 months prior to the event will be calculated at their value the remaining will be updated, in accordance with the consumer price index (CPI), from the month to which the said bases correspond up to the month immediately prior to the one in which the period of non-updateable bases begins.</p> <p>In case of an accident other than at work and in case the employee was regularly insured or in a situation assimilated thereto, the reference wage is obtained by dividing by 28 the income subject to contributions of a continuous period of 24 month within the last 7 years preceding the event giving rise to invalidity.</p> <p>Ceiling of annual earnings: ESP 4,135,446 (€ 24,855).</p>	<p>Annual average salary, limited to the social security ceiling of FRF 173,640 (€ 26,471) in 1999 which is adjusted every year by decree. The average salary is calculated on the basis of the 10 best years.</p>	<p>Not applicable.</p>	<p>Reference earnings ("E"):</p> <ul style="list-style-type: none"> • for those who on 31.12.92 had worked 15 years: average earnings during the last 10 years, with ceiling. • for those who on 31.12.92 had worked < 15 years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling. • for those employed between the 31.12.92 and the 31.12.95: average earnings during the entire period worked, with ceiling. <p>"E" readjusted in line with the consumer price index, increased each year by 1% for each year worked.</p> <p>The part of the wages above the ceiling of ITL 65,280,000 (€ 33,714) is taken into consideration according to the indicated percentages (see above).</p> <p><i>New System:</i> Ceiling of reference earnings: ITL 141,991,000 (€ 73,332), amount adjusted according to consumer price index.</p>	
<p>The first year of parental leave (<i>Excedencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p>	<p>Periods during which daily benefits are granted for sickness, maternity, employment accidents, a pension for permanent disability (<i>rente pour incapacité permanente</i>) of over 66.66%, each day of a course in a vocational rehabilitation establishment, each day of temporary detention.</p> <p>The periods are taken into account only if the salary received during the course of a calendar year is sufficient to validate at least one quarter's worth of insurance; if this is not the case the periods in question are not taken into account.</p>	<p>Contributions are credited for periods of unemployment, illness or maternity and may be taken into account in order to fulfil the contribution conditions in respect of the contribution year prior to a claim.</p>	<p><i>Incapacity pension:</i> 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 minimum actuarial coefficient for the age of 57 also applies for those under 57.</p>	<p>4. Non contributory periods credited or taken into consideration</p>

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
3. Reference earnings or calculation basis	<p>For the proportional supplement, the salary or the professional income are taken into account.</p> <p>Minimum amount liable for contribution: LUF 46,878 (€ 1,162) per month.</p> <p>Maximum amount liable for contribution: LUF 231,392 (€ 5,736) per month.</p>	<p>WAO: <i>Initial benefit:</i> Net earnings. Ceiling: NLG 81,157.95 (€ 36,828) per year or NLG 310.95 (€ 141) per day.</p> <p><i>Continuing benefit:</i> Statutory minimum wage.</p> <p>WAZ: See "determining factors".</p> <p>Wajong: See "determining factors".</p>	<p>"E" = the average of the (revalued) income of the best 15 insurance years. The income is only considered up to the upper limit of the contribution assessment ceiling of monthly ATS 42,600 (€ 3,096). Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis for 1999 is ATS 37,141 (€ 2,699).</p>	<p>Reference earnings = average monthly wages of the 10 best years (10 years x 14 months = R/140). No ceiling.</p> <p>Earnings taken into account for the calculation of pensions are adjusted according to the consumer price index.</p>
4. Non contributory periods credited or taken into consideration	<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods during which an invalidity pension is granted, periods exempted from payment of self-employment contributions, etc.</p> <p><i>For invalidity before age of 55:</i> Years between commencement of entitlement to pension and age 65.</p>	<p>None.</p>	<p><i>Contribution-free periods which are credited:</i></p> <ul style="list-style-type: none"> • Periods of military or war service as well as assimilated periods (e.g. periods of civil service). • Periods in which maternity allowance (<i>Wochengeld</i>) is received (periods of maternity leave). • Periods in which unemployment benefits or sickness benefits are received. • Periods of child raising (maximum of 4 years per child). 	<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.</p>

	Finland	Sweden	United Kingdom	
3. Reference earnings or calculation basis	<p><i>National pension:</i> Not applicable.</p> <p><i>Employment pension:</i> Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. For credited period the pensionable salary of the last actual employment relationship is used. No ceiling for reference earnings.</p>	No reference earnings. Flat-rate benefits depending on the degree of incapacity.	Not applicable.	3. Reference earnings or calculation basis
4. Non contributory periods credited or taken into consideration	Basically none. However, if leave from work due to e.g. maternity, military service etc. is less than one year, this year is credited in most pension schemes (not LEL, TaEL).	A person who becomes disabled is remunerated with a disability pension (<i>förtidspension</i>). This pension is calculated on earned and assumed pension points for the years to come until normal retirement age.	Contributions credited for periods of sickness, incapacity, unemployment and, in the case of men, from age 60 to 65.	4. Non contributory periods credited or taken into consideration

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
5. Supplements for dependants	Partner: No supplements. Children: See Table IX "Family benefits".	No supplements. However see Table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners.	No supplements.	<i>Persons insured before 31.12.1992:</i> Partner: GRD 9,292 (€ 28) per month. Adjustment according to the rises in civil servants' pensions. Children: 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension <i>Persons insured since 1.1.1993:</i> Partner: No supplements. Children: 1st child: 8% of the pension 2nd child: 10% of the pension 3rd child and any additional children: 12% of the pension
6. Minimum pension	<i>Minimum for regularly employed:</i> With dependants: BEF 1,337 (€ 33) per day, Without dependants: single: BEF 1,070 (€ 27) per day; cohabits: BEF 957 (€ 24) per day. <i>Minimum for non-regularly employed:</i> With dependants: BEF 1,073 (€ 27) per day, Without dependants: BEF 804 (€ 20) per day.	3/40 of the above mentioned amounts.	No minimum pension.	<i>Persons insured before 31.12.1992:</i> GRD 113,150 (€ 346). <i>Persons insured since 1.1.1993</i> GRD 61,207 (€ 187).
7. Maximum pension	The ceiling for the maximum daily remuneration, which serves as a basis for calculating benefits, is BEF 3,698.06 (€ 92).	Full rate (40/40) of the above mentioned amounts.	No maximum pension.	<i>Not dependent on the begin of the insurance:</i> GRD 634,844 (€ 1,941).

Invalidity

Table V

Spain	France	Ireland	Italy	
None (but see Minimum Pension, <i>pensión mínima</i>).	No supplements.	Spouse. IEP 46.50 (€ 59) per week. For each child: IEP 15.20 (€ 19) per week.	See Table IX "Family Benefits".	5. Supplements for dependants <ul style="list-style-type: none"> • Spouse • Children
<ul style="list-style-type: none"> • Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>) Minimum pension for persons over 65: ESP 67,050 (€ 403) with dependent spouse and ESP 56,990 (€ 343) without dependent spouse. • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) Minimum pension ESP 56,990 (€ 343) per month or ESP 67,050 (€ 403) for beneficiaries with dependent spouse. • Severe disablement (<i>Gran invalidez</i>) ESP 85,485 (€ 514) per month. For beneficiaries with dependent spouse: ESP 100,575 (€ 604). 	Minimum pension (<i>pension minimale</i>): FRF 17,545 (€ 2,675) per year. Minimum (means tested): FRF 24,940 (€ 3,802) per year.	Flat-rate amount.	<i>Incapacity pension:</i> The minimum pension amount of ITL 9,224,150 (€ 4,764) 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 ITL 16,010,800 (€ 8,269) or than 3 times the social pension ITL 24,016,200 (€ 12,403) if the person is married. <i>New System:</i> The minimum pension no longer exists.	6. Minimum pension
Monthly pension must in no case exceed ESP 295,389 (€ 1,775).	30% of the social security ceiling: FRF 52,092 (€ 7,941) per year. 50% of the social security ceiling: FRF 86,820 (€ 13,236) per year.	Flat-rate amount.	No maximum.	7. Maximum pension

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
<p>5. Supplements for dependants</p> <ul style="list-style-type: none"> • Spouse • Children 	No supplements.	No supplements.	<p>Partner: No supplement. As regards the increase of the reference rate for the compensation supplement (<i>Ausgleichszulage</i>) for spouses living in the same household see below "Minimum Pension".</p> <p>Children: ATS 300 (€ 22) for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities.</p> <p>As regards the increase of the reference rate for the compensation supplement (<i>Ausgleichszulage</i>) for children see below "Minimum Pension".</p>	<p>Spouse: PTE 4,930 (€ 25) per month.</p> <p>Children: No supplements.</p>
6. Minimum pension	No pension can be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of LUF 40,255 (€ 998) per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.	<p>WAO: <i>Initial benefit</i>: No minimum benefits. <i>Continuing benefit</i>: No minimum benefits.</p> <p>WAZ: No minimum pension.</p> <p>Wajong: No minimum pension.</p> <p>If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the Supplementary Benefits Act (<i>Toeslagenwet, TW</i>) (means tested). The maximum amount of this supplement is 30% of the minimum wage for a couple, 27% for single-parent families and 21% of this wage for single persons. Lower rates apply for single persons under age 23.</p>	<p>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 in the amount of the respective difference:</p> <p>Single pensioners: ATS 8,112 (€ 590)</p> <p>Pensioners living in the same household with spouse: ATS 11,574 (€ 841).</p> <p>Increase of the compensation supplement (<i>Ausgleichszulage</i>) for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 864 (€ 63).</p>	<p>Minimum 30% of reference earnings. Yet if the pension amount is less than PTE 32,600 (€ 163) per month, then a pensioner with 15 contribution years will be entitled to draw a supplementary social pension amount to match this level. But the difference amount will not exceed the state old-age social pension of PTE 23,600 (€ 118).</p> <p>For pensioners whose contribution period varies between 15 and 40 years or more, higher amounts are provided. On 1 June 1999, the mentioned minimum pensions will be indexed at the national minimum wage, deducted from the worker's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period.</p>
7. Maximum pension	No pension can exceed 5/6 of five times the reference amount, that is LUF 186,366 (€ 4,620) per month. Calculation is based on the rules of common law.	<p>WAO: <i>Initial benefit</i>: For full disablement 70% of 100/108 of NLG 310.95 (€ 141) per day. <i>Continuing benefit</i>: For full disablement 70% of 100/108 times the statutory minimum wage plus supplement.</p> <p>WAZ: For full disablement 70% of the statutory minimum wage.</p> <p>Wajong: For full disablement 70% of the statutory minimum (youth) wage.</p>	ATS 28,712.80 (€ 2,087) monthly.	Maximum 80 % of the reference earnings.

	Finland	Sweden	United Kingdom	
5. Supplements for dependants	<p>Spouse: <i>National pension:</i> no new supplements granted after 1.1.1996. Spouse increase FIM 162 (€ 27) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1997 and will be abolished by 2001.</p> <p><i>Employment pension:</i> no supplement.</p> <p>Children: <i>National pension:</i> No new supplements granted after 1.1.1996. Spouse increase FIM 157 (€ 26) month/child, under the age of 16 if the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1998 and will be abolished by 2002.</p>	<p>Partner: Wife's supplement (<i>hustrutillägg</i>) is payable to women born 1931-1934 according to transitional rules.</p> <p>Children: Child's supplement (<i>barntillägg</i>) is payable to persons who were entitled to the benefit in December 1989. It is payable for every child as long as the child is under 16 years.</p>	<p>Partner: Increase for spouse aged 60 or over or adult caring for dependent child: GBP 38.70 (€ 54).</p> <p>Children: Increase for dependent child: GBP 9.90 (€ 14) for the first, GBP 11.30 (€ 16) for each other.</p>	5. Supplements for dependants
<ul style="list-style-type: none"> • Spouse • Children 				<ul style="list-style-type: none"> • Spouse • Children
6. Minimum pension	No statutory minimum pension.	Flat-rate benefits depending on the degree of incapacity.	Flat-rate amounts.	6. Minimum pension
7. Maximum pension	No statutory maximum pension.	<p>Pensions are not calculated on incomes exceeding 7.5 times the base amount (<i>basbelopp</i>).</p> <p>Flat-rate benefits depending on the degree of incapacity.</p>	Flat-rate amounts.	7. Maximum pension

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
8. Other benefits	<p>A lump-sum allowance is granted to disabled persons with dependants who satisfy the criteria for recognition of the need for third-party assistance. The daily amount represents a monthly sum of BEF 2,500 (€ 62) as from 1 October 1998 and BEF 5,000 (€ 124) as from 1 January 2000.</p>	<p><i>Outside assistance allowance (bistandstil-læg):</i> given for the personal aid of a third person and in case of blindness or extreme short-sightedness: DKK 24,408 (€ 3,276) per year. This allowance can be replaced by:</p> <p><i>Constant attendance allowance (plejetillæg):</i> when the claimant needs constant surveillance or care by a third person: DKK 48,696 (€ 6,535) per year.</p> <p><i>Invalidity allowance (invaliditetsydelse):</i> 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: DKK 23,496 (€ 3,153) per year; if the spouse receives the same invalidity allowance or invalidity pension: DKK 19,080 (€ 2,561) per year. The supplement for single persons living alone and who have been receiving invalidity allowance and assistance allowance or outside assistance since December 1993 amounts to DKK 26,508 (€ 3,558) per year.</p> <p><i>Personal allowance (personligt tillæg):</i> a personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.</p>	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' wages. Pension increased in line with rises in civil servants' pensions.</p> <p><i>Allowance:</i> Insured persons or members of their family, suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, or 1,000 days of total contribution. Amount of allowance: 20 times the minimum wage of an unskilled manual worker, i.e. GRD 129,840 (€ 397) per month.</p>

Invalidity

Table V

Spain	France	Ireland	Italy
None.	None.	<p><i>Living alone allowance:</i> Paid to pensioner aged 66 or over living alone: IEP 6.00 (€ 7.62) 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> <p>8. Other benefits</p>

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
8. Other benefits	None.	<p><i>Death allowance (Overlijdensuitkering):</i> <i>WAO, WAZ and Wajong:</i> The death allowance equals one time the gross monthly benefit the deceased was entitled to.</p>	<p><i>Long-term care benefit (Pflegegeld):</i> 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 ATS 2,000 (€ 145) and ATS 21,074 (€ 1,532) per month. The care allowance will be granted 12 times a year.</p> <p><i>Increased family allowance (Erhöhte Familienbeihilfe):</i> See Table IX "Family benefits".</p>	<p>Supplement paid to invalids who need permanent attendance by a third party (<i>Subsidio por assistência de terceira pessoa</i>): PTE 11,310 (€ 56) per month.</p>

	Finland	Sweden	United Kingdom	
8. Other benefits	<p><i>Care allowance:</i> 3 categories: FIM 281 (€ 47), FIM 700 (€ 118) and FIM 1,400 (€ 235) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury.</p> <p><i>Pensioners' housing allowance:</i> May be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors.</p> <p><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 420 (€ 71), FIM 980 (€ 165) or FIM 1,819 (€ 306) per month.</p> <p><i>Rehabilitation allowances</i> are paid if the pensioner is referred to rehabilitation. See "Rehabilitation".</p>	<p><i>Attendance allowance (assistansersättning)</i> 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> <p><i>Housing supplement for pensioners (bostadstillägg):</i> 90% of the housing costs per month of the costs between SEK 100 (€ 11) and SEK 4,000 (€ 422). The supplement is income-tested.</p>	<p>The following benefits are non-contributory:</p> <p><i>Severe Disablement Allowance:</i> May be paid to severely disabled people with insufficient national insurance contributions for Incapacity Benefit. The "all work" test for incapacity benefits is applied to new claimants. Claimants who became incapable of work after age of 20 must be 80% disabled. Rate GBP 39.10 (€ 55) a week. Plus age additions: 3 rates varying according to the age when incapacity began: aged under 40: GBP 13.60 (€ 19) aged 40 - 49: GBP 8.60 (€ 12) aged 50 - 59: GBP 4.30 (€ 6.05) Plus increases for dependants: Adult GBP 23.20 (€ 33). Child GBP 9.90 (€ 14) for first child, GBP 11.30 (€ 16) for each other).</p> <p><i>Attendance Allowance:</i> Is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: GBP 51.30 (€ 72) or GBP 34.30 (€ 48) per week dependent on the amount of care a person needs.</p> <p><i>Disability Living Allowance:</i> May be paid to people who have personal care and/ or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs: GBP 51.30 (€ 72) or GBP 34.30 (€ 48) or GBP 13.60 (€ 19) and two rates for mobility needs: GBP 35.85 (€ 50) or GBP 13.60 (€ 19) depending on the amount of help a person needs.</p> <p><i>Invalid Care Allowance:</i> GBP 38.70 (€ 54) per week payable to a person under pension age (and not earning more than GBP 50 (€ 70) per week, after allowable expenses) who is providing at least 35 hours care a week to another person who is receiving <i>Disability Living Allowance</i> care component at the highest or middle rate or <i>Attendance Allowance</i> or <i>Constant Attendance Allowance</i> at not less than the normal maximum rate. Dependant additions are also available.</p>	8. Other benefits

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
Adjustment	<p>Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02 in relation to the preceding index.</p> <p>Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant.</p>	<p>The rate of adjustment (<i>satsreguleringsprocenten</i>) of social pensions and other transfer incomes (<i>overførselsindkomster</i>) is fixed once a year, on the basis of the evolution of wages.</p>	<p>Annual adjustment (1 July) of the current pension value (<i>aktueller Rentenwert</i>) according to the net salary development in the past calendar year compared to the calendar year preceding the past year.</p>	<p>Adjustment according to the rise in civil servants' pensions.</p>
Accumulation with other social security benefits	<p>Accumulation with employment injuries' or occupational diseases' pension is possible up to a statutory maximum.</p>	<p>Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of some cash benefits to pensioners.</p> <p>In the event of illness or unemployment, daily allowances received during the municipal council's review of the dossier are deductible from the pension.</p> <p>An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner. It is possible to go from an early-retirement pension to a partial pension (<i>Delpension</i>), see Table VI.</p>	<p>If combined with an employment injury pension (<i>Unfallversicherung</i>), the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat rate, adjusted to match average wage development).</p>	<p>Accumulation with other pensions possible up to a total sum of all pensions of GRD 855,500 (€ 2,615) per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22nd insurance class, i.e. 50 x GRD 17,110 (€ 52).</p>

Spain	France	Ireland	Italy	
<p>Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.</p>	<p>Annual adjustment by way of order fixing the coefficient of increase.</p>	<p>Invalidity pensions are normally increased once a year.</p>	<p>From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment</p> <ul style="list-style-type: none"> • for the pension category up to twice the minimum pension: 100%. • for pension category between twice and three times the minimum pension: 90%. • for pension category exceeding three times the minimum pension: 75%. <p>In 1998, pensions which are five times higher than the minimum pension will not be adjusted in accordance with the development of the cost of living.</p>	<p>Adjustment</p>
<p>Incapacity pensions (<i>pensiones por incapacidad</i>) may not be drawn concurrent with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity.</p>	<p>Cumulation with a military invalidity pension (<i>pension militaire d'invalidité</i>), an employment accident pension (<i>rente d'accidents du travail</i>) or an invalidity pension (<i>pension d'invalidité</i>) under a special regime (<i>régime spécial</i>), up to the salary received by an able-bodied worker in the same professional category. With an invalidity pension under the agricultural regime (<i>pension d'invalidité du régime agricole</i>), up to 50% of the salary received by an able-bodied worker in the same professional category.</p>	<p>Not payable with any pension under the social welfare acts with the exception of Disablement Benefit (see Table VIII).</p>	<p>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>

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Adjustment	<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to earnings level by special law.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.</p>	<p>Annual adjustment on 1 January by regulation of the Federal Minister of Labour and Social Affairs (in principle according to the development of net wages). For 1999: 1.5%.</p>	<p>Normally increase once a year by government decision with regard to the price level.</p>
Accumulation with other social security benefits	<p>In case of receipt of employment injury pension (<i>rente d'accident</i>), reduction of invalidity pension (<i>pension d'invalidité</i>) if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.</p>	<p><i>WAO, WAZ and Wajong:</i></p> <p>Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work.</p>	<p>Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against long-term care allowance (<i>Pflegegeld</i>).</p>	<p>Accumulation with pensions paid in the framework of other compulsory or optional schemes possible under certain conditions.</p>

	Finland	Sweden	United Kingdom	
Adjustment	<p><i>National pension:</i> Annually according to price changes.</p> <p><i>Employment pension:</i> Annually according to the average of price and wage changes (TEL-index).</p>	<p>The rate of adjustment is fixed every year on the basis of the evolution of prices (the base amount, <i>basbelopp</i>).</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>	Adjustment
Accumulation with other social security benefits	<p>Only one pension from National Pension Scheme may be paid.</p> <p>If combined with an employment pension or employment injuries' or occupational diseases' pension, the national pension is reduced.</p> <p>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.</p> <p>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.</p>	<p>Accumulation with handicap allowance (<i>handikappersättning</i>) is possible. Care allowance (<i>vårdbidrag</i>) is payable irrespective of other benefits.</p>	<p>Incapacity Benefit is not affected. Attendance Allowance, Disability Living Allowance or basic War or Industrial Injuries Disablement Pension is also in payment.</p>	Accumulation with other social security benefits

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
Accumulation with earnings	A professional activity during the period of disability may be authorised by the mutual insurance company's medical advisor. The amount of the daily benefit thus allocated may not exceed the daily amount that would be allocated if there were no cumulation.	Accumulation possible, but with benefit reduction.	Pension is reduced if earnings exceed fixed ceilings (<i>Hinzuverdienstgrenze</i>). Payment of pension is suspended if earnings exceed the upper ceiling.	Accumulation with earnings from a dependent or self-employed full-time activity possible within certain limits if this activity has been declared towards the competent administration; in case of non-declaration, the pension has to be reimbursed (persons insured before 31.12.1992) or will be suspended (insured since 1.1.1993). Limits for accumulation: <ul style="list-style-type: none"> • <i>Persons insured before 31.12.1992</i>: earnings possible up to the amount of 50 minimum daily wages per month: GRD 6,492 (€ 20) x 50 = GRD 324,600 (€ 992). • <i>Persons insured since 1.1.1993</i>: in case of a dependent or self-employed activity, the pension is reduced by one third but cannot be less the minimum pension amount. There are also upper limits for admissible earnings of a pensioner. For wages or salaries, the general rules are applied. For earnings from a self-employed activity, the upper limit amounts to GRD 317,422 (€ 970) per month.
Rehabilitation	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialised establishments.	Measures to lessen the consequences of invalidity by: <ul style="list-style-type: none"> • Assistance for special medical care; • maintenance allowances during vocational rehabilitation; • appliances and aids supplied by local authorities under the Active Social Policy Act and the Social Services Act of 1997. 	Rehabilitation: medical benefits and occupational training as well as other measures including transitional benefits (<i>Übergangsgeld</i>).	None.

Spain	France	Ireland	Italy	Accumulation with earnings
<p>Permanent incapacity pensions (<i>pensiones por incapacidad permanente</i>) are compatible with earnings, provided the activity is consistent with the pensioner's physical condition and does not imply a change in his/her capacity to work for revision purposes.</p>	<p>Suspension of the pension if the pension and the salary received during two consecutive quarters are greater than the average quarterly salary for the last calendar year before stopping work prior to invalidity.</p>	<p>Not applicable.</p>	<p>No accumulation possible for incapacity pension; partial accumulation for invalidity pension.</p>	
<p>Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation). Rehabilitation allowance (<i>Subsidio de recuperación</i>) paid to persons not in receipt of periodic cash benefits. Preferential access to employment in certain situations.</p>	<p>Vocational retraining in specialised vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued.</p>	<p>Persons receiving Invalidity Pension, may, with permission, engage in work of a rehabilitative or therapeutic nature or undergo a training course for the purpose of taking up another occupation.</p>	<p>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>Rehabilitation</p>

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Accumulation with earnings	The income from an activity may be cumulated with the pension up to a ceiling comprising the average of the five highest annual salaries during the period of insurance. The pension is reduced by the amount of income exceeding this ceiling.	<i>WAO, WAZ and Wajong:</i> If a beneficiary finds suitable employment the disablement category in which she/he has been classed may change, depending on what he/she earns doing this work. This means that the rate of benefit may be revised.	The supplement for credited periods in the case of invalidity before age 56 (<i>Zurechnungszuschlag</i>) is reduced if the earned income exceeds individual limit.	Accumulation possible up to the limit of the reference earnings.
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>The Act governing reintegration (Wet op de (re)integratie arbeidsgehandicapten, REA):</i> Any employer who employs a disabled worker or who assigns him to a more suitable position within his company can receive a considerable compensation to finance all costs this may involve. It is under this Act also possible to grant a disabled worker facilities which tend to maintain, restore or improve his incapacity for work. <i>Disablement Provision Act (Wet voorzieningen gehandicapten, WVG):</i> It is under this Act possible to grant a disabled person facilities which improve his living conditions.	Several measures of medical, vocational and social rehabilitation, inter alia transitional allowance (<i>Übergangsgeld</i>) (60% of the invalidity pension paid out or still due, supplements for spouses and other family members). 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	
Accumulation with earnings	<p><i>Employment pension:</i> 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 1,184 (€ 199) 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>	None.	Not possible.	Accumulation with earnings
Rehabilitation	<p>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.</p> <p>A rehabilitation allowance is payable for the period of rehabilitation:</p> <p><i>National pension:</i> The rehabilitation allowance is 10% extra to the amount of the pensioner's national pension or the person's sickness or unemployment benefit.</p> <p><i>Employment pension:</i> The rehabilitation cash benefit amounts to the full disability pension plus a rehabilitation increment of 33% for periods of active rehabilitation arranged by the employment pension institution.</p>	Appliances and aids supplied by local health authorities. There is a possibility to combine vocational training and partial invalidity pension.	<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. <p>There is similar provision in Northern Ireland.</p>	Rehabilitation

Table V

Invalidity

	Belgium	Denmark	Germany	Greece
<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>	<p>Benefits are fully liable to taxation.</p>	<p>Basic pensions, pension supplements, and amounts for work incapacity are fully liable to taxation.</p> <p>Invalidity pensions, early pension, amount of invalidity, constant attendance allowances and outside assistance allowances are not subject to taxation.</p>	<p>In general, pensions are liable to taxation.</p> <p>The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated digressively according to the age of the beneficiary at the commencement of pension payments).</p>	<p>In general, benefits are fully liable to taxation.</p> <p>There are a few exemptions: persons crippled in war, war victims and their families, blind persons and persons suffering from quadriplegia or paraplegia.</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p>No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction.</p> <p>The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	<p>No upper limit of annual income and no reduction of taxation.</p>	<p>The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 1999 are DEM 13,067 (€ 6,681) for single adults and DEM 26,135 (€ 13,363) for married couples.</p>	<p>Taxation if the annual income ceiling of GRD 1,355,000 (€ 4,142) is reached.</p> <p>Tax reduction linked to the number of children:</p> <p>1 child: GRD 25,000 (€ 76) 2 children: GRD 50,000 (€ 153) 3 children: GRD 105,000 (€ 321) 4 children: GRD 180,000 (€ 550) 5 children: GRD 225,000 (€ 688).</p>

Spain	France	Ireland	Italy	Taxation and social contributions
<ul style="list-style-type: none"> Permanent partial or total incapacity for habitual occupation (<i>Incapacidad permanente para la profesión habitual</i>): Benefits are fully liable to taxation. Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): Benefits are not subject to taxation. 	<p>Invalidity pension (<i>pension d'invalidité</i>) benefit is liable to taxation after deduction of 10% and then of 20%.</p> <p>Tax relief if the pension amount does not exceed that of the old-age allowance for salaried workers of FRF 17,336 (€ 2,643) and if other sources of income do not exceed FRF 42,658 (€ 6,503) for a single person or FRF 74,720 (€ 11,391) for a couple (declaration of incomes is not necessary).</p> <p>Supplement for assistance by a third party (<i>Majoration pour l'assistance d'une tierce personne</i>): not subject to taxation.</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation.</p>	<p>1. Taxation of pension benefits</p>
<p>The limit varies annually according to the incomes and family circumstances.</p>	<p>Invalidity pension (<i>pension d'invalidité</i>): Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> Single person: FRF 41,691 (€ 6,356) Couple with no children: FRF 68,061 (€ 10,376) Couple with one child: FRF 81,111 (€ 12,365) Couple with two children: FRF 94,161 (€ 14,355) 	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1998/1999 are:</p> <p><i>People under 65:</i> Single Person: IEP 4,100 (€ 5,206) Married couple: <ul style="list-style-type: none"> with no children: IEP 8,200 (€ 10,412) with one child: IEP 8,650 (€ 10,983) with 2 children: IEP 9,100 (€ 11,555) with 4 children: IEP 10,400 (€ 13,205) </p> <p><i>People aged between 65 and 74:</i> Single Person: IEP 5,000 (€ 6,349) Married couple: IEP 10,000 (€ 12,697)</p> <p><i>People aged over 75:</i> Single Person: IEP 5,500 (€ 6,984) Married Couple: IEP 11,000 (€ 13,967)</p>	<p>The extent of taxation depends on total annual income of the individual or of the family.</p>	<p>2. Limit of income for tax relief or tax reduction</p>

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	For tax purposes, social security benefits replacing income are treated as wages.	In general, benefits are fully liable to taxation.	Pensions are fully liable to taxation. Long-term care benefit (<i>Pflegegeld</i>) is not liable to taxation.	Invalidity pensions are subject to taxation, but the tax system is different than the one for earnings from work.
1. Taxation of pension benefits				
2. Limit of income for tax relief or tax reduction	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Tax is levied on the income after the deduction of sickness insurance contributions. The individual tax due depends in particular on the individually applicable tax reductions, including a general annual tax reduction of ATS 8,840 (€ 642) and, for example, annual tax reduction for pensioners in the amount of ATS 5,500 (€ 400). These amounts are deducted from the annual tax due.	Taxation is only applied for an annual income starting at PTE 1,878,500 (€ 9,370).

	Finland	Sweden	United Kingdom	
<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>	<p>Pensions are fully liable to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension only, no income tax is paid. See point 2 below. Disability Allowance, Care Allowance and Pensioners Housing Allowance are not taxed.</p>	<p>Benefits are fully liable to taxation except for housing supplement (<i>bostadstillägg</i>), the handicap allowance (<i>handikappersättning</i>) and such parts of the care allowance (<i>vårdbidrag</i>) which are supposed to cover special costs due to the handicap.</p>	<ul style="list-style-type: none"> • <i>Long-term incapacity benefit</i> is taxable (with exceptions for people who were receiving the former Invalidity Benefit when it was abolished in April 1995). • <i>Attendance Allowance, Disability Living Allowance</i> and <i>Severe Disablement Allowance</i> are not subject to taxation. • <i>Invalid Care Allowances</i> are taxable, but any Child Dependency Addition is not. 	<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>
	<p>2. Limit of income for tax relief or tax reduction</p>	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes: single person: FIM 34,400 (€ 5,786) married person: FIM 29,100 (€ 4,894)</p> <p>Government taxes: FIM 23,000 (€ 3,868): for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction)</p> <p>No deduction is given when the pension is higher than</p> <p>Local taxes: single: FIM 83,543 (€ 14,051) married FIM 70,671 (€ 11,886)</p> <p>Government taxes: FIM 55,857 (€ 9,394).</p>	<p>Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (<i>folkpension</i>) and pension supplement (<i>pensionstillskott</i>) is not liable to taxation. For pensioners with higher pensions the special deduction is de-escalated with 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 109,000 (€ 11,511).</p>	<p>In general there is a progressive taxation of gross income after deduction of personal and other reliefs.</p> <ul style="list-style-type: none"> • Main personal reliefs per person per year: Aged under 65: GBP 4,195 (€ 5,899). Aged between 65 and 74: GBP 5,410 (€ 7,608). Aged over 75: GBP 5,600 (€ 7,875). • Supplement for married couples and single parents: Aged under 65: GBP 1,900 (€ 2,672). Aged between 65 and 74: GBP 3,305 (€ 4,648). Aged over 75: GBP 3,345 (€ 4,704). <p>These supplementary allowances for married couples and single parents are restricted to give tax relief at a fixed rate of 15 per cent.</p>

	Belgium	Denmark	Germany	Greece
3. Social security contributions from pension	<p>A 0-2% contribution (<i>cotisation de solidarité</i>) for the sum of statutory and non-statutory pensions.</p> <p>A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below BEF 45,939 (€ 1,139) or - without any dependants - to BEF 38,762 (€ 961).</p>	None.	<p>The portion contributed for sickness insurance by the pensioner is determined according to the respective contribution rate of the sickness fund.</p> <p>The portion contributed by the pensioner for long-term care insurance is 0.85%.</p>	<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA):</p> <p>Pensions up to GRD 120,000 (€ 367): no contribution paid. Pensions amounting to more than GRD 120,000 (€ 367):</p> <ul style="list-style-type: none"> • For amounts up to GRD 120,000 (€ 367): 1%. • For the part between GRD 120,001 (€ 367) and GRD 200,000 (€ 611): 2%. • For the part between GRD 200,001 (€ 611) and GRD 300,000 (€ 917): 3%. • For the part between GRD 300,001 (€ 917) and GRD 400,000 (€ 1,223): 4%. • For parts over GRD 400,001 (€ 1,223): 5%.

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

3. Social security contributions from pension

Table V

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
3. Social security contributions from pension	Contributions are deducted for health care.	<p><i>WAO:</i> Social insurance contributions for the Unemployment Benefits Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from the <i>WAO</i> benefit.</p> <p><i>WAZ:</i> Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from the <i>WAZ</i> benefit. Furthermore from the <i>WAZ</i> benefit a contribution is deducted that equals the <i>WW</i>-contribution.</p> <p><i>Wajong:</i> Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from the <i>Wajong</i> benefit. Furthermore from the <i>Wajong</i> benefit a contribution is deducted that equals the <i>WW</i>-contribution.</p>	3.75% sickness insurance contribution.	None.

Invalidity

	Finland	Sweden	United Kingdom	
3. Social security contributions from pension	Sickness insurance premium for pensioners is 3.9% of taxable income.	No contribution from pensioners.	None.	3. Social security contributions from pension

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity

VI Old-Age

- VII Survivors
- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	<i>National pension (Folkepension):</i> Law of 16 May 1984, amended. <i>Supplementary pension (ATP):</i> Law of 7 March 1964, amended. <i>Partial pension (Delpension):</i> Law of 4 June 1986.	Social Code (<i>Sozialgesetzbuch</i>), Book 6, introduced by the pension reform law (<i>Rentenreformgesetz</i>) of 18 December 1989, amended in the pension reform law 1999 (<i>Rentenreformgesetz 1999</i>) of 16 December 1997.	Law 1846/51 of 14 June 1951, last amended on 5.1.1999 with the publication of Law No. 2676/99. Law 1902/90 of 17 October 1990. Law 2084/92 of 7 October 1992.
Basic principles	A system of current income financing ("pay as you go") based primarily on contributions.	System of universal coverage (national pension) and social insurance system (supplementary pension) linked to employment.	Compulsory insurance for employees (manual and white-collar workers).	Insurance system. Benefits dependent on contributions.

Spain	France	Ireland	Italy	Applicable statutory basis
<p>O.M. 18.1.1967. Legislative Royal Decree 1/94 of 20 June 1994, which adopts the amended text of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>). Royal Decree 1647/1997 of 31 October.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>). Decree no. 93.1022 of 27 August 1993. Decree no. 1023 of 27 August 1993. Decree no. 93.1024 of 27 August 1993.</p>	<p>Social Welfare (Consolidation) Act 1993, amended.</p>	<p>Law No. 155 of 23 April 1981. Law No. 297 of 29 May 1982. Law No. 638 of 11 November 1983. Law No. 140 of 15 April 1985. Law No. 88 of 9 March 1989. Statutory Order No. 503 of 30 December 1992. Law No. 335 of 8 August 1995. Law No. 449 of 27 December 1997. Law No 448 of 23 December 1998.</p>	
<p>Insurance system. Benefits (<i>Jubilación</i>) depend on contributions.</p>	<p>Insurance system. Benefits are paid out depending on contributions. Compulsory supplementary pension schemes (insurance system) for all employed under the general pension scheme or social insurance system for farmers. Insurance system.</p>	<p>Contribution based Social Insurance system.</p>	<p>Insurance system. Benefits depend on the contributions.</p>	Basic principles

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>), including the last amendments through the Law of 27 December 1996.	General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>).	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), BGBl. (<i>Official Journal</i>) No. 189/1955, last amended by BGBl. I No. 16/1999. Long-term care benefit (<i>Pflegegeld</i>): Federal Care Allowance Act (<i>Bundespflegegeldgesetz, BPGG</i>), BGBl. (<i>Official Journal</i>) No. 110/ 1993, last amended by BGBl. I No. 111/1998.	Statutory Order 329/93 of 25 September 1993.
Basic principles	Insurance system.	System of universal coverage, financed with contributions on earned incomes. Compulsory supplementary pension schemes for employees based on agreements between social partners.	Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).	Insurance system. Benefits depend on contributions. The law provides for supplementary conventional schemes as an option.

	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law of 8 July 1961 National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>) Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>) Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>) Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>) Local Government Employees' Pensions Act 202/1964 (<i>KvTEL</i>) State Employees' Pensions Act 280/1966 (<i>VEL</i>) Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KiEL</i>) Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>) Farmers' Pensions Act 467/1969 (<i>MYEL</i>) Pension Act for performing artists and certain other groups 1056/1998 (<i>TaEL</i>)</p>	<p>Law of 1962 on General Social Security and amendments. Law of 1998 on Earnings related Old Age Pension. Law of 1979 on Partial pension.</p>	<p>Social Security Contributions and Benefits Act 1992 and the regulations thereunder. Pension Act 1995.</p>	Applicable statutory basis
Basic principles	<p>Dual system of insurance system (employment pension) covering all economically active persons (employees, self-employed, farmers) and a universal coverage system (national pension) guaranteeing a minimum pension.</p> <p>The pension schemes are integrated and when other pension income is above a given limit no national pension is paid. Voluntary supplementary company schemes exist but are of relatively small importance.</p>	<p>The first pensions from the new scheme will be paid in January 2001. There will be transitional rules as the new system is introduced only gradually. The first year in which a new pension will be calculated completely under the new system is in 2015.</p> <p>The public old age pension system (<i>älderspension</i>) is compulsory and of universal coverage. Pension rights can be earned from the age of 16, there is no upper age-limit.</p> <p>The old age pension system consists of three parts:</p> <ul style="list-style-type: none"> • The PAYG earnings related old age pension (<i>inkomstgrundad älderspension</i>) is a system with fixed contributions of 16% of the pensionable earnings, earnings up to and including 7.5 base amounts (<i>basbelopp</i>). • Fully funded premium reserve system (<i>premiärservsystem</i>) based on conventional insurance principles forms a second part of the earnings related scheme. 2.5% of the pensionable earnings will be paid into this system and will carry return in individual accounts. • Guarantee pension (<i>garantipension</i>) for all residents with low or none earnings related old age pension. 	<p>Contributory State Retirement Pension scheme (for people who have reached state retirement age) made up of a flat rate <i>Basic Pension</i>, an earnings-related Additional Pension (<i>SERPS</i>) and an earnings-related <i>Graduated Retirement Benefit</i>. A non-contributory State pension is payable to certain persons aged 80 years and over (see Table XI.2). Voluntary supplementary pension schemes may be used to replace benefits provided by SERPS.</p>	Basic principles

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
Field of application	Compulsory insurance for employees.	<p><i>National pension (Folkepension):</i> compulsory membership for all resident nationals.</p> <p><i>Supplementary pension:</i> compulsory membership for all employees aged 16 - 66 working nine hours or more per week, as well as persons who receive daily allowances in case of sickness or unemployment or who have started participating in activation or training/education measures.</p> <p>Persons who draw an early pension or receive a transition benefit in case of unemployment may enrol, on a voluntary basis, in the scheme, as may persons who receive a disability pension, an early pension or a partial pension (<i>Delpension</i>).</p> <p>Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of three years.</p> <p>Beneficiaries of the guarantee of sufficient resources.</p>	Manual and white-collar workers. Voluntary insured persons.	Compulsory insurance for all employees and assimilated.
Exemptions from compulsory insurance	None.	<p><i>Supplementary pension:</i> Exempted from compulsory insurance are employees working less than 9 hours per week (also see above under "Field of application").</p>	No compulsory insurance for employees in insignificant employment (up to DEM 630 (€ 322) per month in the old <i>Länder</i> and DEM 530 (€ 271) in the new <i>Länder</i> , and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	None.

Spain	France	Ireland	Italy	
Compulsory insurance for all employees.	Compulsory insurance for all employed and assimilated persons.	With some exceptions, all persons aged 16 to 66 years of age employed under a contract of service or apprenticeship. Also self-employed persons aged 16 years to 66 years.	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the INPS for farmers, tenants, self-employed craftsmen and merchants /retailers.	Field of application
All salaried work that is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	None.	Persons with weekly earnings less than IEP 30 (€ 38) per week and the self-employed with an annual income of less than IEP 2,500 (€ 3,174). Others in subsidiary employments or employments of inconsiderable extent.	None.	Exemptions from compulsory insurance

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Field of application	Compulsory insurance for all persons engaged in a professional activity (employees and self-employed). A voluntary insurance is possible.	All residents under 65 whatever their income or nationality. All persons under 65 who work in The Netherlands and consequently pay tax on wages, are also insured.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	Compulsory insurance for all salaried workers.
Exemptions from compulsory insurance	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non-salaried activities if the work income does not exceed one third of the minimum social wage.</p>	None	No compulsory insurance if the income is below the limit of ATS 3,899 (€ 283) per month (<i>Geringfügigkeitsgrenze</i>). The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	None.

	Finland	Sweden	United Kingdom	
Field of application	<p><i>National pension:</i> Compulsory coverage for all residents aged 16 to 65.</p> <p><i>Employment pension:</i> All employees, self-employed persons and farmers aged 23 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act TEL) adapting the general principles to different circumstances.</p>	<p>Compulsory coverage for all residents in Sweden from the age of 16. There is a flexible pensionable age from the age of 61.</p>	<p><i>Basic pension:</i> All employed and self-employed persons (except certain married women who chose before April 1977 not to be insured) who have paid sufficient contributions for a required numbers of years.</p> <p><i>Graduated Retirement Benefit:</i> All employed persons who paid "graduated" (i.e. earnings-related) contributions between 6 April 1961 and 5 April 1975.</p> <p><i>State Earnings Related Pension (SERPS):</i> Based on an employed person's earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits.</p>	Field of application
Exemptions from compulsory insurance	<p><i>Employees:</i> No exemption (for short term, low income employment pension accrual see below "Benefits. 2. Calculation method or pension formula").</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 28,415 (€ 4,779) for self-employed and FIM 14,207 (€ 2,389) for farmers.</p>	<p>Earnings less than SEK 1,000 (€ 106) yearly are not pension-carrying in the earnings related old age pension system. Earnings exceeding 7.5 base amounts (<i>basbelopp</i>) are not qualifying for pension nor are they subject for contributions.</p>	<p>No compulsory insurance for employed persons earning less than GBP 64 (€ 90) per week or for self-employed persons with annual earnings less than GBP 3,590 (€ 5,049)</p>	Exemptions from compulsory insurance

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
Conditions	None.	<i>National pension (Folkepension):</i> At least three years of residence in Denmark between the ages of 15 and 67. Non nationals: 10 years of residence in Denmark, 5 years immediately before pension. <i>Supplementary pension:</i> None.	60 months of insurance.	<i>Persons insured before 31.12.1992:</i> 4,500 working days, for which contributions were paid. <i>Persons insured since 1.1.1993:</i> 4,500 working days for which contributions were paid.
1. Minimum period of membership				
2. Conditions for drawing full pension	Career duration equivalent to 41 years (for women) and 45 years (for men).	<i>National pension (Folkepension):</i> Full pension after 40 years of residence between the ages of 15 and 67. <i>Supplementary pension:</i> Scheme in force since 1 April 1964. Payment of full contributions from 1964 to 1997.	Completion of a certain year of age and fulfilment of a certain qualifying period.	<i>Persons insured before 31.12.1992:</i> Period of insurance of 35 years or 10,500 working days to obtain a pension corresponding to 80% of pensionable income. <i>Persons insured since 1.1.1993:</i> Period of insurance of 35 years to obtain a pension corresponding to 60% of pensionable income.
3. Legal retirement age • Standard pension	Women: 61 years (the age is raised progressively to 65 during a transitory period running from 1997 to 2009); Men: 65 years.	67 years.	In principle 65 years.	<i>Persons insured before 31.12.1992:</i> Men: 65 years Women: 60 years <i>Persons insured since 1.1.1993:</i> Men: 65 years Women: 65 years

Spain	France	Ireland	Italy	Conditions
Contributions must have been paid during a period of 15 years of which at least 2 years must have been during the 15 years immediately preceding the event that gives the right to entitlement.	Eligibility is dependant on the payment of contributions enabling the validation of at least one quarter's insurance (1 quarter's insurance is acquired when the remuneration of the person concerned = 200 hours of the minimum wage (SMIC) as of 1 January).	<p><i>Retirement Pension:</i> Must have become insured before the age of 55; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 24 contribution weeks registered (paid or credited) from 1953 (or from first entry into insurable employment, if later) to the end of the tax year before attaining the age of 65.</p> <p><i>Old-Age (Contributory) Pension:</i> Must have become insured before the age of 56; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 10 contribution weeks registered (paid or credited) from 1953 (or date of first entry into insurable employment, if later) to the end of the relevant tax year prior to attaining the age of 66. Where the yearly average is between 10 and 19 contributions a total of 260 contributions must have been paid.</p>	19 years of contributions since 1.1.1999. Progressive increase of one year every two years for up to 20 years (on 1 January 2001). <i>New system:</i> 5 years of contributions (since 1.1.1996).	1. Minimum period of membership
To obtain a full rate pension (<i>Jubilación</i> the contribution period must have been 35 years.	Full rate is paid either because of the duration of the insurance period (160 quarters on 1 January 2003), because of age (65 years) or because the person belongs to a particular group (insured unable to work, etc.).	<p><i>Retirement Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited.</p> <p><i>Old-Age (Contributory) Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited.</p>	40 years of insurance and contributions.	2. Conditions for drawing full pension
65 years.	60 years.	<p><i>Retirement Pension:</i> 65 years.</p> <p><i>Old-Age (Contributory) Pension:</i> 66 years.</p>	Men: 64 years (until December 31, 1999). Women: 59 years (until December 31, 1999). Progressive rise of retirement age of one year every 18 months up to 65 years for men and 60 years for women. No rise for persons with 80% invalidity and for blind people. New system: age 57-65 years. The amount of the benefit varies according to age.	3. Legal retirement age • Standard pension

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Conditions	120 months of effective insurance.	No qualifying conditions.	"Eternal qualifying period (<i>ewige Anwartschaft</i>)" in case of 180 contribution months or 300 insurance months, with assimilated periods (substitute periods) only counting from 1 January 1956, or 180 insurance months within the last 360 calendar months.	Contributions paid or credited for 15 years. It is necessary to prove 120 registered days of pay for each year to be taken into account.
1. Minimum period of membership	If, at age 65, the insured does not fulfil the necessary condition of 120 months of insurance to obtain an old-age pension (<i>pension de vieillesse</i>), the contributions paid (except the portion paid by the State) are reimbursed.			
2. Conditions for drawing full pension	40 years of insurance.	Entitled to a full pension is the person who has been insured between his 15 th and 65 th birthday. A 2% reduction is made on the full pension for each year of non-insurance.	For a standard old-age pension (<i>Regelaltersrente</i>): 40 insurance years.	Contributions paid for 40 years.
3. Legal retirement age	65 years.	65 years.	65 years for men. 60 years for women.	Men and women: 65 years.
• Standard pension			Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2019 and 2028.	

	Finland	Sweden	United Kingdom	
Conditions				Conditions
1. Minimum period of membership	<p><i>National pension:</i> 3 years of residence in Finland after the age of 16.</p> <p><i>Employment pension:</i> 1 month of employment and salary above given minimum, e.g. TEL: FIM 1,157 (€ 195) p.m. For shorter employment periods and/or income below the minimum, pension is accrued if the total annual income is above FIM 3,650 (€ 614).</p> <p><i>Self-employed and farmers:</i> From beginning of insurance</p>	<p>None for the earnings related old age pension.</p> <p>Three years of residence in Sweden for the Guarantee pension.</p>	<p><i>Basic pension:</i> Generally contributions paid for at least 10 years.</p> <p><i>Graduated Retirement Benefit:</i> Must have paid sufficient "graduated" (earnings-related) contributions between April 1961 and April 1975 to earn at least 1 "unit" of graduated pension [1 unit earned for every GBP 7.50 (€ 11) men or GBP 9 (€ 13) (women) contributed].</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>	1. Minimum period of membership
2. Conditions for drawing full pension	<p><i>National pension:</i> 40 years of residence in Finland between the ages of 16 and 65 for a full pension.</p> <p><i>Employment pension:</i> 40 years of employment/self-employment.</p>	<p>Old age earnings related pension could be drawn from the age of 61. The pension will be based on all life-time earnings reported to the scheme from the age of 16. There is no upper limit. A "full" pension does not exist in this scheme.</p> <p>Guaranteed pension could be paid out from the age of 65. For a full pension there must be 40 years of residence in Sweden. The maximum total is 2.13 base amounts (<i>basbelopp</i>). The guaranteed pension will be reduced in relation to the earnings related pension the individual is entitled to. Above an earnings related pension of three base amounts no guarantee pension is left.</p>	<p><i>Basic pension:</i> Contributions paid or credited for 90% of years in "working life" [i.e. from age 16 to age 65 (men)/ 60 (women)]. Generally this means that for full amount of pension, contributions must be paid or credited for 44 years (men) and 39 years (women).</p>	2. Conditions for drawing full pension
3. Legal retirement age • Standard pension	65 years.	Flexible from the age of 61. Pensions are actually adjusted with respect to the age at retirement.	Men: 65 years. Women: 60 years (gradually rising to 65 over period 2010 and 2020).	3. Legal retirement age • Standard pension

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Early pension 	<p>Age 60 for women and men on the condition that 24 years of professional activity can be proved (progressive increase up to 35 years in 2005).</p>	<p>Early pension for persons over 50 for social and/or health reasons (see Table V "Invalidity").</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, or • 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></p> <p>At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40.</p>	<p><i>Persons insured before 31.12.1992:</i></p> <p>Full pension:</p> <ul style="list-style-type: none"> • From 62 years for men (57 for women) if 10,000 working days. • From 58 years for men if 10,500 working days. • From 55 years for mothers with a child who is a minor if 5,500 working days. • From 60 years for men (55 for women) if arduous or unhealthy work if 4,500 working days (of which 3,600 are days of arduous or unhealthy work and 1,000 days worked during the 10 years preceding the retirement). • From 58 years for men (53 years for women) construction workers if 4,500 working days (of which 3,600 are days of construction work and 500 days worked during the 10 years preceding retirement). <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men (55 years for women) if 4,500 working days (of which 100 days have been worked during the last 5 years). • From 60 years for men (55 years for women) if 10,000 days of insurance (of which 100 per year during the last five years). • From 56 years for men if 35 working years or 10,500 working days (of which 7,500 days must have been worked under arduous or unhealthy conditions). • From 50 years for mothers with children who are minors or disabled if 5,500 working days. <p><i>Persons insured since 1.1.1993:</i></p> <p>Full pension:</p> <ul style="list-style-type: none"> • From 60 years for men and women if arduous or unhealthy work if 4,500 working days or 15 years of insurance (of which ¾ are years of arduous or unhealthy work). • From 55 years for mothers with a child who is a minor or disabled if 6,000 working days or 20 years of insurance. • For mothers with at least 3 children and 6,000 working days or 20 years of insurance, pension age (65 years) may be brought forward by 3 years per child to the age of 50. <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men and women if 15 working years or 4,500 days insured (of which 750 days are required during the last 5 years). • From 50 years for mothers with a child who is a minor if 20 years of insurance or 6,000 working days (of which 750 are required during the last 5 years).

Spain	France	Ireland	Italy
<ul style="list-style-type: none"> As a transitory measure and in order to guarantee the vested rights, the persons insured according to the system abolished on 1 January 1967 have the possibility of retiring at 60 years of age. The age of 65 years can also be reduced for certain groups whose professional activity is arduous, toxic, dangerous or unhealthy. 	None.	Not applicable.	<ul style="list-style-type: none"> Early pension <p>Seniority pension: At the age of 55 and after 35 years of contributions, or after 37 years of contributions regardless of age (after 2002, at the age of 57 with 35 years of contributions or after 40 years of contributions regardless of age).</p> <p>Pensions awarded to employees of companies in economic difficulties: early retirement is possible at the latest 5 years before normal retiring age.</p> <p>Special conditions for employees with an early start of working life (minimum 52 contribution weeks in the age of 14 - 19 years), for employees exposed to arduous work, for "mobile" workers (whose job normally involves working in different unpredictable places) and for manual workers and assimilated persons.</p>

	Luxembourg	Netherlands	Austria	Portugal
• Early pension	<ul style="list-style-type: none"> From 60 years of age, on condition that 480 months of effective insurance can be proved or additional reduced periods can be proved. From 57 years of age, on condition that 480 months of effective insurance can be proved. 	None.	<p>60 years for men. 55 years for women.</p> <p>Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2024 and 2033.</p>	<p>For unemployed workers from the age of 60. In case of heavy or unhealthy work: as a rule, from the age of 55 (only for professions legally foreseen).</p>

Finland	Sweden	United Kingdom
• Early pension	Early old-age pension from the age of 60 (no other conditions). Accrued old age pension actuarially reduced. Reduction is permanent.	No special early pension. See above.
		No early pension.
		• Early pension

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
• Deferred pension	None.	Possible deferment (3 years) under the supplementary pension scheme.	Possible.	None.

Benefits**1. Determining factors**

The amount of earnings taken into account, the duration of insurance, family status and sex (until 2009).

National pension (Folkepension): length of time residing in Denmark between the ages of 15 and 67.

Supplementary pension: membership in scheme since 1 April 1964.

Amount of employment income insured through contributions during the entire insured life.

Amount of the wage and number of insured years.

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

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Deferred pension 	<p>The beginning of the old-age pension (<i>pension de vieillesse</i>) may be deferred until the age of 68.</p>	<p>None.</p>	<p>Unlimited possibility.</p>	<p>Possible. Retirement at 65 is not compulsory.</p>
<p>Benefits</p> <p>1. Determining factors</p>	<p>Contributions and length of insurance periods are taken into account.</p>	<p>Length of insured periods, family status.</p>	<p>Amount of income, length of time insured and age when claim is made.</p>	<p>Number of insurance years. Average monthly remuneration of the 10 best years within the last 15 years.</p>

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
2. Calculation method or pension formula	<p>For each year taken into consideration, a pension share is granted according to the following formulas:</p> <p><i>Singlc or married without dependent spouse:</i> Men: $S \times 60\% \times 1/45$. Women: $S \times 60\% \times 1/41$ (fraction of career raised progressively to 45 years within a transitory period running from 1997 to 2009).</p> <p><i>Married with dependent spouse:</i> Men: $S \times 75\% \times 1/45$. Women: $S \times 75\% \times 1/41$ (raised progressively, see above). S = reference salary (see category below).</p>	<p><i>National pension (Folkepension):</i> Basic pension: an annual amount of DKK 48,024 (€ 6,445). This sum is reduced if the conditions for obtaining a full pension (40 years of residence) are not fulfilled. In this last case: 1/40 of full pension for each year of residence between the ages of 15 and 67.</p> <p><i>Supplementary pension:</i> Annual amount of DKK 17,976 (€ 2,413) if the insured has been affiliated to the supplementary scheme since 1 April 1964 and has always worked full-time since then. Supplementary pensions of less than DKK 1,190 (€ 160) per year will be replaced by a lump sum payment.</p>	<p>Pension formula: $PEP \times 1.0 \times AR$.</p> <p>PEP: Personal Income Points (<i>persönliche Entgeltpunkte</i>). The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods, multiplied by the accession factor. The accession factor takes into account the various lengths of time pension will be drawn in the case of claim to an early retirement pension or of waiver of an old-age pension after the 65th year of age.</p> <p>1.0: pension type factor (a factor established according to the respective insurance objective)</p> <p>AR: Current pension value (<i>aktueller Rentenwert</i>): corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries. The actual pension value amounts to DEM 47.65 (€ 24) in the old <i>Länder</i> and DEM 40.87 (€ 21) in the new <i>Länder</i>.</p>	<p><i>Persons insured before 31.12.1992:</i> Basic pension: the percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 1.714% of pensionable income.</p>

Spain	France	Ireland	Italy	2. Calculation method or pension formula
<p>The amount of the pension (<i>Jubilación</i>) is obtained by applying a percentage to the statutory basis (see below under "Reference earnings or calculation basis"), the percentage corresponding to the number of contribution years the worker can prove according to a scale ranging from 50% for 15 years of contributions to 100% for 35 years of contributions, plus 3% supplement per additional year of contributions between the 16th and 25th year, and 2% supplement per year starting from the 26th year.</p>	<p>Pension Formula: Reference salary x t x n/150 t = pension rate. Based on the age of the insured person and the number of years of contributions: Maximum rate of 50% for insured persons born in 1939 who have made contributions over a period of 156 quarters; period increased by 1 year every year. In 2003, 160 quarters regardless of the birth year of the insured person. 1.25% reduction for each missing quarter until the age of 65 or until required insurance period based on the year of birth is fulfilled.</p> <p>The rate of 50% is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, female manual workers having raised 3 children, war veterans or victims) or if the insured person has reached the age of 65 at the moment the pension payment is due.</p> <p>n = number of contribution quarters taken into account in the scheme retained for the calculation of the pension, maximum 150 quarters.</p>	<p><i>Retirement Pension:</i> IEP 83 (€ 105) per week (max.). If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p><i>Old Age (Contributory) Pension:</i> IEP 83 (€ 105) per week (max.). If average number of annual contribution weeks registered is more than 10, but less than 48, a reduced pension is payable.</p>	<ul style="list-style-type: none"> • Earnings up to ITL 65,280,000 (€ 33,714) (ceiling): 2% x n x S • Partial amount up to ITL 86,822,400 (€ 44,840) (ceiling x 1.33): 1.6% x n x S • Partial amount up to ITL 108,364,800 (€ 55,966) (ceiling x 1.66): 1.35% x n x S • Partial amount up to ITL 124,032,000 (€ 64,057) (ceiling x 1.90): 1.1% x n x S • Earnings over ITL 124,032,000 (€ 64,057): 0.9% x n x S. <p>n = number of years of insurance (max.: 40). S = reference earnings (see below "3. Reference earnings or calculation basis").</p> <p><i>New system:</i> For each contribution year a conventional contribution of 33% of the earnings is applied. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension amount is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). There is no longer a minimum pension.</p>	

	Luxembourg	Netherlands	Austria	Portugal
2. Calculation method or pension formula	<p>Comprises flat rate supplements (<i>majorsations forfaitaires</i>) (depending on duration) of 1/40 per year of insurance (max. 40 years) and of proportional supplements (<i>majorsations proportionnelles</i>) (which depend on the contribution effort).</p> <ul style="list-style-type: none"> Flat rate supplements (<i>majoration forfaitaire</i>): LUF 9,840 (€ 244) per month for 40 years of insurance. Proportional supplements (<i>majoration proportionnelle</i>): 1.78% of total earnings taken into account. 	<p><i>Pension:</i></p> <ul style="list-style-type: none"> Single person: NLG 1,684.70 (€ 764) per month; Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): NLG 1,162.27 (€ 527) per month for each person; Pensioners with a partner younger than 65: if the AOW-pension took effect before 1 February 1994: NLG 1,684.70 (€ 764); if the AOW-pension took effect on 1 February 1994 or later: NLG 1,162.27 (€ 527). <p>Full pension payable after 50 years of insurance. For every year in which there was no insurance, an amount of 2% of the full pension is deducted.</p>	<p>The calculation of pensions is identical for normal retirement pensions and early retirement pensions and is therefore presented for both together</p> <p>The formula for the calculation of pensions is based on the beginning of the pension with the 61st year for men and the 56th year for women. In these cases the following applies: 1.83% of "E" per year for the first 30 insurance years; 1.675% of "E" per year for the further insurance years (maximum: 80% of "E").</p> <p>"E" = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>If the pension is claimed later or earlier, an actuarial supplement or reduction is necessary, so that when the pension is claimed at the standard age (for men 65, for women 60), no longer 45, but 40 insurance years for the maximum of 80% of "E" are necessary.</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 1.83% per year of a set amount of ATS 6,685 (€ 486).</p> <p>The pension is paid 14 times per year.</p>	<p>Monthly pension (<i>Pensão de velhice</i>):</p> $\frac{0.02 \times N \times R}{140}$ <p>N = number of years insured. R = remuneration of the 10 best years within the last 15 years.</p> <p>Monthly pension paid out 14 times in a year, including a Christmas bonus and a holiday bonus equivalent to the amount of the pension paid for the corresponding month.</p>

	Finland	Sweden	United Kingdom	
2. Calculation method or pension formula	<p><i>National pension:</i> Full amount between FIM 2,206 (€ 371) and FIM 2,625 (€ 441) per month. If years of residence are less than 40 the pension is proportional to the length of residence. Employment pension or other statutory Finnish or foreign pensions received reduce the national pension by 50%.</p> <p><i>Employment pension:</i> The target is 60% of pensionable salary after 40 years. The accrual rate is 1.5% of reference earnings (see below "Reference earnings or calculation basis") per year, increased to 2.5% after the age of 60.</p>	<p>In the <i>PAYG old age earnings related system</i> pension rights accrued are indexed yearly. The applicable index is based on the development of average wages reported to the pension system. Disability pensions are also included.</p> <p>An annuity factor will be used in the pension formula. Outgoing pensions, will be calculated by dividing total accrued pension assets by this factor. The factor will depend on average life expectancy for a cohort, on the age of retirement for an individual and on a "norm" for (expected) increase of average wages.</p> <p>Life expectancy tables will be based on the most recent average life expectancy statistics over a five year period.</p> <p>The "norm" for increase in average wages is 1.6%. It is used in the index for the yearly adjustment of outgoing pensions as well as in the factor for calculating the first year's pension. The annuity factor works as follows: Once the first year's pension is established, it is indexed according to the increase in average wages reduced by the norm. The annuity factor for computation of the first years pension is affected by the norm in such a way that the present value of the pension payments to a person living as long as the life expectancy for the cohort, is the same as if the first year's pension had been calculated without the norm (it would then have been substantially lower than under the rules now enacted) and a straight wage indexation had been used.</p> <p>In the <i>fully funded premium reserve scheme</i> conventional insurance principles are applied. Only life annuities are granted.</p>	<p><i>Basic pension:</i> Flat-rate amount of GBP 64.70 (€ 91) per week (paid pro-rata if number of qualifying years is less than the requisite number but at least a quarter of that figure).</p> <p><i>Graduated Retirement Benefit:</i> GBP 0.084 (€ 0.12) per week for each GBP 7.50 (€ 11) (men) or GBP 9 (€ 13) (women) contributed.</p> <p>Minimum for a person on their own contributions: GBP 0.084 (€ 0.12) per week. Maximum: GBP 7.22 (€ 10) per week (men) and GBP 6.05 (€ 8.51) per week (women).</p> <p><i>SERPS pension:</i> Accrual rate of 1.25% a year, based on average indexed surplus earnings (after 1978) between the lower and upper earnings limit.</p>	2. Calculation method or pension formula

	Belgium	Denmark	Germany	Greece
3 Reference earnings or calculation basis	<p>Calculation of salary considered:</p> <p><i>Years prior to 1st January 1955:</i> S = fixed amount of BEF 418,275 (€ 10,369).</p> <p><i>Years 1955 - 1980:</i></p> <ul style="list-style-type: none"> • Manual workers: gross earnings without upper limit. • White-collar workers: gross earnings without upper limit (except for the years between 1955-1957: lump-sum amount corresponding to BEF 2,035 (€ 50) for each day of work lasting at least 4 hours). <p><i>Years after 1980:</i> Gross earnings limited to BEF 1,386,533 (€ 34,371).</p>	None.	<p>Insured employment income (up to contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 1999 is:</p> <p>West: DEM 8,500 (€ 4,346) East: DEM 7,200 (€ 3,681)</p>	<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement (the insurance categories set a ceiling above which the average gross wage of the last 5 years is not taken into account for calculating the pension). The wages which are taken into account are adjusted according to the annual increase rates of the pensions. These rates are set by the government.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p>
4. Non-contributory periods credited or taken into consideration	<p>On the condition that certain legal conditions will be met, the following periods of non-activity are generally taken into account: involuntary unemployment, contractual early retirement, certain periods of career interruption, incapacity for work, maternity rest, annual holiday periods, military service, recognised strikes, preventive detention, recognised studies, etc.</p>	Supplementary pension: see "Field of application."	<p>Substitute periods (<i>Ersatzzeiten</i>) and credited periods (<i>Anrechnungszeiten</i>) (in particular periods of sickness, rehabilitation, unemployment, studies over 16 years of age, completed technical training or higher education).</p> <p>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>	<ul style="list-style-type: none"> • Periods during which an invalidity pension is paid (they are taken into account for entitlement to an old-age pension). • periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement); • periods of participation in the Resistance during the Second World War; • periods of military service (option to repay missing contributions amounting to 3 years); • periods of educational leave (option to repay missing contributions amounting to 2 years); • periods of parental leave to bring up the children (option to repay missing contributions amounting to 3 months per child).

Spain	France	Ireland	Italy	3 Reference earnings or calculation basis
<p>The statutory basis which serves as a reference results from the division by 210 of the pensionable wages of the concerned person during the 180 months preceding the event which gives entitlement. The 156 months of contributions which are the most remote from the date of entitlement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement.</p> <p>Annual wage ceiling: ESP 4,135,446 (€ 24,355).</p>	<p>Annual average salary, limited to the social security ceiling of FRF 173,640 (€ 26,471) per year which is adjusted every year by decree.</p> <p>The average salary is calculated on the basis of the 16 best years for the insured born in 1939. The duration is increased by one year for every birth year up to 25 years in 2008, no matter the year of birth of the insured.</p>	<p>Based on a minimum number of paid contributions and a yearly average of contributions since entry into Social Insurance. Earnings not relevant.</p>	<p>S = reference earnings.</p> <ul style="list-style-type: none"> • For those who on 31 December 1992 had worked 15 years or more: average of salaries during the last 10 years with ceiling. • For those who on 31 December 1992 had worked less than 15 years: average earnings over a variable period between the last 10 years and the entire period worked, with ceiling. • For those hired between 31 December 1992 and 31 December 1995: average of the earnings for the entire period of work, with ceiling. <p>Annual salary ceiling: ITL 65,280,000 (€ 33,714). The part of the salary exceeding the ceiling is taken into account according to the percentages indicated above under "Calculation method or pension formula."</p> <p>The reference earnings are adjusted according to the consumer price index, increased by 1% for every year of work.</p> <p><i>New system:</i> Ceiling of ITL 141,991,000 (€ 73,332). Amount adjusted according to the consumer price index.</p>	<p>4. Non-contributory periods credited or taken into consideration</p>
<p>The first year of parental leave (<i>Excedencia por cuidado de hijo</i>) to bring up a child under three years is considered to be a period of effective contributions.</p>	<ul style="list-style-type: none"> • Periods during which are drawn sickness, maternity, invalidity, employment injury benefits (life-time annuities in case of an incapacity over 66.66%); • Unemployment periods with or without allowances; • Periods of military service and of detention pending judgement (under certain conditions); • Mothers (credit of 2 years insurance per child); • Parental leave within a limit of 3 years; • Periods during which the allowance to prepare for retirement is paid to unemployed war veterans of North Africa. 	<p>Credited contributions granted to:</p> <ul style="list-style-type: none"> • Persons aged 16 to 66 years while in receipt of cash benefits for sickness, maternity, permanent disability, unemployment, work injury or retirement pension. • Insured persons registered as unemployed or ill but not in receipt of a payment. <p>Periods of up to 20 years spent by an insured person caring for children under 12 years or providing care to incapacitated persons of any age can be disregarded for the purpose of calculating entitlement to Old Age Contributory Pension.</p>	<p>Total consideration for periods of illness, maternity, military service, unemployment and mobility.</p>	

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
3 Reference earnings or calculation basis	<p>The salary or the professional income is taken into account.</p> <p>Minimum amount liable for contribution: LUF 46,878 (€ 1,162) per month.</p> <p>Maximum amount liable for contribution: LUF 234,392 (€ 5,810) per month.</p>	Not applicable.	<p>"E" = the average of the (revalued) income of the best 15 insurance years. The income is only considered up to the upper limit of the contribution assessment ceiling of monthly ATS 42,600 (€ 3,096). Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis for 1999 is ATS 37,141 (€ 2,699).</p>	<p>Reference earnings = average monthly wages of the 10 best years (10 years x 14 months = R/140).</p> <p>Earnings taken into account for the calculation of pensions are adjusted according to the consumer price index.</p>
4. Non-contributory periods credited or taken into consideration	<p>Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods during which an invalidity pension is granted, periods exempted from payment of self-employment contributions, etc.</p>	Not applicable.	<p>Contribution-free periods which are credited:</p> <ul style="list-style-type: none"> • Periods of military or war service as well as assimilated periods (e.g. periods of civil service). • Periods in which maternity allowance (<i>Wochengeld</i>) is received (periods of maternity leave). • Periods in which unemployment benefits (<i>Arbeitslosengeld</i>) or sickness benefits (<i>Krankengeld</i>) are received. • Periods of child raising (maximum of 4 years per child). 	<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.</p>

	Finland	Sweden	United Kingdom	
3 Reference earnings or calculation basis	<p><i>National pension:</i> Not applicable.</p> <p><i>Employment pension:</i> Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. No ceiling for reference earnings.</p>	See above.	<p><i>Additional Pension (SERPS):</i> Calculated based on average indexed surplus earnings (after 1978) between the lower and upper earnings limit.</p>	3 Reference earnings or calculation basis
4. Non-contributory periods credited or taken into consideration	<p>Basically none. However, if leave from work due to e.g. maternity is less than one year, this year is credited in most pension schemes (not LEL, TaEL). Disability pension periods are fully credited.</p>	<ul style="list-style-type: none"> • child care years in the case of parents of small children, • national service or equivalent, • qualifying earnings in the case of recipients of disability pensions, • Social security benefits. <p>For some of these periods the individual pays a contribution; the State pays always what remains up to 18.5%.</p>	<p><i>Basic Pension:</i> Number of years required for full pension reduced by number of years (after 1978) spent at home caring for children or sick or disabled person (Home Responsibilities Protection HRP). However, number of years required for pension cannot be reduced below 20 through HRP. Apart from HRP, contributions are credited for periods of sickness, incapacity and unemployment and, in the case of men, from age 60 to 65.</p>	4. Non-contributory periods credited or taken into consideration

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
5. Supplement for dependants				
• Spouse	In the event of the presence of a dependent spouse, the household rate (75%) shall be applied (see above, "Calculation method or pension formula").	None.	No supplements.	<i>Persons insured before 31.12.1992:</i> GRD 9,733 (€ 30) per month. Adjustment according to the rises in civil servants' pensions. <i>Persons insured since 1.1.1993:</i> No supplements.
• Children	No supplements. (However see Table IX "Family benefits. Special cases. 2. Pensioners": special benefits for pensioners.)	<i>National pension (Folkepension)</i> None. However see Table IX "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners. <i>Supplementary pension:</i> None.	No supplements.	<i>Persons insured before 31.12.1992:</i> 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension <i>Persons insured since 1.1.1993</i> 1st child: 8% of the pension 2nd child: 10% of the pension 3rd child and any additional children: 12% of the pension
6. Special supplements	None.	<i>National pension (Folkepension):</i> • Pension supplement: on the condition that the earnings of the pensioner and spouse do not exceed a certain amount: DKK 21,468 (€ 2,881) per year. For pensioners living alone: DKK 47,616 (€ 6,391). • Personal allowance: a personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.	No supplements.	<i>Persons insured before 31.12.1992:</i> After 3,000 insured days, supplement of 1% of the wage for each 300 days for which contributions were made (after 7,800 days, the percentage raises between 1.5% and 2.5% of the wage, according to the amount of the latter). If the pensioner has total blindness, his basic pension is raised. <i>Persons insured from 1.1.1993:</i> If the pensioner has total blindness, the amount of the pension is raised by 25% of the monthly average of the Gross National Product per capita for 1991. This amount is adjusted accordingly each time the civil servants' pensions are increased; as of 1 January 1998, the monthly average of the GNP per capita for 1991 with adjustment is GRD 158,711 (€ 485).

Spain	France	Ireland	Italy	5. Supplement for dependants
The pension (<i>Jubilación</i>) is not increased as a general rule when the spouse is dependent. Only the amount of the minimum pensions (<i>pensión mínima</i>) which is legally fixed is to be increased when there is a dependent spouse.	Spouse aged over 65 years (60 years if incapacitated): FRF 4,000 (€ 510) maximum per year (means of spouse tested. See Table XI).	<i>Retirement Pension and Old-Age (Contributory) Pensions:</i> Spouse aged under 66: IEP 52.50 (€ 67) per week. Spouse aged 66 or over: IEP 56.90 (€ 72) per week.	See Table IX "Family Benefits".	• Spouse
No increase of the retirement pension (<i>Jubilación</i>) for children.	None.	For each child: IEP 15.20 (€ 19) per week.	See Table IX "Family Benefits".	• Children
Two supplementary payments in an amount which is equal to the monthly amount of the pens on automatically attributed each year.	<i>Bonus for children (Bonification pour enfant):</i> 10% of the pension to any pensioner who has had at least 3 children, including children he/she has brought up for at least 9 years before their 16 th birthday. (Possible accumulation with family benefits.) The bonus is granted to each of the parents who draw an old-age pension (<i>pension de vieillesse</i>).	<i>Living Alone Allowance:</i> An extra allowance of IEP 6.00 (€ 7.62) per week is granted to a pensioner aged 66 or over who is living alone. <i>Over 80 Allowance:</i> An extra allowance of IEP 5.00 (€ 6.35) per week is granted where the pensioner is aged 80 years or over.	<i>Supplements:</i> Beneficiaries of a minimum pension: • Between 60 and 65 years and with annual income less than ITL 9,614,150 (€ 4,965) if single or ITL 17,619,550 (€ 9,100) if married: annual supplement of ITL 390,000 (€ 201). • Over 65 years of age and with annual income less than ITL 10,264,150 (€ 5,301) if single or ITL 18,269,550 (€ 9,435) if married: annual supplement of ITL 1,040,000 (€ 537). Pensioners receive a 13th monthly payment in December.	6. Special supplements

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
5. Supplement for dependants <ul style="list-style-type: none"> • Spouse 	None.	Pension supplement (<i>toeslag</i>) according to income of the spouse in case the spouse is younger than 65 years.	None. As regards the increase of the reference rate for the compensation supplement (<i>Ausgleichszulage</i>) for spouses living in the same household see below "Minimum Pension".	No supplements.
<ul style="list-style-type: none"> • Children 	None.	None.	<p>ATS 300 (€ 22) for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities.</p> <p>As regards the increase of the reference rate for the compensation supplement (<i>Ausgleichszulage</i>) for children see below "Minimum Pension".</p>	No supplements.
6. Special supplements	None.	<p><i>Supplement (toeslag):</i></p> <ul style="list-style-type: none"> • If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earns less than NLG 1,319.43 (€ 599) gross per month, can receive a supplementary benefit of maximum 30% of the minimum wage - gross NLG 639.84 (€ 290). • If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earns less than NLG 2,103.06 (€ 954) gross per month, can receive a supplementary benefit of maximum 50% of the gross AOW pension for married persons = NLG 1,162.27 (€ 527). <p>Pension + maximum supplementary benefit: NLG 2,324.54 (€ 1,055). Single-parent family: NLG 2,088.14 (€ 948) per month.</p> <p>In addition a holiday allowance (<i>vakantie-uitkering</i>) amounting to NLG 132.70 (€ 60) per month for couples - each partner NLG 66.35 (€ 30), NLG 92.88 (€ 42) per month for single persons and NLG 119.42 (€ 54) per month for one-parent family is paid.</p>	Entitlement to long-term care benefit (<i>Pflegegeld</i>) in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. According to the need for care 7 categories of care allowance have been provided for between ATS 2,000 (€ 145) and ATS 21,074 (€ 1,532) per month. The care benefit (<i>Pflegegeld</i>) will be granted 12 times a year.	No supplements.

	Finland	Sweden	United Kingdom	
5. Supplement for dependants				5. Supplement for dependants
• Spouse	<p><i>National pension:</i> No new supplements granted after 1.1.1996. Spouse increase FIM 162 (€ 27) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1997 and will be abolished by 2001.</p> <p><i>Employment pension:</i> No supplement.</p>	<p>According to transitional rules: Wife's supplement (<i>hustrutillägg</i>) is payable to women born before 1934. This supplement is awarded to a basic pension (<i>folkpension</i>) according to a legislation that ceased in January 1995.</p>	<p><i>Basic pension:</i> GBP 38.70 (€ 54) per week. <i>Graduated Retirement Benefit</i> and <i>SERPS:</i> No supplement.</p>	• Spouse
• Children	<p><i>National pension:</i> No new supplements granted after 1.1.1996. Spouse increase FIM 157 (€ 26) month/child, under the age of 16 if the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1998 and will be abolished by 2002.</p>	<p>Children's supplement (<i>barntillägg</i>) is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years. The supplement is paid to basic pension (<i>folkpension</i>) only.</p>	<p><i>Basic pension:</i> Each child for whom Child Benefit is received: GBP 11.30 (€ 16) a week. GBP 9.90 (€ 14) for a child for whom the higher rate of Child Benefit is payable. <i>Graduated Retirement Benefit</i> and <i>SERPS pension:</i> No supplement.</p>	• Children
6. Special supplements	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • Care allowance: 3 categories: FIM 281 (€ 47), FIM 700 (€ 118) and FIM 1,400 (€ 235) 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>Pension supplement (pensionstillskott):</i> This supplement is payable to persons who receive low or no supplementary pension (<i>allmän tilläggspension, ATP</i>) at all. The maximum supplement to an old age pension is 55.5% of the base amount (<i>basbelopp</i>).</p> <p><i>Housing supplement (bostadstillägg) for pensioners:</i> 85% of the housing costs between SEK 100 (€ 11) and SEK 4,000 (€ 422). The supplement is income-tested.</p>	<p><i>Christmas Bonus:</i> GBP 10 (€ 14) (lump sum) paid once a year. <i>Age addition:</i> Basic Pension increased by GBP 0.25 (€ 0.35) a week from age 80. <i>Winter Fuel Payment:</i> Lump sum paid once a year. GBP 50 (€ 70) if pensioner also receiving means-tested Income Support; GBP 20 (€ 28) to all other pensioners living on their own; GBP 10 (€ 14) each for those living with other eligible pensioners.</p>	6. Special supplements

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
7. Minimum pension	<p>Right to a minimum for each career year calculated on the basis of a minimum guaranteed pay BEF 520,113 (€ 12,893) for a complete career.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • at least 15 career years as an employee; • pension amount cannot exceed, for a complete career, BEF 428,399 (€ 10,620) per year for an isolated person and BEF 535,499 (€ 13,275) per year for a household. <p>Guaranteed minimum pension (<i>Pension minimale garantie</i>) for a complete career, as well as for the equivalent of 2/3 of a complete career (following stated amounts pro-rata):</p> <p>Household rate: BEF 424,828 (€ 10,531).</p> <p>Single rate: BEF 339,960 (€ 8,427).</p>	<p><i>National pension (Folkepension):</i> A factor of 3/40 = DKK 5,181 (€ 695).</p> <p><i>Supplementary pension:</i> DKK 1,190 (€ 160).</p>	No statutory minimum pension.	<p><i>Persons insured before 31.12.1992:</i> Minimum pension: GRD 113,150 (€ 346).</p> <p><i>Persons insured since 1.1.1993:</i> The amount of the pension may not be less than the pension that is paid after 15 years of insurance. The minimum pension is calculated on the basis of the monthly average of the GNP pro capita for 1991 which is adjusted accordingly each time the civil servants' pensions are increased. As of 1 January 1998, the monthly average of the GNP pro capita for 1991 with adjustment is GRD 158,711 (€ 485).</p> <p>Minimum amount of the pension: is GRD 61,207 (€ 187).</p>
8. Maximum pension	<p>This maximum amount does exist in theory when taking the annual earnings ceiling into account for the calculation basis: Single male: BEF 604,052 (€ 14,974) per year. Single female: BEF 795,027 per year (€ 19,708).</p>	<p><i>National pension (Folkepension):</i> A factor of 40/40 = basic amount DKK 48,024 (€ 6,445) + pension supplement DKK 21,468 (€ 2,881) (may be reduced on account of the earnings of the pensioner and spouse) = DKK 69,492 (€ 9,327).</p> <p><i>Supplementary pension:</i> DKK 17,976 (€ 2,413) per year.</p>	No statutory maximum pension.	<p><i>Persons insured before 31.12.1992 and since 1.1.1993:</i> GRD 634,844 (€ 1,941).</p>

Spain	France	Ireland	Italy	7. Minimum pension
<p>Minimum pension (<i>Pensión mínima</i>):</p> <ul style="list-style-type: none"> + 65 years: ESP 56,990 (€ 343) per month (14 payments per year) or ESP 67,050 (€ 403) per month with dependent spouse. - 65 years: ESP 49,735 (€ 299) per month (14 payments per year) or ESP 58,690 (€ 353) per month with dependent spouse. 	<p>Minimum pension (<i>Pension minimale</i>): FRF 39,416.05 (€ 6,009) per year. It is granted to any person with whatever validated eligibility to maximum rate (50%). It may be prorated if the period of contributions is below 150 quarters.</p> <p>Minimum (means tested): It amounts to FRF 17,545 (€ 2,675) per year for a single person and is supplemented, after a means test, by a supplementary allowance so that it reaches FRF 42,485 (€ 6,477) per year for a single person.</p>	<p><i>Retirement Pension:</i> Minimum Rates: IEP 78.10 (€ 99) per week.</p> <p><i>Old Age (Contributory) Pension:</i> Minimum Rates: IEP 41.50 (€ 53) per week.</p>	<p><i>Annual amount of minimum pension:</i> ITL 9,224,000 (€ 4,764). The old-age pension is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension.</p> <p>If the person is married, the old age pension is brought up to the minimum amount if the annual taxable income is less than ITL 36,896,600 (€ 19,056), 4 times the minimum pension.</p> <p>Insured persons since 1.1.1996: no minimum pension.</p>	
<p>Maximum pension: ESP 295,389 (€ 1,775) per month.</p>	<p>50% of the social security ceiling = FRF 86,820 (€ 13,236) per year.</p>	<p><i>Retirement Pension:</i> Maximum Rates: IEP 83.00 (€ 105) per week.</p> <p><i>Old Age (Contributory) Pension:</i> Maximum Rates: IEP 83.00 (€ 105) per week.</p>	<p>None.</p>	<p>8. Maximum pension</p>

	Luxembourg	Netherlands	Austria	Portugal
7. Minimum pension	No pension shall be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of LUF 40,255 (€ 998) per month. If the insured did not qualify as aforementioned, the minimum pension (<i>pension minimale</i>) is reduced by 1/40 for each missing year.	Not applicable, flat-rate pension benefits.	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 (<i>Ausgleichszulage</i>) is due in the amount of the respective difference: Single pensioners: ATS 8,112 (€ 590), Pensioners living in the same household with spouse: ATS 11,574 (€ 841). Increase of the compensation supplement (<i>Ausgleichszulage</i>) for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 864 (€ 63).	Minimum 30% of reference earnings. Yet if the pension amount is less than PTE 32,600 (€ 163) per month, then a pensioner with 15 contribution years will be entitled to draw a supplementary social pension amount to match this level. But the difference amount will not exceed the state old-age social pension of PTE 23,600 (€ 118). For pensioners whose contribution period varies between 15 and 40 years or more, higher amounts are provided. On 1 June 1999, the mentioned minimum pensions will be indexed at the national minimum wage, deducted from the worker's contribution rate (11%), at percentages varying from 65% to 100%, depending on the contribution period.
8. Maximum pension	No pension shall exceed 5/6 of five times the reference amount, that is LUF 186,366 (€ 4,620) per month. Calculation is based on the rules of common law.	Not applicable, flat-rate pension benefits.	ATS 29,712.80 (€ 2,159) monthly.	Maximum pension: 80% of reference earnings.

	Finland	Sweden	United Kingdom	
7. Minimum pension	No minimum pension. National pension guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.	No special scheme. The minimum pension (basic pension, <i>folkpension</i> , plus pension supplement, <i>pensionstillskott</i>) is replaced by a guarantee pension from the year 2001.	<i>Basic Pension:</i> Minimum of 25% of full rate of pension, GBP 16.20 (€ 23), payable if contributions paid for at least 10 years. See Table XI for minimum non-contributory pension.	7. Minimum pension
8. Maximum pension	<i>Employment pension:</i> 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.	<i>Basic pension (folkpension):</i> maximum (full period of residence or work), yearly amounts: Single pensioner: SEK 34,944 (€ 3,690); married each: SEK 28,574 (€ 3,017); Supplement maximum: SEK 20,202 (€ 2,133). <i>Supplementary pension (allmän tilläggspension, ATP):</i> Maximum of SEK 141,960 (€ 14,991) per year. New legislation will be in force from January 1 st 2001.	<i>Basic Pension:</i> Full (100%) pension GBP 64.70 (€ 91) payable if contributions paid for 44 years (men) or 39 years (women). <i>Additional Pension (SERPS):</i> GBP 120.11 (€ 169) per week.	8. Maximum pension

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
9. Early pension	Entitlement to retirement pension (<i>pension de retraite</i>) from aged 60, provided that a minimum career of 24 years can be proved. Calculation according to calculation method for normal pension, see category above, "Calculation method of pension formula").	Benefits: basic pension, pension supplement, early retirement pension (if the pension is granted to a person under 60 years of age, see Table V "Amount of pension.")	In the case of early retirement (for conditions see above). Calculated according to the general pension formula.	<p><i>Persons insured before 31.12.1992:</i></p> <p>Full pension: see above under "3. Legal retirement age. Early pension".</p> <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men (55 years for women) if 4,500 working days: reduction of 1/200 for each missing month until the age of 65 for men and 60 for women. • From 60 years for men (55 years for women) if 10,000 days of insurance: reduction of 1/200 for each missing month until the age of 62 for men and 57 for women • From 56 years for men: reduction of 1/200 for each missing month until the age of 58. • From 50 years for mothers with children who are minors or disabled: reduction of 1/200 for each missing month until the age of 55. <p><i>Persons insured since 1.1.1993:</i></p> <p>Full pension: see above under "3. Legal retirement age. Early pension".</p> <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men and women: reduction of 1/200 for each missing month until the age of 65. • From 50 years for mothers with a child who is a minor: reduction of 1/200 for each missing month until the age of 55.
10. Deferment	None.	<p><i>National pension (Folkepension):</i> No possible deferment.</p> <p><i>Supplementary pension:</i> 5% increase every six months from the age of 67 onwards to a limit of 30%.</p>	Possible. A supplement of 0.5% of the old-age pension per calendar month after the age of 65.	None.

Spain	France	Ireland	Italy
<p>A reduction of 8% for every anticipated retirement year is applied to the persons insured according to the system which was abolished on 1 January 1967 and who retire at the age of 60 years. In this case, when these are workers who have contributed at least 40 years and whose anticipated retirement is not done on a voluntary basis, the reduction is 7%.</p>	None.	Not applicable.	<p>Pension granted to workers in enterprises having economic difficulties: the missing contribution years up to the normal retirement age are calculated as if they were covered by contributions. Insured since 1.1.1996:</p> <ul style="list-style-type: none"> • risky jobs • mothers at home.
<p>The insured person may continue to work after the legal age of retirement, but his pension is suspended. In this case, the rate which is applied to the statutory basis for calculation is increased by 2% for each additional working year up to 100% of the statutory basis for calculation.</p>	<p>Only when pension is due after the age of 65 years if 150 insurance quarters are not reached; the period of contribution payments is increased by 2.50% per quarter of deferment.</p>	None.	<p>Salaried workers having reached the normal retirement age but not yet entitled to the full pension: annual increase in the pension of 3% or 3.5% according to age. Salaried workers entitled to full pension (40 years of contributions): possibility of obtaining pension supplements for these periods of work.</p>

9. Early pension**10. Deferment**

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
9. Early pension	Calculation is based on the common law.	None.	<p><i>General conditions for all early pensions:</i> "Eternal qualifying period (<i>ewige Anwartschaft</i>)" in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months.</p> <p><i>In case of unemployment:</i></p> <ul style="list-style-type: none"> • 180 contribution months of compulsory insurance (periods spent raising children are included, provided there have been 120 contribution months of compulsory insurance). • Beneficiary must have received 52 weeks of unemployment benefits or of sickness benefit pay within the last 15 months. • No earned income from self-employed or non-self-employed activities over ATS 3,899 (€ 283) per month. <p><i>In case of long-term insurance:</i></p> <ul style="list-style-type: none"> • 450 insurance months are required for the calculation of the benefit or • 420 contribution months of compulsory insurance (transitional provisions exist for persons who are close to retirement age). • No earned income from self-employed or non-self-employed activities over ATS 3,899 (€ 283) per month. <p>The early retirement pensions are to be calculated according to the general pension formula.</p>	The benefits paid out in the case of early retirement are the same as in the case of normal retirement.
10. Deferment	Supplement to the pension by an actuarial co-efficient applicable between the ages of 65 and 68 years.	None.	<p>Pension increase for 12 months respectively of the deferment of the age limit for the standard pension:</p> <ul style="list-style-type: none"> • 2% (from age of 61 to 65), • 3% (from age of 66 to 70), • 5% (from age of 71). 	Same benefits as for normal retirement age.

	Finland	Sweden	United Kingdom	
9. Early pension	The pension is permanently reduced by 0.5% per month the pension is taken early.	The pension is permanently decreased with 0,5% of the old age pension per calendar month before the age of 65. A different calculation will be in force from January 1 st 2001.	No early pension.	9. Early pension
10. Deferment	The amount of pension is increased by 1% per month beyond the age of 65.	The pension is permanently increased with 0,7% of the old age pension per calendar month after the age of 65. A different calculation will be in force from January 1 st 2001.	Pensions are increased by approximately 7.5% for each year of deferment.	10. Deferment

	Belgium	Denmark	Germany	Greece
Adjustment	<p>An automatic pension adjustment of 2% occurs if the average consumer price index varies by 2% in relation to the former pivot index.</p> <p>Adaptation of the pension amount to changes in the general well-being by establishing an annual flat-rate increase or adaptation coefficient in the form of an allowance.</p>	<p><i>National pension (Folkepension):</i> The rate of adjustment for social pensions, as well as that for the other "transfer payments", is set once a year on the basis of wage development.</p> <p><i>Supplementary pension:</i> Only adjusted when sufficient funds.</p>	<p>Annual adjustment (1 July) of the current pension value (<i>aktueller Rentenwert</i>) according to the net salary development in the past calendar year compared to the calendar year preceding the past year.</p>	<p>Adjustment according to the rise in civil servants' pensions.</p>
Partial pension	<p>A law of 26 July 1996 for modernising the statutory pension schemes lay down the legal groundwork for establishing a part-time pension. Enforceable provisions have not yet been effected.</p>	<p><i>Conditions for the partial pension (Delpension):</i></p> <ul style="list-style-type: none"> • between the ages of 60 and 67; • resident in Denmark; • Salaried workers: 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 5 years; must have been self-employed in Denmark for at least 4 out of the past 5 years and must have been self-employed for at least 9 out of the past 12 months; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average; • must reduce the number of working hours by at least seven hours or at least by one quarter; remaining number of hours must be between 12 and 30 per week. <p><i>Amount:</i> 1/37 of basic amount per reduced hour or DKK 3,178.41 (€ 427) per year and per hour reduced. This amount corresponds to 82% of the maximum daily allowance paid by the sickness insurance funds; it is adjusted once a year. The partial pension for the self-employed amounts to DKK 58,800 (€ 7,892) per year (which corresponds to 18.5 working hours per week on average).</p> <p><i>Financing:</i> Financed by taxes, no contributions. The communities are reimbursed by the State for 100% of the costs.</p>	<p>Old-age pensions can be claimed as full pension (<i>Vollrente</i>) or as partial pension (<i>Teilrente</i>) in the amount of one third, one half or two thirds of the full pension.</p>	<p>None.</p>

Spain	France	Ireland	Italy	
Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.	Annual adjustment is fixed on the basis of the evolution of consumer prices effective from 1 January, by statutory order fixing the coefficient of increase.	Pensions are normally increased once a year.	As of 1 January 1999, annual adjustment based on the development of the cost of living according to the following modalities: <ul style="list-style-type: none"> • for the pension category up ITL 1,395,400 (€ 721): 1.7% adjustment • for the pension category between ITL 1,395,400 (€ 721) and ITL 2,093,100 (€ 1,081): 1.53% adjustment • for the pension category between ITL 2,093,101 (€ 1,081) and ITL 3,488,500 (€ 1,802): 1,275% adjustment; • for the pension category between ITL 3,488,501 (€ 1,802) and ITL 5,581,600 (€ 2,883): 0,51% adjustment; • for the part exceeding ITL 5,581,600 (€ 2,883): no adjustment. 	Adjustment
Access to a part-time retirement (<i>Jubilación parcial</i>) is possible from the age of 60. The worker who receives a pension receives 50% of the pension he would be entitled to at the age of 65 and works simultaneously part-time in an enterprise.	The insured aged 60 years of age with a validated period of contributions for a pension at maximum rate may claim due payment of part of his pension: <ul style="list-style-type: none"> • at a rate of 30% for a part-time activity between 80% and 60% of full-time employment; • at a rate of 50% for a part-time activity between 60% and 40% of full-time employment; • at a rate of 70% for a part-time activity below 40% of full-time employment. 	Not applicable.	None.	Partial pension

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Adjustment	<p>Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.</p> <p>Adjustment of pensions to level of wages by special law.</p>	<p>Adjustment on 1 January and 1 July in accordance with the average development of contract wages.</p>	<p>Annual adjustment on 1 January by regulation of the Federal Minister of Labour and Social Affairs (in principle according to the development of net wages). For 1999: 1.5%.</p>	<p>Normally increased once a year by government decision with regard to the price level.</p>
Partial pension	<p>If salaried activity is exercised for which monthly earnings exceed one-third of the minimum social wage, the pension is automatically reduced by half.</p>	<p>None.</p>	<p>Partial pension (<i>Gleitrente</i>): Retirement age as for early retirement pension.</p> <p>The last 24 calendar months must be contribution months of compulsory insurance or periods of receiving unemployment benefits (<i>Arbeitslosengeld</i>) or sickness benefit (<i>Krankengeld</i>). Furthermore, either the insurance conditions for early retirement pension in case of long-term insurance must be fulfilled or (in case of men's claim upon completion of their 61st year or women's upon completion of their 56th year) all general conditions for early retirement pensions must be met and in addition a total of 300 insurance months, of which 108 are contribution months of compulsory insurance within the last 180 calendar months.</p> <p>Arrangement of a part-time job with maximum 28 work hours per week.</p> <p>Amount of pension: As far as the pension calculated using the normal calculation method and the employment income are not over ATS 12,180 (€ 885) per month: 80% when the conditions of the early retirement pension due to long-term insurance are met, in all other cases 60% of the pension calculated using the normal calculation method. If the amount is over ATS 12,180 (€ 885), it shall be offset by a portion of the employment income.</p> <p>Minimum amount: 40% of the pension calculated using the normal calculation method.</p>	<p>None.</p>

	Finland	Sweden	United Kingdom	
Adjustment	<p><i>National pension:</i> Annually on the basis of the evolution of the 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, <i>basbelopp</i>).</p> <p>Supplementary pensions (<i>allmän tilläggs-pension, ATP</i>) are adjusted according to changes in the base amount.</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>	Adjustment
Partial pension	<p>Part-time pension payable to persons aged 58-64. Temporarily reduced to 56 years between 1.7.1998 - 31.12.2000. 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.</p>	<p>Part time pension (<i>delpension</i>) according to the Law on Part-time pension may be drawn between ages of 61 and 64.</p> <p>The insured must reduce his working hours under certain conditions. After the reduction of working hours, the partial pensioner must work between a minimum of 17 and a maximum of 35 hours per week on average.</p> <p>Payments are made for a reduction of a maximum of ten hours per week.</p> <p>The loss of income is reimbursed at 55% payment. The partial pension only compensates for loss of income up to 7.5 base amounts (<i>basbelopp</i>).</p>	<p>No concept of partial pension.</p>	Partial pension

Table VI

Old-Age

Belgium

Denmark

Germany

Greece

Accumulation with earnings

Once the pension has taken effect in 1998, the accumulation is authorised as long as earnings from a professional activity do not exceed BEF 287,760 (€ 7,133) per year (gross income of salaried workers) or BEF 230,207 (€ 5,707) per year (net income of self-employed). These amounts will be raised to BEF 431,640 (€ 10,700) and BEF 345,311 (€ 8,560) respectively if the pensioner has a dependant.

If the income from a professional activity surpasses the previously mentioned amounts by less than 15%, then the pension is reduced by a percentage of the pension amount that is equivalent to the percentage that is exceeded. With earnings in excess of 15%, the pension is not paid.

National pension (Folkepension):
The basic amount depends on the income gained from the pensioner's professional activity. Reduced by DKK 60 (€ 8.05) for every DKK 100 (€ 13) earned in excess of DKK 204,100 (€ 27,392) (for single person) or DKK 138,000 (€ 18,521) (for married person) per year. Pension supplement is reduced by 30% of earnings (earnings of pensioner and spouse) in excess of DKK 90,300 (€ 12,119) per year for each married person and DKK 45,000 (€ 6,039) for singles.

Supplementary pension:
Unlimited accumulation permitted.

Accumulation possible. In case of full pension, until the age of 65, earnings from professional activities must not exceed DEM 630 (€ 322) per month (old *Länder*) and DEM 530 (€ 271) (new *Länder*).

When only a partial pension is claimed, in addition to a general limit (*Hinzuverdienstgrenze*) there is also an individual ceiling which depends on the last insured wage or salary received.

Persons insured before 31.12.1992:
Accumulation possible with a monthly wage limited to 50 times the daily minimum wage: GRD 6,492 (€ 20) x 50 = GRD 324,600 (€ 992).

Persons insured since 1.1.1993:
If the pensioner works, his pension is reduced by one third, whatever the amount of his professional income, but cannot amount to less than the minimum pensions.

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

Benefits are fully liable to taxation.

The parts of the pension liable to taxation are taxed in the same way as salaries.

National pension (Folkepension):
Basic amount and pension supplement are fully liable to taxation.

Supplementary pension:
Supplementary pensions are fully liable to taxation.

In general, pensions are liable to taxation.

The taxation is partial: only the returns on the pension are liable to taxation. The returns are comparable to an interest amount that is credited to the capital collected through the payment of contributions. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments.

Despite the partial taxation, often income tax is not due because the income from the returns on the pension do not exceed the tax-free minimum income level and the other tax exemptions – as long as no further income exists.

In general, the benefits are fully liable to taxation.

There are a few exemptions: persons crippled in war, war victims and their families, blind persons and persons suffering from quadriplegia or paraplegia.

Spain	France	Ireland	Italy	Accumulation with earnings
<p>Full retirement: the payment of the pension is suspended if a paid professional activity is pursued.</p> <p>Part-time retirement: a pension may be accumulated for the worker as part-time pensioner with the salary paid for part-time work.</p>	<p>Possible accumulation subject to certain conditions. There is no payment of the pension if the concerned person continues to work with his last employer.</p>	<p><i>Retirement Pension:</i> No accumulation permitted when recipient is 65 years of age, otherwise accumulation is permitted.</p> <p><i>Old Age (Contributory) Pension:</i> Accumulation permitted.</p>	<p>Total accumulation possible for the minimum pension.</p> <p>No accumulation for the portion of the pension exceeding the minimum pension.</p> <p>As of 1 January 1994, it is possible to combine the pension with income from self-employed activities. The share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 50% of the amount in excess. Accumulation with income from salaried work is possible only in the case where the work is reduced and becomes a part-time work.</p> <p>Since 1.1.1999, it is also possible to combine the pension with income from wage activity, but only with 40 years of contributions behind (Law No 448 of 23.12.1998, art. 77).</p>	
<p>These benefits are fully taxable.</p>	<p>Benefits are taxable after a deduction of 10% and 20%.</p> <p>Supplements for assistance by a third party (<i>majoration pour l'assistance d'une tierce personne</i>), the 10% supplement of the pension for having brought up at least 3 children as well as the supplementary allowance are not subject to taxation.</p> <p>Exemptions: If the amount of the pension does not exceed that of the old-age allowance for salaried workers of FRF 17,336 (€ 2,643) and if other means do not exceed FRF 42,658 (€ 6,503) for a single person or FRF 74,720 (€ 11,391) for a couple (no tax declaration must be submitted).</p>	<p>Benefits are fully liable to taxation (including supplements for adult and child dependants).</p>	<p>Benefits are fully liable to taxation.</p> <p>Exemption for the portion of income corresponding to contributions to the social security system.</p> <ul style="list-style-type: none"> • Up to ITL 15,000,000 (€ 7,747): 18.5%; • between ITL 15,000,001 (€ 7,747) and ITL 30,000,000 (€ 15,494): 26.5%; • between ITL 30,000,001 (€ 15,494) and ITL 60,000,000 (€ 30,987): 33.5%; • between ITL 60,000,001 (€ 30,987) and ITL 135,000,000 (€ 69,722): 39.5%; • exceeding ITL 135,000,001 (€ 69,722): 45.5%. <p>These deductions are applied after the tax calculation.</p>	<p>Taxation and social contributions</p> <p>1. Taxation of pension benefits</p>

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Accumulation with earnings	<p>Normal old-age pension (<i>pension de vieillesse normale</i>): accumulation possible without limit.</p> <p>Early old-age pension (<i>pension de vieillesse anticipée</i>): accumulation is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the minimum social wage (monthly average during the calendar year).</p>	<p>Possible. The amount of the pension supplement depends on earnings of the partner younger than 65.</p>	<p>Old-age pension (<i>Altersrente</i>): Accumulation possible when income is less than ATS 8,112 (€ 590) per month or beneficiary has at least 420 contribution months, otherwise reduction of the pension by a maximum of 15%.</p> <p>Early retirement pensions (<i>Vorgezogene Renten</i>): In case a non-self-employed or self-employed activity is taken up with an income of over ATS 3,899 (€ 283) per month, the pension will be discontinued.</p> <p>Partial pension (<i>Gleitrente</i>): Accumulation possible: The pension will be reduced accordingly (see above calculation of the partial pension).</p>	<p>Limitless accumulation possible. Contributions on earnings.</p> <p>Pension increased by 1/14 of 2% of the total earnings registered per year.</p>
Taxation and social contributions	<p>For tax purposes, social security benefits replacing income are treated as wages.</p>	<p>In general, benefits are fully liable to taxation like other types of income, i.e. wages.</p>	<p>Pensions are fully liable to taxation. Long-term care benefit (<i>Pflegegeld</i>) is not liable to taxation.</p>	<p>Old-age pensions are subject to taxation, but the tax system is different than the one for earnings from work.</p>
1. Taxation of pension benefits				

	Finland	Sweden	United Kingdom	
Accumulation with earnings	Accumulation possible. Earnings do not affect entitlement or amount of old age pension.	Accumulation possible since earnings do not effect pension entitlement.	Pension entitlement not affected by earnings if person continues, or starts, gainful employment or self-employment after pension age.	Accumulation with earnings
Taxation and social contributions	Pensions are fully liable to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension only, no income tax is paid. See point 2 below. Care allowance and pensioners housing allowance are not taxed.	Pensions are fully liable to taxation except housing supplement (<i>bostadstillägg</i>), handicap allowance (<i>handikappersättning</i>) and care allowance (<i>vårdbidrag</i>) to the extent it covers special costs.	<i>Basic Pension, Additional Pension (SERPS), and Graduated Retirement Benefit</i> are taxable as income, but any increases in respect of dependent children are not.	Taxation and social contributions
1. Taxation of pension benefits				1. Taxation of pension benefits

Table VI

Old-Age

	Belgium	Denmark	Germany	Greece
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 and the family status (single person, couple with or without children).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	No limit of income and no tax reduction.	<p>The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 1999 are DEM 13,067 (€ 6,681) for single adults and DEM 26,135 (€ 13,363) for married couples.</p>	<p>Taxation if the annual income ceiling of GRD 1,355,000 (€ 4,142) is reached.</p> <p>Tax reduction linked to the number of children:</p> <p>1 child: GRD 25,000 (€ 76) 2 children: GRD 50,000 (€ 153) 3 children: GRD 105,000 (€ 321) 4 children: GRD 180,000 (€ 550) 5 children: GRD 225,000 (€ 688).</p>
3. Social security contributions from pension	<ul style="list-style-type: none"> • A 0.2% contribution of solidarity for the sum of statutory and other pensions. • A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below BEF 45,939 (€ 1,139) or - without any dependants - to BEF 38,762 (€ 961). 	None.	<p>The portion contributed for sickness insurance by the pensioner is determined according to the respective contribution rate of the sickness fund.</p> <p>The portion contributed by the pensioner for long-term care insurance is 0.85%.</p>	<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA):</p> <p>Pensions up to GRD 120,000 (€ 367): no contribution paid. Pensions amounting to more than GRD 120,000 (€ 367):</p> <ul style="list-style-type: none"> • For amounts up to GRD 120,000 (€ 367): 1%. • For the part between GRD 120,001 (€ 367) and GRD 200,000 (€ 611): 2%. • For the part between GRD 200,001 (€ 611) and GRD 300,000 (€ 917): 3%. • For the part between GRD 300,001 (€ 917) and GRD 400,000 (€ 1,223): 4%. • For parts over GRD 400,001 (€ 1,223): 5%.

Spain	France	Ireland	Italy	
<p>The limit varies annually according to the incomes and family circumstances.</p>	<p>Taxation takes place when the annual net income taxable exceeds a certain ceiling.</p> <ul style="list-style-type: none"> • For a single person: FRF 41,961 (€ 6,397) • For a couple without children: FRF 68,061 (€ 10,376) • For a couple with 1 child: FRF 81,111 (€ 12,365) • For a couple with two children: FRF 94,161 (€ 14,355) 	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1998/1999 are:</p> <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 4,100 (€ 5,206) • Married couple with no children: IEP 8,200 (€ 10,412). • Married couple with one child: IEP 8,650 (€ 10,983). • Married couple with 2 children: IEP 9,100 (€ 11,555). • Married couple with 4 children: IEP 10,400 (€ 13,205). <p><i>People aged between 65 and 74:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 5,000 (€ 6,349). • Married couple: IEP 10,000 (€ 12,697). <p><i>People aged over 75:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 5,500 (€ 6,984). • Married Couple: IEP 11,000 (€ 13,967). 	<p>Taxation depends on the total annual income of the individual or of the family. Annual tax exemption ceiling.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>None.</p>	<p>Persons with tax domicile in France:</p> <ul style="list-style-type: none"> • CSG (<i>contribution sociale généralisée</i>, generalised social contribution): 6,2% (reduced rate: 3,8%). • CRDS (<i>contribution pour le remboursement de la dette sociale</i>, contribution for the repayment of the social debt): 0,5%. • No contribution on basic pensions and contribution of 1% on supplementary pensions. <p>Persons with no tax domicile in France: contribution of 2.8% on the basic pension and of 3.8% on the supplementary pension.</p>	<p>None. A 1.25% Health Contribution and a 1% Employment and Training Levy is payable on all income where total income excluding pension exceeds IEP 207 (€ 263) per week.</p>	<p>ITL 20 (€ 0.01) monthly during 13 months for ONPI (National Institution for Italian Pensioners).</p>	<p>3. Social security contributions from pension</p>

Table VI

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
2. Limit of income for tax relief or tax reduction	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Tax is levied on the income after the deduction of sickness insurance contributions. The individual tax due depends in particular on the individually applicable tax reductions, including a general annual tax reduction of ATS 8,840 (€ 642) and, for example, annual tax reduction for pensioners in the amount of ATS 5,500 (€ 400). These amounts are deducted from the annual tax due.	Taxation is only applied for an annual income starting at PTE 1,445,000 (€ 7,208).
3. Social security contributions from pension	Contributions are deducted for health care.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene nabestaandenwet, Anw</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) and, in some cases, the Health Insurance Act are deducted from pensions.	3.75% sickness insurance contribution.	None.

	Finland	Sweden	United Kingdom	
2. Limit of income for tax relief or tax reduction	<p>The amount of the full pension deduction for pension income per year is:</p> <p>Local taxes: single person: FIM 34,400 (€ 5,786) married person: FIM 29,100 (€ 4,894)</p> <p>Government taxes: FIM 23,000 (€ 3,868); for all.</p> <p>When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than</p> <p>Local taxes: single: FIM 84,543 (€ 14,219) married: FIM 70,671 (€ 11,886)</p> <p>Government taxes: FIM 55,857 (€ 9,394).</p>	<p>Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (<i>folkpension</i>) and pension supplement (<i>pensionstillskott</i>) is not liable to taxation. For pensioners with higher pensions the special deduction is deescalated with 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 109,000 (€ 11,511).</p>	<p><i>Basic Pension, Additional Pension (SERPS), and Graduated Retirement Benefit:</i></p> <p>In general there is a progressive taxation of gross income after deduction of personal and other reliefs.</p> <ul style="list-style-type: none"> • Main personal reliefs per person per year: <ul style="list-style-type: none"> Aged under 65: GBP 4,195 (€ 5,899). Aged between 65 and 74: GBP 5,410 (€ 7,608). Aged over 75: GBP 5,600 (€ 7,875). • Supplement for married couples and single parents: <ul style="list-style-type: none"> Aged under 65: GBP 1,900 (€ 2,672). Aged between 65 and 74: GBP 3,305 (€ 4,648). Aged over 75: GBP 3,345 (€ 4,704). 	2. Limit of income for tax relief or tax reduction
3. Social security contributions from pension	<p>Sickness insurance premium for pensioners is 1.50% of taxable income up to FIM 80,000 (€ 13,455) 1.95% on exceeding taxable income plus additionally 2.70% on pension income.</p> <p>No other contributions.</p>	No contribution from pensioners.	None.	3. Social security contributions from pension

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age

VII Survivors

- VIII Employment injuries and occupational diseases
- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	Supplementary pension: Law of 7 March 1964, modified (see Table VI "Old-age").	Social Code (<i>Sozialgesetzbuch</i>), Book 6, introduced by the pension reform law (<i>Rentenreformgesetz</i>) of 18 December 1989, amended in the pension reform law 1999 (<i>Rentenreformgesetz 1999</i>) of 16 December 1997.	Law 1846/51 of 14 June 1951, last modified the 5.1.19994 by Law no. 2676/99. Law 1902/90 of 17 October 1990 Law 2084/92 of 7 October 1992
Basic principles	A system of current income financing ("pay as you go") based primarily on contributions and on State's subsidy.	Social Insurance system for employees.	Compulsory insurance for employees (manual and white-collar workers).	Insurance system. Benefits dependent on contributions.

Survivors

Table VII

Spain	France	Ireland	Italy	Applicable statutory basis
<p>Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved.</p> <p>Royal Decree No1647 of 31 October 1997.</p> <p>Law No. 66 of 31 December 1997 on Fiscal, Administrative and Social measures.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>).</p> <p>Decree no. 93.1022 of 27 August 1993.</p> <p>Decree no. 1023 of 27 August 1993.</p> <p>Decree no. 93.1024 of 27 August 1993.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Law No. 155 of 23 April 1981.</p> <p>Law No. 297 of 29 May 1982.</p> <p>Law No. 638 of 11 November 1983.</p> <p>Law No. 140 of 15 April 1985.</p> <p>Law No. 88 of 9 March 1989.</p> <p>Statutory Order No. 503 of 30 December 1992.</p> <p>Law No. 335 of 8 August 1995.</p> <p>Law No. 449 of 27 December 1997.</p> <p>Law No. 448 of 23 December 1998.</p>	
<p>Insurance system.</p> <p>Benefits (<i>Pensión de viudedad</i>) depend on contributions.</p>	<p>Insurance system. Benefits are paid out depending on contributions.</p>	<p>Contribution based Social insurance system.</p>	<p>Insurance system. Benefits depend on the contributions.</p>	

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book III of Social Insurance Code (<i>Code des assurances sociales</i>), in the terms following the Law of 27 July 1992 as amended.	General Surviving Relatives Act (<i>Algemene nabestaandenwet, Anw</i>).	General Social Insurance Act (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>) Official Journal (BGBl.) No. 189/1955, last amended by Official Journal (BGBl.) I No. 16/1999.	Statutory Order 322/90 of 18 October 1990.
Basic principles	Social insurance system.	General insurance scheme for widows, widowers and children who have lost one or both parents. System of universal coverage, financed with contributions on earned incomes.	Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).	Social Insurance system based on contributions.

	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law of 17 January 1969 National Pensions Act 347/1956 (<i>Kansaneläkelaki, KEL</i>) Survivors' Pension Act 38/1969 (<i>PEL</i>) Seamen's Pensions Act 72/1956 (<i>Merimieseläkelaki, MEL</i>) Employees' Pensions Act 395/1961 (<i>Työntekijäin eläkelaki, TEL</i>) Temporary Employees' Pensions Act 134/1962 (<i>LEL</i>) Local Government Employees' Pensions Act 202/1964 (<i>KvTEL</i>) State Employees' Pensions Act 280/1966 (<i>VEL</i>) Evangelical-Lutheran Church Pensions Act 298/1966 (<i>KiEL</i>) Self-employed Persons' Pensions Act 468/1969 (<i>Yrittäjien eläkelaki, YEL</i>) Farmers' Pensions Act 467/1969 (<i>MYEL</i>) Pension Act for performing artists and certain other groups 1056/1998 (<i>TaEL</i>)</p>	<p>Law of 1962 on General Social Security. Law of 1988 on Survivors pension (<i>efterlevandepension</i>) and amendments.</p>	<p>Social Security Contributions and Benefits Act 1992, and regulations thereunder. Pension Act 1995.</p>	Applicable statutory basis
Basic principles	<p>Dual system of insurance system (employment pension) covering all economically active persons (employees, self-employed, farmers) and an universal coverage system (national pension) guaranteeing a minimum pension. The pension schemes are integrated and when other pension income is above a given limit, no national pension is paid.</p>	<p>The public pension system is compulsory and of universal coverage and consists primarily of two parts:</p> <ul style="list-style-type: none"> • <i>The national flat rate basic pension (folk-pension)</i> based on residence in Sweden and financed partly out of general revenue and partly out of contributions. • <i>The national income related supplementary pension scheme (allmän tilläggspension, ATP)</i> is a benefit defined system which is financed by employers contributions, based on the wage bill. The supplementary pension scheme is a pay-as-you-go system. 	<p>Contribution based social insurance system providing lump sum payment and weekly pensions for widows only.</p>	Basic principles

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
Field of application	Compulsory insurance for all wage and salary earners.	Compulsory membership for all employees aged 16 - 66 working nine hours or more per week, as well as persons who receive daily allowances in case of sickness or unemployment or who have started participating in activation or training/education measures. Persons who draw an early pension or receive a transition benefit in case of unemployment may enrol, on a voluntary basis, in the scheme, as may persons who receive a disability pension and an early pension (<i>førtidspension</i>) or a partial pension (<i>Delpension</i>). Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of three years.	Manual and white-collar workers.	Social Insurance system for employees. The provisions of Article 62 of Law 2676/99 apply in the event of the death of the insured person or of the pensioner subsequent to 5.1.99, the date on which this Law came into force. These provisions also apply if death occurs prior to this date, providing that the survivor spouse, in accordance with the provisions formerly in force, was not entitled to a survivor's pension.
Exemptions from compulsory insurance	None.	Exempted from compulsory insurance are employees working less than 9 hours per week.	No compulsory insurance for employees in insignificant employment (up to DEM 630 (€ 322) per month in the old <i>Länder</i> and DEM 530 (€ 271) in the new <i>Länder</i> , and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	No exemptions.
Entitled persons • Surviving spouse • Children • Other persons	Surviving spouse.	• Spouses and under certain conditions (see below) also divorced partners. Children under 18.	• Surviving spouse, • Divorced spouse (divorced before 1 July 1977) financially dependant upon the deceased, • Children.	<i>Persons insured before 31.12.1992:</i> • Widows. • Children until age 18 (or 24 in the case of a student; without limitation if invalid). • Parents and grandchildren. <i>Persons insured since 1.1.93:</i> • Widows and widowers. • Children until age 18 (or 24 in the case of a student; without limitation if invalid). • No other persons.

Spain	France	Ireland	Italy	
Compulsory insurance for all employees.	Insurance system obligatory for employees and assimilated persons.	With some exceptions all persons aged 16 years or over, employed under a contract of service or apprenticeship. Public servants and self-employed aged over 16.	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the INPS for farmers, tenants, self-employed craftsmen and merchants /retailers.	Field of application
All salaried work that is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	No exemption.	Persons with weekly earnings less than IEP 30 (€ 38) per week and the self-employed with earnings of less than IEP 2,500 (€ 3,174) per annum.	None.	Exemptions from compulsory insurance
<ul style="list-style-type: none"> • Widow or widower who have lived with the deceased insured on a regular basis. • Partners In case of separation, divorce and annulment. • Children of the deceased under 21 years of age on the date of his/her death, or older handicapped children, whatever their relationship. • Children adopted by the deceased, provided the adoption took place at least two years prior of the date of his/her death. • Children brought into marriage by the surviving spouse provided that the marriage took place two years before the date of the death of the deceased. • Under certain conditions pensions for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners. 	<ul style="list-style-type: none"> • Widow or widower aged 55 or more or invalid widow or widower suffering. • No orphan's pension, but family benefits for orphans (<i>allocation de soutien familial</i>), see Table IX "Family benefits". • No other persons. 	<ul style="list-style-type: none"> • Survivor who is not living with a person as husband and wife. • Orphans under 18 years of age (or under 21 years of age if in full-time education). 	<ul style="list-style-type: none"> • Surviving spouse; • divorced spouse; • children; • in certain cases parents, brothers or sisters. 	Entitled persons <ul style="list-style-type: none"> • Surviving spouse • Children • Other persons

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
Field of application	Compulsory insurance for all persons carrying out a profession (salaried or self-employed). Voluntary insurance possible.	All residents under 65 whatever their income or nationality. All persons under 65 who work in the Netherlands and consequently pay tax on wages are also insured.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	Compulsory insurance for all insured employees.
Exemptions from compulsory insurance	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non-salaried activities if the work income does not exceed one third of the minimum social wage.</p>	None.	No compulsory insurance if the income is below the limit of ATS 3,899 (€ 283) per month (<i>Geringfügigkeitsgrenze</i>). The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	None.
Entitled persons	<ul style="list-style-type: none"> • Spouse married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident. • Divorced spouse if not remarried. • Children who are legitimate, adopted or natural, as well as orphans having lost both parents on condition that the insured party paid for their maintenance and education during the 10 years prior to his decease. • Persons treated as widows/widowers: Parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled. 	<ul style="list-style-type: none"> • Surviving partner under certain conditions (see below). • Children who have lost both parents. • Persons taking care of a child under the age of 18 that has lost one of its parents. 	<ul style="list-style-type: none"> • Widow/widower who was married to the deceased person when death occurred or • Divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred. • Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. 	<ul style="list-style-type: none"> • Surviving spouse, aged at least 35, and divorced former spouse who is entitled to alimony. The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits. • Children until the age of 18 (25 or 27 in the case of further or higher education). • Parents dependant on the deceased are entitled, if there are no spouse or children.

	Finland	Sweden	United Kingdom	
Field of application	<p><i>National Pension:</i> All residents.</p> <p><i>Employment pension:</i> All employees from the age of 14 and self-employed persons from the age of 18.</p>	<p><i>Basic pension (folkpension):</i> Compulsory coverage for all residents</p> <p><i>Supplementary pension (allmän tilläggspension, ATP):</i> All employees and self-employed aged 16-64 years with pensionable income (income exceeding one base amount, <i>basbelopp</i>, and up to and including 7,5 times the base amount).</p>	<p><i>Basic flat-rate Pension:</i> All employed and self-employed men liable to pay contributions.</p> <p><i>State Earnings Related Pensions (SERPS):</i> Employees with earnings between lower and upper earnings limit.</p>	Field of application
Exemptions from compulsory insurance	<p><i>Employees:</i> no exemption.</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 28,415 (€ 4,779) for self-employed and FIM 14,207 (€ 2,389) for farmers.</p>	<p>Income less than one base amount (<i>basbelopp</i>) are exempted from the supplementary pensions scheme (<i>allmän tilläggspension, ATP</i>). Income below the base amount are covered by the basic pension (<i>folkpension</i>) scheme.</p>	<p>No compulsory insurance for employed persons earning less than GBP 64 (€ 90) per week or for self-employed persons with annual earnings less than GBP 3,590 (€ 5,049).</p>	Exemptions from compulsory insurance
Entitled persons	<ul style="list-style-type: none"> • Surviving spouse. • Children (own; foster children; children for whom the deceased paid alimony; child who lived in the same household as the deceased if the deceased was married to the child's parent). • <i>Employment pension:</i> Former spouse. 	<ul style="list-style-type: none"> • Surviving spouse under the age of 65 years. • A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death. • Children under 18 years of age (under 20 if studies continue). 	<ul style="list-style-type: none"> • Widows • Children for whom Child Benefit is payable. 	Entitled persons
				<ul style="list-style-type: none"> • Surviving spouse • Children • Other persons

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
Conditions	To be insured.	Ten years of insurance cover of the deceased and length of marriage: At least 10 years – the conditions for entitlement: To the pension or the death grant if death occurred before 1.7.1992 or if after 1.7.1992 and the deceased were aged over 67.	60 months of insurance.	Contributions paid for at least 4.500 days or 1.500 insured days, 300 of which during the 5 years before the date of death.
1. Deceased insured person				
2. Surviving spouse	<ul style="list-style-type: none"> Spouse married to the deceased for at least 1 year (unless there is a child of the marriage or a dependant child, or death is due to an accident or occupational disease after the date of marriage); Aged at least 45 or bringing up a child or being an invalid; Having ceased all work with the exception of authorised work. For people under 65 receiving only a survivor's pension (<i>pension de survie</i>), the ceilings for earned income are higher than those applied to recipients of old-age pensions (<i>pension de vieillesse</i>) (see Table VI "Old-age", Accumulation with earnings). 	<p>To be or to have been married to the deceased.</p> <p>For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/ widower's pension).</p>	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again.</p> <p>If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<p><i>Persons insured before 31.12.1992:</i> Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p> <p><i>Persons insured since 1.1.1993:</i> Widow(er) with at least 67% invalidity or monthly income less than 40 times the minimum daily wage for an unskilled manual worker, plus 20% for each child. If monthly income is higher, half the normal pension is awarded.</p> <p><i>After 5.1.1999:</i> The surviving spouse (man or woman), irrespective of age, is entitled to the survivor's pension for a period of 3 years, starting on the first day of the month following death.</p> <p>If the survivor is aged over 40 upon the death of the spouse, the pension is paid even after the initial 3-year period has passed, providing that the surviving spouse does not work or receives no other pension.</p> <p>If the surviving spouse works or receives a pension, he/she is entitled to 50% of the normal survivor's pension.</p> <p>If the surviving spouse is suffering from a physical or mental disability of at least 67%, he/she is entitled to the full survivor's pension.</p> <p>A pension that has been interrupted or reduced will again be paid in full to the surviving spouse as from the age of 65. If the latter continues to work or to receive any other form of pension after the age of 65, he/she will receive only 70% of the survivor's pension.</p>

Spain	France	Ireland	Italy	Conditions
<p>At the time of death: Affiliated to social security scheme and either:</p> <ul style="list-style-type: none"> • Enjoying active contributor or equivalent status; nonetheless, if, at the time of death the insured person was not a regular member or not in an equivalent status, but he had contributed during a period of 15 years, the surviving spouse and the orphans will be entitled to a pension; • in receipt of an invalidity or old-age pension; • must have contributed for at least 500 days in 5 years preceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record. 	<p>Being beneficiary of a pension or fulfilling the conditions for a pension at the time of the death.</p>	<p>At least 156 weeks of insurable employment for which contributions were paid.</p> <p>An annual average of:</p> <ul style="list-style-type: none"> • 39 weekly contributions paid or credited in either the 3 or 5 tax years before reaching pension age (66) or before date of death of spouse if earlier, or • 48 weekly contributions paid or credited since entry into insurance (reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks). <p>These conditions may be fulfilled on either spouse's insurance record.</p>	<p>Normal pension: 5 years of contributions of which 3 during the last 5 years.</p> <p>Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.</p>	<p>1. Deceased insured person</p>
<p>Widow or widower: Must have lived with the deceased insured on a regular basis.</p> <p>In case of separation, divorce and annulment, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ul style="list-style-type: none"> • Survivor's pension (<i>pension de réversion</i>): Widow or widower (with insufficient means of existence), aged 55, marriage having lasted for at least 2 years (except if child born from marriage). • Invalid widow's/widower's pension (<i>pension d'invalidité de veuf ou de veuve</i>): Widow or widower aged 55 or above and disabled. • Widow's/widower's old-age pension (<i>pension de vieillesse de veuf ou de veuve</i>): Widow or widower aged 55 or above and disabled. 	<p>Survivor who is not living with a person as husband and wife.</p>	<p>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>Additional condition: As of 1 September 1995, the general compulsory insurance (A.G.O.) pensions paid out to dependent survivors as result of an employment injury or an occupational disease cannot be drawn if the spouse is otherwise entitled to a pension for employment injuries (paid for the same reason) paid by I.N.A.I.L.</p>	<p>2. Surviving spouse</p>

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
Conditions				
1. Deceased insured person	<p>12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period.</p> <p>No qualifying period if death due to any kind of accident or to work-related illness occurred during affiliation.</p>	<p>To be insured at the time of death.</p>	<p>"Eternal qualifying period (<i>ewige Anwartschaft</i>)" (See Table VI "Old-age") or 60 insurance months within the last 120 calendar months (after completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months - maximum after completion of age 60: 180 insurance months within the last 360 calendar months).</p>	<p>Contributions paid or credited for 36 months.</p>
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>Divorced former spouse: no entitlement in case of remarriage.</p>	<p>There is entitlement to a survivors' benefit if the surviving relative:</p> <ul style="list-style-type: none"> • has an unmarried child under the age of 18 who does not belong to another persons' household, or • is incapacitated for work for at least 45%, or • was born before 1 January 1950. <p>At 65 the survivor's pension is replaced by an old-age pension (<i>Algemene Ouderdomswet, AOW</i>).</p>	<p>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.

	Finland	Sweden	United Kingdom	
Conditions				Conditions
1. Deceased insured person	<p><i>National pension:</i> 3 years of residence after the age of 16, resident in Finland at the time of death.</p> <p><i>For surviving spouses pension:</i> the deceased was under the age of 65 at the time of marriage.</p> <p><i>Employment pension:</i> must be insured at the time of death.</p>	<p><i>Basic pension (folkpension):</i> The deceased must have been resident for 3 years or gained 3 years with income carrying pension rights within the supplementary pension scheme.</p> <p><i>Supplementary pension (allmän tilläggs-pension, ATP):</i> 3 years with pensionable income.</p>	<p><i>Widow's Payment (lump sum):</i> Specific level of contributions paid in any one tax year.</p> <p><i>Widow's Pension and Widowed Mother's Allowance (flat-rate benefits):</i> Generally, contributions paid in at least 25% of the years in working life (i.e. from age 16 to tax year before death or age 65).</p> <p><i>State Earnings Related Pension (SERPS):</i> Contributions paid on earnings between lower and upper earnings limit in at least one tax year.</p>	1. Deceased insured person
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 aged 50 and the marriage had 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. 	<p><i>Adjustment pension (omställingspension):</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.</p> <p>The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age.</p> <p><i>Special survivors pension (särskild efterlevande pension):</i> If the spouse is unemployed at the time the adjustment pension runs out a special survivors pension is payable.</p> <p>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.</p> <p>Widows pension from the basic pension scheme (<i>folkpension</i>) according to the transitional rules will be means tested after a certain period.</p>	<p><i>Widow's Payment (lump sum):</i> Must be aged under 60 or, if over 60, husband must not have been entitled to a retirement pension when he died.</p> <p><i>Widowed Mother's Allowance:</i> Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</p> <p><i>Widow's pension:</i> Must be aged 45 or over when husband died or when Widowed Mother's Allowance ceased.</p>	2. Surviving spouse

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
3. Children	None.	Under 18.	Age limit: 18 years (under certain conditions 27).	Until age 18 (or 24 in the case of a student; without limitation if invalid). In the case of orphans who are minors, invalids or students (up to the age of 24), the amount of the surviving spouse's pension which was interrupted or reduced, will be paid to the children in equal shares.
4. Other persons	None.	No other persons entitled to benefits.	None.	<i>Persons insured before 31.12.1992:</i> Parents and grandchildren dependent on the deceased person. <i>Persons insured since 1.1.93:</i> No other persons.
Benefits				
1. Surviving spouse	80% of the actual or hypothetical retirement pension (<i>pension de retraite</i>) of the insured person calculated at the rate for a married couple where the spouse is dependant. Guaranteed minimum for fully insured: BEF 334,252 (€ 8,286) per year, calculated prorata if the career is at least equivalent to 2/3 of a complete career.	<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. 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. The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension.	<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>If insured person dies before the age of 60, period between date of death and 55th anniversary is counted full toward the contribution period and two thirds of the period between 55 and 60 years and increases the pension.</p> <p>Where replacement earnings of widow/ widower exceed the monthly amount of DEM 1,258 (€ 643) in the old <i>Länder</i> or DEM 1,079 (€ 552) in the new <i>Länder</i> plus amounts for children, survivor's pension is reduced by a rate of 40% of the excess amount.</p>	<i>Persons insured before 31.12.1992:</i> 70% of the pension of deceased parent (husband). Revalorisation following the increase of pensions of the civil servants. <i>Persons insured since 1.1.93:</i> 50% of the pension of deceased parent (husband or wife).

Spain	France	Ireland	Italy																	
<p>Age limit of children:</p> <ul style="list-style-type: none"> • 21 years except in cases of permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) or severe disablement (<i>Gran invalidez</i>); • 21 years (or 23 years for orphan children having lost both parents) when earnings do not exceed 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>). 	None.	Under 18 years of age (or under 21 years of age if in full-time education).	No conditions.	3. Children																
<ul style="list-style-type: none"> • Has lived together with the deceased for at least two years prior the death. • Be financially dependent on the deceased; an essential condition which has to be proven. • Not have the right to a pension. • Not have means for sustenance and have no living relatives who are obliged and able to provide alimony, according to the civil code. 	None.	Not applicable.	Parents, brothers or sisters of the insured person's pension may be entitled if there are no other survivors.	4. Other persons																
<p>45% of the calculation basis (total amount of paid wages subject to contributions over a continuous period of 24 months within the last seven years are divided by 28) for deceased person.</p> <p>Annual pension 14 times monthly figure.</p> <p>Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded.</p>	<p>Survivor's Pension (<i>pension de réversion</i>): 54% of real or hypothetical old-age pension of the deceased person.</p> <p>Invalid (<i>pension d'invalidité de veuf ou de veuve</i>) and old-aged (<i>pension de vieillesse de veuf ou de veuve</i>) widow's or widower's pensions: 54% of real or hypothetical invalidity or old-age pension of deceased person.</p> <p>A supplement to the invalid widow's or widower's pension and widow's or widower's old-age pension is paid when surviving spouse has at least the charge of one dependent child under 16. Supplement of FRF 502.74 (€ 77) per month and per child.</p>	<p>Benefit amount:</p> <p>Under Age 66: Contributions (Weekly Average)</p> <table> <thead> <tr> <th></th> <th>Weekly rate</th> </tr> </thead> <tbody> <tr> <td>48</td> <td>IEP 74.10 (€ 94)</td> </tr> <tr> <td>36-47</td> <td>IEP 73.00 (€ 93)</td> </tr> <tr> <td>24-35</td> <td>IEP 70.90 (€ 90)</td> </tr> </tbody> </table> <p>Over Age 66: Contributions (Weekly Average)</p> <table> <thead> <tr> <th></th> <th>Weekly rate</th> </tr> </thead> <tbody> <tr> <td>48</td> <td>IEP 76.10 (€ 97)</td> </tr> <tr> <td>36-47</td> <td>IEP 74.90 (€ 95)</td> </tr> <tr> <td>24-35</td> <td>IEP 72.80 (€ 92)</td> </tr> </tbody> </table> <p>In addition allowance of IEP 6.00 (€ 7.62) per week is payable where the survivor is living alone.</p> <p>Note: A yearly average of 39 weeks paid or credited under the 3 or 5 year condition (see 'conditions' 1.2 above) will secure a maximum personal rate.</p>		Weekly rate	48	IEP 74.10 (€ 94)	36-47	IEP 73.00 (€ 93)	24-35	IEP 70.90 (€ 90)		Weekly rate	48	IEP 76.10 (€ 97)	36-47	IEP 74.90 (€ 95)	24-35	IEP 72.80 (€ 92)	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension.</p> <p>As of 1 September 1995 the pension amount is increased to 70% if the recipient has a child. If more than one minor child, a student or a handicapped child lives in the household of the beneficiary, the pension can be accumulated with other pensions without any limit.</p>	Benefits
	Weekly rate																			
48	IEP 74.10 (€ 94)																			
36-47	IEP 73.00 (€ 93)																			
24-35	IEP 70.90 (€ 90)																			
	Weekly rate																			
48	IEP 76.10 (€ 97)																			
36-47	IEP 74.90 (€ 95)																			
24-35	IEP 72.80 (€ 92)																			
				1. Surviving spouse																

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
3. Children	18 years or 27 years if orphan is studying. No age limit for handicapped orphans.	Children who have lost both parents are entitled to an orphans' benefit: up to the age of 16, or in the case of invalidity up to the age of 18 and up to the age of 21 if the child is a student.	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.	Until the age of 18 (25 or 27 in the case of further or higher education).
4. Other persons	For the person assimilated to the spouse: diverse conditions.	Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependant child allowance.	None.	If there are no spouse or children.
Benefits	Comprises lump sum supplements (<i>majorations forfaitaires</i>), depending on duration (1/40 per year of insurance, maximum 40) and of proportional supplements (<i>majorations proportionnelles</i>), depending on contributions (see Table VI).			
1. Surviving spouse	<ul style="list-style-type: none"> Total of the supplementary lump-sums (<i>majorations forfaitaires</i>) and special supplementary lump sums (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled. 3/4 of the proportional supplements (<i>majorations proportionnelles</i>) and the special proportional supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled. 	<ul style="list-style-type: none"> Survivor only: NLG 1,830.02 (€ 830) per month. Survivor with dependant children under 18: NLG 2,236.82 (€ 1,015) per month. <p>In addition, a "holiday allowance" equal to NLG 118.76 (€ 54) per month is paid for a widow/widower without children and NLG 152.68 (€ 69) with children.</p> <p><i>Anw</i> survivors benefit is income dependent. Work-related income (benefits) are deducted completely. Part of the income from work (salary, share in company profits) is disregarded (50% of the minimum wage including reimbursement of <i>AWBZ/Anw</i> contributions, plus one third of the remainder). In other words: if income from work is NLG 1,198.89 (€ 544) (gross), including reimbursement of <i>AWBZ/Anw</i> contributions, <i>Anw</i> survivors' benefit is paid out in full. If the income is NLG 3,943.92 (€ 1,790) or more, no benefit is paid out. A proportionally lower amount is paid out if incomes between these two figures.</p>	<p>Between 40% and 60% of the invalidity or old-age pension to which the deceased person had or would have been entitled to. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income (40% are due if the income of the surviving spouse is 150% or more of the deceased person's income; 60% if the deceased spouse's income was 150% or more of the surviving spouse's income; in case of equal incomes 52% are due. If the total sum of the reduced survivor's pension and the survivor's own income is less than ATS 16,835 (€ 1,223) per month a corresponding amount has to be granted to the maximum amount of 60% of the deceased person's pension).</p> <p>The widow's/ widower's pension will only be paid for 30 months if</p> <ul style="list-style-type: none"> 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. The pension to the divorced spouse is limited to the maintenance payments.</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.

	Finland	Sweden	United Kingdom	
3. Children	Under the age of 18 (or aged 18-20, if full-time student).	Under 18 years of age (under 20 if studies continue).	Entitled for Child Benefit.	3. Children
4. Other persons	Former spouse (<i>Employment pension</i>): if she/he received alimony from the deceased.	None.	None.	4. Other persons
Benefits				Benefits
1. Surviving spouse	<p><i>National pension:</i> For the first 6 months the spouse receives FIM 1,160 (€ 195) - FIM 1,393 (€ 234) per month. This amount can be increased, depending on the spouse's other income, up to FIM 2,206 (€ 371) - FIM 2,626 (€ 442). After 6 months the pension is continued if the surviving spouse is supporting a child under the age of 18. If there is no child the entitlement and amount depends on other income and property.</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 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 (folkpension):</i> See table VI "Old-Age".</p> <p><i>Supplementary pension (allmän tilläggspension, ATP):</i> Is paid with 20% of the deceased spouse's pension if there are children entitled to pension, otherwise it is 40%.</p>	<p><i>Widow's Payment:</i> Lump sum payment of GBP 1,000 (€ 1,406) on husband's death.</p> <p><i>Widowed Mother's Allowance:</i> Weekly pension paid as long as widow has dependent child under 16 (under 19 if in non-advanced full-time education). Amount: up to GBP 64.70 (€ 91) per week, plus increase for each dependent child (see "3. Orphan children").</p> <p><i>Widow's Pension:</i> Weekly pension paid to widows aged 45 or over if no dependent children. A full pension is granted to widows aged 55 or over. Amount: up to GBP 64.70 (€ 91) a week. If the widow is aged 45 - 54 the pension is reduced by 7% of the full rate for each year under 55.</p> <p><i>State Earnings Related Pension (SERPS):</i> Weekly earnings-related pension (accrued to late husband) paid with Widowed Mother's Allowance and Widow's Pension.</p>	1. Surviving spouse

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
2. Surviving spouse: remarriage	Benefit ceases in case of remarriage.	In cases of death before the 1st of July 1992: Supplementary pension ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases.
3. Orphan children • having lost one parent • having lost both parents	No orphan's pension; see special family allowances scheme.	<i>National pension (Folkepension):</i> See Table IX "Family benefits". <i>Supplementary pension:</i> In cases of death after 1 July 1992, single payment (children under 18).	Orphan children having lost both parents: 1/5th of the contributory pension of both parents (orphan children having lost one parent: 1/10th of insured person's pension) plus children's supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training). Sliding scale according to income, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. 40% of income exceeding a monthly ceiling of DEM 839 (€ 429) (old <i>Länder</i>) or DEM 719 (€ 368) (new <i>Länder</i>) is taken into account.	<i>Persons insured before 31.12.92:</i> • Orphan children having lost one parent: 20% of the pension of deceased parent for each child until age 18 (or 24 in the case of a student; without limitation if invalid). • Orphan children having lost both parents: 60% of old-age pension. <i>Persons insured since 1.1.93:</i> • Orphan children having lost one parent: 25% of the pension of deceased parent. • Orphan children having lost both parents: 50% of the pension of the deceased parent.
4. Other beneficiaries	None.	None.	None.	<i>Persons insured before 31.12.1992:</i> 20% of pension for dependant parents or grandchildren. <i>Persons insured since 1.1.93:</i> The spouse or children. No other beneficiaries.
5. Maximum for all those entitled to benefits	None.	None.	None.	<i>Persons insured before 31.12.92:</i> Spouse and orphans: 100% of the deceased's pension. Orphan children having lost both parents: maximum of 80% of old-age pension if several orphans. <i>Persons insured since 1.1.93:</i> The total income from pensions must not exceed 100%, nor be less than 80% of the amount received by the deceased parent.

Spain	France	Ireland	Italy	
Entitlement to survivor's pension (<i>Pensión de viudedad</i>) ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension.	Invalid widow's/widower's pension (<i>pension d'invalidité de veuf ou de veuve</i>) ceases, but not survivor's pension (<i>pension de réversion</i>), nor widow's/widower's old-age pension (<i>pension de vieillesse de veuf ou de veuve</i>).	Pension ceases.	Pension ceases; grant of 2 year's pension.	2. Surviving spouse: remarriage
<p><i>Orphan children having lost one parent:</i> 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><i>Orphan children having lost both parents:</i> One child: 65% of reference figure; two children: 85%; 3 or more: 100%.</p> <p>Pension may be combined with family benefits. Age limit: see "Conditions".</p>	No orphans' pension but payment of an allowance of family support (<i>allocation de soutien familial</i>) as a family benefit. See Table IX "Family benefits".	<p><i>Orphan children having lost one parent:</i> The amount of survivor's weekly pension is increased by IEP 17.00 (€ 22) for each dependant child under 18 years of age (or under 22 years of age if the child is in full-time education). No restriction on combination with family allowances.</p> <p><i>Orphan children having lost both parents:</i> An orphan's allowance is paid if:</p> <ul style="list-style-type: none"> • The orphan is under 18 years of age (or under 22 years of age if in full-time education). • 26 contribution weeks of insurable employment were paid by a parent or step-parent. <p>Amount (paid to guardian): IEP 48.60 (€ 62) per week.</p>	<p><i>Orphans having lost one parent:</i> In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children; no entitlement to family allowances unless the spouse works.</p> <p>If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children.</p> <p><i>Orphans having lost both parents:</i> 40% per child. 3 children and more: 100% divided by the number of children.</p>	3. Orphan children
<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 (Subsidio temporal a favor de familiares):</i> 20% of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 – 45.</p>	None.	None.	For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors.	4. Other beneficiaries
The sum of benefits must not exceed 100% of relevant reference figure.	None.	None.	100% of the insured person's pension.	5. Maximum for all those entitled to benefits

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
2. Surviving spouse: remarriage	Pension ceases. Redemption grant of 60 months' payments if remarried before 50 (36 months' payments over 50), not including special lump-sum supplements or special earnings-related supplements.	If a person marries or starts to live with his/her partner, the <i>Anw</i> survivors' benefit ceases. If cohabitation ceases within a period of six months, then the surviving relative may request continuation of the <i>Anw</i> benefit.	Loss of unlimited pension. Settlement to the amount of 35 monthly pension payments.	Pension ceases.
3. Orphan children	<i>Orphan children having lost one parent:</i> <ul style="list-style-type: none"> • 1/3 of the lump-sum supplements (<i>majorations forfaitaires</i>) and lump-sum special supplements (<i>majorations forfaitaires spéciales</i>) to which the insured has or would have been entitled. • 1/4 of the proportional supplements (<i>majorations proportionnelles</i>) and special supplements (<i>majorations proportionnelles spéciales</i>) to which the insured has or would have been entitled. <i>Orphan children having lost two parents:</i> If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.	<i>Orphans having lost one parent:</i> Persons taking care of a child under the age of 18 that has lost one of its parents are entitled to <i>Anw</i> dependant child allowance. Amount: NLG 406.80 (€ 185) per month. <i>Orphans having lost both parents:</i> Children (no restriction on combination with family allowances) aged: <ul style="list-style-type: none"> • Under 10: NLG 585.61 (€ 266) per month. • 10 - 16: NLG 878.41 (€ 399) per month. • 16 – 21 (<i>on the basis of transitional arrangement this can be up to the age of 27</i>): NLG 1,171.21 (€ 531) per month. In addition, a "holiday allowance" is paid.	40% (orphants having lost one parent) or 60% (orphants having lost both parents) on the basis of the calculated 60% of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Entitlement in their own right to family allowance (<i>Familienbeihilfe</i>) (See Table IX "Family benefits").	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. Other beneficiaries	Calculated in accordance with common law; no specific provisions.	None.	None.	If there is no spouse, parents dependant on the deceased are entitled.
5. Maximum for all those entitled to benefits	100% of the insured person's pension. If the total survivors' pensions exceeds this limit, they are reduced proportionally.	None.	None.	100% of the insured person's pension. 110% if in case of divorce two spouses are entitled to the pension.

	Finland	Sweden	United Kingdom	
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
3. Orphan children <ul style="list-style-type: none"> • having lost one parent • having lost both parents 	<p><i>Orphans having lost one parent:</i> National pension: Basic amount: FIM 272 (€ 46) per month is paid if the child is under the age of 18 or aged 18-20 and a full-time student. Basic amount supplement is paid only to a child under the age of 18. Full amount is FIM 363 (€ 61) per month. The amount is reduced by other survivor pensions. Employment pension: 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><i>Orphans having lost both parents:</i> National pension: Separate pension after both parents. Employment pension: Separate pension after both parents. A total addition of 2/12 of the total of both pensions is paid to all children together.</p>	<p>If the child is under 18 years (20 if studies continue), the child pension is 25% of the base amount (<i>basbelopp</i>) for each dead parent plus 30% of the dead parent's supplementary pension (<i>allmän tilläggspension, ATP</i>).</p> <p>In cases concerning more children than one, 20% is added for each additional child and the sum is divided equally 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>	<p><i>Orphan children having lost one parent:</i> The amount of the <i>Widowed Mother's Allowance</i> is increased by GBP 11.30 (€ 16) per week for each qualifying child for whom <i>Child Benefit</i> is payable or GBP 9.90 (€ 14) for a child for whom the higher rate of <i>Child Benefit</i> is payable.</p> <p><i>Orphan children having lost both parents:</i> <i>Guardian's Allowance</i> is a payment of GBP 11.30 (€ 16) per week to a person who takes into his family an orphan child. One of the child's parents must have satisfied a residence condition; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances <i>Guardian's Allowance</i> is payable where only one parent has died. The rate is adjusted to GBP 9.90 (€ 14) if the higher rate of <i>Child Benefit</i> is payable for the same child.</p>	3. Orphan children <ul style="list-style-type: none"> • having lost one parent • having lost both parents
4. Other beneficiaries	<p><i>Former spouse (Employment pension):</i> Spouse's pension is divided. The part to be paid to the former spouse depends on the amount of the alimony.</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.	4. Other beneficiaries
5. Maximum for all those entitled to benefits	<p><i>National pension:</i> None. <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.	5. Maximum for all those entitled to benefits

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
6. Other benefits	<p>Survivors' pension (<i>pension de survie</i>) granted or maintained temporarily:</p> <ul style="list-style-type: none"> • 12 months grant to spouses who do not qualify for survivor's pension. • Maintaining the pension over a maximum of 12 months when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount. <p>See Table III for funeral expenses.</p>	<ul style="list-style-type: none"> • Death grant (<i>begravelseshjælp</i>): Up to DKK 6,950 (€ 933), depending on the estate of the deceased. Persons under 18 years of age: DKK 5,800 (€ 778). Maintenance allowance (<i>hjælp til forsørgelse</i>) can be paid out under the Active Social Policy Act of 10 June 1997 (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 (Active Social Policy Act of 10 June 1997). 	<ul style="list-style-type: none"> • The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death. See also allowances for funeral expenses under Table III. • The divorced spouse (divorce after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance (child-raising pension). Conditions: 60 months of insurance before the death. Sliding scale according to income, same as widow's or widower's pension. 	<p>Two special additional benefits are paid for as follows:</p> <ul style="list-style-type: none"> • One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension; • ½ of the other one is paid at Easter Holiday and the other half during the Summer-holidays. <p>Funeral expenses: GRD 176,480 (€ 539).</p>

Spain	France	Ireland	Italy	6. Other benefits
<p>Death grant (<i>auxilio de defunción</i>): ESP 5,000 (€ 30).</p>	<p>Degrressive widow's or widower's allowances (<i>allocation de veuvage</i>) paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1st year: FRF 3,144 (€ 479); 2nd year: FRF 2,065 (€ 315); 3rd year: FRF 1,573 (€ 240). 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>From 1.3.1999: changes in allocation conditions and payment.</i></p> <p>Death insurance: (<i>assurance décès</i>): Grant of capital sum (<i>capital-décès</i>) on death equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) insured who can justify a minimum working hours or contribution payment, to persons legitimately maintaining, to persons receiving invalidity pensions or industrial injuries income related to a permanent incapacity of at least 66.66%. Minimum: 1% of annual earnings, subject to ceiling: FRF 1,736.40 (€ 265). Maximum: 3 times the monthly earnings, subject to ceiling: FRF 43,410 (€ 6,618).</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): child under 5 years: IEP 20 (€ 25), child aged 5 - 18 years: IEP 60 (€ 76), adult: IEP 100 (€ 127).</p> <p>In addition to a Widow(er)s Contributory Pension a person may get half, for a limited period, the personal rate of Unemployment, Disability, Health and Safety, Occupational injury, Maternity or Adoptive Benefits.</p> <p>Invalidity Pensioners who qualify for Widow(er)s Contributory Pension, may receive half the personal rate of Disability Benefit for a limited period instead of Invalidity Pension. This is payable in addition to the Widow(er)s Contributory Pension.</p>	<p>If the insured person was not yet entitled to a pension and had contributed at least one year in the course of the 5 years before his death: survivors receive a once-off allowance of 45 times the total contributions paid.</p> <p>Minimum: ITL 43,200 (€ 22). Maximum: ITL 129,600 (€ 67). Order of priority: Spouse, children, relatives in ascending line.</p>	

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
6. 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>	None.	<ul style="list-style-type: none"> • If the survivor's pensions are not granted because of lacking completion of the qualifying period, but if at least one contribution month of the deceased person is available: lump-sum settlement to the amount of 6 times "E" (reference earnings, see Table VI "Old-age"). • If the waiting period for survivor's pensions has been fulfilled, and no entitled persons exist: Lump-sum settlement to the amount of 3 times "E" (reference earnings, see Table VI "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person. • As far as the pension including other income is below the following reference rates, a compensation supplement (<i>Ausgleichszulage</i>) is due to the amount of the corresponding differing amount: Widow/ widower: ATS 8,112 (€ 590), Orphans having lost one parent until the age of 24: ATS 3,029 (€ 220), after the age of 24: ATS 5,383 (€ 391), Orphans having lost both parent until the age of 24: ATS 4,599 (€ 334), after the age of 24: ATS 8,112 (€ 590). See also Table XI.3. • See Table IX for additional entitlement to family allowance (<i>Familienbeihilfe</i>). • See Table VI for additional entitlement to long-term care benefit (<i>Pflegegeld</i>). • See Table III and Table VIII for additional entitlement to death grant (<i>Sterbegeld</i>). <p>The pension is granted 14 times a year, the long-term care benefit (<i>Pflegegeld</i>) 12 times a year.</p>	<ul style="list-style-type: none"> • Death grant (<i>subsídio por morte</i>): As a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). Shared-out in the same proportions as the survivor's pension. • Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person (<i>Subsídio por assistência de terceira pessoa</i>: PTE 10,875 (€ 54). • Christmas and Holiday bonus: Amounts equal to those of the pension.

	Finland	Sweden	United Kingdom	
6. Other benefits	<p>All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being FIM 66,900 (€ 11,252) for a deceased up to age 49 and then gradually decreasing to FIM 17,820 (€ 2,997) for ages 60-65.</p> <p>Child increase FIM 29.000 (€ 4,877) /child under 18.</p> <p>The benefits are increased by 50% in case of accidental death.</p>	<p><i>Housing supplement for pensioners (bostadstillägg):</i></p> <p>85% of the housing costs between SEK 100 (€ 11) and SEK 4,000 (€ 422). The supplement is income-tested.</p>	<p>Social Fund Funeral Payments provide help with funeral expenses where someone has been awarded a qualifying benefit (<i>Income support, income based Jobseekers Allowances, Family Credit, Housing Benefit, Council Tax Benefit or Disability Working Allowances</i>) and has good cause for taking responsibility, but has insufficient funds to meet such a large expense. Allowable amount covers reasonable cost of specified items, including necessary cost of burial or cremation charges, plus up to GBP 600 (€ 844) for other funeral expenses.</p>	6. Other benefits

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
7. Minimum pension	Guaranteed minimum for fully ensured: BEF 334,252 (€ 8,286) per year, calculated prorata if the career is at least equivalent to 2/3 of a complete career.	None.	No minimum pension.	<i>Persons insured before 31.12.1992:</i> GRD 101,820 (€ 311). <i>Persons insured since 1.1.1993:</i> GRD 30,600 (€ 94).
8. Maximum pension	Maximum pension depends on annual earnings ceiling: pension is calculated on ex-husband/wife earnings ceiling. Ceiling for 1997 is BEF 1,386,533 (€ 34,371).	None.	No maximum pension.	100% of old-age pension of the deceased person: GRD 634,844 (€ 1,941).

Spain	France	Ireland	Italy
<p><i>Surviving spouse:</i></p> <ul style="list-style-type: none"> Widow(er)s over 65: ESP 56,900 (€ 342) per month; widow(er)s between 60 and 65 years: ESP 49,735 (€ 299) per month; widow(er)s under 60: ESP 37,955 (€ 228) per month. Widow(er)s under 60 with family dependants: ESP 45,480 (€ 273) per month. <p><i>Orphan children having lost one parent:</i> ESP 16,860 (€ 101) per month. 14 payments per year.</p> <p><i>Orphan children having lost both parents:</i> ESP 16,860 (€ 101) per month plus product of dividing ESP 37,955 (€ 228) by number of entitled children. 14 payments per year.</p> <p><i>Other beneficiaries:</i> ESP 16,860 (€ 101) per month.</p> <p>Sole beneficiary over 65: ESP 43,425 (€ 261) per month.</p> <p>Sole beneficiary under 65: ESP 37,955 (€ 228) per month. 14 payments per year.</p>	<p><i>Survivor's Pension (pension de réversion):</i> Minimum: FRF 17,683 (€ 2,696) per year if it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60th if insurance is less. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p> <p>Invalid and old-aged widow's/widower's pensions (<i>pension d'invalidité de veuf ou de veuve / pension de vieillesse de veuf ou de veuve</i>): Minimum: FRF 17,545 (€ 2,675) per year. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p>	<p>Under age 66: IEP 70.90 (€ 90)</p> <p>66 or over: IEP 72.80 (€ 92)</p>	<p>Monthly minimum pension: ITL 709,550 (€ 366).</p> <p>7. Minimum pension</p>
<p>ESP 295,389 (€ 1,775) per month.</p>	<p><i>Survivor's Pension (pension de réversion), Invalid (pension d'invalidité de veuf ou de veuve) and old-aged (pension de vieillesse de veuf ou de veuve) widow's or widower's pensions: the maximum pension corresponds to 54% of the pension amount.</i></p>	<p>Under age 66: IEP 74.10 (€ 94)</p> <p>66 or over: IEP 76.10 (€ 97)</p>	<p>No maximum.</p> <p>8. Maximum pension</p>

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
7. Minimum pension	The supplement to the minimum pension (<i>complément de la pension minimum</i>), to which the insured party was or would have been entitled, is allocated on the basis of $\frac{3}{4}$ to the spouse and $\frac{1}{4}$ to the orphan.	No minimum pension.	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 (<i>Ausgleichszulage</i>) is due in the amount of the respective difference: Single pensioners: ATS 8,112 (€ 590), Pensioners living in the same household with spouse: ATS 11,574 (€ 841). Increase of the compensation supplement (<i>Ausgleichszulage</i>) for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 864 (€ 63).	The percentages for calculating the pension are based on the minimum disablement or old-age pensions (see Tables V and VI).
8. Maximum pension	The calculation is based on the maximum pension provided for the primary insured person.	The maximum rate of survivors' benefit is 70% of the minimum wage.	ATS 29,712.80 (€ 2,159) monthly.	No maximum.

	Finland	Sweden	United Kingdom	
7. Minimum pension	<p>None. A transitional grant is paid for the first 6 months. See above "Benefits, 1. Surviving Spouse".</p>	<p>No minimum pension.</p>	<p>Minimum of 25% of the full rate of the basic flat-rate pension payable if contributions paid or credited in at least 25% of late husband's working life (i.e. from age 16 to tax year before death or age 65):</p> <ul style="list-style-type: none"> • Widow's Pension (age 55 or over) and Widowed Mother's Allowance: minimum GBP 16.20 (€ 23) a week; • Widow's Pension for widows aged 45-54 at husband's death: minimum pension rate reduced by 7% for each year under age 55. • State Earnings Related Pension (SERPS): 100% of late husband's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children). 	7. Minimum pension
8. Maximum pension	<p>None.</p>	<p>Pensions are not calculated on incomes exceeding 7.5 times the base amount (<i>basbelopp</i>).</p>	<p>Maximum amount payable if contributions paid or credited in at least 90% of late husband's working life (i.e. from age 16 to tax year before death or age 65):</p> <ul style="list-style-type: none"> • Widow's Pension (age 55 or over) and Widowed Mother's Allowance: GBP 64.70 (€ 91) a week; • Widow's Pension for widows aged 45-54 at husband's death: maximum pension rate as above reduced by 7% for each year under age 55. • State Earnings Related Pension (SERPS): 100% of late husband's accrued entitlement (reduced rate payable in the case of a widow aged under 55 without dependent children). 	8. Maximum pension

Table VII

Survivors

	Belgium	Denmark	Germany	Greece
Taxation and social contributions	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, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation. The returns are comparable to an interest amount that is credited to the capital collected through the payment of contributions. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments.	In general, the benefits are fully liable to taxation.
1. Taxation of cash benefits			Despite the partial taxation, often income tax is not due because the income from the returns on the pension do not exceed the tax-free minimum income level and the other tax exemptions – as long as no further income exists.	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	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reduction.	The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 1999 are DEM 13,067 (€ 6,681) for single adults and DEM 26,135 (€ 13,363) for married couples.	Taxation if the annual income ceiling of GRD 1,355,000 (€ 4,142) is reached. Tax reduction linked to the number of children: 1 child: GRD 25,000 (€ 76) 2 children: GRD 50,000 (€ 153) 3 children: GRD 105,000 (€ 321) 4 children: GRD 180,000 (€ 550) 5 children: GRD 225,000 (€ 688).
3. Social security contributions from benefits	<ul style="list-style-type: none"> A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below BEF 45,939 (€ 1,139) or - without any dependants - to BEF 38,762 (€ 961). A contribution (<i>cotisation de solidarité</i>) between 0% and 2% according to family dependence and whole's pension monthly amount (gross) and other advantages. Pension must be at least of BEF 53,061 (€ 1,315) for couples and BEF 42,448 (€ 1,052) for singles. 	None.	The portion contributed for sickness insurance by the pensioner is determined according to the respective contribution rate of the sickness fund. The portion contributed by the pensioner for long-term care insurance is 0.85%.	Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA): Pensions up to GRD 120,000 (€ 367): no contribution paid. Pensions amounting to more than GRD 120,000 (€ 367): • For amounts up to GRD 120,000 (€ 367): 1%. • For the part between GRD 120,001 (€ 367) and GRD 200,000 (€ 611): 2%. • For the part between GRD 200,001 (€ 611) and GRD 300,000 (€ 917): 3%. • For the part between GRD 300,001 (€ 917) and GRD 400,000 (€ 1,223): 4%. • For parts over GRD 400,001 (€ 1,223): 5%.

Spain	France	Ireland	Italy	
Benefits are fully liable to taxation.	Benefits are liable to taxation after deduction of 10% and then of 20%. Exemptions: If the amount of the pension does not exceed that of the old-age allowance for salaried workers of FRF 17,336 (€ 2,643) and if other means do not exceed FRF 42,658 (€ 6,503) for a single person (no tax declaration must be submitted).	Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are fully liable to taxation. Exemption for the portion of income corresponding to contributions to the social security system.	Taxation and social contributions 1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Taxation takes place when the annual net income taxable exceeds a certain ceiling. Ceiling for a single person: FRF 41,961 (€ 6,397).	The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1998/1999 are: <i>People under 65:</i> Single Person: IEP 4,100 (€ 5,206) Married couple: IEP 8,200 (€ 10,412). <i>People aged between 65 and 74:</i> Single Person: IEP 5,000 (€ 6,349). Married couple: IEP 10,000 (€ 12,697). <i>People aged over 75:</i> Single Person: IEP 5,500 (€ 6,984). Married Couple: IEP 11,000 (€ 13,967).	Taxation depends on the total annual income of the individual or of the family. Annual tax exemption ceiling for a single person: ITL 9,100,000 (€ 4,700).	
None.	Persons with tax domicile in France: no contributions but payment of CSG (<i>contribution sociale généralisée</i> , generalised social contribution) of 6.2% (reduced rate: 3.8%) and CRDS (<i>contribution pour le remboursement de la dette sociale</i> , contribution for the repayment of the social debt) of 0.5%. Persons with no tax domicile in France: contribution of 2.8%.	None.	ITL 20 (€ 0,01) monthly during 13 months for ONPI (National Institution for Italian Pensioners).	3. Social security contributions from benefits

Table VII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions 1. Taxation of cash benefits	For tax purposes, social security benefits replacing income are treated as wages.	In general, benefits are fully liable to taxation like other types of income, i.e. wages.	Pensions are fully liable to taxation.	In general, benefits are subject to taxation.
2. Limit of income for tax relief or tax reduction	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	<p>Tax is levied on the income after the deduction of sickness insurance contributions.</p> <p>The individual tax due depends in particular on the individually applicable tax reductions, including a general annual tax reduction of ATS 8,840 (€ 642) and, for example, annual tax reduction for pensioners in the amount of ATS 5,500 (€ 400). These amounts are deducted from the annual tax due.</p>	Taxation is only applied for an annual income starting at PTE 1,445,000 (€ 7,208).
3. Social security contributions from benefits	Contributions are deducted for health care.	Social insurance contributions for the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>) and, in some cases, the Health Insurance Act are deducted from pensions.	3.75% sickness insurance contribution.	None.

	Finland	Sweden	United Kingdom		
Taxation and social contributions 1. Taxation of cash benefits	<p>Pensions are liable to taxation; Housing allowance and benefits from Group Life Insurance are tax-free.</p>	<p>Benefits are fully liable to taxation, except housing supplement (<i>bostadstillägg</i>), handicap allowance (<i>handkappersättning</i>) and care allowance (<i>vårdbidrag</i>) to the extent it covers special costs.</p>	<p>Widowed Mother's Allowances and Widow's Pensions are taxable, but any increases in respect of dependent children are not.</p>	Taxation and social contributions 1. Taxation of cash benefits	
	<p>The amount of the full pension deduction for pension income per year is: Local taxes: single person: FIM 34,400 (€ 5,786) married person: FIM 29,100 (€ 4,894) Government taxes: FIM 23,000 (€ 3,868); for all. When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than Local taxes: single: FIM 83,543 (€ 14,051) married: FIM 70,671 (€ 11,886) Government taxes: FIM 55,857 (€ 9,394).</p>	<p>Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension (<i>folkpension</i>) and pension supplement (<i>pensionstillskott</i>) is not liable to taxation. For pensioners with higher pensions the special deduction is deescalated with 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 109,000 (€ 11,511).</p>	<p><i>Widowed Mother's Allowance and Widow's Pensions:</i> In general there is a progressive taxation of gross income after deduction of personal and other reliefs.</p> <ul style="list-style-type: none"> • Main personal reliefs per person per year: <ul style="list-style-type: none"> Aged under 65: GBP 4,195 (€ 5,899). Aged between 65 and 74: GBP 5,440 (€ 7,650). Aged over 75: GBP 5,600 (€ 7,875). • Supplement for single parents: <ul style="list-style-type: none"> Aged under 65: GBP 1,900 (€ 2,672). Aged between 65 and 74: GBP 3,305 (€ 4,648). Aged over 75: GBP 3,345 (€ 4,704). <p><i>Increases in respect of child dependents:</i> Not applicable.</p>		2. Limit of income for tax relief or tax reduction
	<p>Sickness insurance premium for pensioners is 2.4% of taxable income. No other contributions.</p>	<p>None.</p>	<p>None.</p>		3. Social security contributions from benefits

- I Financing
- II Health care
- III Sickness - Cash benefits
- IV Maternity
- V Invalidity
- VI Old-Age
- VII Survivors

VIII Employment injuries and occupational diseases

- IX Family benefits
- X Unemployment
- XI Guaranteeing sufficient resources

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	<p><i>Employment injuries:</i> Law of 10 April 1971.</p> <p><i>Occupational diseases:</i> Laws co-ordinated by Royal Order of 3 June 1970.</p>	<p>Law of 8 March 1978, as amended. Law of 20 May 1992 that is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date, modified by law of 30 May 1998, in effect since 01.01.1999.</p>	<p>Social Code (<i>Sozialgesetzbuch</i>), Book 7 from 7 August 1996, Decree of 31 October 1997 on Occupational Diseases (<i>Berufskrankheiten-Verordnung</i>).</p>	<p>No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.</p>
Field of application	<p><i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status.</p> <p><i>Occupational diseases:</i> As above (except those to whom the Crown has granted employment injury status) and also trainees, even unpaid, pupils and students exposed to risk because of their instruction.</p>	<p>All salaried workers and certain self-employed (in fishing and navigation) persons. Trainees or any other persons spending time at a training centre or at a workshop or office because of their study or vocational training. Children affected with a disease or congenital illness caused by the work of their father or mother.</p>	<p>Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.</p>	<p>Employees and assimilated.</p>
Risks covered				
1. Employment injuries	<p>Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.</p>	<p>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.</p>	<p>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.</p>	<p>Accident injury occurred because of and during employment.</p>
2. Travel between home and work	<p>Covered.</p>	<p>Not covered.</p>	<p>Covered.</p>	<p>Covered.</p>

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy	
<p><i>Employment injuries:</i> Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956.</p> <p><i>Occupational diseases:</i> Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Royal Decree No 2609 of 24 September 1982. Royal Decree No 1647 of 31 October 1997. Law No. 50 of 30 December 1998 on Fiscal, Administrative and Social measures.</p>	<p>Social Security Code (<i>Code de la sécurité sociale</i>), Book IV.</p>	<p>Social Welfare (Consolidation) Act 1993, as amended.</p>	<p>Statutory Order (DPR) n° 1124 of 30.6.1965. Law No 251 of 10.5.1982. Statutory Order (DPR) No 336 of 13.4.1994.</p>	<p>Applicable statutory basis</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>Salaried workers and certain categories of self-employed workers.</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 or a prescribed occupational disease contracted in the course of insurable employment.</p>	<p>Employment injury produced by violent cause at work.</p>	<p>Risks covered</p> <p>1. Employment injuries</p>
<p>Covered.</p>	<p>Covered.</p>	<p>Covered.</p>	<p>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>

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book II of the Social Insurance Code (<i>Code des assurances sociales</i>), amended notably by the law of 17 November 1997.	There is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	General Social Insurance Act of 9 September 1955 (<i>Allgemeines Sozialversicherungsgesetz, ASVG</i>), last amended by BGBl. (<i>Official Journal</i>) I n. 16/1999. Federal Hospitals Act of 18 December 1956 (<i>Krankenanstaltengesetz, KAG</i>) and Hospitals Acts of the <i>Länder</i> and amendments. Long-term care benefit (<i>Pflegegeld</i>): Federal Care Allowance Act (<i>Bundespflegegeldgesetz, BPPGG</i>) of 19 January of 1993, last amended by BGBl. (<i>Official Journal</i>) I n. 111/1998.	Law No.2127/65 of 3rd August, various times amended. Statutory Order n.360/71 of 21th August, various times amended.
Field of application	Persons who are engaged in a professional wage-earning activity or the self-employed, those who attend a vocational training or a programme for their integration or reintegration. Covered are also, among others: pupils, students and teaching assistants, delegates attending meetings of the professional chambers or of the social security institutions, and persons who take part in emergency relief actions.	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 an independent contract of employment. • Pupils and students. 	All employees.
Risks covered	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.
1. Employment injuries				
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.

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
Applicable statutory basis	Act of 20 August 1948, amended. Act of 29 December 1988	Law of 1976 which is applicable on work accidents and injuries occurred from 1 July 1977.	Social Security Contributions and Benefits Act 1992. Social Security Administration Act 1992.	Applicable statutory basis
Field of application	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

Table VIII

Employment Injuries and Occupational Diseases

	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 by the victim or the beneficiaries. 	List of recognised occupational diseases.	List of 67 occupational diseases from the Annex no. 1 of the Decree of 31 October 1997 on Occupational Diseases (<i>Berufskrankheiten-Verordnung</i>).	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.

Employment Injuries and Occupational Diseases

Table VIII

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>98 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. 780. Possibility of compensation for diseases not in the list.</p>	<p>Occupational diseases</p> <p>1. Prescribed diseases</p>
<p>Only in exceptional cases.</p>	<p>Given in tables; restricted to a certain number of diseases. However, if it is proven that the illness was caused directly by the patient's regular work: An individual expert's report by a committee for the recognition of employment illnesses.</p>	<p>Employment in occupations involving exposure to risk as indicated in the Regulations.</p>	<p>None, circumstances taken into consideration.</p>	<p>2. Conditions</p> <ul style="list-style-type: none"> • Enterprises, work
<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

Table VIII

Employment Injuries and Occupational Diseases

	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.

	Finland	Sweden	United Kingdom	
Occupational diseases				Occupational diseases
1. Prescribed diseases	Any disease which is caused by a physical factor, chemical substance or biological agent at work in such an amount that it principally can cause the disease in question unless it is stated that the disease has been clearly caused by exposure outside work. List of generally recognised occupational diseases.	Not applicable.	Schedule of over 70 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.	1. Prescribed diseases
2. Conditions				2. Conditions
• Enterprises, work	None.	None.	Occupation involving exposure to specified substances/work processes.	• Enterprises, work
• Periods of exposure to risk	None.	None.	Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.	• Periods of exposure to risk

Table VIII

Employment Injuries and Occupational Diseases

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

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy	
None.	<p>Periods given in the tables (between 3 days and 40 years).</p> <p>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.</p> <p>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.</p> <p>For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.</p>	Periods given in the list (with a minimum of 6 months).	<ul style="list-style-type: none"> • Periods of liability
None.	2 years time limit.	None.	3 years (time limit).	<ul style="list-style-type: none"> • Time limit for declaration
No cover for diseases not appearing on list, unless adjudged as an employment injury, i.e. contracted exclusively by reason of victim's employment.	<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). 	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.	Mixed system.	<ul style="list-style-type: none"> 3. Mixed system

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Periods of liability	No statutory periods.	Not applicable.	None.	Indicated in the list of occupational diseases.
• 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.

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
<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
<ul style="list-style-type: none"> • Time limit for declaration 	One year, special circumstances excepted.	Immediate notification by employer or by self employed person.	None.	<ul style="list-style-type: 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

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Benefits	Free choice, unless for employment accident, if the enterprise has a recognised, comprehensive medical department.	See Table II "Health care".	In principle: No free choice; the patient must as soon as possible visit the specialist (<i>Durchgangsarzt</i>) appointed by the 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 II "Health care".
1. Temporary incapacity: Benefits in kind				
• Free choice of doctor or hospital				
• Payment of costs and contribution by person involved	<i>Employment accident:</i> If free choice allowed, refund subject to an official scale. If organised department: Free care. <i>Occupational disease:</i> According to official rate and specific nomenclature. No participation.	Medical treatment: See Table II "Health care". Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.	Payment is made by the accident insurance funds from the beginning. If the sickness fund 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.
• 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 III "Sickness - cash benefits".	78 weeks.	See Table III "Sickness - cash benefits".

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy	
Free choice of doctor but not of hospital.	Free choice.	See Table II "Health care".	See Table II "Health care".	Benefits 1. Temporary incapacity: Benefits in kind <ul style="list-style-type: none"> • Free choice of doctor or hospital
<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 (<i>forfait hospitalier</i>).</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>Where corresponding structures exist, the National Insurance Institute for Employment Injuries (INAIL) insures first aid, otherwise recourse to the National Health Service (S.S.N.).</p> <p>See Table II "Health care".</p>	
Unlimited.	Unlimited.	Unlimited.	See Table II "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, 60% 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 60% of his/her daily earnings.</p>	2. Temporary incapacity: Cash benefits <ul style="list-style-type: none"> • Waiting period
12 month which can be extended by 6 months; thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.	Maximum of 156 days (Sundays excluded).	Until recovery or permanent condition.	<ul style="list-style-type: none"> • Duration

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Benefits	Free choice.	Not applicable.	In principle free choice. Persons insured in sickness insurance receive the benefits primarily from sickness insurance (See Table II "Health care"); the accident insurance fund, however, can assume the treatment at any time.	<i>Employment injuries:</i> insurance provides for all forms of care. <i>Occupational diseases:</i> care provided by Health Service.
1. Temporary incapacity:				
Benefits in kind				
• Free choice of doctor or hospital				
• 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: sickness insurance fund covers the expenses, otherwise by accident insurance fund. No contribution of the insured person with the exception of a minor contribution in case of hospital care, medical or dental treatment, and for pharmaceutical products (See Table II "Health care").	Paid in full by responsible institution. No contribution of the victim.
• Duration of benefits	Unlimited.	Not applicable.	Unlimited.	Unlimited.
2. Temporary incapacity:				
Cash benefits				
• Waiting period	None.	Not applicable.	3 days for sickness benefit.	None.
• Duration	Sickness cash benefit (<i>indemnité pécuniaire de maladie</i>) 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.

	Finland	Sweden	United Kingdom	
Benefits	Free choice, but avoiding unnecessary costs.	See table II "Health care".	See Table II "Health care".	Benefits
1. Temporary incapacity:				1. Temporary incapacity:
Benefits in kind				Benefits in kind
• Free choice of doctor or hospital				• Free choice of doctor or hospital
• Payment of costs and contribution by person involved	Paid in full by responsible institution.	Medical treatment: See table II "Health care". Necessary costs for medical treatment abroad, dental care and special aids for handicapped persons are covered by the work injury insurance.	See Table II "Health care".	• Payment of costs and contribution by person involved
• Duration of benefits	Unlimited.	Unlimited until the age of 65.	Unlimited.	• Duration of benefits
2. Temporary incapacity:				2. Temporary incapacity:
Cash benefits				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 III "Sickness - Cash benefits".	3 days.	• Waiting period
• Duration	One year.	Unlimited.	Maximum of 168 days (excluding Sundays).	• Duration

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Amount of the benefit 	<p>Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease.</p> <p>Maximum: BEF 965,010 (€ 23,922). Minimum for minors and apprentices: BEF 193,002 (€ 4,784); taking into account of wages of adult workers, when minors become of age.</p> <p>Amount:</p> <ul style="list-style-type: none"> • <i>Total incapacity</i>: Per calendar day 90% of basic earnings divided by 365 days. • <i>Partial incapacity</i>: Benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment. 	See Table III "Sickness - cash benefits".	<p>Basic earnings used for sickness insurance (but up to a special ceiling).</p> <p>Amount: See Table III "Sickness - cash benefits".</p>	See Table III "Sickness - cash benefits".
<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 (<i>Arbejds-skadestyrelsen</i>).	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.

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy	
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, max. FRF 868.89 (€ 132) thereafter 80%, max. FRF 1,158.52 (€ 177). No reduction for hospitalisation.</p>	<p><i>Injury benefit:</i> IEP 70.50 (€ 90) per week. Additional allowances payable for dependants.</p>	<p>As reference, average daily earnings received during the 15 working days prior to cessation of work. Amount: 60% of basic daily earnings for 90 days; thereafter 75%.</p>	<ul style="list-style-type: none"> • Amount of the benefit
33%-	No minimum level.	1%.	11%. No minimum for silicosis or asbestosis combined with tuberculosis.	<ul style="list-style-type: none"> 3. Permanent incapacity • Minimum level of incapacity giving entitlement to compensation
Incapacity Assessment Boards (<i>Equipo de Valoración de Incapacidades, EVI</i>).	The social security fund, on the advise of the consultant doctor.	Disablement is assessed by the Department of Social, Community and Family Affairs following medical examination.	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

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Amount of the benefit 	<p>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.</p>	Not applicable.	<p>For the first 26 weeks see Table III "Sickness - cash benefits", with the employer being obliged to continue to pay the wages and salaries for at least another 8 weeks to workers (without the waiting period of 14 days) and employees; afterwards see "Permanent incapacity".</p>	<p>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).</p>
<p>3. Permanent incapacity</p> <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 (<i>Lista de doenças profissionais</i>).
<ul style="list-style-type: none"> • Fixing level of incapacity 	Assessment by joint committee (<i>commission paritaire des rentes</i>) based on the medical examination of the social security organisation.	Not applicable.	Accident insurance fund.	<p><i>Employment injuries:</i> Labour Tribunal. <i>Occupational diseases:</i> National protection centre against occupational risks (<i>Centro Nacional de Protecção cotra os Riscos Profissionais</i>) or, if the claimant does not agree with its decision, Labour Tribunal.</p>
<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.

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Amount of the benefit 	<p>The amount of the daily allowance equals to sick pay for the first 4 week. After four weeks it is the 360th part of the annual earnings of the insured person.</p>	<p>See table III "Sickness - Cash benefits".</p>	<p>See Table III "Sickness - cash benefits".</p>	<ul style="list-style-type: none"> • Amount of the benefit
<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% disablement (1% in the case of pneumoconiosis, diffuse mesothelioma and byssinosis).</p>	<p>3. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation
<ul style="list-style-type: none"> • Fixing level of incapacity 	<p>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

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece																		
<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: BEF 965,010 (€ 23,922) per year.</p> <p>For minors: Earnings of adults.</p>	<p>Total earnings in year before injury. Maximum: DKK 322,000 (€ 43,216); Minimum: DKK 120,000 (€ 16,105).</p>	<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 for 1998 ;</p> <ul style="list-style-type: none"> • Old Länder: DEM 52,920 (€ 27,058) • New Länder: DEM 44,520 (€ 22,763) <p>Maximum annual earnings limits: between DEM 87,360 (€ 44,666) and DEM 144,000 (€ 73,626) according to accident insurance fund.</p> <p>For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 13); or 40% (children 14-17) of the relevant figure.</p>	<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p> <p>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.</p>																		
<ul style="list-style-type: none"> • Amount or formula 	<p>In general: $E \times t$.</p> <p>Except, since April 1st 1984. For permanent incapacity below 10%: reduced by half between 0% and 5%, and by one quarter between 5% and 10%.</p> <p>Examples:</p> <table> <tr> <td>"t" = 100%</td> <td>100%</td> </tr> <tr> <td>"t" = 50%</td> <td>50%</td> </tr> <tr> <td>"t" = 20%</td> <td>20%</td> </tr> <tr> <td>"t" = 8%</td> <td>6%</td> </tr> <tr> <td>"t" = 4%</td> <td>2%</td> </tr> </table>	"t" = 100%	100%	"t" = 50%	50%	"t" = 20%	20%	"t" = 8%	6%	"t" = 4%	2%	<p><i>Total incapacity:</i> Pension (<i>erstatning for tab af erhvervsevne</i>) equal to 80% of annual earnings of recipient up to an amount of DKK 322,000 (€ 43,216) per year: 80% = DKK 257,600 (€ 34,573). The ceiling is readjusted once a year according to the general evolution of salaries.</p> <p><i>Partial incapacity:</i> Pension proportional to the degree of invalidity.</p>	<p>Formula: $E \times t \times 66 \frac{2}{3}\%$.</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 before 31.12.92:</i> 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> For calculation of the pension: See "Old-age: Benefits". Minimum amount: In any case the amount of the pension cannot be inferior to the pension paid after 20 insurance years. The pension is calculated on the basis of the monthly average of the Gross National Product per capita in 1991 and is re-established according to the augmentation of the civil servants' pension.</p>
"t" = 100%	100%																					
"t" = 50%	50%																					
"t" = 20%	20%																					
"t" = 8%	6%																					
"t" = 4%	2%																					
"t" = 100%:	66.7% of E																					
"t" = 75%:	50.0% of E																					
"t" = 50%:	33.3% of E																					
"t" = 25%:	16.7% of E																					
<ul style="list-style-type: none"> • Supplements for dependants 	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p><i>Persons insured before 31.12.1992:</i> Partner: GRD 9,292 (€ 28) per month. Adjustment according to the rises in civil servants' pensions.</p> <p>Children: 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension</p> <p><i>Persons insured since 1.1.1993:</i> Partner: No supplements.</p> <p>Children: 1st child: 8% of the pension 2nd child: 10% of the pension 3rd child and any additional children: 12% of the pension</p>																		

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy
<p>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>	<p>Actual earnings in the 12 months prior to cessation of work. Minimum: FRF 94,804.42 (€ 14,453) Maximum: FRF 173,640.00 (€ 26,471) per year. Revaluation two times a year. Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum ("E reduced"). If the level of incapacity is less than 10%, no minimum earnings.</p>	<p>Not applicable; benefits are not based on earnings.</p>	<p>Average earnings in the year prior to cessation of work depending on sector: <i>Industry:</i> Minimum: ITL 19,401,000 (€ 10,020), maximum ITL 36,031,000 (€ 18,608). <i>Agriculture:</i> Fixed amount: ITL 29,285,000 (€ 15,124). Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: "t" between 11 and 64%: 50 - 98% of earnings. "t" between 65 and 100%: 100% of earnings.</p>
<ul style="list-style-type: none"> • Permanent partial incapacity for habitual occupation (<i>Incapacidad permanente parcial para la profesión habitual</i>): 24 times monthly reference wage. • Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>): 55% of reference wage. In case of workers over 55, the rate is increased, subject to certain conditions, by 20% of reference wage. • Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>): 100% of reference wage. • Severe disablement (<i>Gran invalidez</i>): 100% of reference wage + 50% for the carer person. 	<p>Formula: "E" reduced x "t" reduced. Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%. If "t" = higher than 10%: "t" = 100%: pension 100,0% of E reduced. "t" = 75%: pension 62,5% of E reduced. "t" = 50%: pension 25,0% of E reduced. "t" = 25%: pension 12,5% of E reduced. If "t" = lower than 10%: Compensation in the form of a capital payment; flat rate amount.</p>	<p>The rate of disablement benefit depends on the degree of disablement (physical or mental):</p> <ul style="list-style-type: none"> • Disablement degree of 1% to 19%: Gratuity paid (see "Redemption"). • Disablement degree of 20% to 100%: weekly pension paid. The level of pension depends on the degree of disablement. Example: IEP 94.20 (€ 120) per week when "t" = 90% to 100%. 	<p>Formula: E reduced x t. Examples: "t" = 100%: 100.0% of E. "t" = 75%: 75.0% of E. "t" = 50%: 50.0% of E. "t" = 25%: 13.2% of E.</p>
<p>None (see minimum pension).</p>	<p>See Table IX "Family benefits".</p>	<p>Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Other Benefits below). Rates (per week): Adult dependant: IEP 41.20 (€ 52). Child dependants: IEP 13.20 (€ 17).</p>	<p>• Basic earnings used for calculating annuity</p> <p>• Amount or formula</p> <p>• Supplements for dependants</p>

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal																				
<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: Minimum social wage valid at the time of the accident.</p> <p>Maximum: LUF 2,812,704 (€ 69,725) per year.</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: ATS 596,400 (€ 43,342) = 12 x ATS 42,600 (€ 3,096) + ATS 85,200 (€ 6,192) 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>	<p><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.</p> <p><i>Permanent incapacity for usual work:</i> Pension between 1/2 and 2/3 of basic remuneration.</p> <p><i>Partial permanent incapacity:</i> Proportional to 2/3 of the reduction of general earnings capacity</p>																				
<ul style="list-style-type: none"> • Amount or formula 	<p>Formula: $E \times t \times 85,6\%$.</p> <p>Examples:</p> <table> <tr> <td>"t" =</td> <td>100%:</td> <td>85.6% of E</td> </tr> <tr> <td>"t" =</td> <td>75%:</td> <td>64.2% of E</td> </tr> <tr> <td>"t" =</td> <td>50%:</td> <td>42.8% of E</td> </tr> <tr> <td>"t" =</td> <td>25%:</td> <td>21.4% of E.</td> </tr> </table>	"t" =	100%:	85.6% of E	"t" =	75%:	64.2% of E	"t" =	50%:	42.8% of E	"t" =	25%:	21.4% of E.	Not applicable.	<p>Formula: $E \times 66 \frac{2}{3}\% \times t$.</p> <p>If "t" is at least 50%: supplement of 20% of the pension.</p> <p>Examples:</p> <table> <tr> <td>"t" 100%:</td> <td>80,0% of E</td> </tr> <tr> <td>"t" 75%:</td> <td>60,0% of E</td> </tr> <tr> <td>"t" 50%:</td> <td>40,0% of E</td> </tr> <tr> <td>"t" 25%:</td> <td>16,7% of E</td> </tr> </table> <p>The pension is granted 14 times a year.</p>	"t" 100%:	80,0% of E	"t" 75%:	60,0% of E	"t" 50%:	40,0% of E	"t" 25%:	16,7% of E	<p><i>Permanent total incapacity for gainful employment:</i> Annuity amounting to 80% of earnings.</p> <p><i>Permanent total incapacity for usual occupation:</i> Annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation.</p> <p><i>Permanent partial incapacity:</i> Annuity amounting to two thirds of earnings.</p>
"t" =	100%:	85.6% of E																						
"t" =	75%:	64.2% of E																						
"t" =	50%:	42.8% of E																						
"t" =	25%:	21.4% of E.																						
"t" 100%:	80,0% of E																							
"t" 75%:	60,0% of E																							
"t" 50%:	40,0% of E																							
"t" 25%:	16,7% of E																							
<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 ATS 1,050 (€ 76) per child.</p> <p>See also Table IX "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 the beneficiary of family benefit.</p>																				

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
<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). (E) is at least FIM 47,600 (€ 8,006) per year.</p>	<p>Income qualifying for sickness cash benefit (<i>sjukpenning</i>) at the time when annuity is to be paid out or the income which should have been such an income if the social insurance office had known all the facts.</p> <p>Minimum: 24% of the base amount (<i>basbelopp</i>), i.e. SEK 8,736 (€ 923)</p> <p>Maximum: SEK 273,000 (€ 28,829).</p>	<p>Not applicable. Benefits not based on earnings.</p>	<ul style="list-style-type: none"> • Basic earnings used for calculating annuity
<ul style="list-style-type: none"> • Amount or formula 	<p><i>Total incapacity:</i> the pension equal to 85% x E after the age of 65: 70% x E.</p> <p><i>Partial incapacity:</i> proportional reduced amount of the full pension.</p>	<p>100% of loss of earnings.</p>	<p>The rate of benefit depends on the degree of disablement ("t").</p> <p>"t" = 1% - 13%: Nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma ("t" = 1% - 10%: GBP 10.47 (€ 15) p.w., "t" = 11% - 13%: GBP 20.94 (€ 29) p.w.).</p> <p>For all other diseases: "t" 14% required for a pension ("t" = 14% - 19%: treated as 20%).</p> <p>Examples (per week):</p> <p>"t" = 100%: GBP 104.70 (€ 147). "t" = 50%: GBP 52.35 (€ 74). "t" = 20%: GBP 20.94 (€ 29).</p> <p>Payable from 91st day after date of industrial accident or onset of disease.</p>	<ul style="list-style-type: none"> • Amount or formula
<ul style="list-style-type: none"> • Supplements for dependants 	<p>None.</p>	<p>None.</p>	<p>None.</p>	<ul style="list-style-type: none"> • Supplements for dependants

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
<ul style="list-style-type: none"> • Supplements for care by another person 	<p>In the case of employment injuries and occupational diseases, a supplementary allowance (<i>allocation complémentaire</i>) 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>	<p>None.</p>	<p>Vary according to individual case from DEM 537 (€ 275) to DEM 2,147 (€ 1,098) (West) and from DEM 454 (€ 232) to DEM 1,815 (€ 928) (East) per month.</p>	<p><i>Persons insured before 31.12.1992:</i> In case of total invalidity, the invalidity pension is increased by 50% for care provided by a third person. The supplement cannot exceed GRD 129,840 (€ 397) per month.</p> <p><i>Persons insured since 1.1.1993:</i> In case of total invalidity the pension supplement for care provided by a third person corresponds to the monthly average of the GNP per capita for 1991 adjusted accordingly each time the civil servants' pensions are increased.</p>
<ul style="list-style-type: none"> • Redemption 	<p><i>Employment injuries:</i></p> <ul style="list-style-type: none"> • Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 16% incapacity. • Redemption obligatory for annuities below 10% the revision period of which expired on 01.04. 1982. • Redemption obligatory for annuities for incapacity below 10%, reduced by one quarter or one half, since 1.1.1988. • No redemption of annuities below 10% between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred). • Redemption no longer possible for annuities of less than 10% for accidents occurred since 1 January 1988 and post-1993 settled either by confirmed agreement or by a judicial decision. Single lump sum payments have been replaced with a non-indexed life annuity. <p><i>Occupational diseases:</i> No redemption possible.</p>	<p>If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum. If the level of incapacity is fixed at over 50%, 50% of the pension can be redeemed on request. At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension.</p>	<p>Long-term redemption is possible at the request of the insured person if "t" is less than 40%. If "t" equal or higher than 40% redemption is possible (for ten years).</p>	<p>None.</p>

Spain	France	Ireland	Italy	• Supplements for care by another person
<p>Above-mentioned 50% increase for severe disablement (<i>Gran invalidez</i>). This supplement may on application by beneficiary or his/her legal representatives and subject to authorisation by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution at the expense of social security.</p>	<p>40% of the annuity with a minimum of FRF 68,712.21 (€ 10,475). Supplement is discontinued from the last day of the first month following hospitalisation.</p>	<p>Constant attendance allowance for a beneficiary receiving 100% disablement pension who requires regular attendance.</p> <ul style="list-style-type: none"> • Standard rate: IEP 39.60 (€ 50) per week. • Reduced rate: IEP 20.10 (€ 26) per week. • Exceptionally disabled: IEP 59.20 (€ 75) per week. • Exceptionally severe cases: IEP 77.60 (€ 99) per week. <p>Reduced rates are payable where degree of disablement is between 50% and 100%.</p>	<p>In case of permanent total invalidity: Personal assistance allowance of ITL 639,000 (€ 330) per month.</p>	
<p>Lump-sum payment for permanent partial incapacity for habitual occupation (<i>Incapacidad permanente parcial para la profesión habitual</i>) (see Table V). Permanent total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>) pensions may be commuted to a lump sum amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases.</p>	<p>Immediate compulsory redemption if "t" is less than 10% and if the annuity is less than 1/80th of minimum earnings. Optional full or partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.</p>	<p>If the level of disablement is under 20%, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.</p>	<p>Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "t" is between 11% and 15%.</p>	<p>• Redemption</p>

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
<ul style="list-style-type: none"> • Supplements for care by another person 	Up to E x 100%.	Not applicable.	Entitlement to long-term care benefit (<i>Pflegegeld</i>) in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. According to the need for care 7 categories of care allowance have been provided for between ATS 2,000 (€ 145) and ATS 21,074 (€ 1,532) per month. The long-term care benefit (<i>Pflegegeld</i>) be granted 12 times a year.	Up to 25% of pension, subject to ceiling of E = 80%.
<ul style="list-style-type: none"> • 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.

	Finland	Sweden	United Kingdom	
• Supplements for care by another person	In case of need for another person's care a helplessness supplement amounting to maximum FIM 121 (€ 20) 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: GBP 21.00 (€ 30) per week. Normal maximum: GBP 42.00 (€ 59) per week. Exceptional rate: GBP 84.00 (€ 118). • 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 GBP 38.70 (€ 54) a week. • <i>Exceptionally severe disablement allowance</i>: GBP 42.00 (€ 59) per week if there is entitlement to constant attendance allowance above the normal maximum rate of GBP 42.00 (€ 59) and the need for attendance at such rate is likely to be permanent. 	• Supplements for care by another person
• 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.	None.	None.	• Redemption

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Accumulation with new earnings	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	Accumulation with earnings from a dependent or self-employed full-time activity possible within certain limits if this activity has been declared towards the competent administration; in case of non-declaration, the pension has to be reimbursed (persons insured before 31.12.1992) or will be suspended (insured since 1.1.1993). Limits for accumulation: • <i>Persons insured before 31.12.1992</i> : earnings possible up to the amount of 50 minimum daily wages per month: GRD 6,492 (€ 20) x 50 = GRD 324,600 (€ 992). • <i>Persons insured since 1.1.1993</i> : in case of a dependent or self-employed activity, the pension is reduced by one third but cannot be less the minimum pension amount. There are also upper limits for admissible earnings of a pensioner. For wages or salaries, the general rules are applied. For earnings from a self-employed activity, the upper limit amounts to GRD 317,422 (€ 970) per month.
• Accumulation with other pensions	Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.	If the invalidity pension (<i>erstatning for tab af erhvervsevne</i>) (the lump-sum settlement has no effect) is combined with a social pension, the social pension is reduced. If combined with a government pension for civil servants, the invalidity pension is reduced.	Employment injury pensions are paid at the full rate. But see Table V "Invalidity".	Accumulation with other pensions possible up to a total sum of all pensions of GRD 855,500 (€ 2,615) per month. This limit corresponds to 50 amounts of the fictitious reference wage of the 22 nd insurance class, i.e. 50 x GRD 17,110 (€ 52)].
4. Other benefits	None.	Handicap compensation (<i>mønerstatning</i>) for permanent handicap in daily life. For 100% handicap, allowance is DKK 390,000 (€ 52,342).	None, in certain cases there is the possibility of supplementary benefits in kind.	None.

Spain	France	Ireland	Italy	
<p>Permanent partial (<i>Incapacidad permanente parcial para la profesión habitual</i>) or total incapacity for habitual occupation (<i>Incapacidad permanente total para la profesión habitual</i>): Accumulation possible.</p> <p>Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): No impediment to pursue activities compatible with the invalid's condition, with the degree of incapacity for work remaining unchanged.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation permitted.</p>	<p>Accumulation possible with new earnings.</p>	<p>• Accumulation with new earnings</p>
<p>Accumulation with widow's/widower's pensions (<i>Pensión de viudedad</i>) possible.</p>	<p>Combination with an invalidity pension (<i>pension d'invalidité</i>) restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury.</p> <p>No limits for old-age pension.</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>
<p>Compensation for non-disabling permanent injuries: Compensation paid on a scale reflecting the degree of physical impairment. (Lesions, mutilations and deformities.) Amount from ESP 36,000 (€ 216) to ESP 672,000 (€ 4,039).</p>	<p>None.</p>	<p>Several supplements are available in cases of disablement:</p> <p>Sickness benefit in cases of incapacity for work (see Table III);</p> <p>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>

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Accumulation with new earnings	Accumulation possible with new earnings.	Not applicable.	No reductions. In case of accumulation with sickness benefit from sickness insurance or continued payment of wages or salaries, the pension is reduced by the amount of these benefits.	Full accumulation of permanent incapacity pensions with earning from new employment.
• Accumulation with other pensions	In case of accumulation with invalidity pension (<i>pension d'invalidité</i>), latter is reduced if together with employment injury pension (<i>rente d'accident</i>) it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.	Not applicable.	No reduction.	See Table V "Invalidity".
4. Other benefits	None.	Not applicable.	Integrity lump-sum settlement (<i>Integritätsabgeltung</i>): If the accident or the occupational disease was caused by an act of culpable negligence in total disregard of provisions for the protection of workers and employees, thus essentially impairing the physical and mental integrity, a one-time settlement will be paid according to the impairment, maximum ATS 1,192,800 (€ 86,684).	<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 (<i>Prestação suplementar por assistência de terceira pessoa</i>): Up to 25% of pension.

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Accumulation with new earnings 	<p>Accumulation possible with new earnings.</p>	<p>Full accumulation possible.</p>	<p>Full accumulation possible.</p>	<ul style="list-style-type: none"> • Accumulation with new earnings
<ul style="list-style-type: none"> • Accumulation with other pensions 	<p>If combined with pensions or other social security benefits those reduced.</p>	<p>If combined with a social security pension annuity is only paid to compensate loss of earnings which are not compensated through pension.</p>	<p>Full accumulation possible with contributory benefits. But taken into account in full for certain income-related benefits.</p>	<ul style="list-style-type: none"> • Accumulation with other pensions
<p>4. Other benefits</p>	<p>Inconvenience allowance is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity. The maximum equals to 60% of the minimum average annual earnings applied for calculation of cash benefits.</p>	<p>Handicap allowance (<i>handikappersättning</i>) can also be paid: see table V "Invalidity".</p>	<p>None.</p>	<p>4. Other benefits</p>

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Death				
1. Surviving spouse	<p>Widow or widower: E x 30%.</p> <p>Divorced or separated: Annuity under special conditions.</p> <p>Cohabits: No benefit.</p> <p>Remarriage after entitlement to benefit: no influence.</p>	<p>Pension (<i>erstatning for tab af forsørger</i>): 30% of annual salary of deceased calculated on the basis of a maximum amount of DKK 322,000 (€ 43,216) 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>Personal income earned (exceeding a free allowance) will be offset against the survivor's pension.</p>	See Table VII "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, income exceeding a set ceiling will be offset against the orphans pension.</p>	See Table VII "Survivors".
3. Orphans of parents	<p>Each orphan: E x 20%.</p> <p>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).</p>	<p>Pension of 20% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education).</p>	<p>E x 30%.</p> <p>In the case of an orphan older than 18, 40% of income exceeding a ceiling is taken into account.</p>	See Table VII "Survivors".

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy
<p>Reference figure in the case of employment injury remains unchanged. Where deceased spouse was employed, reference figure will be calculated according to the real income of the last year. Where deceased spouse was in receipt of old-age or invalidity pension, reference figure will be the one used to determine that pension. This amount is increased by old-age pension adjustments for period between date on which old-age or invalidity pension first fell due and date of death. Percentage applied to reference figure is 45%.</p>	<p>Spouse aged under 55: E reduced x 30%. Spouse aged over 55 or with at least 50% incapacity level: E reduced x 50%.</p>	<p>Widow/er: Pension of IEP 92.40 (€ 117) a week. A pension supplement of IEP 6.00 (€ 7.62) per week is paid to widow(er) aged 66 or over who is living alone.</p>	<p>Widow or widower: 50% of the annuity.</p>
<p>Reference figure calculated according to procedure set out above as in the case of surviving spouse (<i>Pensión de viudedad</i>), see Table VII "Survivors". For percentages and minimum amounts see Table VII "Survivors".</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). 1 child: E reduced x 15%, 2 children: E reduced x 30%, 3 children: E reduced x 40%, etc.</p>	<p>The widow(er)'s pension is increased by IEP 17.00 (€ 22) per week for children under 18 years of age (under 22 years if the child is in full-time education).</p>	<p>20% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>
<p>Reference figure, Percentages and minimum amounts: See Table VII "Survivors".</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Each orphan: E reduced x 20%. Accumulation with family benefits possible.</p>	<p>Orphans allowance: IEP 50.90 (€ 65) per week for each child.</p>	<p>40% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>

Death
1. Surviving spouse

2. Orphans of the father or of the mother

3. Orphans of parents

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Death	E x 42.8%.	Not applicable.	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.	Until age 65: E x 30%.
1. Surviving spouse	With at least 50% incapacity level: E x 53.5%.		Widow (widower) over the age of 60 (65) or invalid: E x 40%, in all other cases: E x 20%. The pension to the divorced spouse is limited to the maintenance payment. As regards an additional entitlement to long-term care benefit (<i>Pflegegeld</i>) see supplements to pension because of care provided by third persons. The pension will be granted 14 times a year, the long-term care benefit (<i>Pflegegeld</i>) 12 times a year.	After age 65 or in the event of physical or mental illness: E x 40%.
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.	Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities: Pension: E x 20%. See Table IX "Family benefits" for additional entitlement to family allowance (<i>Familienbeihilfe</i>). See supplements for pension because of care provided by third persons for additional entitlement to long-term care benefit (<i>Pflegegeld</i>) (after completion of age 3). The pension is granted 14 times a year.	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.
3. Orphans of parents	As above.	Not applicable.	Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Pension: E x 30%. See Table IX "Family benefits" for additional entitlement to family allowance (<i>Familienbeihilfe</i>). See supplements for pension because of care provided by third persons for additional entitlement to long-term care benefit (<i>Pflegegeld</i>) (after completion of age 3). The pension is granted 14 times a year.	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.

	Finland	Sweden	United Kingdom	
Death				Death
1. Surviving spouse	<p>The amount of the widow's pension is 40% x E, if there are no other beneficiaries.</p> <p>The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing.</p> <p>The maximum of total pension to all beneficiaries is 70% .</p>	<p>Adjustment annuity (<i>omställningslivränta</i>) and special survivors annuity (<i>särskild efterlevande livränta</i>) with the same qualifications as in the pension scheme: See table VII "survivors".</p> <p>The amount is calculated on the annuity basis of the deceased and is 20% of the annuity if the deceased have surviving children entitled to annuity or otherwise 45%.</p>	See Table VII "Survivors".	1. Surviving spouse
2. Orphans of the father or of the mother	<p>Children under 18 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>	<p>40% of the annuity basis of the deceased.</p> <p>Is more than one child entitled to annuity the percentage is raised with 20% for each additional child. The amount is divided equally among the children. Granted until the age of 18, if studies continue to 20.</p>	See Table VII "Survivors".	2. Orphans of the father or of the mother
3. Orphans of parents	As above.	As above but the children can get annuity after both parents.	See Table VII "Survivors".	3. Orphans of parents

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
4. Dependent parents and other relatives	<p>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.</p> <p>Relatives: E x 15% under special circumstances.</p> <p>Brothers, sisters, grandchildren: Under special circumstances.</p>	<p>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.</p>	<p>E x 20% (E x 30% for a couple). Parents and grandparents, with priority to the parents.</p>	<p>See Table VII "Survivors".</p>
5. Maximum for all beneficiaries	<p>E x 75% with order of priority.</p>	<p>E x 70%.</p>	<p>E x 80%. Excluding, when applicable, parents and grandparents.</p>	<p>See Table VII "Survivors".</p>
6. Capital sum on death	<p>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.</p> <p>No redemption possible for occupational diseases.</p> <p>Allowance for funeral expenses (<i>Indemnité pour frais funéraires</i>): 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.</p>	<p>Lump sum (<i>overgangsbeløp ved dødsfald</i>) of DKK 101,000 (€ 13,555) for surviving spouse (or a person cohabiting with the deceased). <i>See: Surviving spouse</i></p>	<p>1/7th of the annual earnings. Cost of transporting the body to the place of interment is covered.</p>	<p>Funeral allowance: see Table III "Sickness - cash benefits".</p>
Adjustment	<p>Adjustment for annuities which do not reach a specific sum for specified categories of invalidity rates. These sums are fixed by royal decree and are pegged and adjusted subject to possible review every year.</p>	<p>Annual adjustment according to the rate of adjustment (<i>satsreguleringsprocenten</i>).</p>	<p>Adjustment by decree according to rules governing pension insurance.</p>	<p>Adjustment according to the rise in civil servants' pensions.</p>

Employment Injuries and Occupational Diseases

Table VIII

Spain	France	Ireland	Italy	
See Table VII "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: <ul style="list-style-type: none"> • Unmarried worker: IEP 92.40 (€ 117) per week for one parent. IEP 43.20 (€ 55) per week for other parent. • Married worker: IEP 43.20 (€ 55) 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 (<i>auxilio de defunción</i>): ESP 5,000 (€ 30). 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: FRF 7,235 (€ 1,103) with deduction of capital sum on death.	Funeral grant of IEP 330 (€ 419).	Lump sum of ITL 2,560,000 (€ 1,322).	6. Capital sum on death
Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.	Annual adjustments on January 1 st by decree fixing the coefficient of increase.	Benefits are normally increased once a year.	Automatic adjustments linked to changes in industrial earnings.	Adjustment

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
4. Dependent parents and other relatives	For all dependants of the victim: E x 31.1%. Amount of E x 21.4% for certain other persons who fulfil other conditions.	Not applicable.	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: E x 20%. For additional benefits see Orphans of the father or of the mother. The pension is granted 14 times a year.	E x 15% for each relative in ascending line under age 65. E x 20% as from age 65 or in the event of physical or mental illness leading to incapacity for work. Where there is also an entitled spouse/child(ren): E x 10% for each relative in ascending line.
5. Maximum for all beneficiaries	E x 85.6%	Not applicable.	E 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.	1/15 of E. Minimum ATS 11,988 (€ 871).	<i>Funeral expenses grant (Subsidio para despesas de funeral):</i> 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).
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 VI "Old-age".	Adjustment by government decision.

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
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:</i> FIM 19,900 (€ 3,347)	<i>Funeral grant (begravningshjälp):</i> 30% of the base amount (<i>basbelopp</i>) at the time of death. 1998: SEK 10,920 (€ 1,153).	See Table VII "Survivors".	6. Capital sum on death
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 (<i>basbelopp</i>).	Adjustment by legislation at least annually in line with movements in the general level of prices.	Adjustment

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Taxation and social contributions	Benefits are fully liable to taxation.	Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation. Redemption, handicap allowances and death grants are not subject to taxation.	Compulsory accident insurance: Benefits are not liable to taxation (regardless of progression).	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.
1. Taxation of cash benefits				
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 and the family status (single person, couple with or without children).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	<p>Disability pensions, widows' pensions and orphans' pensions: No limit and no tax reductions.</p> <p>For daily allowances, see Table III "Sickness - cash benefits".</p> <p>Redemption, handicap allowances and death benefits (capital sum on death): Not applicable.</p>	Not applicable.	<p>Tax is levied on benefits where total annual income exceeds the GRD 1,355,000 (€ 4,142) ceiling.</p> <p>Tax reduction according to the number of children:</p> <p>For 1 child: GRD 25,000 (€ 76)</p> <p>For 2 children: GRD 50,000 (€ 153)</p> <p>For 3 children: GRD 105,000 (€ 321)</p> <p>For 4 children: GRD 180,000 (€ 550)</p> <p>For 5 children: GRD 225,000 (€ 688)</p>
3. Social security contributions from benefits	Contribution rate of 13.07%.		No contributions.	None.

Spain	France	Ireland	Italy	Taxation and social contributions
<p>Permanent partial or total incapacity for habitual occupation (<i>Incapacidad permanente para la profesión habitual</i>): Benefits are fully liable to taxation.</p> <p>Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): Benefits are not subject to taxation.</p>	<p>No taxation of benefits.</p>	<p>Employment Injuries Benefits are fully liable to taxation after 6 weeks payment (including supplements for child and adult dependants). However, in the case of Injury Benefit, the child supplement is exempt from taxation.</p>	<p>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 III "Sickness - cash benefits".</p>	<p>1. Taxation of cash benefits</p>
<p>Permanent partial or total incapacity for habitual occupation (<i>Incapacidad permanente para la profesión habitual</i>): The limit varies annually according to the incomes and family circumstances.</p> <p>Permanent total incapacity for work (<i>Incapacidad permanente absoluta</i>) and severe disablement (<i>Gran invalidez</i>): Not applicable.</p>	<p>Not applicable.</p>	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1998/1999 are:</p> <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 4,100 (€ 5,206) • Married couple with no children: IEP 8,200 (€ 10,412). • Married couple with one child: IEP 8,650 (€ 10,983). • Married couple with 2 children: IEP 9,100 (€ 11,555). • Married couple with 4 children: IEP 10,400 (€ 13,205). <p><i>People aged between 65 and 74:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 5,000 (€ 6,349). • Married couple: IEP 10,000 (€ 12,697). <p><i>People aged over 75:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 5,500 (€ 6,984). • Married Couple: IEP 11,000 (€ 13,967). 	<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 III "Sickness - cash benefits".</p> <p>Benefits for partial or total invalidity which are paid as compensation: Not applicable.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>No contributions.</p>	<p>Persons with tax domicile in France: CSG 6.2% (reduced: 3.8%) on daily benefits.</p>			<p>3. Social security contributions from benefits</p>

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	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, sickness benefit (<i>Krankengeld</i>) and continued payment of wages and salaries (<i>Lohnfortzahlung</i>) are fully liable to taxation. Long-term care benefit (<i>Pflegegeld</i>) is not subject to taxation.	Benefits are not liable to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	Taxation: benefits are treated as earnings.	Not applicable.	See Table III "Sickness - cash benefits".	See Table V "Invalidity".
3. Social security contributions from benefits	No contributions.	Not applicable.	None.	No contributions

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Pensions and daily allowances are subject to taxation. Inconvenience allowance helplessness supplement and funeral grant are not subject to taxation.</p>	<p>Benefits, except for handicap allowance (<i>handikappersättning</i>) and funeral grant, are fully liable to taxation.</p>	<p>Industrial injury disabilities benefits are not liable to taxation. For temporary disability benefits See Table III "Sickness - cash benefits".</p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p>Pensions: See Table V, otherwise not applicable.</p>	<p>None.</p>	<p>Industrial injury disability benefit: Not applicable. Temporary disability benefit: See Table III "Sickness - cash benefits".</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>3. Social security contributions from benefits</p>	<p></p>	<p>None.</p>	<p>None.</p>	<p>3. Social security contributions from benefits</p>

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Return to active life 1. Rehabilitation, retraining	<p>See Table V "Invalidity". Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities.</p>	<p>Rehabilitation: See Table V "Invalidity". Costs can be paid by insurance if retraining is in continuation of treatment of casualty.</p>	<p>Functional rehabilitation as part of medical care on the initiative and at the expense of the 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.</p>	<p>See Table V "Invalidity".</p>
2. Preferential employment of handicapped persons	<p>There have been no provisions made under the laws for compensation of occupational risks. Further information can be attained from the Funds for disabled persons of the (French, Flemish or German speaking) communities.</p>	<p>Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question. 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 part of the salary (Active Social Policy Act). The inclusion of a social chapter into the collective agreements will also increase the opportunities of the most disadvantaged on the labour market.</p>	<p>Obligation to employ severely disabled persons in all enterprises with at least 16 employees as a 6% quota of the staff or to pay DEM 200 (€ 102) per month compulsory compensation for each reserved job that is unfilled.</p>	<p>For certain categories (e.g. the blind).</p>
3. Change of employment • Conditions	<p>None, except in the event of occupational illness, measures for temporary or definitive removal from the harmful environment, with or without retraining measures.</p>	<p>In the event of risk of aggravation or relapse of an occupational disease, the National Office of Employment Injuries and Occupational Diseases Insurance can induce the insured person to change occupation.</p>	<p>In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the accident insurance fund must recommend a change of occupation.</p>	<p>None.</p>

Spain	France	Ireland	Italy	
<p>See Table V "Invalidity". In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.</p>	<p>Functional rehabilitation subject to medical judgement at the expense of the primary fund. Vocational retraining in special vocational retraining centres or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased.</p>	<p>Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts.</p>	<p>Functional rehabilitation in specialised health establishments and vocational retraining. Convalescence in recognised hospitals or homes is financed by the regions.</p>	<p>Return to active life 1. Rehabilitation, retraining</p>
<p>Quotas may be established for the employment of handicapped workers. Obligation for employers with a permanent work force of over 50 people to set aside 2% of posts for handicapped workers. Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief. Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers.</p>	<p>Preferential employment of handicapped persons on staff up to 6% of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.</p>	<p>Public authorities reserve up to 3% of suitable positions for disabled persons.</p>	<p>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 • Conditions</p>

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Return to active life 1. Rehabilitation, retraining	<p>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.</p>	<p>Not applicable.</p>	<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). 	<p>Possible for beneficiaries aged 50 or less suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses.</p>
2. Preferential employment of handicapped persons	<p>Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.</p>	<p>Not applicable.</p>	<p>Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50%) for every 25 employees or to pay a compulsory compensation of ATS 2,040 (€ 148) per month.</p>	<p>Firms employing a staff of at least 20 are obliged to give priority as regards recruitment to handicapped persons permanently incapacitated as a result of accidents occurring in their service. In the case of temporary incapacity, firms employing a staff of at least 10 are obliged to give victims work corresponding to their capabilities.</p>
3. Change of employment <ul style="list-style-type: none"> • Conditions 	<p>In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment.</p>	<p>Not applicable.</p>	<p>As a measure of vocational rehabilitation, in order to enable a handicapped person to exercise a new occupation, who is no longer able to work in his present occupation.</p> <p>As a preventive measure to enable the handicapped person the transition to an other gainful employment if, given the continuation of the present employment, the risk of the occurrence or the aggravation of an occupational disease arises.</p>	<p>None.</p>

	Finland	Sweden	United Kingdom	
<p>Return to active life</p> <p>1. Rehabilitation, retraining</p>	<p>Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution. The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.</p>	<p>Rehabilitation: See table III "Sickness - cash benefits".</p>	<p>Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.</p>	<p>Return to active life</p> <p>1. Rehabilitation, retraining</p>
<p>2. Preferential employment of handicapped persons</p>	<p>None.</p>	<p>No special quota rules exist for handicapped persons.</p>	<p>Duty on employers of 20 people for work force to include 3 per cent registered disabled people.</p> <p>Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.</p>	<p>2. Preferential employment of handicapped persons</p>
<p>3. Change of employment</p> <p>• Conditions</p>	<p>Same as for rehabilitation in general.</p>	<p>The conditions for change of employment are the same as for rehabilitation in general. The local insurance office may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit (<i>rehabiliteringsersättning</i>) is payable.</p>	<p>As under "Rehabilitation, retraining" above.</p>	<p>3. Change of employment</p> <p>• Conditions</p>

Table VIII

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Compensation	None.	None.	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 flat-rate payment of one year's full annuity.	None.

Spain	France	Ireland	Italy
<p>In certain cases, occupational disease victims receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship.</p>	<p>Compensation for change of employment (<i>indemnités de changement d'emploi</i>) for silicosis equal to 60 days' wage per year of exposure within a limit of 300 days. No accumulation with new earnings, daily compensations or annuity.</p> <p>According decision of the establishment where the retraining took place, eventually:</p> <ul style="list-style-type: none"> • A grant for end of retraining (<i>prime de fin de rééducation</i>) between 3 and 8 times the daily wage taken as reference for the daily allowance. Minimum: FRF 4,344.45 (€ 662), maximum FRF 11,585.20 (€ 1,766). • Loan (<i>prêt d'honneur</i>) on trust with regard to industrial, handcraft or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance = FRF 260,667 (€ 39,738)). 	<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>

• **Compensation**

Table VIII

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Compensation	A temporary annuity (<i>rente transitoire</i>) to compensate for loss of earnings may be granted.	Not applicable.	In case of vocational rehabilitation: transitional allowance (<i>Übergangsgeld</i>) to the amount of E x 60%, supplements for family members. In case of preventive measures: transitional pension (<i>Übergangsrente</i>) up to the full amount of the accident insurance pension for the maximum of 2 years or transitional amount (<i>Übergangsbetrag</i>) up to the annual amount of the full accident insurance pension.	None.

Employment Injuries and Occupational Diseases

Table VIII

	Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> • Compensation 	<p>Not applicable.</p>	<p>Loss of income as a result of work injury is compensated through annuity or during rehabilitation a rehabilitation benefit (<i>rehabiliteringsersättning</i>).</p>	<p>As in permanent incapacity.</p>	<ul style="list-style-type: none"> • Compensation

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

IX Family benefits

- X Unemployment
- XI Guaranteeing sufficient resources

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Co-ordinated laws (Royal Order of 19 December 1939).	Law of 3 June 1967, as amended. Law of 19 March 1986 on general family allowances, as amended.	Federal Child Benefit Act (<i>Bundeskindergeldgesetz</i>) of 14 April 1964, amended version of 23 January 1997, most recently amended by the law dated 16 December 1997. Social Code (<i>Sozialgesetzbuch</i>), general part, 11 December 1975, most recently amended by the Law of 20 June 1991. Law on the advance payment of maintenance (<i>Unterhaltsvorschussgesetz</i>) of 23 July 1979, amended version of 19 January 1994. Federal Law on Child-raising Allowance (<i>Bundeserziehungsgeldgesetz</i>) of 6 December 1985, amended version of 31 January 1994. Income tax law (<i>Einkommensteuergesetz</i>), amended version of 23 January 1997, most recently amended by the law dated 16 December 1997.	Royal Order no. 20 of 23 December 1959. Presidential Order 527/1984. Presidential Order 412/1985.
Family allowances	1st child.	1st child.	1st child.	1st child.
1. First child giving entitlement				
2. Conditions	Professional activity or similar situation.	The child must be domiciled in Denmark and one of the parents must pay taxes in Denmark in accordance with the law on taxation at source.	Residence in Germany or - if there is unrestricted liability to German taxation - in an EEA-Member State.	50 insured days during the previous year.
3. Age limit	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	Normal: 18 years.	Normal: 18 years. Prolongation to 21 possible for those available for work as unemployed. Vocational training / further education/ applicants for a vocational training opportunity: 27 years. Child income: no claims if income or earnings designed for the child's upbringing or for the purpose of his/her education is exceeding DEM 12,360 (€ 6,320) 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.

Family Benefits

Table IX

Spain	France	Ireland	Italy	
Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Royal Decree 356 of 15 March 1991.	Social Security Code (<i>Code de la sécurité sociale</i>), Book V. Law No. 96-604 of 5 July 1996.	Social Welfare (Consolidation) Act 1993, as amended.	Decree of 30 May 1955. Law of 17 October 1961. Law of 13 May 1988, no. 153 (family benefits).	Applicable statutory basis
1st child.	1 st and 2 nd child. Family allowances from the 2 nd child.	1st child.	1st child. Disabled widow.	Family allowances 1. First child giving entitlement
No conditions.	Child resident in France.	Child benefit is a monthly payment, paid to the child's mother or step-mother, however it may be paid to the father or step-father if the child is living with and being supported by them.		2. Conditions
Normal: 18 years. Serious disablement: No limit.	Normal: 20 years with the reservation that the income does not exceed 55% of the minimum wage (SMIC).	Normal: 16 years. Further education: 19 years. Serious infirmity: 19 years.	Normal: 18 years. Serious infirmity: No limit.	3. Age limit

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Law of 20 June 1977. Law of 30 April 1980. Law of 19 June 1985. Law of 14 July 1986.	General Child Benefits Act (<i>Algemene Kinderbijslagwet, AKW</i>).	Act on the Compensation of Family Expenses (<i>Familienlastenausgleichsgesetz</i>) of 24 October 1967, last amended by BGBl. (Official Journal) I no. 23/1999. Parental leave benefit (<i>Karenzgeld</i>): <i>Karenzgeldgesetz</i> of 24 April 1997, last amended by BGBl. (Official Journal) I no. 148/1998. Special unemployment assistance (<i>Sondernotstandshilfe</i>): Act on Unemployment Insurance (<i>Arbeitslosenversicherungsgesetz, ALVG</i>) of 14 November 1977, last amended by BGBl. (Official Journal) I no. 148/1998.	Statutory Order No. 133-B/97 of 30 May 1997.
Family allowances	1st child.	1st child.	1st child.	1st child.
1. First child giving entitlement				
2. Conditions	Personal right for each child brought up continuously in Luxembourg and with a legal residence there.	One qualifies for child benefit if one meets the following requirements: <ul style="list-style-type: none"> • be insured (all persons residing in the Netherlands are required by law to be insured under the <i>AKW</i>. All persons who work in the Netherlands and consequently pay tax on wages are also insured); • having one or more children; • maintain the child. 	No conditions.	Child benefit (<i>Subsidio familiar a crianças e jovens</i>): Insured person: 6 months of contributions during the 12 months preceding the second month prior to the date of the request or of the incident in the case of a one-off allowance. Beneficiaries: must be dependent on the insured person and not exercise an activity covered by a compulsory social protection scheme.
3. 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). Serious infirmity: 17 years.	<ul style="list-style-type: none"> • Normal: 19 years of age (full legal age). • Vocational training/ further training: 26 years of age (except in the case of pregnant women, women with children, 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 ATS 3,899 (€ 283) per month.	Normal: 16 years. Further education/vocational training: 24 years. Serious infirmity: Extension in certain cases up to 3 years.

Family Benefits

Table IX

	Finland	Sweden	United Kingdom	
Applicable statutory basis	Law of 21 August 1992.	Law of 1947 with amendments on children's allowances (<i>barnbidrag</i>).	Social Security Contributions and Benefits Act 1992	Applicable statutory basis
Family allowances				Family allowances
1. First child giving entitlement	1 st child.	1 st child.	1 st child.	1. First child giving entitlement
2. Conditions	Child resident in Finland.	The child or one of the parents must be resident in Sweden since at least 6 months.	Generally, child and claimant present in country, claimant's immigration status not subject to any limitation or condition, child living with claimant (or claimant contributing to cost of maintaining child).	2. Conditions
3. Age limit	To 17 th birthday.	16 years. Another similar allowance is given for children in secondary schools.	Normal: 16 years. Continuing non-advanced education: To 19 th birthday.	3. Age limit

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
4. Monthly amounts	1st child: BEF 2,706 (€ 67). 2nd child: BEF 5,007 (€ 124). 3rd child and subsequent children: BEF 7,476 (€ 185).	General family benefits (<i>børnefamilieydelse</i>): For each child of 0 - 3 years: DKK 2,825 (€ 379) per quarter = DKK 941.66 (€ 126) per month. For each child of 3 - 7 years: DKK 2,550 (€ 342) per quarter = DKK 850 (€ 114) per month. For each child of 7 - 18 years: DKK 2,025 (€ 272) per quarter = DKK 675 (€ 91) per month.	1st child: DEM 250 (€ 128). 2nd child: DEM 250 (€ 128). 3rd child: DEM 300 (€ 153). 4th and subsequent: DEM 350 (€ 179).	Up to a gross family income of GRD 2,600,000 (€ 7,947): 1 child: GRD 1,620 (€ 4.95). 2 children: GRD 5,560 (€ 17). 3 children: GRD 12,060 (€ 37). 4 children: GRD 14,300 (€ 44). For each following child an additional GRD 2,500 (€ 7.64).

Spain	France	Ireland	Italy
<p><i>Children under 18 years of age:</i> non-disabled: ESP 3,000 (€ 18) disabled: ESP 6,000 (€ 36)</p> <p><i>Children over 18 years of age:</i></p> <ul style="list-style-type: none"> • degree of disability at least 65%: ESP 37.955 (€ 228) • degree of disability at least 75%: ESP 56.935 (€ 342). 	<p>1st child: See "APJE".</p> <p>2 children: FRF 687 (€ 105)</p> <p>3 children: FRF 1,567 (€ 239)</p> <p>4 children: FRF 2,447 (€ 373)</p> <p>5 children: FRF 3,328 (€ 507)</p> <p>6 children: FRF 4,208 (€ 642)</p> <p>Each subsequent child: FRF 880 (€ 134).</p>	<p>1st and 2nd child: IEP 31.50 (€ 40).</p> <p>3rd and further child: IEP 42 (€ 53).</p> <p>In cases of triplets and quadruplets the allowance for each child is doubled. In the case of twins the allowance is one and a half times the first child payment.</p>	<p>The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members.</p> <p>Example: family with 4 members (without handicapped):</p> <ul style="list-style-type: none"> • Annual income up to ITL 20,293,000 (€ 10,480): monthly benefit of ITL 485,000 (€ 250); • Annual income between ITL 49,200,000 (€ 25,410) and ITL 54,015,000 (€ 27,896): monthly benefit of ITL 75,000 (€ 39). • Income over ITL 78,104,000 (€ 40,337): no benefit.

4. Monthly amounts

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
4. Monthly amounts	<p>1st child: LUF 5,371 (€ 133) 2 children: LUF 13,102 (€ 325) 3 children: LUF 24,459 (€ 606) Each subsequent child: LUF 11,349 (€ 281).</p>	<p><i>Children born on or after 1 January 1995:</i> up to 5 years: NLG 107.31 (€ 49) from 6 - 11 years: NLG 130.30 (€ 59) from 12 -17 years: NLG 153.30 (€ 70)</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: NLG 153.30 (€ 70) 2 children: NLG 175.19 (€ 79) 3 children: NLG 182.49 (€ 83) 4 children: NLG 198.19 (€ 90) 5 children: NLG 207.61 (€ 94) 6 children: NLG 213.90 (€ 97) 7 children: NLG 218.38 (€ 99) 8 children: NLG 226.58 (€ 103) 9 children: NLG 232.95 (€ 106) 10 children: NLG 238.05 (€ 108)</p> <p>Children up to 5 years: 70% of the basic amount.</p> <p>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: NLG 153.30 (€ 70) 2 children: NLG 175.19 (€ 79) 3 children: NLG 182.49 (€ 83) 4 children: NLG 198.19 (€ 90) 5 children: NLG 207.61 (€ 94) 6 children: NLG 213.90 (€ 97) 7 children: NLG 218.38 (€ 99) 8 children: NLG 226.58 (€ 103) 9 children: NLG 232.95 (€ 106) 10 children: NLG 238.05 (€ 108)</p> <p>Children up to 5 years: 70% of the basic amount.</p> <p>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"> • ATS 1,425 (€ 104); • ATS 1,675 (€ 122) from the beginning of the calendar month in which the child completes age 10; • ATS 1,975 (€ 144) from the beginning of the calendar month in which the child completes age 19. • For severely handicapped children additional ATS 1,775 (€ 129) per month. <p>Large-family supplement (<i>Mehrkindzuschlag</i>): As of 1 January 1999, each family with permanent residence in Austria (also in the European Economic Area), which has been granted family allowance, is entitled to a large-family supplement of ATS 200 (€ 15) per month for the third and subsequent children. The entitlement exists only if the annual taxable family income in the calendar year before the year in which the claim is made does not exceed a certain limit. The income limit for 1988 was ATS 504.000 (€ 36,627).</p>	<p>Determined on the basis of the family income, the number of beneficiaries and their respective ages.</p>

Family Benefits

Table IX

	Finland	Sweden	United Kingdom
4. Monthly amounts	First child: FIM 535 (€ 90). Second child: FIM 657 (€ 110). Third child: FIM 779 (€ 131). Fourth child: FIM 901 (€ 152). Fifth and each subsequent child: FIM 1,023 (€ 172).	SEK 750 (€ 79). Supplements for large families: for the third child: SEK 200 (€ 21) for the fourth child: SEK 600 (€ 63) for the fifth child and additional children: SEK 750 (€ 79).	Eldest qualifying child: of a couple: GBP 49.61 (€ 70) of a single parent: GBP 74.10 (€ 104) Each other child: GBP 40.30 (€ 57) <i>Note: The higher rate of benefit for lone parents was withdrawn for new claims from June 1998.</i>
			4. Monthly amounts

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
5. Supplements which vary with income	No variation with income.	No variation with income.	No income related variation.	<p>Progressive reduction according to increase in gross family income: If latter exceeds GRD 2.600.001 (€ 7,947) per year, allowances are as follows:</p> <p>1 child: GRD 1,310 (€ 4) 2 children: GRD 4,370 (€ 13) 3 children: GRD 11,430 (€ 35) 4 children: GRD 13,450 (€ 41)</p> <p>For each following child an additional GRD 2,500 (€ 7.64).</p>

Family Benefits

Table IX

Spain	France	Ireland	Italy
<p>No benefit if the family income per year exceeds ESP 1,202,991 (€ 7,230). This amount increases by 15% per dependant child up from the 2nd child.</p>	<p>No variation according to income.</p>	<p>None.</p>	<p>See "Family allowances: Monthly amounts".</p>

5. Supplements which vary with income

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
5. Supplements which vary with income	None.	None.	None.	<p>Three earnings levels which vary with national minimum wage:</p> <p>1st level: family income is equal to or less than 1,5 times the minimum wage.</p> <p><i>Children aged 12 months or less:</i> up to the second child: PTE 14,730 (€ 73) from third child on: PTE 22,100 (€ 110)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 4,420 (€ 22) from third child on: PTE 6,630 (€ 33)</p> <p>2nd level: family income is more than 1,5 times and less than or equal to 8 times the minimum wage.</p> <p><i>Children aged 12 months or below:</i> up to the second child: PTE 11,450 (€ 57) from third child on: PTE 15,400 (€ 77)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 3,070 (€ 15) from third child on: PTE 4,170 (€ 21)</p> <p>3rd level: family income over 8 times the minimum salary:</p> <p><i>Children aged 12 months or below:</i> up to the second child: PTE 7,450 (€ 37) from third child on: PTE 9,690 (€ 48)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 2,840 (€ 14) from third child on: PTE 3,690 (€ 18)</p>

Family Benefits

Table IX

	Finland	Sweden	United Kingdom	
5. Supplements which vary with income	No variation with income.	None.	None.	5. Supplements which vary with income

	Belgium	Denmark	Germany	Greece
6. Supplements which vary with age	<p><i>Children born since 1st January 1991:</i> Supplement for child in 1st order, receiving the normal rate (not handicapped): aged 6 - 12: BEF 471 (€ 12) aged 12 - 18: BEF 718 (€ 18) aged 18 or more: BEF 758 (€ 19)</p> <p>Child born between 1st January 1991 and 31st December 1996 who becomes class 1 in the place of a beneficiary of an age supplement: aged 6 or more: BEF 940 (€ 23)</p> <p>Other children (incl. handicapped children): aged 6 - 12: BEF 940 (€ 23) aged 12 - 18: BEF 1,436 (€ 36) aged 18 or more: BEF 1,756 (€ 44)</p> <p><i>Children born before 1st January 1991:</i> Supplement for child in 1st order, receiving the normal rate (not handicapped): born between 1.1.1985 and 31.12.1990: BEF 940 (€ 23) born between 1.1.1981 and 31.12.1984: BEF 1,436 (€ 36) born before 1.1.1981: BEF 1,515 (€ 38)</p> <p>Other children (incl. handicapped children): aged 6 - 12: BEF 940 (€ 23) aged 12 - 18: BEF 1,436 (€ 36) aged 18 or more: BEF 1,756 (€ 44)</p>	See monthly amounts.	No variation with age.	No variation with age.
Other benefits				
1. Birth grants	<p>BEF 36,660 (€ 909) for first birth; BEF 27,583 (€ 684) for second and each subsequent birth. May be obtained in advance two months before the probable date of birth. Adoption grant (<i>prime d'adoption</i>): BEF 36,660 (€ 909) per adopted child.</p>	<p>DKK 1,472 (€ 198) per quarter = DKK 490.66 (€ 66) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.</p>	See "Other allowances" and Table IV "Maternity".	See Table IV "Maternity".

Family Benefits

Table IX

Spain	France	Ireland	Italy	
<p>No variation with age.</p>	<p>Supplements varying with age:</p> <ul style="list-style-type: none"> • Child over 11 years: FRF 193 (€ 29) • Child over 16 years: FRF 343 (€ 52) <p>Except the 1st child in families with less than 3 children.</p>	<p>No variation with age.</p>	<p>No variation with age.</p>	<p>6. Supplements which vary with age</p>
<p>None.</p>	<p>Allowance for young child (<i>allocation pour jeune enfant, APJE</i>): FRF 986 (€ 150) per month per child. Paid with means test as from 4th month of pregnancy to 3 years of age.</p> <p>Adoption allowance (<i>allocation d'adoption</i>): FRF 986 (€ 150) per month but paid upon arrival of an adopted child in the family. It is paid out according to a means test and for no longer than 21 months.</p>	<p>A Birth grant is IEP 500 (€ 635) is available for all multiple births with further grants of IEP 500 (€ 635) payable at ages 4 and 12.</p>	<p>See Table IV "Maternity".</p>	<p>Other benefits</p> <p>1. Birth grants</p>

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
6. Supplements which vary with age	Children aged 6 and more: LUF 548 (€ 14) Children aged 12 and more: LUF 1,646 (€ 41).	See the amounts above.	See "Monthly amounts".	See amounts.
Other benefits				
1. Birth grants	A birth grant (<i>allocation de naissance</i>) of totally LUF 59,058 (€ 1,464) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations. A maternity allowance (<i>allocation de maternité</i>) is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (<i>caisse nationale des prestations familiales</i>) (see Table IV "Maternity").	See Table IV "Maternity".	Bonus payment based on the mother-child-booklet (<i>Mutter-Kind-Pass-Bonus</i>): A one-time payment of ATS 2,000 (€ 145) is made upon the completion of the child's first year to the parent who is predominantly responsible for the child's care. The conditions are that all prescribed medical examinations by the mother-child-pass have been carried out by the end of the first year, and that the annual taxable family income in the year of the child's birth is not over ATS 504,000 (€ 36,627) (1998).	None.

Family Benefits

Table IX

	Finland	Sweden	United Kingdom	
6. Supplements which vary with age	No variation with age.	None.	No variation with age.	6. Supplements which vary with age
Other benefits				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 (€ 128). The benefit is awarded to each child born.</p>	None.	<p><i>Maternity Payment:</i> GBP 100 (€ 141) from the Social Fund. Available to those in receipt of income-related benefits (income based <i>Jobseekers Allowance</i>, <i>Income Support</i>, <i>Family Credit</i> or <i>Disability Working Allowance</i>) for each new baby expected, born or adopted.</p>	1. Birth grants

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
2. Allowance for single parent	None.	The general benefits are supplemented by DKK 1,191 (€ 160) per quarter = DKK 397 (€ 53) per month and per child and by an additional allowance of DKK 910 (€ 122) per quarter = DKK 303.33 (€ 41) per month and per household. Condition: Proof of single-parent situation once a year.	The Law on the advance payment of maintenance (<i>Unterhaltsvorschussgesetz</i>) guarantees a minimum maintenance for children under the age of 12 living in a single parent household and being resident in Germany or normally residing there, for a maximum of six years, if maintenance is not paid by the other parent. Maintenance benefit is up to a maximum of DEM 324 (€ 166) in the old <i>Länder</i> , DEM 280 (€ 143) in the new <i>Länder</i> .	Increase of the family allowances of GRD 1,250 (€ 3.82) 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"> • BEF 12,173 (€ 302) if the child obtains 0, 1, 2 or 3 points of autonomy; • BEF 13,325 (€ 330) if the child obtains 4, 5 or 6 points of autonomy; • BEF 14,245 (€ 353) if the child obtains 7, 8 or 9 points of autonomy. 	None.	None.	Allowance for parent of handicapped child: GRD 1,250 (€ 3.82) per month.
4. Accommodation allowances and removal grants	None.	None.	A housing allowance (<i>Wohngeld</i>) is paid to a lodger or owner in own dwelling if housing costs are too onerous.	None.

Family Benefits

Table IX

Spain	France	Ireland	Italy	
None.	<p>Allowance for single parent (<i>Allocation de parent isolé, API</i>): Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FRF 3,220 (€ 491) plus FRF 1,073 (€ 164) per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p>Family support allowance (<i>allocation de soutien familial</i>): Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. Refer to Table IX "Family benefits", special cases, 3.</p>	<p>One Parent Family Payment is available as a separate and specific means-tested scheme (see table XI):</p> <p>Claimant: IEP 70.50 (€ 90) max. per week.</p> <p>Supplement: IEP 15.20 (€ 19) per week for each child.</p>	Increased family allowance if lone parent with a child.	2. Allowance for single parent
<p>ESP 6,000 (€ 36) per month for each child under 18 with a disability of at least 33%.</p> <p>ESP 37,955 (€ 228) per month for each child over 13 and with a disability of at least 65%.</p> <p>ESP 56,935 (€ 342) per month if invalidity is at least 75% and assistance is required.</p>	<p>Special education allowance (<i>allocation d'éducation spéciale</i>) for persons with a 50% or more handicap, up to 20 years: FRF 687 (€ 105) per month. The payment is not subject to a means test.</p> <p>Supplement for children with an incapacity degree of 80% or 50 - 80% when taken into care by a specialised institution:</p> <ul style="list-style-type: none"> • <i>1st category</i>: Impermanent attendance of another person or expenses according to the amount of the supplement: FRF 515 (€ 79); • <i>2nd category</i>: Constant attendance by another person or expenses according to the amount of the supplement: FRF 1,546 (€ 236); • <i>3rd category</i>: Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence FRF 5,726 (€ 873). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person. 	<p>IEP 106.70 (€ 135) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).</p>	<p>If one family member is handicapped, the ceiling of the family income is increased by ITL 14,000,000 (€ 7,230) per year.</p>	3. Special allowances for handicapped children
None.	<p>Housing allowance (<i>allocation de logement</i>): Allowances for those receiving one of the various forms of family allowances: The allowance is calculated taking into account the expenses for rent (within the upper limit), the family's situation and the beneficiary's resources. It can be increased for beneficiaries with low incomes.</p>	None.	None.	4. Accommodation allowances and removal grants

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
2. Allowance for single parent	None.	None.	None.	None.
3. Special allowances for handicapped children	<p>Supplementary allowance of LUF 5,371 (€ 133) 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 V "Invalidity").</p>	<p>In addition to the general family allowance (<i>Familienbeihilfe</i>) the increased family allowance (<i>Erhöhte Familienbeihilfe</i>) of ATS 1,775 (€ 129) will be granted for severely handicapped children per month. A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity.</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>	<ul style="list-style-type: none"> • Bonus, by handicap, to the family allowance (<i>Bonificação, por deficiência, do subsídio familiar a crianças e jovens</i>), for children and young people who are descendants of the employees, under 24 years of age and who fulfil certain health conditions. This additional bonus to the allowance for children and young people varies according to age: <ul style="list-style-type: none"> for children up to 14: PTE 8,470 (€ 42). between 14 and 18: PTE 12,330 (€ 62). between 18 and 24: PTE 16,510 (€ 82). • Special education allowance (<i>subsídio de educação especial</i>) for children of the employee to 24 years of age, who are attending an institution for special education or receiving other specific educational assistance. Variable amount. • Monthly life allowance (<i>subsídio mensal vitalício</i>) for the same persons, older than 24 years: PTE 23,600 (€ 118). • Allowance for third party assistance (<i>Subsídio por assistência de terceira pessoa</i>): PTE 11,310 (€ 56) per month.
4. Accommodation allowances and removal grants	None.	None.	Accommodation and housing allowances according to the Social Assistance Acts of the <i>Länder</i> . Examination of need at the lower level (family members increase the allowance).	None.

Family Benefits

Table IX

	Finland	Sweden	United Kingdom	
2. Allowance for single parent	<p>The general child allowance is supplemented by FIM 200 (€ 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 637 (€ 107) per month.</p>	<p>Single parents are guaranteed SEK 1,173 (€ 124) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.</p>	<p>See "monthly amounts" above.</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:</p> <p>FIM 420 (€ 71), FIM 980 (€ 165) or FIM 1,819 (€ 306) per month.</p>	<p>See V "Invalidity".</p>	<p>See Table V "Invalidity" (Disability Living 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 XI.1.</p>	<p><i>Housing Allowance (bostadsbidrag):</i> Is given to all with low wages with the need for certain size/standard of housing. Foremost to families. The allowance is based on need. Taken into account:</p> <ul style="list-style-type: none"> • income • composition of household • cost of housing • housing area. 	<p>Housing Benefit - see Table XI.2 "Other specific non-contributory minima".</p>	4. Accommodation allowances and removal grants

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
5. Other allowances	None.	Allowance (single benefit) in case of adoption of a child: DKK 33,947 (€ 4,556).	<p>Child-raising allowance (<i>Erziehungsgeld</i>): DEM 600 (€ 307) per month for the first 24 months following the child's birth.</p> <p>An annual income ceiling is applicable. This is fixed at DEM 100,000 (€ 51,129) during the first six months for a married couple and at DEM 75,000 (€ 38,347) for other eligible parties. From the seventh month onwards the limit is fixed at DEM 29,400 (€ 15,032) for married couples and at DEM 23,700 (€ 12,118) for other eligible parties. These income ceilings are increased by DEM 4,200 (€ 2,147) for each further child of the eligible person.</p> <p>For births from 1.1.1992 onwards 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>	<ul style="list-style-type: none"> • Benefits for mothers who are not working or who are married to a soldier or to a prisoner. • Benefits for Greek emigrants coming back to Greece. • Monthly Special allowance for large families: <ul style="list-style-type: none"> GRD 500 (€ 1.53) for 3rd child. GRD 750 (€ 2.29) for 4th child. GRD 1,000 (€ 3.06) for 5th child.

Spain	France	Ireland	Italy	
None.	<p>Allowance at beginning of the school year (<i>allocation de rentrée scolaire</i>) for children aged 6 - 18: FRF 426 (€ 65); payable in lump sum with means test.</p> <p>Parental leave allowance (<i>allocation parentale d'éducation, APE</i>): Allowance is given to parents totally or partly interrupting employment for educating a child under 3 years and having care of at least 2 children. Total amount: FRF 3,061 (€ 467). Partial amounts: FRF 2,024 (€ 309) if the part-time activity does not make up more than 50% of the legal working time; FRF 1,530 (€ 233) if the activity amounts between 50% and 80% of the working time.</p> <p>Family supplement (<i>complément familial</i>) with means test: FRF 894 (€ 136) for families having at least 3 children over 3 years.</p> <p>Employment aids:</p> <ul style="list-style-type: none"> • Allowance for childcare at home (<i>allocation de garde d'enfant à domicile AGED</i>) is paid if the child concerned is under the age of 3 years. The maximum allowance amounts to 75% of social contributions, that is to say FRF 9,733 (€ 1,484) maximum per quarter on the condition that family income does not exceed net FRF 218,376 (€ 33,291) per year whatever the composition of the family. For families whose means exceed this threshold, the maximum amount is set at FRF 6,489 (€ 989). For children aged between 3 and 6 years, it amounts to FRF 3,244 (€ 495) per quarter. • Benefit for families employing an approved maternal assistant (<i>aide à la famille pour l'emploi d'une assistante maternelle agréée AFEAMA</i>): if the child is less than 6 years old all social costs will be paid provided the gross salary does not exceed 5 times the hourly guaranteed minimum wage (SMIC) per child per day. • AFEAMA cash increase for care of children less than 3 years: FRF 826 (€ 126); for children over 3 years: FRF 413 (€ 63) per quarter. 	<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 1998 FIS was paid to 13,143 families - average weekly payment of IEP 39.57 (€ 50).</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 net of PRSI and net of Income Tax and the income limit applicable to that family size.</p>	None.	5. Other allowances

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
5. Other allowances	<p>Allowance at the beginning of school (<i>allocation de rentrée scolaire</i>), for children over 6 years. Amounts of the allowance per child:</p> <ul style="list-style-type: none"> For a group of one child: <ul style="list-style-type: none"> 6 - 11 years: LUF 3,840 (€ 95); 12 years and more: LUF 5,486 (€ 136). For a group of two children (amount per child): <ul style="list-style-type: none"> 6 - 11 years: LUF 6,584 (€ 163); 12 years and more: LUF 8,230 (€ 204). For a group of three or more children (amount per child): <ul style="list-style-type: none"> 6 - 11 years: LUF 9,327 (€ 231); 12 years and more: LUF 10,973 (€ 272). <p>Education allowance (<i>allocation d'éducation</i>) for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:</p> <ul style="list-style-type: none"> LUF 140,635 (€ 3,486) when educating one child, LUF 187,513 (€ 4,648) when educating two children, LUF 234,392 (€ 5,810) when educating three children. <p>Allowance: LUF 16,460 (€ 408). Half the allowance is available in the case of part-time employment.</p>	None.	<p>Infant allowance (<i>Kleinkindbeihilfe</i>): The parent who primarily cares for the child in the first year is entitled to a monthly allowance amounting to ATS 1,000 (€ 73) for the year. The monthly family income may not exceed ATS 11,574 (€ 841). The possible family income, for which the allowance is granted, can be increased to ATS 864 per child (€ 63) for whom family allowance (<i>Familienbeihilfe</i>) is granted, provided the parent does not receive maternity allowance (<i>Wochengeld</i>), Parental leave benefit (<i>Karenzgeld</i>), temporary help (<i>Betriebshilfe</i>) nor part-time support (<i>Teilzeitbeihilfe</i>) or a similar assistance from abroad.</p> <p>Parental leave benefit (<i>Karenzgeld</i>): Persons entitled: mothers and fathers who are subject to compulsory unemployment insurance. Conditions: insurance period of 52 weeks within the last 24 months and 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 sickness insurance of unemployed persons; in addition if within 12 weeks after termination of child-raising allowance or of a special sickness insurance between the child's 18th and 24th months of life maternity benefit will again be drawn; also in the event of the adoption of a child or the taking over of the care of a child, who has not yet completed the age of 2. Duration: after the termination of maternity benefit until the age of 18 months. Amount: ATS 185.50 (€ 13) daily. The entitlement may be extended to max. 24 months provided the other parent (the father) takes a minimum of three months off for child raising. Single parents shall receive a supplement to their child-raising allowance amounting to ATS 2,500 (€ 182) monthly, which is then claimed from the other parent (the father).</p> <p>Parental leave benefit (<i>Karenzgeld</i>) in the event of part-time employment: 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>Special unemployment assistance (<i>Sondernotstandshilfe</i>): Conditions: Entitlement to child-raising allowance has been exhausted; because of the care provided for the child employment cannot be taken up, since there is not other possibility of provision for the child; with the exception of the willingness to work the conditions for granting unemployment assistance (<i>Notstandshilfe</i>) are fulfilled (see Table X). Duration: 12 months, until the child has turned 3 years at the latest. Amount: as unemployment assistance (<i>Notstandshilfe</i>), see Table X.</p>	<p>Funeral grant (<i>Subsidio de funeral</i>): PTE 31,230 (€ 156) single payment at the death of:</p> <ul style="list-style-type: none"> dependant descendant relatives of the insured, including fetuses and the stillborn; descendant relatives who are entitled to a monthly life allowance; relatives in ascending line or persons treated as such who are dependant on the insured; the spouse.

	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 (€ 252), sibling increase FIM 500 (€ 84) (if sibling under 3 years) or FIM 300 (€ 50) (sibling 3-6 years) and means-tested supplement, maximum FIM 1,000 (€ 168) per month.</p> <p>Private care allowance is paid when a family arranges the care of the child privately. The allowance is paid to the provider of care directly. The basic amount is FIM 700 (€ 118) per month and per child. In addition a means-tested supplement can be paid of maximum of FIM 800 (€ 135) per month and child.</p> <p>Partial care allowance of FIM 375 (€ 63) per month is paid to a parent who has a child under the age of 3 and who reduces working hours to maximum 30 hours a week.</p>	<p>Allowance in case of adoption of a foreign child SEK 24,000 (€ 2,534).</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 GBP 8,000 (€ 11,250).</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 GBP 79.00 (€ 111) coming in weekly will receive the Maximum Credit. GBP 0.70 (€ 0.98) is taken off the Maximum Credit for every pound over GBP 79.00 (€ 111). Net income excludes Child Benefit, Child Benefit (Lone Parent), and GBP 15 (€ 21) of any maintenance received from an absent parent. Net-earnings can also be reduced by up to GBP 100 (€ 141) 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 GBP 120 (€ 169) a week coming in would get GBP 61.00 (€ 86) a week Family Credit. • A family with 3 children aged 3, 8 and 10 with GBP 140 (€ 197) a week coming in would get GBP 43.15 (€ 61) a week Family Credit. <p>In November 1997, FC was in payment to over 765,000 families - average weekly payment being GBP 59 (€ 83). Estimated expenditure in 1997/98 was GBP 2,300 million (€ 3,234 million), met from General Taxation.</p>	5. Other allowances

Table IX

Family Benefits

	Belgium	Denmark	Germany	Greece
Special cases				
1. Unemployed persons	<p>Unemployed persons, for which the unemployment benefit (<i>indemnité de chômage</i>) is the main income of the household, are entitled from 7th month of unemployment to normal family benefits (including age supplements) plus the following supplements:</p> <p>1st child: BEF 1,378 (€ 34) 2nd child: BEF 854 (€ 21) 3rd and each subsequent: BEF 150 (€ 3.72)</p>	Normal family benefits.	Normal family benefits.	<p>Normal benefits if 50 days work in preceding year.</p> <p>Normal benefits for persons who receive unemployment benefits for two months at least, persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.</p>
2. Pensioners	<p>Pensioners obtain the same supplements to the family allowances as unemployed persons.</p> <p>Workers who are recognised as being unable to work or women workers on maternity leave as from the 7th month of disability and eventual maternity leave, or who are disabled and on eventual maternity leave, are entitled to the following supplements to the family allowances:</p> <p>1st child: BEF 2,964 (€ 73) 2nd child: BEF 854 (€ 21) 3rd and subsequent: BEF 150 (€ 3.72)</p>	<p>Special allowances of DKK 2,283 (€ 306) per quarter = DKK 761 (€ 102) 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 DKK 1,191 (€ 160) per quarter for each child = DKK 397 (€ 53) per month).</p>	Normal family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).
3. Orphans	<p>Orphan's allowances (<i>allocations d'orphelins</i>): BEF 10,395 (€ 258) for each child. Supplement according to age.</p>	<p>Special additional allowance of DKK 2,283 (€ 306) per quarter for each motherless or fatherless child = DKK 761 (€ 102) per month.</p> <p>Special allowance for each motherless and fatherless child: Amount is raised to DKK 4,572 (€ 614) per quarter and child = DKK 1,524 (€ 205) per month.</p>	Normal family allowances.	<p>See Table VII "Survivors".</p> <p>Person who has dependant orphans: Increase of GRD 1,250 (€ 3.82) per month.</p>

Family Benefits

Table IX

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.	Allowance of family support (<i>allocation de soutien familial</i>): <ul style="list-style-type: none"> • FRF 644 (€ 98) per month for motherless and fatherless child. • FRF 483 (€ 74) per month if child is raised by a single parent. See also above "other benefits".	Family allowances can be cumulated with orphans' benefits. See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".	None.	3. Orphans

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
Special cases	Normal family benefits.	Normal family benefits.	General family allowances.	Family allowances are paid to persons drawing unemployment benefit.
1. Unemployed persons				Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances if they have had at least 6 months of registered wages during the 12 months preceding the 2nd month before which the verification process to ascertain entitlement was begun. The coverage may also continue under the non-contributory scheme.
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 VII "Survivors". • Fatherless and motherless children under the general insurance scheme for survivors; also holiday benefits: See Table VII "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).

	Finland	Sweden	United Kingdom	
Special cases				Special cases
1. Unemployed persons	See table X "Unemployment".	None.	Normal family benefit.	1. Unemployed persons
2. Pensioners	See table VI "Old-age".	None.	Recipients of pensions are entitled to family allowances.	2. Pensioners
3. Orphans	See table VII "Survivors".	None.	<i>Guardian's Allowance</i> (GA) payable in addition to <i>Child Benefit</i> for orphans, or where one parent is dead and the other's whereabouts are not known or they are serving a long prison sentence. Rate GBP 11.30 (€ 16) a week or GBP 9.90 (€ 14) depending on seniority of child in claimant's family.	3. Orphans

	Belgium	Denmark	Germany	Greece
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation (regardless of progression).	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	Tax is levied on benefits where total annual income exceeds the GRD 1,355,000 (€ 4,142) ceiling. Tax reduction according to the number of children: For 1 child: GRD 25,000 (€ 76) For 2 children: GRD 50,000 (€ 153) For 3 children: GRD 105,000 (€ 321) For 4 children: GRD 180,000 (€ 550) For 5 children: GRD 225,000 (€ 688)
3. Social security contributions from benefits	None.	Not applicable.		None.

Family Benefits

Table IX

Spain	France	Ireland	Italy	
Benefits are fully liable to taxation.	Family benefits are not subject to income taxes.	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Taxation and social contributions 1. Taxation of cash benefits
The limit varies annually according to the incomes and family circumstances.	Not applicable.	Not applicable.	Not applicable.	2. Limit of income for tax relief or tax reduction
No contributions.	Family benefits, with the exception of the benefit for families employing an approved maternal assistant (AFEAMA), the allowance for childcare at home (AGED), the allowance for single parent (API), the special education allowance with its increment, are subject to the contribution for the repayment of the social debt (CRDS) at a rate of 0.5%.	None.		3. Social security contributions from benefits

Table IX

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	Benefits are not subject to taxation.	Benefits are not liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	Not applicable.
3. Social security contributions from benefits	No contributions.	None.	None.	None.

	Finland	Sweden	United Kingdom	
<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>	<p>Child allowances, maternity grants, maintenance allowances and special allowances for handicapped children are not subject to taxation.</p> <p>The child home care allowance and the partial care allowance are subject to taxation. The private care allowance is not taxable income for the families, but the provider of care is taxed as for income.</p>	<p>None.</p>	<p><i>Child benefit, guardians allowances and "Family Credit" are not taxable.</i></p>	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
<p>2. Limit of income for tax relief or tax reduction</p>	<p>No tax reductions.</p>	<p>None.</p>	<p>Not applicable.</p>	<p>2. Limit of income for tax relief or tax reduction</p>
<p>3. Social security contributions from benefits</p>	<p>None.</p>	<p>None.</p>	<p>None.</p>	<p>3. Social security contributions from benefits</p>

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

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Royal Order of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial order concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.1.1992).	Law of 24 March 1970, as amended.	Social Code (<i>Sozialgesetzbuch</i>), Book 3, from 24 March 1997.	Statutory Order of 1954.
Existing schemes	Insurance (<i>assurance chômage</i>).	Optional insurance.	Unemployment insurance (<i>Arbeitslosenversicherung</i>). Unemployment assistance (<i>Arbeitslosenhilfe</i>).	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: <ul style="list-style-type: none"> • Salaried workers. • Persons having completed vocational training of at least 18 months and who register for the fund 2 weeks at the latest after having completed their education or training. • Conscripts. • Self-employed workers who practise a profession and their assisting spouse. • Persons holding a public office (e.g.: members of Parliament) or a municipal office. 	All employees (= manual and white-collar workers and trainees including young handicapped persons).	<ul style="list-style-type: none"> • Employees who are insured against sickness with a social security institution. • Youngsters between 20 - 29 years of age who have never worked before.

Spain	France	Ireland	Italy	Applicable statutory basis
<p>Law No 51 of 8 October 1980. Legislative Royal Order 3/1989 of 31 March. Law No 22 of 30 July 1992. Law No 22 of 29 November 1993. Legislative Royal Decree 1/1994 of 20 June, in which the amended version of the General Law on Social Security (<i>Ley General de la Seguridad Social</i>) is approved. Law No 50/1998 of 30 December on Fiscal, Administrative and Social Policy Measures.</p>	<p>Agreement of 31 December 1958. <i>Insurance:</i> Art. L. 351-3 to L. 351-8 of Labour Code; Agreement of 1 January 1997. <i>Assistance (Régime de solidarité):</i> Art. L. 351-9 and L. 351-10 of Labour Code.</p>	<p>Social Welfare Consolidation Act 1993, as amended.</p>	<p><i>Total unemployment:</i> Law of 6 August 1975, No. 427. Law of 20 May 1988, No. 160. Law No. 223 of 23 July 1991. <i>Part time unemployment:</i> Law No. 223 of 23 July 1991.</p>	
<p>Insurance. Assistance.</p>	<p>Unemployment insurance (<i>Assurance chômage</i>). Unemployment assistance (<i>Régime de solidarité</i>).</p>	<p>Insurance. Assistance.</p>	<p><i>Full unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary unemployment benefit. • Special unemployment benefit • Mobility allowance. <p><i>Part time unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary earnings complement. • Extraordinary earnings complement. 	<p>Existing schemes</p>
<p><i>INSURANCE:</i> Employees in sectors of industry and services. <i>ASSISTANCE:</i> <i>Unemployed with family responsibilities:</i></p> <ul style="list-style-type: none"> • Over 18 and under 65 who have exhausted their entitlement to contributory benefit; • With no entitlement to allowances but paid contributions for 3 months. <p><i>Unemployed without family responsibilities:</i></p> <ul style="list-style-type: none"> • Older than 45 years who have exhausted their entitlement to allowances for at least 12 months; • With no entitlement to contribution-related allowances but paid contributions for 6 months. <p><i>Other groups:</i></p> <ul style="list-style-type: none"> • Unemployed over age 52 fulfilling all conditions for retirement pension except the age limit; • Returning migrants; • Prisoners for six months after their release; • Claimants to an invalidity pension whose pension has been suspended because their health condition has improved or who have been recognised as capable for work. 	<p>Unemployment insurance (<i>assurance chômage</i>): All salaried workers. Unemployment assistance (<i>régime de solidarité</i>): Unemployed having exhausted their entitlement to contributory benefits and certain special groups (released prisoners, expatriated, repatriated or stateless workers, political refugees and asylum seekers, victims of industrial accidents or occupational diseases).</p>	<p><i>Insurance:</i> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Major exceptions: The self-employed and public servants recruited before 06.04.95. <i>Assistance:</i> Persons aged 18 years and over.</p>	<p><i>Total Unemployment:</i></p> <ul style="list-style-type: none"> • Ordinary unemployment benefit: All salaried workers. • Special unemployment benefit: Workers in the building industry. • Mobility allowance: All salaried workers (except in the building trade) who qualified for the extraordinary earnings supplement. <p><i>Part time unemployment:</i> Exceptional allowance: companies' workers in certain categories and areas who do not fulfil the conditions required for 1. From 1.1.1999, no unemployment allowance when a worker intentionally leaves his work.</p>	<p>Field of application</p>

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Law of 30 June 1976, amended by Law of 12 May 1987.	Unemployment Benefits Act (<i>Werkloosheidswet, WW</i>).	Act on Unemployment Insurance (<i>Arbeitslosenversicherungsgesetz, ALVG</i>) of 14 November 1977, last amended by BGBl. (<i>Official Journal</i>) I no. 148/1998. Special Support Act (<i>Sonderunterstützungsgesetz, SUG</i>) of 30 November 1973, last amended by BGBl. (<i>Official Journal</i>) I no. 148/1998.	Law of 1975. Statutory Order No. 79-A/89 of 13 March. Statutory Order No. 418/93 of 24 December. Statutory Order No. 57/96 of 22 May.
Existing schemes	Unemployment allowance scheme.	Insurance comprising: <ul style="list-style-type: none"> • Basic benefit (<i>basisuitkering</i>); • Earnings related benefit (<i>loongerlateerde uitkering</i>); • Follow-up benefit (<i>vervolguitkering</i>). 	Unemployment insurance (<i>Arbeitslosenversicherung</i>). Unemployment assistance (<i>Notstandshilfe</i>). Special support (<i>Sonderunterstützung</i>).	Insurance (<i>Subsidio de desempleo</i>). Assistance (<i>Subsidio social de desempleo</i>).
Field of application	<ul style="list-style-type: none"> • Salaried workers. • Young persons, who are unemployed after their training. • Self-employed persons who have given up their trade and are in search of salaried employment. 	All employees under 65.	<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 ATS 3,899 (€ 283) (<i>Geringfügigkeitsgrenze</i>).</p> <p>Additional conditions for unemployment assistance (<i>Notstandshilfe</i>):</p> <ul style="list-style-type: none"> • 8 years of employment during the last 10 years or • having fulfilled half of the time of compulsory school education in Austria (for persons under age 25) or • born in Austria. or • having been entitled to permanent residence in Austria for 50% of the life time.. 	<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	
Applicable statutory basis	<p><i>Insurance:</i> Unemployment Allowances Act and Law of Unemployment Funds of 24 August 1984, as amended.</p> <p><i>Assistance:</i> Law of Labour Market Support of 30 December 1993, as amended.</p>	<p>Law on Unemployment Insurance (<i>arbetslöshedsförsäkring</i>) of May 29, 1997 and Regulation of Nov. 13, 1997.</p> <p>Law on Unemployment Insurance Funds of May 29, 1997 and Regulation of Nov. 13, 1997.</p>	<p>Social Security Contributions and Benefits Act 1992.</p> <p>Jobseekers Act 1995</p>	Applicable statutory basis
Existing schemes	<p><i>Insurance</i></p> <ul style="list-style-type: none"> • basic security • earnings-related security (optional insurance). <p><i>Assistance (Labour market support).</i></p>	<p>From Jan. 1, 1998 Insurance only, consisting of 2 parts:</p> <ul style="list-style-type: none"> • a basic allowance (<i>grundförsäkring</i>) (replacing the Cash Labour Market Assistance) • an optional income related benefit (<i>inkomstbortfallsförsäkring</i>). 	<p>Insurance: <i>contribution-based Jobseeker's Allowance (JSA)</i>.</p> <p>Non-contributory: <i>income-based Jobseeker's Allowance</i> (described in Table XI.2).</p>	Existing schemes
Field of application	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • 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. <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period. • Persons aged 17-24 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation). <p>Otherwise not entitled are persons:</p> <ul style="list-style-type: none"> • aged 17, who have not completed a vocational training; • aged 18-24, who have refused labour-market-measures or who have not applied for training. 	<p><i>Basic allowance (grundförsäkring)</i> is paid to persons aged 20 who</p> <ul style="list-style-type: none"> • have not insured themselves against loss of income; • have not yet managed to fill the requirement of 12 months membership in the unemployment insurance fund; • fulfil the qualifying period (working condition) or • fulfil the student condition. <p><i>Income related benefit (inkomstbortfallsförsäkring)</i> is paid to persons</p> <ul style="list-style-type: none"> • who have insured themselves i.e. have joined an unemployment insurance fund, and • fulfil the membership and working conditions. 	<p>All employed persons except married women who chose before April 1977 not to be insured.</p>	Field of application

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
Total unemployment	<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"> • unemployed, i.e. without work and looking for work • To have personally registered at the employment exchange as unemployed. 	<ul style="list-style-type: none"> • To be unemployed involuntarily; • To be fit for work; • To be registered at an employment exchange and to be at the disposal of the exchange.
1. Main conditions				

Spain	France	Ireland	Italy	Total unemployment 1. Main conditions
<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 75% the minimum wage (<i>Salario Minimo Interprofesional</i>). 	<p>Unemployment insurance (<i>assurance chômage</i>):</p> <ul style="list-style-type: none"> • Not to have left previous employment voluntary, without good cause; • Not to be seasonally unemployed; • To be looking for work and physically able to work; • To be registered for work; • To be under the age of 60. However, if at this age the person concerned has not paid insurance contributions for long enough to justify receipt of the old-age pension at the full rate of 50%, the indemnity is maintained until the period is achieved, and at the latest up to the age of 65. <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <p>For the solidarity scheme, in addition:</p> <ul style="list-style-type: none"> • Long term unemployed: certain conditions of previous activity and of means (special solidarity allowance); • Special other groups: means test (integration allowance). 	<ul style="list-style-type: none"> • To have registered as unemployed. • To be available for work. • To be capable of and genuinely seeking work. 	<p>The general condition is to have registered at the unemployment agency. For the <i>special unemployment benefit</i> it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.</p>	

Table X

Unemployment

	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 (Subsidio de desemprego):</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 (Subsidio social de desemprego):</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				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>	<ul style="list-style-type: none"> • to be unemployed involuntarily, • to be registered at the employment office as a job-seeker, and • to be fit for work and otherwise not prevented from taking a suitable work (at least 3 hours per day and at an average at least 17 hours per week and continuously). 	<ul style="list-style-type: none"> • To be involuntarily unemployed. • To be capable of work. • To be available for work with an employer. • To be actively seeking employment or self-employment where relevant. • Is not engaged in work for 16 or more hours a week. • Is not a full-time student. 	1. Main conditions

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
2. Qualifying period	<p>Period varies according to the age of the insured person between 312 working days during the previous 18 months, and 624 working days over the previous 36 months.</p>	<ul style="list-style-type: none"> To have completed a minimum period of employment and insurance of 52 weeks during the 3 preceding years. 1 year of insurance with fund. 	<p>Unemployment Insurance (<i>Arbeitslosenversicherung</i>): The unemployed person must have been compulsorily insured for at least 12 months during the last 3 years.</p> <p>Unemployment Assistance (<i>Arbeitslosenhilfe</i>): The unemployed person must have received unemployment insurance benefit (<i>Arbeitslosengeld</i>) during the last year, or must have spent at least 5 months in employment under insurance cover, or 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>Men: 65 years. Women: 61 years as of 1 July 1997 until 31 December 1999.</p>	66 years.	65 years.	65 years and more if working activity is extended.

Unemployment

Table X

Spain	France	Ireland	Italy	2. Qualifying period
<p><i>Insurance:</i> Minimum contribution period: Minimum of 12 months in the 6 years immediately preceding the legal status of unemployment.</p> <p><i>Assistance:</i> In general none with the exception of certain schemes of unemployment assistance in which contribution periods of 3 or 6 months are imposed.</p>	<p><i>Insurance:</i> at least 4 months insurance in last 8 months.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • 39 weeks' contributions paid; • 39 weeks' contributions paid or credited during the contribution year preceding the benefit year. <p><i>Assistance:</i> No qualifying period; means test.</p>	<p><i>Ordinary unemployment benefit:</i> Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p><i>Special unemployment benefit:</i> 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.</p> <p><i>Mobility Allowance:</i> At least 12 months of insurance, of which at least 6 months of effective work in a firm.</p>	3. Maximum age
<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>	

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
2. Qualifying period	At least 26 weeks of employment during the last year.	Basic benefit (<i>basisuitkering</i>): At least 26 weeks of paid employment during the last 39 weeks (26-weeks condition). Earnings related benefit (<i>loongerlateerde uitkering</i>) and follow-up benefit (<i>vervolguitkering</i>): 26-weeks-condition and employment in at least 4 years during the last 5 years, in each of which a salary over 52 days was paid (4-out-of-5 condition).	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.	<i>Insurance (Subsidio de desemprego)</i> : At least 540 days of salaried work and contribution payment, or assimilated situation, in 24 months prior to unemployment. <i>Assistance (Subsidio social de desemprego)</i> : At least 180 days' salaried work in the 12 months preceding commencement of unemployment.
3. Maximum age	65 years.	65 years.	Unemployment benefit is due until the completion of entitlement conditions for old-age pension (see Table VI "Old-age").	Age for the old-age pension if necessary periods fulfilled.

	Finland	Sweden	United Kingdom	
2. Qualifying period	<p><i>Insurance:</i> <i>Basic security:</i></p> <ul style="list-style-type: none"> • Employees: at least 43 weeks of employment during the last 24 months and during each week at least 18 hours. • Self-employed persons: at least 24 months of entrepreneurship during the last 48 months. <p><i>Earnings-related security:</i> As under basic security and to have fulfilled the employment requirement while being insured as a member of an unemployment fund.</p> <p><i>Assistance</i> No qualifying period; mears test.</p>	<p><i>For a first period of allowance/ benefit:</i></p> <ul style="list-style-type: none"> • to have been employed or self employed for 6 months and at least 70 hours per month or • to have been employed or self employed for at least 450 hours during a continuous period of 6 months with at least 45 hours of work every month during the last 12 months (working condition); • after having completed studies. The person must also have sought work through the employment office or worked for at least 90 days within a 10 months period after completed studies (student condition). • In order to get income related benefit the applicant must also be a member of an unemployment insurance fund for at least 12 months. <p><i>For a new period of allowance/benefit: gainful activity or time equated with work as follows:</i></p> <ul style="list-style-type: none"> • completed labour market training or occupational rehabilitation with state subsidies; • completed training with special grants; • leave of absence with parental benefit or compulsory military service up to 2 months; • temporary employment with subsidies or public temporary work; • start your own business allowance. 	<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, <u>and</u> • 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

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
4. Means test	None.	None.	Unemployment Insurance (<i>Arbeitslosenversicherung</i>): Income from any part-time work (less than 15 hours per week) reduces entitlement to unemployment benefit. Other income or assets are not taken into account. Unemployment Assistance (<i>Arbeitslosenhilfe</i>): Means test.	None.
5. Waiting period	None.	None.	None.	6 days.
Benefits	Working days and unpaid public holidays.	5 days a week.	7 days a week.	25 days per month.
1. Days for which allowance is granted				

Unemployment

Table X

Spain	France	Ireland	Italy	4. Means test
<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Must not enjoy income from any other source exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) currently in force.</p>	<p><i>Assistance:</i> ceiling of monthly income:</p> <ul style="list-style-type: none"> • Long term unemployed FRF 5,769.40 (€ 880) for single persons, FRF 9,066.20 (€ 1,382) for a couple. • Other special categories: Integration allowance (<i>allocation d'insertion</i>) FRF 5,225.40 (€ 797) for single persons, FRF 10,450.80 (€ 1,593) for a couple. 	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> Insufficient resources.</p>	None.	
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. (Except when claimant was in receipt of insurance immediately prior to claim.)</p>	None.	5. Waiting period
Every day.	Every day.	6 days a week.	Every day.	<p>Benefits</p> <p>1. Days for which allowance is granted</p>

Table X

Unemployment

	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 LUF 117,195 (€ 2,905), the unemployment benefit is reduced by 50% of the difference between the spouses income and the fixed ceiling.	None.	<p>Unemployment insurance: Income from minor employment up to ATS 3,899 (€ 283) per month does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employment for less than one month and for self-employed activities).</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: ATS 5,781 (€ 420) per month; ATS 11,564 (€ 840) for unemployed persons over the age of 50; ATS 17,344 (€ 1,260) for unemployed men over the age of 55 or women over 54. The free allowance will be increased by ATS 2,913 (€ 212) or ATS 5,824 (€ 423) or ATS 8,737 (€ 635) for each person to whose maintenance the partner mainly contributes.</p>	<p><i>Insurance (Subsidio de desemprego)</i> None.</p> <p><i>Assistance (Subsidio social de desemprego)</i> Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.</p>
5. Waiting period	None.	None.	<p>None.</p> <p>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.</p>	None.
Benefits	Every day.	5 days a week.	All days.	Every day.
1. Days for which allowance is granted				

	Finland	Sweden	United Kingdom	
4. Means test	<i>Insurance:</i> none. <i>Assistance:</i> Means test, but not during: <ul style="list-style-type: none"> • labour market measures • during the first 180 days after the maximum period of insurance. 	None.	None for contribution-based JSA., though earnings and income from occupational or personal pension taken into account.	4. Means test
5. Waiting period	<i>Insurance:</i> 7 working days during 8 consecutive weeks. <i>Assistance:</i> 5 working days during 8 consecutive weeks. 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.	5 days.	3 days.	5. Waiting period
Benefits	5 days a week.	5 days a week.	7 days a week.	Benefits
1. Days for which allowance is granted				1. Days for which allowance is granted

Table X

Unemployment

	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 1 year and a second one of 3.5 years during which the unemployed is obliged to participate in various anti-unemployment measures. For the unemployed under 25 years of age, the duration of the first period of payment is limited to 6 months. During the second period of 3.5 years, the young unemployed must participate in various anti-unemployment measures. For unemployed persons aged 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.	Unemployment Insurance (<i>Arbeitslosenversicherung</i>): Proportional to periods of compulsory insurance coverage and to age. The duration of the period of insurance cover: <table border="1"> <thead> <tr> <th>After compulsory Insurance coverage of at least ... Months</th> <th>after completion of age</th> <th>Months</th> </tr> </thead> <tbody> <tr><td>12</td><td></td><td>6</td></tr> <tr><td>16</td><td></td><td>8</td></tr> <tr><td>20</td><td></td><td>10</td></tr> <tr><td>24</td><td></td><td>12</td></tr> <tr><td>28</td><td>45.</td><td>14</td></tr> <tr><td>32</td><td>45.</td><td>16</td></tr> <tr><td>36</td><td>45.</td><td>18</td></tr> <tr><td>40</td><td>47.</td><td>20</td></tr> <tr><td>44</td><td>47.</td><td>22</td></tr> <tr><td>48</td><td>52.</td><td>24</td></tr> <tr><td>52</td><td>52.</td><td>26</td></tr> <tr><td>56</td><td>57.</td><td>28</td></tr> <tr><td>60</td><td>57.</td><td>30</td></tr> <tr><td>60</td><td>57.</td><td>32</td></tr> </tbody> </table> Unemployment Assistance (<i>Arbeitslosenhilfe</i>): Unlimited. Assistance will be granted for maximum of 1 year and can thereafter be applied for anew. The conditions for entitlement are to be re-examined before each renewed grant. <i>Original unemployment allowance:</i> 312 days.	After compulsory Insurance coverage of at least ... Months	after completion of age	Months	12		6	16		8	20		10	24		12	28	45.	14	32	45.	16	36	45.	18	40	47.	20	44	47.	22	48	52.	24	52	52.	26	56	57.	28	60	57.	30	60	57.	32	Generally proportional to periods of employment: <table border="1"> <thead> <tr> <th>Employment duration:</th> <th>duration:</th> </tr> </thead> <tbody> <tr><td>125 days</td><td>5 months</td></tr> <tr><td>150 days</td><td>6 months</td></tr> <tr><td>180 days</td><td>8 months</td></tr> <tr><td>220 days</td><td>10 months</td></tr> <tr><td>250 days</td><td>12 months</td></tr> </tbody> </table> If aged 49 or more: 210 days 12 months In all cases, 3 additional months at reduced rate: 12 months for 4,050 days of work. 5 months for the newcomers on the labour market (youngsters between 20-29 years).	Employment duration:	duration:	125 days	5 months	150 days	6 months	180 days	8 months	220 days	10 months	250 days	12 months
After compulsory Insurance coverage of at least ... Months	after completion of age	Months																																																											
12		6																																																											
16		8																																																											
20		10																																																											
24		12																																																											
28	45.	14																																																											
32	45.	16																																																											
36	45.	18																																																											
40	47.	20																																																											
44	47.	22																																																											
48	52.	24																																																											
52	52.	26																																																											
56	57.	28																																																											
60	57.	30																																																											
60	57.	32																																																											
Employment duration:	duration:																																																												
125 days	5 months																																																												
150 days	6 months																																																												
180 days	8 months																																																												
220 days	10 months																																																												
250 days	12 months																																																												
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 52 weeks.	Earnings at the time of job loss.																																																									
4. Earnings ceiling	BEF 2,235.91 (€ 55) per day.	None.	DEM 8,400 (€ 4,295) per month in the old <i>Länder</i> and DEM 7,000 (€ 3,579) in the new <i>Länder</i> .	See below.																																																									

Spain	France	Ireland	Italy	2. Duration of payment
<p><i>Insurance:</i> Depending on contribution period over preceding 6 years duration of payment.</p> <p><i>Unemployment assistance:</i></p> <ul style="list-style-type: none"> • Normally 6 month, possible extension in 6 months periods, up to a total of 18 months. • Extension of this period is possible in special cases. • In the case of workers over 52, extension to age of retirement is possible under certain conditions. 	<p><i>Insurance:</i> Duration of payment of the single degressive benefit varies according to length of insurance and to age; minimum: 4 months, maximum: 60 months.</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • Long term unemployed: Benefits given by periods of 6 months, for indefinite time. • Special groups: maximum 1 year. 	<p><i>Insurance:</i> Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).</p> <p><i>Assistance:</i> No limit.</p>	<p><i>Ordinary unemployment benefit:</i> 180 days.</p> <p><i>Special unemployment benefit:</i> 90 days with of extension in the event of a recession.</p> <p><i>Mobility allowance:</i> 36 months with possibility of extension until 48 months for regions in South Italy.</p>	
<p><i>Insurance:</i> Average of employee's contribution assessment bases for preceding 6 months. These figures are brought up to minimum wage (<i>Salario Mínimo Interprofesional</i>) in force at the time when benefit falls due, where they were below that level.</p> <p><i>Assistance:</i> Minimum wage (<i>Salario Mínimo Interprofesional</i>).</p>	<p><i>Insurance:</i> Earnings on which contributions have been paid for last 12 months.</p>	<p><i>Insurance:</i> Not applicable.</p> <p><i>Assistance:</i> The means test takes account of actual income.</p>	<p>Global payment.</p>	<p>3. Earnings taken as reference</p>
<p><i>Insurance:</i> 220% of minimum wages (<i>Salario Mínimo Interprofesional</i>).</p>	<p><i>Insurance:</i> 75% of former daily salary. Four times the ceiling of social security, FRF 57,880 (€ 8,824) per month.</p>	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> None.</p>	<p><i>Ordinary unemployment benefit:</i> ITL 3,080,098 (€ 1,591).</p> <p><i>Special unemployment benefit:</i> None.</p> <p><i>Mobility allowance:</i> ITL 3,080,098 (€ 1,591).</p>	<p>4. Earnings ceiling</p>

Table X

Unemployment

	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. 	<p>Basic benefit (<i>basisuitkering</i>): 6 months.</p> <p>Earnings related benefit (<i>loongerlateerde uitkering</i>): The duration of extended benefits depends on a person's unemployment record. This is calculated as follows: establish in how many of the last 5 calendar years before unemployment commenced wages were received for a period of at least 52 days (A). Then count the number of calendar years before this 5-years period, going back to the calendar year in which the person turned 18 (B). The total of A and B is referred to as the "employment record".</p> <table> <tr> <td>For an employment record of:</td> <td>duration of the benefit:</td> </tr> <tr> <td>4 years</td> <td>6 months</td> </tr> <tr> <td>5 to 10 years</td> <td>9 months</td> </tr> <tr> <td>10 to 15 years</td> <td>12 months</td> </tr> <tr> <td>15 to 20 years</td> <td>1.5 years</td> </tr> <tr> <td>20 to 25 years</td> <td>2.0 years</td> </tr> <tr> <td>25 to 30 years</td> <td>2.5 years</td> </tr> <tr> <td>30 to 35 years</td> <td>3.0 years</td> </tr> <tr> <td>35 to 40 years</td> <td>4.0 years</td> </tr> <tr> <td>≥ 40 years</td> <td>5.0 years</td> </tr> </table> <p>Follow-up benefit (<i>vervolguitkering</i>): 2 years. A person who is 57½ or older upon becoming unemployed continues to be entitled to the follow-up benefit until he reaches the age of 65.</p>	For an employment record of:	duration of the benefit:	4 years	6 months	5 to 10 years	9 months	10 to 15 years	12 months	15 to 20 years	1.5 years	20 to 25 years	2.0 years	25 to 30 years	2.5 years	30 to 35 years	3.0 years	35 to 40 years	4.0 years	≥ 40 years	5.0 years	<p>Insurance: depends on insurance duration and age.</p> <p>Insurance periods and duration of payment: 52 weeks within 2 years: 20 weeks; 156 weeks within 5 years: 30 weeks; 312 weeks within 10 years and 40 years of age: 39 weeks; 468 weeks within 15 years and 50 years of age: 52 weeks.</p> <p>This duration will be extended by 156 or 209 weeks if the beneficiary participates in work foundation (special training measure).</p> <p>Training unemployment benefit (possible after termination of child-raising allowance - see Table IX "Family benefits") duration of benefits 26 weeks.</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): unlimited; will be granted for 52 weeks respectively.</p>	<p><i>Unemployment insurance (Subsidio de desemprego):</i> General benefits proportional to age: < 25 years 10 months 25/30 years 12 months 30/35 years 15 months 35/40 years 18 months 40/45 years 21 months 45/50 years 24 months 50/55 years 27 months >55 years 30 months</p> <p><i>Unemployment assistance (Subsidio social de desemprego):</i> General benefits proportional to age: < 25 years 10 months 25/30 years 12 months 30/35 years 15 months 35/40 years 18 months 40/45 years 21 months >45 years 30 months</p> <p>Extended benefits: 50% of the periods established for unemployment insurance, except for unemployed people aged between 45 and 54 years who are entitled to 15 months.</p>
For an employment record of:	duration of the benefit:																							
4 years	6 months																							
5 to 10 years	9 months																							
10 to 15 years	12 months																							
15 to 20 years	1.5 years																							
20 to 25 years	2.0 years																							
25 to 30 years	2.5 years																							
30 to 35 years	3.0 years																							
35 to 40 years	4.0 years																							
≥ 40 years	5.0 years																							
3. Earnings taken as reference	Gross earnings during the 3 months which precede unemployment.	See below under "Rate".	Average earnings of the last complete calendar year Special payments (13th and 14th salary) are to be taken account of.	<p><i>Insurance (Subsidio de desemprego):</i> average daily wage for 12 months preceding the 2 months prior to commencement of unemployment.</p> <p><i>Assistance (Subsidio social de desemprego):</i> minimum wage.</p>																				
4. Earnings ceiling	The allowance cannot be superior to LUF 117,196 (€ 2,905) or LUF 93,757 (€ 2,324) in case that the unemployment exceeds 182 days in a period of 12 months. For the period of complementary benefit the ceiling is fixed at LUF 70,318 (€ 1,743).	See below under "Rate".	ATS 39,000 (€ 2,834) per month.	None.																				

	Finland	Sweden	United Kingdom	
2. Duration of payment	<p><i>Insurance:</i> 500 calendar days when a person has fulfilled, the qualifying period again, the calculation of the period of 500 days shall begin afresh if he once again starts to receive daily allowance. A person who has reached the age of 57 may be paid until the age of 60.</p> <p><i>Assistance:</i> No limit.</p>	<p><i>Insurance:</i> aged under 57: 300 days aged 57 or more: 450 days</p>	Limited to 182 days in any jobseeking period.	2. Duration of payment
3. Earnings taken as reference	<p><i>Insurance:</i> Earnings-related daily allowance:</p> <ul style="list-style-type: none"> • Employees: Calculation usually based on average earnings of qualifying period of 43 weeks. • Self-employed persons: earnings on which premiums have been paid for the last 12 months. 	<p><i>Income related benefit (inkomstbortfallsförsäkring):</i> Calculation is normally based on previous daily average earnings. For self-employed persons calculation is based on taxed income during the last 3 years.</p> <p><i>Basic allowance (grundförsäkring):</i> Not earnings related.</p>	Not applicable. Flat-rate benefit.	3. Earnings taken as reference
4. Earnings ceiling	<p><i>Employees:</i> None.</p> <p><i>Self-employed persons:</i> The reported income confirmed as the basis for the pension under the self-employed persons' pensions act.</p>	<p><i>Insurance:</i> SEK 15,950 (€ 1,684) per month or SEK 725 (€ 77) per day.</p>	Not applicable: Flat-rate benefit.	4. Earnings ceiling

	Belgium	Denmark	Germany	Greece
5. Rate	<p>Daily Allowances:</p> <p><i>Unemployment benefits (allocation de chômage):</i> Cohabitants with dependants: 60% of reference earnings. Max. BEF 1,342 (€ 33), min. BEF 1,178 (€ 29). Single persons: 60% in the 1st year of unemployment. Max. BEF 1,342 (€ 33), min. BEF 843 (€ 21). 42% from the 2nd year onwards. Max. BEF 939 (€ 23), min. BEF 843 (€ 21). Cohabitants without dependants: 55% in the 1st year of unemployment. Max. BEF 1,230 (€ 30), min. BEF 672 (€ 17). 35% for the following three months. Max. BEF 783 (€ 19), min. BEF 672 (€ 17). After 15 months lump-sum allowance of BEF 502 (€ 12), raised to BEF 669 (€ 17) if both cohabitants are unemployed and their total replacement benefits do not exceed BEF 1,342 (€ 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>Waiting allowance (<i>allocation d'attente</i>) (based on study records) and transitional allowances (<i>allocation de transition</i>) during part-time compulsory education:</p> <p>Cohabitants with dependent family members: BEF 1,178 (€ 29). Cohabitants without dependants (household with only replacement incomes): Age below 18: BEF 304 (€ 7.54), over 18: BEF 488 (€ 12). Single persons: Age below 18: BEF 328 (€ 8.13), 18 - 20: BEF 515 (€ 13), 21 and over: BEF 666 (€ 17). Cohabitants without dependants: Age below 18: BEF 287 (€ 7.11), over 18: BEF 457 (€ 11).</p> <p>Unemployment benefit plus age supplement (<i>complément d'ancienneté</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 BEF 1,482 (€ 37) (max.) to BEF 1,294 (€ 32) (min.). Single persons: From BEF 1,342 (€ 33) or BEF 1,219 (€ 30) (max.) to BEF 1,191 (€ 30) or BEF 1,082 (€ 27) (min.) according to the category. Cohabitants without dependants: From BEF 1,342 (€ 33) or BEF 1,006 (€ 25) (max.) to BEF 1,178 (€ 29) or BEF 881 (€ 22) (min.) according to the category and, if necessary, possible extension after 15 months, BEF 816 (€ 20) or BEF 649 (€ 16). Cohabitants without dependants, new cases since 1st January 1997: BEF 1,230 (€ 30), BEF 1,118 (€ 28) or BEF 1,006 (€ 25) at maximum to BEF 1,082.983 (€ 27) or BEF 881 (€ 22) at minimum, according to the category.</p>	<p>90% of reference earnings, but not more than DKK 2,760 (€ 370) 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 DKK 2,265 (€ 304).</p>	<p>Unemployment Insurance (<i>Arbeitslosenversicherung</i>):</p> <p>Beneficiaries with children: 67% of net earnings (fixed scale of net earnings established according to a global rate).</p> <p>Beneficiaries without children: 60% of net earnings.</p> <p>Unemployment Assistance (<i>Arbeitslosenhilfe</i>):</p> <p>Beneficiaries with children: 57% of net earnings (lump sum net payments on a fixed scale).</p> <p>Beneficiaries without children: 53% of net earnings.</p>	<p><i>Manual workers:</i> 40% of daily wage.</p> <p><i>White-collar workers:</i> 50% of monthly wage.</p> <p>Minimum: Two-thirds daily minimum wage = GRD 4,326 (€ 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 minimum wage (<i>Salario Mínimo Interprofesional</i>). Minimum: 100% of the minimum wage with dependent children; 75% of the minimum wage without dependent children.</p> <p><i>Assistance:</i> 75% of minimum wage. For long-term unemployed aged 45 or more, special 6-months benefit of 75% to 125% of minimum wage, according to charges for dependants.</p>	<p><i>Insurance:</i> For minimum insurance period of at least 6 months: Full rate: 40.4% of reckonable daily wages + FRF 60.76 (€ 9,26) per day or 57.4% of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FRF 148.13 (€ 23) per day. Downward sliding scale: The full rate benefit is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FRF 106.14 (€ 16) per day, FRF 133.11 (€ 20) per day for people aged over 52 under certain conditions relating to previous employment. For minimum insurance period between 4 and 6 months: The amount of benefit is calculated at the full rate (above) less 25% (general rate).</p> <p><i>Assistance:</i> Special benefit for long term unemployed (<i>allocation de solidarité spécifique aux chômeurs de longue durée</i>): FRF 82.42 (€ 13) per day. FRF 118.39 (€ 18) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</p> <p>Insertion benefit (<i>allocation d'insertion</i>): FRF 58.06 (€ 8.85) per day.</p>	<p><i>Insurance:</i> Flat-rate benefit: IEP 70.50 (€ 90) per week.</p> <p><i>Assistance:</i> Short-term: IEP 68.40 (€ 87) per week. Long-term: IEP 70.50 (€ 90) per week.</p>	<p><i>Ordinary unemployment benefit:</i> 30% of the average pay received during the last 3 months with a monthly ceiling of ITL 1,423,713 (€ 735) for earnings < ITL 3,080,098 (€ 1,591) and of ITL 1,711,166 (€ 884) for earnings ≥ ITL 3,080,098 (€ 1,591).</p> <p><i>Special unemployment benefit:</i> 80% of previous earnings with a monthly ceiling of ITL 1,122,040 (€ 579).</p> <p><i>Mobility allowance:</i> For the first year 100% of the extraordinary earnings supplement, for the following months 80%, with the same ceilings as for the ordinary unemployment benefit.</p>	

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
5. Rate	80% of reference earnings.	<p>Basic benefit (<i>basisuitkering</i>): 70% of statutory minimum wage:</p> <p>Earnings related benefit (<i>loongerlateerde uitkering</i>): 70% of one's last salary with a maximum daily wage of NLG 310.95 (€141).</p> <p>Follow-up benefit (<i>vervolguitkering</i>): 70% of the statutory minimum wage (or 70% of the daily wage if this is less than the statutory minimum wage).</p> <p>If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefits Act (<i>Toeslagenwet, TW</i>) (means tested). The maximum amount of the supplement is 30% of the minimum wage for a couple, 27% of this wage for single parents, and 21% for a single person. Lower rates apply to single persons under 23.</p>	<p>Insurance (<i>Arbeitslosengeld</i>): basic amount: 56% of daily net income. Lowest daily rate: ATS 58.50 (€ 4.25). Highest daily rate: ATS 470.60 (€ 34).</p> <p>Unemployment assistance (<i>Notstandshilfe</i>): 92% (in some cases 95%) of the basic amount of unemployment benefit. In case of short-term entitlement to unemployment benefit, there is a reduction after 6 months of "higher" daily rates.</p>	<p>Insurance (<i>Subsidio de desemprego</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>Assistance (<i>Subsidio social de desemprego</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 121 (€ 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, i.e. FIM 10,890 (€ 1,832), the earnings amount is 20% of the excess. <p><i>Assistance:</i></p> <p>Full labour market support amounts to FIM 121 (€ 20) per day. A full allowance is payable if the monthly income is below FIM 1,500 (€ 252) per month for a single person and below FIM 5,040 (€ 848) for a family. The limit is increased by FIM 630 (€ 106) for each child under 18. Income above the limit reduces the allowance by 75% for single persons and by 50% for a family. A young person living with his parents gets 60% of the full labour market support. (However a full support during labour market measures).</p>	<p><i>Income related benefit:</i></p> <p>80% of reference earnings; maximum SEK 580 (€ 61) per day.</p> <p><i>Basic allowance:</i></p> <p>SEK 240 (€ 25) per day.</p> <p>If the working requirement is fulfilled by part-time work, the basic allowance is proportionally reduced.</p>	<p>Single aged 25 or over: GBP 50.35 (€ 71) per week.</p> <p>Single aged 18-24: GBP 39.85 (€ 56) per week.</p>	5. Rate

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
6. Family supplements	See above.	None.	See above.	10% increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70% of daily wage.

Benefits for older unemployed and early retirement

1. Measure

Conventional early retirement pension (*pré-pension conventionnelle*) in case of dismissal.

Early retirement scheme.

Compulsory retirement of unemployed at age 60 (see Table VI).

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.

Spain	France	Ireland	Italy	
None.	None.	<i>Insurance and Assistance.</i> Adult dependant: IEP 41.20 (€ 52) per week. Each child dependant: IEP 13.20 (€ 17) per week.	Housing supplement.	6. Family supplements

- 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.

- Early retirement (*préretraite*) from State funds after 57 years (exceptionally 56 years of age).
- Allowance for older unemployed (*allocation chômeur âgé*, ACA) without minimum of age; 160 quarters of old-age insurance are required.
- Allowance for job replacement (*allocation de remplacement pour emploi*, ARPE) with 58 years and 160 quarters of old-age insurance or 55 years with 172 quarters. 56 or 57 years with 42 years of old-age insurance for active persons since the age of 15 or 16.
- Special Waiting Allowance (*allocation spécifique d'attente*, ASA) for beneficiaries of the special allowance for long-term unemployed (*allocation de solidarité spécifique*) or the guarantee of minimum resources (*revenu minimum d'insertion*).

Pre-retirement allowance is payable to persons between 55 and 66 years of age.

See Table VII "Old-age".

Benefits for older unemployed and early retirement

1. Measure

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
6. Family supplements	Increase to 85% of earnings if dependent children.	See Table IX "Family benefits".	Family supplements are due for spouses (partners), children and grand-children: Amount: ATS 22 (€ 1,60) daily. Income of the spouse (partner) of over ATS 14,000 (€ 1,017) has to be offset against the family supplements. Family supplements for the spouses (partners) are only due if family supplements are also due for dependent children and grand-children.	See above: unemployment assistance (<i>Subsidio social de desemprego</i>) takes the number of dependants into account.
Benefits for older unemployed and early retirement	Pre-retirement benefit (<i>indemnité de pré-retraite</i>) 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 VI "Old-age"). Within unemployment insurance special support (<i>Sonderunterstützung</i>): benefit for older unemployed persons in the mining sector: from the age of 52.	Early retirement for unemployed persons aged 60. If the unemployed is 55 or older at the time of receipt of benefit, it can be continued until age 60.
1. Measure				

	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 (€ 4.04)</p> <p>2 children: FIM 35 (€ 5.89)</p> <p>3 or more children: FIM 45 (€ 7.57).</p> <p><i>Assistance:</i></p> <p>1 child: FIM 9.60 (€ 1.61)</p> <p>2 children: FIM 14 (€ 2.35)</p> <p>3 or more children: FIM 18 (€ 3.03).</p>	None.	None for contribution-based JSA.	6. Family supplements
Benefits for older unemployed and early retirement	Unemployment pension.	No early retirement benefit exists. Persons entitled to old age pension before the age of 64 may get reduced unemployment benefits.	None.	Benefits for older unemployed and early retirement
1. Measure				1. Measure

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
2. Conditions	<ul style="list-style-type: none"> • General rule: To be aged 58; to be made redundant; to retire from labour market, obligation of substitution by unemployed worker. • When laid off in enterprise recognised to be in difficulties: to be aged 52. When laid off in enterprise declared to be in a process of reorganisation: to be aged between 52 and 55 (in exceptional cases at the age of 50 after the opinion of a consulting committee). No replacement obligation. 	<ul style="list-style-type: none"> • To be aged between 60 and 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.
3. Rates	<p>A supplementary allowance 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 BEF 464 (€ 12) per day.</p>	<p>During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKK 2,760 (€ 370) per week.</p> <p>After 30 months not more than 82% of the upper limit, i.e. DKK 2,265 (€ 304).</p>	<p>See Table VI "Old-age".</p> <p>In case of long service in a firm, the employer is obliged to reimburse benefits received by the unemployed person.</p>	None.

Spain	France	Ireland	Italy
<p>Existence of agreement providing for such benefits.</p> <ul style="list-style-type: none"> • Worker must meet all conditions for entitlement to a retirement pension except age criterion. • Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries. • Claimant aged 55 or over: <ul style="list-style-type: none"> (i) Application submitted by firm to labour administration setting out details of crisis situation. (ii) Declaration of crisis issued by labour administration. • Claimant aged 62 or over: <ul style="list-style-type: none"> Need for a reorganisation plan. 	<p><i>Early retirement (Préretraite):</i></p> <ul style="list-style-type: none"> • At least 57 years (exceptionally 56 years of age). • Contributed to social security during 10 years in a capacity as wage or salary earner. • Provide proof of at least one full year of as member of the enterprise. • Not to be entitled to an old-age pension for incapacity. • For unemployed workers over 60 years: insufficient insurance period. <p>Allowance for older unemployed (<i>Allocation chômeur âgé, ACA</i>): payment is subject to the same conditions as for unemployment benefits plus 160 quarters of insurance in the old-age scheme. Grantec only until 60 years of age.</p> <p>Allowance for job replacement (<i>allocation de remplacement pour emploi, ARPE</i>): Salaried workers aged at least 58 and with 160 quarters of old-age insurance, or aged 55 with 172 quarters, may with the accord of their employer, cease their salaried activity. In exchange of their departure, the employer must commit himself to recruit new workers. The salaried worker concerned must have a valid contract of employment, prove 12 years of contributions to the unemployment insurance and must have worked a minimum of 12 years for his last employer. The benefit will be paid out until he is 60 years.</p> <p>Special Waiting Allowance (<i>Allocation spécifique d'attente, ASA</i>): Age under 60 and proof of 160 quarters of insurance.</p>	<ul style="list-style-type: none"> • Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer. • Recipients must not engage in insurable employment. 	<p>None.</p> <p>2. Conditions</p>
<p>100% of pension due at normal retirement age.</p> <p>From 55 to 60 years of age, 80% of average wage for 6 months preceding restructuring declaration for sector in question.</p> <p>From 60 to 65 years of age, 75% of average remuneration for 6 months preceding early retirement.</p> <p>Same formula as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.</p>	<p><i>Early retirement:</i> 65% of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50% for the portion of the salary included between the ceiling and 2 times the ceiling.</p> <p><i>Allowance for aged unemployed (ACA):</i> the amount is determined in a similar way as for the unemployment benefit. The fixed benefit is subject to no degressive reductions until the recipient is 60 years old.</p> <p><i>Allowance for job replacement (ARPE):</i> 65% of the reference salary.</p> <p><i>Specific waiting allowance (ASA):</i> flat-rate monthly amount of FRF 1,750 (€ 267) ensuring a monthly total income of at least FRF 5,000 (€ 762).</p>	<p>IEP 70.50 (€ 90) per week (max.). Rates vary according to the means of the claimant.</p> <p>None.</p>	<p>3. Rates</p>

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
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 57.5 when becoming unemployed. Early retirement pensions vary according to industrial and professional sector.	Capable to work, willing to work and unemployed and completion of qualifying period required by pension insurance in the event of old-age insurance (See Table VI "Old-age"). Completion of age 52 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred.	To have exhausted entitlement to unemployment insurance benefit. To have applied for an old-age pension.
3. Rates	Percentage of previous gross earnings, as follows: <ul style="list-style-type: none"> 85% during 1st 12 months, 80% during 2nd 12 months, 75% during 3rd 12 months. 	See "full employment". Vary according to industrial and professional sector.	Amount of the theoretical invalidity pension (See Table V "Invalidity").	See Table VI "Old-age"

Unemployment

Table X

	Finland	Sweden	United Kingdom	
2. Conditions	Unemployment pension is payable to those aged 60-64 and being long-term unemployed who have received unemployment benefit for the maximum period.	Unemployment benefits to a person who has an old age pension will be paid up to 65% of earlier income. If a person draws a full disability pension or gets 100% sickness benefits he is not entitled to unemployment benefits.	None.	2. Conditions
3. Rates	The amount corresponds to the invalidity pension.	The old age pension is deducted from the daily unemployment benefit before payment. The benefits are reduced by 1/260 of the annual pension.	None.	3. Rates

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
Partial unemployment				
1. Definition	Days or half days during which the execution of the work contract is suspended.	Weekly working time is reduced by at least 7.4 hours in relation to full-time employment.	Short-time working (<i>Kurzarbeit</i>): Temporary shortage of work due to economic reasons. Unemployment due to weather conditions (<i>Witterungsbedingter Arbeitsausfall</i>): In the building sector, temporary unemployment due to weather conditions (1 November to 31 March).	None.
2. Conditions	See "Total unemployment".	See "Total unemployment".	Short-time working allowance (<i>Kurzarbeitergeld</i>): <ul style="list-style-type: none"> • Unavoidable shortage of work affecting at least one third of staff and resulting in a loss of income from work of more than 10% of monthly gross income from work. • Continuation of a non-terminated employment under compulsory insurance coverage. Bad weather allowance (<i>Winterausfallgeld</i>): <ul style="list-style-type: none"> • Shortage of work due to bad weather conditions for workers employed in the building sector at a work place affected by weather conditions. • Claim to a collective (organisation-wide or individually contracted) bad weather allowance is exhausted. • Continuation of a non-terminated employment under compulsory insurance coverage. 	None.

Spain	France	Ireland	Italy	Partial unemployment
<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><i>Systematic short time working:</i> If an employee's working week is reduced (e.g. 3 day week), then the employee would be entitled to claim Unemployment Benefit for the days not working.</p> <p><i>Part Time Working:</i> Part time working is employment in which the number of days worked varies from week to week.</p>	<p>Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (<i>ordinary complement</i>).</p> <p>Earnings supplement because of a crisis, restructuration or reconversion of the enterprise (<i>extraordinary complement</i>).</p>	<p>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>	<p><i>Ordinary complement:</i> Request made by the employer. Authorisation by INPS.</p> <p><i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour.</p>	<p>2. Conditions</p>

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
Partial unemployment				
1. Definition	Short-time working or two or more days of unemployment in a normal working week.	No special definition.	<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>	Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.
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. 	See "Total unemployment".	<p>Short-time working support (<i>Kurzarbeitsunterstützung</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>Bad weather compensation (<i>Schlechtwetterentschädigung</i>):</p> <p>The employers must pay the employees a compensation for the loss of working hours because of bad weather.</p>	Agreement of employees.

	Finland	Sweden	United Kingdom	
Partial unemployment				Partial unemployment
1. Definition	<ul style="list-style-type: none"> • Shortening of the daily or weekly working hours. • When an unemployed person accepts part-time work or not longer than one month lasting full-time work or when the total time does not exceed 75% of the working hours of a full-time worker. • Where a person has lost his principal employment and has a secondary employment or entrepreneurship. • When an unemployed person has started such entrepreneurship which does not prevent accepting other work. 	<p>A person is considered as partially unemployed if he works less than what he wants compared to his former normal working hours per week before he became unemployed.</p>	<p>Any day of unemployment on which a person would normally work.</p>	1. Definition
2. Conditions	See "Total unemployment".	<p>The right to compensation is to be taken under consideration every sixth month.</p> <p>When the period (300 - 450 days of benefit) comes to an end and the person is permanently part-time employed, the right to unemployment benefit will cease.</p>	See "Total unemployment".	2. Conditions

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
3. Compensation	60% of ceiling of reference wage.	Normal rate which is proportional to the reduction of the working hours.	<p>Short-time working allowance (<i>Kurzarbeitergeld</i>):</p> <ul style="list-style-type: none"> • Short-time working allowance is determined on the basis of the difference between the short-term wage in the case of work shortage and the gross wage for full employment and the net wage thus resulting (net payment difference) (percent rates as for unemployment assistance according to the official scale). • Financed from the first hour of work shortage by the unemployment insurance. <p>Bad weather allowance (<i>Winterausfallgeld</i>):</p> <ul style="list-style-type: none"> • As for short-time working allowance. • Financed from the 51st hour of work shortage by a levy of the employer in the business sector, when a collective agreement exists, from the 121st hour or work shortage by the unemployment insurance. 	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. 	<p>Pensions: Accumulation dependent on individual circumstances.</p> <p>Sickness benefit (<i>Krankengeld</i>): No accumulation.</p>	None.

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 FRF 29 (€ 4.42) per hour. Reimbursement of employer by state of FRF 18 (€ 2.74) per hour.</p>	<p><i>Systematic Short Time Working:</i> One fifth of the weekly unemployment benefit rate for each day of unemployment. The sum of the number of days worked and the number of days benefit may not exceed 5 in the week.</p> <p><i>Part Time Working:</i></p> <ul style="list-style-type: none"> • Insurance: One sixth of the weekly unemployment benefit rate for each day of unemployment. • Assistance: if recipient engages in part-time or casual work Unemployment Assistance will be paid for the full week less 60% of the average weekly earnings. If recipient has no child dependants, IEP 10 (€ 13) per day worked is first deducted from average net weekly earnings and then 60% of the balance is assessed as the weekly means. The means are then deducted from the weekly Unemployment Assistance payment and the balance is paid to the recipient. 	<p><i>Ordinary earnings complement:</i> 80% of the total remuneration for unworked hours between 24 and 40 hours a week for a maximum period of 12 months. For the second period of 6 months an upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).</p> <p><i>Extraordinary earnings complement:</i> 80% of total pay for hours not worked, from 0 to 40 hours per week, for a maximum period of 36 months. An upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).</p>	<p>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 transitional working incapacity benefits. • Accumulation principally possible with widow/er's and orphan's pension, family allowances, death grants and other benefits possible. <p><i>Assistance:</i> Accumulation is not possible for an income in excess of 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>).</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. However, half rate unemployment benefit is payable to unemployment persons in receipt of Survivors Pension and One Parent Family Payment.</p>	<p><i>Total unemployment:</i> No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum.</p> <p><i>Partial unemployment:</i> No accumulation with pensions above the minimum pension.</p>	<p>4. Accumulation</p>

Table X

Unemployment

	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 wage of LUF 271 (€ 6.72). The first 8 hours of each month are not indemnified, the second 8 hours is to the employers' charges.	See "Total unemployment".	Short-time working support (<i>Kurzarbeitsunterstützung</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). Bad weather compensation (<i>Schlechtwetterentschädigung</i>): 60% of the collectively agreed wages. The employer will be refunded the amounts paid + a payment of 30% (for social insurance).	Remuneration kept up to a certain level.
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 (<i>Toeslagenwet, TW</i>) depends on any further income from or in connection with work of the beneficiary and/or eventual partner.	Unemployment insurance (<i>Arbeitslosengeld</i>) and assistance (<i>Notstandshilfe</i>): In the event of income from gainful employment accumulation only possible up to the limit of ATS 3,899 (€ 283) per month, taking account of the benefits not liable to taxation and transfers; no accumulation with sickness benefit and pension.	No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.

Unemployment

Table X

	Finland	Sweden	United Kingdom	
3. Compensation	<p>An adapted daily allowance: The amount per month paid for total unemployment minus 50% of salary or other earned income.</p>	<p>Compensation is paid according to a special table prescribed by the government. The benefit/basic allowance paid is in principle calculated in proportion to reduction in working hours.</p>	<p>See "Total unemployment".</p>	3. Compensation
4. Accumulation	<p>Unemployment benefit may be drawn together with other types of social insurance benefits.</p>	<p>Pension: Accumulation permitted, but benefits are reduced with pension. Sickness benefits (<i>sjukpenning</i>): if sickness benefit is paid at 100%, unemployment benefit/basic allowance cease, otherwise unemployment benefits are reduced according to a table.</p>	<p>None.</p>	4. Accumulation

Table X

Unemployment

	Belgium	Denmark	Germany	Greece
Taxation and social contributions	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.
1. Taxation of cash benefits				
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 and the family status (single person, couple with or without children).</p> <p>If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.</p>	See Table III "Sickness - cash benefits".	<p>The minimum income levels (<i>Existenzminimum</i>) are not subject to taxation under any circumstances. The tax-free minimum income levels for 1999 are DEM 13,067 (€ 6,681) for single adults and DEM 26,135 (€ 13,363) for married couples.</p>	<p>Tax is levied on benefits where total annual income exceeds the GRD 1,355,000 (€ 4,142) ceiling.</p> <p>Tax reduction according to the number of children:</p> <p>For 1 child: GRD 25,000 (€ 76) For 2 children: GRD 50,000 (€ 153) For 3 children: GRD 105,000 (€ 321) For 4 children: GRD 180,000 (€ 550) For 5 children: GRD 225,000 (€ 688)</p>
3. Social security contributions from benefits	Solidarity contribution of 1% or 3% cumulated with a 3.5% deduction of the total amount of the contractual early retirement pension (or in any case of a "ceiling" amount.	No contributions.	No contributions.	None.

Spain	France	Ireland	Italy	
Benefits are subject to taxation.	Benefits are liable to taxation after deduction of 10% and then of 20%.	<p><i>Insurance:</i> Benefits are liable to taxation. The first IEP 10 (€ 13) of weekly Unemployment Benefit is exempted from taxation.</p> <p><i>Assistance:</i> This is a means tested payment and is not liable to taxation.</p>	Benefits are liable to taxation. Tax relief: See table III "Sickness - cash benefits".	<p>Taxation and social contributions</p> <p>1. Taxation of cash benefits</p>
The limit varies annually according to the incomes and family circumstances.	<p>Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:</p> <ul style="list-style-type: none"> • Single person: FRF 41,691 (€ 6,356) • Couple with no children: FRF 68,061 (€ 10,376) • Couple with one child: FRF 81,111 (€ 12,365) • Couple with two children: FRF 94,161 (€ 14,355). 	<p>The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1998/1999 are:</p> <p><i>People under 65:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 4,100 (€ 5,206) • Married couple with no children: IEP 8,200 (€ 10,412) • Married couple with one child: IEP 8,650 (€ 10,983) • Married couple with 2 children: IEP 9,100 (€ 11,555) • Married couple with 4 children: IEP 10,400 (€ 13,205) <p><i>People aged between 65 and 74:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 5,000 (€ 6,349) • Married couple: IEP 10,000 (€ 12,697) <p><i>People aged over 75:</i></p> <ul style="list-style-type: none"> • Single Person: IEP 5,500 (€ 6,984) • Married Couple: IEP 11,000 (€ 13,967) 	See table III "Sickness - cash benefits".	
<p><i>Insurance:</i> Contributory benefits.</p> <p><i>Assistance:</i> Non contributory.</p>	See Table I: Financing, Other special contributions.	None.		<p>3. Social security contributions from benefits</p>

Table X

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Not applicable.	Not applicable.
3. Social security contributions from benefits	Contributions deduction for sickness care and for pension insurance.	Social insurance contributions for the Unemployment Benefits Act (<i>Werkloosheidswet, WW</i>), the General Surviving Relatives Act (<i>Algemene Nabestaandenwet, Anw</i>), the General Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>), The Exceptional Medical Expenses Act (<i>Algemene wet bijzondere ziektekosten, AWBZ</i>) and, in some cases, the Health Insurance Act are deducted from the <i>WW</i> benefit.	None.	None.

	Finland	Sweden	United Kingdom	
Taxation and social contributions				Taxation and social contributions
1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits and basic allowance 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. GBP 79.00 (€ 111). For income-based JSA see information in Table XI.2.	2. Limit of income for tax relief or tax reduction
3. Social security contributions from benefits		None.	None.	3. Social security contributions from benefits

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

XI Guaranteeing sufficient resources

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Designation	Minimum de Moyens d'Existence (<i>Minimex</i>).	<i>Social Bistand</i> .	<i>Sozialhilfe</i> .	No general scheme exists. See specific allowances below.
Applicable statutory basis	Law of 7 August 1974 instituting the right to minimum means of existence.	Law of 10 June 1997 on active social policy.	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.	Activation measures and/or benefits in kind are offered 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.
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.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XI.1

Spain	France	Ireland	Italy	Designation
<i>Ingreso mínimo de inserción or Renta Mínima.</i>	<i>Revenu Minimum d'Insertion.</i>	Supplementary Welfare Allowance.	<i>Minimo Vitale or Reddito minimo.</i>	
Not uniform laws of the 17 <i>Comunidades Autónomas</i> .	Law of 1 January 1988, amended. Law No. 92-722 of 29 July 1992.	Social Welfare (Consolidation) Act of 1993, as amended.	In competence of 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.	Applicable statutory basis
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 (the situation of the family is taken into account).	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
Isolated people or independent family units.	No eligible dependants.	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

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Designation	Revenu Minimum Garanti.	<i>Sociale Bijstand.</i>	Sozialhilfe.	<i>Rendimento mínimo garantido.</i>
Applicable statutory basis	Law of 26 July 1986, amended by Law of 26 February 1993.	National Assistance Act (<i>Algemene Bijstandswet, ABW</i>).	Different acts of the 9 <i>Länder</i> .	Law No. 19-A/96 of 29 June 1996. Statutory Order No. 196/97 of 31 July 1997.
Goal	To ensure a decent standard of living to the population and to protect 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.	Benefit of the non-contributory scheme and social integration programme with the aim of ensuring that individuals and their family will have sufficient resources to cover their basic needs, while favouring at the same time their gradual social and professional integration.
Legal qualification	Subjective right, non-discretionary.	Subjective right, the government has a legal duty to supply financial assistance.	Subjective right, non-discretionary.	Subjective right.
Principle	Differential amount.	Differential amount at uniform national standard rates.	Differential amount.	Differential amount.
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.	Single persons and households (families) in need.	Persons 18 years of age or older, or less than 18 years of age, provided that they are emancipated by means of marriage, or have children who are minors and financially dependent on the household or, if female, are pregnant, such that they meet the conditions set out by law, in particular those concerning the level of resources.

	Finland	Sweden	United Kingdom	
Designation	Toimeentulotuki	Social Bidrag.	Income Support.	Designation
Applicable statutory basis	Law of 30 December 1997 (in force as of 1 March 1998)	Law of January 1982.	Income Support (General) Regulations, 1987. Social Security Administration Act 1992.	Applicable statutory basis
Goal	Social assistance is a form of last resort assistance. The assistance is given when a person (family) is temporarily, for a shorter or longer period without sufficient means to meet the necessary costs of living.	The assistance is given to persons when they are not able to support themselves and who are not included in the normal schemes covering the right to sickness benefit, unemployment benefit etc.	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 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
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

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
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.	Benefits of more than one year paid only to Danish nationals or foreign citizens living in Denmark since more than 3 years. No condition of nationality for nationals of the EU Members States or nationals of States signatory of European conventions.	Nationals; citizens of the signatory countries to the Social Security agreement (e.g. all EU Member States), persons granted political asylum; other foreigners (with restrictions). Rules for benefits for asylum seekers, civil war refugees and foreigners with enforceable need to emigrate determined according to the law on asylum seekers' benefits (<i>Asylbewerberleistungsgesetz</i>).	No general scheme.
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.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XI.1

Spain	France	Ireland	Italy	
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 month 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

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
General conditions	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	12 months, extended automatically.
1. Duration				
2. Nationality	Without regard to nationality.	All persons legally residing in the country.	Differs between the <i>Länder</i> : Burgenland, Upper Austria, Styria and Tyrol do not refer to nationality, the other federal States grant full social assistance 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.	Independent of nationality.
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).	Legal place of residency in Portugal.
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.	18 years of age or older, or less than 18 years of age if the person is emancipated and has minor child dependants.

	Finland	Sweden	United Kingdom	
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 habitual 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

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
5. Willingness to work	Prove willingness to work; unless impossible for equity or health reasons. In the case of spouses, both must prove this willingness to work.	Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment. But special supplement to beneficiary when his/her partner stays at home to fulfil the domestic tasks. If the beneficiary or his/her partner performing a work in the framework of activation measure stays away from his/her workplace without any sufficient reason, the benefit is reduced in proportion to the hours or days of absence within a limit of 20%.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.
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 claim in priority for benefits to which one may be entitled to in the framework of other schemes. Obligation to support spouse and children under 18 years of age.	Claims on other social benefits and relating to persons obliged to pay maintenance have to be exhausted. Exceptions: e.g. child-raising allowance (<i>Erziehungsgeld</i>), rent allowance (according to the <i>Bundesversorgungsgesetz</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).	Acceptance of an appropriate offer to participate in an activation measure or in any measure aimed at improving the possibilities of the beneficiary or his/her partner to integrate the labour market. Payment of aid is suspended as long as the offer is valid if the beneficiary or his/her partner refuses to participate in an activation measure without sufficient reason.	Dependent on income and assets (certain exonerations).	No general scheme.

Spain	France	Ireland	Italy	
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.).	The unemployed will normally be entitled to an unemployment payment as distinct from a supplementary welfare allowance.	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
Accumulation with other public social benefits not allowed.	Applicants must vindicate their rights to social benefits and to maintenance payments.	Claims to other social security benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part; payment of the allowance may also be made on an interim basis pending processing of claims to other social security benefits.	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	6. Exhaustion of other claims
The beneficiary has to fulfil the conditions stipulated at the time of the awarding of the aid, these are meant to help them escape marginality. The beneficiary has to participate in an individually tailored reintegration programme.	No other conditions.	Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.	No other conditions.	7. Other conditions

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
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.	Persons capable of work must be willing to perform reasonable work. Exceptions: with respect to age (men over the age of 65 and women over the age of 60), with respect to care obligations or current training.	Availability for employment, as well as occupational training and integration activities.
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.	None.
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.	Besides not having earnings of one's own or from the family that amount to more than the level set out by law and being able to request other social security benefits to which one is entitled, the beneficiary must also, among other things, furnish all the necessary legal proof as demanded of him with respect to his financial situation.

	Finland	Sweden	United Kingdom	
5. Willingness to work	Each person shall support himself/herself.	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
6. Exhaustion of other claims	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	The obligation to support one's spouse and children until they have finished upper secondary school, but no longer than up to 21 years of age.	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 GBP 8,000 (€ 11,250) or GBP 16,000 (€ 22,500) for applicants in residential care or nursing homes.	7. Other conditions

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Guaranteed Minimum				
1. Determination of the minimum	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the guaranteed 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 benefit 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 (<i>Rege/satz</i>) 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.
2. Level of determination	At the national level.	At the national level.	The rate is set by the <i>Länder</i> .	No general scheme.
3. Regional differentiation	No regional differentiation.	No regional differentiation.	The basic rate (<i>Rege/satz</i>) varies between DEM 514 (€ 263) and DEM 540 (€ 276) according to the Land (situation as of 1 July 1997).	No general scheme.

Spain	France	Ireland	Italy	Guaranteed Minimum 1. Determination of the minimum
Varies according to the autonomous regions (<i>Comunidades Autónomas</i>).	By decree.	Fixed by Government.	The regulations vary according to the regions.	
Autonomous Regions (<i>Comunidades Autónomas</i>).	At the national level.	The level of the basic rate is centrally determined at the national level. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.	Determined by the Regions.	
Important distinction of benefits between ESP 30,000 (€ 180) and ESP 38,000 (€ 228), of supplements for family members and of access conditions.	No regional differentiation.	No regional differentiation.	Considerable regional differentiation: the amount for a single person varies between ITL 450,000 (€ 232) and ITL 520,000 (€ 269). Exception: in the Aoste Valley, people living in rented accommodation receive ITL 720,000 (€ 372). If they are home-owners the benefit amount is equal to ITL 432,000 (€ 223).	3. Regional differentiation

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Guaranteed Minimum				
1. Determination of the minimum	The reference minima have been fixed through political decision in comparison with the minimum social wage 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 Act (<i>Algemene Bijstandswet, ABW</i>), which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	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.	If the resulting value from the calculation of the allowance is less than 5% of the amount set for the social pension under the non-contributory social security scheme, then the minimum amount will be equal to that of the social pension.
2. Level of determination	At the national level.	At national and local level.	Reference amounts are fixed by the <i>Länder</i> .	Value indexed to the amount legally set for the social pension under the non-contributory scheme.
3. Regional differentiation	No regional differentiation.	No regional differentiation.	Regional differentiation, e.g. the reference amounts for single persons are between ATS 4,888 (€ 355) (Kärnten) and ATS 6,385 (€ 464) (Upper Austria).	No regional differentiation.

	Finland	Sweden	United Kingdom	
Guaranteed Minimum				Guaranteed Minimum
1. Determination of the minimum	Set by Law.	For some items of expenditure the Government and the Parliament decides the amount yearly. For other items the municipalities ought to pay the real costs if they are reasonable and for further items it is totally up to the municipalities themselves to decide.	Set by Government.	1. Determination of the minimum
2. Level of determination	At the national level.	A combination of the national level and the local.	At the national level.	2. Level of determination
3. Regional differentiation	Two classes: Depending on the cost of living classification of the municipality of residence.	See above.	No regional differentiation.	3. Regional differentiation

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
4. Domestic unit for the calculation of resources	<ul style="list-style-type: none"> • The spouses concerned, • the person only living together with an unmarried minor who is a dependant or with several children of whom at least one is an unmarried minor and a dependant, • the person cohabiting or • the person living alone. 	The applicant and his children up to 18 years.	The income and assets of claimant and spouse who share a household; for unmarried minors living at home, account is also taken of parents' income and assets. Persons living in a quasi-marital partnership may not be better off than spouses.	No general scheme.
5. 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. 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 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 agencies (A.L.E.); moving, relocation and rent subsidies and allowances granted by the Regions.</p>	<p>As a rule, all resources, regardless of their nature and origin. Exceptions: assets up to DKK 10,000 (€ 1,342) or up to DKK 20,000 (€ 2,684) for a couple, needed for the upkeep of the family's accommodation, for the professional activity of the beneficiary and his/her family or for access to education/training. Not taken into account is the incapacity capital of the occupational accident insurance and certain other indemnities for personal damages, as well as the capital resulting from compensation for non-material damage.</p> <p>Income from work is deducted except an amount of DKK 10.51 (€ 1.41) per working hour (work performed in the framework of an activation measure included). This rule concerns only 160 hours per month.</p>	All income, including other social benefits such as, for example, child benefit <i>Kinder-geld</i> (exceptions: see "exhaustion of other claims").	No general scheme.

Spain	France	Ireland	Italy	4. Domestic unit for the calculation of resources
<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 h m (spouse, cohabitant, 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>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: FRF 2,502.30 (€ 381) Household: FRF 3,753.45 (€ 572).</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>5. Resources taken into account</p>

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
4. 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.	<p>In addition to the beneficiary, the following categories are considered as belonging to his family:</p> <ul style="list-style-type: none"> • the spouse or person treated as such; • relatives under age or persons treated as such; • minors who are adopted in full or with restriction; • minors in guardianship; • minors placed in the care of the beneficiary by decision of the courts or by services responsible for the guardianship of minors; • minors being placed into adoption, if the process has already begun. <p>Those who may also be considered, under certain circumstances, as part of the family if they are in a situation of total financial dependence on the recipient and have become of age:</p> <ul style="list-style-type: none"> • the parents; • persons adopted through plenary adoption; • persons adopted with restriction; • persons considered equivalent; • persons under guardianship; • adoptive persons.
5. Resources taken into account	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances and maternity benefits).	<p>All resources, regardless of their nature and origin. Capital left untouched: NLG 19,700 (€ 8,939) for families and NLG 9,850 (€ 4,470) for single persons.</p> <p>If the capital is tied up in a house, the assistance is given in the form of a loan (credit mortgage) which has to be paid back when the claimant's own income is adequate.</p>	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.	All household earnings regardless of their origin and nature, with the exception of housing allowances, family benefits and study grants, as well as work earnings and education scholarships to 20%.

	Finland	Sweden	United Kingdom	
4. 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).	4. Domestic unit for the calculation of resources
5. Resources taken into account	All earnings and assets of the applicant and/or of the family (some exceptions).	As a rule, all resources, regardless of their nature and origin.	Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: <i>Housing Benefit, Council Tax Benefit</i> and <i>non-contributory disability benefit</i> . For every GBP 250 (€ 352), or part of GBP 250 (€ 352), of savings over GBP 3,000 (€ 4,219) (GBP 10,000 (€ 14,063) if claimant in residential care or a nursing home) a deduction of GBP 1 (€ 1.41) a week is made from the rate otherwise payable.	5. Resources taken into account

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
<p>Guaranteed amounts</p> <p>1. Categories</p>	<ul style="list-style-type: none"> • Spouses living under the same roof. • Person living alone either with a dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant. • Person living alone. • Any other person cohabiting with one or more persons, whether parents, relatives or not. <p>New specific amounts of basic welfare benefit [<i>minimex</i>] have been set when the beneficiary of the basic welfare benefit works in a back-to-work programme as part of specific occupational reintegration measures. The amounts take precedence and are dispensatory for the amounts fixed for the categories; they cover a part of the employer's salary. If the resources of the person concerned are still less than the basic welfare benefit to which he is entitled, a supplement to the general basic welfare benefit is granted in order to reach the basic welfare benefit established for his category.</p>	<ul style="list-style-type: none"> • Basic amount for single persons over 25 years. • Basic amount for a person with at least one child. • Amount for persons under 25. <ul style="list-style-type: none"> (i) living with their parents. (ii) living separately. • Supplements. 	<p>Assistance covering living expenses (<i>Hilfe zum Lebensunterhalt</i>):</p> <ul style="list-style-type: none"> • Regular benefit payments (<i>Regelsätze</i>) in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age). • Supplements (<i>Mehrbedarfszuschläge</i>) 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 in special circumstances (<i>Hilfe in besonderen Lebenslagen</i>): e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties.</p>	No general scheme.
<p>2. Guaranteed minimum and family allowances</p>	<p>Guaranteed family benefits are granted in addition to the minimum.</p>	<p>General family allowances are granted in addition to the minimum.</p>	<p>Each member of the family is entitled to claim social assistance in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority child benefit will be offset as income against social assistance. Family allowance (<i>Erziehungsgeld</i>) is granted in addition to social assistance benefits.</p>	No general scheme.

Spain	France	Ireland	Italy	Guaranteed amounts 1. Categories
<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>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 and do not affect entitlement to payments for 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>	2. Guaranteed minimum and family allowances

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Guaranteed amounts 1. 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 to 65: 100% of the net minimum wage. • Single-parent families aged 21 to 65: 70% of the net minimum wage. • Single persons aged 21 to 65: 50% of the net minimum wage. <p>The point of departure for the standard amount for single-parent families and single persons is that (housing) expenses can be shared with other people. If this is not the case, or only partly the case, the municipal authorities may award a supplementary allowance of no more than 20% of the net minimum wage.</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. 	<p>The monthly benefit payment corresponds to the difference between the amount of all family earnings together and the minimum income amount for this same family, which is calculated as follows.</p> <ul style="list-style-type: none"> • for each person of age, up to the second person: 100% of basic amount; • for each person of age, from the third person on: 70% of basic amount; • for each minor: 50% of basic amount.
2. Guaranteed minimum and family allowances	<p>Normal family allowances and maternity benefits are granted in addition to social assistance.</p>	<p>General family allowances are granted in addition to the social assistance. See table IX "Family benefits".</p>	<p>Family allowances are paid in addition (see Table IX "Family benefits").</p> <p>Because of different reference amounts for dependent family members with or without entitlement to family allowance (<i>Familienbeihilfe</i>), the allowance will be offset against social assistance to a different extent in the various Länder respectively.</p>	<p>The amount of family allowances is not taken into consideration for determining eligibility for the minimum income.</p> <p>The monthly family allowance amounts for children and young people correspond to those established for the first and second descendant within the first level category under the contributory social security schemes.</p> <p>The monthly amount for the other family allowances, which fall under the scope of the non-contributory scheme, as well as that for the family allowance bonus, by handicap, for children and young people, is the same as for the contributory schemes.</p>

	Finland	Sweden	United Kingdom	
Guaranteed amounts				Guaranteed amounts
1. Categories	<ul style="list-style-type: none"> • single persons • spouses • children over 18 years living with their parents • children aged: <ul style="list-style-type: none"> 0- 9 years 10-17 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: GBP 50.35 (€ 71) • Lone parent 18 or over: GBP 50.35 (€ 71) • Couple one 18 or over: GBP 79.00 (€ 111) • Dependent child: <ul style="list-style-type: none"> from birth to September following 11th birthday: GBP 17.30 (€ 24) from 1st Monday in September following 11th birthday: GBP 25.35 (€ 36) from 1st Monday in September following 16th birthday: GBP 30.30 (€ 43) <p><i>Premiums:</i></p> <ul style="list-style-type: none"> • Family: GBP 11.05 (€ 16) • Lone parent: GBP 15.75 (€ 22) • Pensioner, under 75 y.: <ul style="list-style-type: none"> Single: GBP 20.10 (€ 28) Couple: GBP 30.35 (€ 43) • Enhanced pensioner, 75 - 80 years: <ul style="list-style-type: none"> Single: GBP 22.35 (€ 31) Couple: GBP 33.55 (€ 47) • Higher pensioner, over 80: <ul style="list-style-type: none"> Single: GBP 27.90 (€ 39) Couple: GBP 38.90 (€ 55) • Disability (single/couple): <ul style="list-style-type: none"> Single: GBP 21.45 (€ 30) Couple: GBP 30.60 (€ 43) • Severe disability (single): <ul style="list-style-type: none"> GBP 38.50 (€ 54) • Severe disability Couple (one/both qualify): <ul style="list-style-type: none"> One qualifies: GBP 38.50 (€ 54) Both qualify: GBP 77.00 (€ 108) • Disabled child: GBP 21.45 (€ 30) • Carer: GBP 13.65 (€ 19). 	1. Categories
2. Guaranteed minimum and family allowances	Family allowances are taken into account as income of the family when determining the amount of the social assistance.	See above.	The main family allowance (i.e. <i>Child Benefit</i>) is taken into account as family income when determining the amount of Income Support.	2. Guaranteed minimum and family allowances

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
3. 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: BEF 20,916 (€ 518) • Couple with or without children: BEF 27,888 (€ 691) • Single parent family: BEF 27,888 (€ 691) • Cohabitant: BEF 13,944 (€ 346) <p>Monthly amounts including family allowances:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): BEF 32,912 (€ 816) • Couple with 2 children (8, 12 years): BEF 40,209 (€ 997) • Couple with three children (8-10-12 years): BEF 48,775 (€ 1,209) • Single parent with one child (10 years): BEF 32,912 (€ 816) • Single parent family with 2 children (8, 10 years): BEF 38,713 (€ 960) <p>Specific amounts of basic welfare benefit (<i>minimex</i>, see above) per calendar month for beneficiaries working in a back-to-work programme as part of specific occupational reintegration measures:</p> <p>BEF 6,000 (€ 149) for insured persons with a half-time contract for first-time working experience;</p> <p>BEF 10,000 (€ 248) for insured persons with an employment contract under a vocational transition programme where the work schedule is at least half time or BEF 12,000 (€ 297) if the work schedule includes at least 3/4 of full-time schedule; increased by BEF 2,000 (€ 50) if they have already worked through a local employment agency (A.L.E.);</p> <p>BEF 17,500 (€ 434) for insured persons with an employment contract for a job recognised by the director of the O.N.E.M. unemployment office, providing for a work schedule of at least half time or BEF 22,000 (€ 545) with a work schedule of at least 4/5 time;</p> <p>BEF 6,000 (€ 149) for insured persons with a contract providing for a work schedule of at least half time, for which the employer is entitled to exemption from employer's contributions.</p> <p>These amounts of basic welfare benefit are, however, limited to the net salary to which the insured person is entitled for the calendar month in question.</p> <p>If the insured person's income is still lower than the basic welfare benefit to which he is entitled, a supplement to the general basic welfare benefit is granted to bring it up to the level established for his category.</p>	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> • Persons supporting at least one child: DKK 9,559 (€ 1,283). • Single person: DKK 7,180 (€ 964). • Under 25 years of age, living with parents: DKK 2,252 (€ 302). • Under 25 years, living separately: DKK 4,606 (€ 618). • Young persons who are obliged to support their family: the amount is calculated as for persons over 25. <p>Amount of the general family allowances that must be added quarterly:</p> <ul style="list-style-type: none"> • For child 0 - 3 years: DKK 2,825 (€ 379). • For child 3 - 7 years: DKK 2,550 (€ 342). • For child 7 - 18 years: DKK 2,025 (€ 272). <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>Supplement for persons participating in an activation or individual training (<i>jobtræning</i>) measure to compensate for the costs incurring from this participation.</p>	<p>Average needs within the framework of assistance covering living expenses (basic rate <i>Regelsatz</i>, exceptional payments, supplements <i>Mehrbedarfszuschlag</i> for single parents) in the old <i>Länder</i> (as of 1.1.1999) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> • Single person: DEM 625 (€ 320) • Couple without children: DEM 1,129 (€ 577) • Couple with one child: DEM 1,548 (€ 791) • Couple with 2 children: DEM 1,967 (€ 1,006) • Couple with three children: DEM 2,386 (€ 1,220) • Single parent family with one child (below the age of 7): DEM 1,196 (€ 612) • Single parent family with 2 children (8 and 10 years old): DEM 1,681 (€ 859) <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 <i>Länder</i> (as of 1.1.1999):</p> <p>1 person: DEM 535 (€ 274) 2 persons: DEM 717 (€ 367) 3 persons: DEM 838 (€ 428) 4 persons: DEM 918 (€ 469) 5 persons: DEM 1,011 (€ 517).</p>	<p>No general scheme.</p>

Spain	France	Ireland	Italy	3. Examples
<p>Average amounts of the minimum:</p> <ul style="list-style-type: none"> • Single person: ESP 30,000 (€ 180) • Couple without children: ESP 30,000 (€ 180) • Single parent family: ESP 30,000 (€ 180) • Couple with one child: ESP 35,000 (€ 210) • Couple with two children: ESP 40,000 (€ 240) • Couple with three children: ESP 45,000 (€ 270). 	<ul style="list-style-type: none"> • Single person: FRF 2,502.30 (€ 381) • Household without children: FRF 3,753.45 (€ 572) • Single parent family with 1 child: FRF 3,753.45 (€ 572) • Couple with 1 child: FRF 4,504.14 (€ 687) • Couple with 2 children: FRF 5,254.83 (€ 801) • Couple with 3 children: FRF 6,255.75 (€ 954) <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: IEP 305.50 (€ 388). • Couple without children: IEP 484.03 (€ 615). • Couple with one child: IEP 541.23 (€ 687). • Couple with 2 children: IEP 594.10 (€ 754). • Couple with 3 children: IEP 651.30 (€ 827). • Single parent family with one child: IEP 371.37 (€ 472). • Single parent family with two children: IEP 437.23 (€ 555). <p>All child dependants are treated the same (IEP 13.20 (€ 17) per week), regardless of age.</p> <p><i>Examples including family benefits (see Table IX):</i></p> <ul style="list-style-type: none"> • Couple with one child: IEP 572.73 (€ 727). • Couple with 2 children: IEP 661.43 (€ 840). • Couple with 3 children: IEP 760.60 (€ 966). • Single parent family with one child: IEP 401.37 (€ 510). • Single parent family with two children: IEP 497.23 (€ 631). 	<p>It is not possible to give detailed indications as the amounts vary from region to region and they are differentiated only according to the number of family members and not according to its composition; figures are given here as examples only and only apply to levels below and above benefit amounts. Levels set by the regions (no information exists on the amounts paid by the town councils and the local health organisations):</p> <ul style="list-style-type: none"> • Persons living alone: min. ITL 450,000 (€ 232) max. ITL 520,000 (€ 269) • 2 persons: min. ITL 655,000 (€ 338) max. ITL 1,050,000 (€ 542) • 3 persons: min. ITL 851,000 (€ 440) max. ITL 1,350,000 (€ 697) • 4 persons: min. ITL 1,050,000 (€ 542) max. ITL 1,650,000 (€ 852) • 5 persons: min. ITL 1,150,000 (€ 594) max. ITL 1,770,000 (€ 914). <p>In the Aoste Valley and in the self-governed province of Trente, these amounts are supplemented, by allowances for rent, heating and other general costs.</p>	<p>3. Examples</p>

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
3. Examples	<p>Amounts excluding family allowances:</p> <ul style="list-style-type: none"> • Person living alone: LUF 33,392 (€ 828) • Couple without children: LUF 50,088 (€ 1,242) • Couple with 1 child: LUF 53,128 (€ 1,317) • Couple with 2 children: LUF 56,168 (€ 1,392) • Couple with 3 children: LUF 59,208 (€ 1,468) • Single parent family with one child: LUF 36,432 (€ 903) • Single parent family with 2 children: LUF 39,472 (€ 978). <p>Amounts including family allowances (depending on number and age of the children, see Table IX):</p> <ul style="list-style-type: none"> • Couple with one child (10 years): LUF 59,047 (€ 1,464) • Couple with 2 children (10 and 12 years): LUF 71,464 (€ 1,772) • Couple with 3 children (8-10-12 years): LUF 86,409 (€ 2,142) • Single parent family with one child (10 years): LUF 42,351 (€ 1,050) • Single parent family with two children (8 and 10 years): LUF 53,670 (€ 1,330). 	<p>Monthly net standard rates (excluding family benefits) for persons aged 21 to 65:</p> <ul style="list-style-type: none"> • Married or unmarried couples (with or without children): NLG 1,999.22 (€ 907). • Single-parent families: NLG 1,399.46 (€ 635). • Single persons: NLG 1,054.44 (€ 478). <p>In addition, a holiday allowance is paid of 8% of these rates.</p> <p>Single-parent families and single persons can get a supplement up to NLG 399.85 (€ 181) by the municipality.</p> <p>Amounts of social assistance (holiday allowance pro rata excluded) plus family allowance:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): NLG 2,129.52 (€ 966) • Couple with two children (8 and 12 years): NLG 2,282.82 (€ 1,036) • Couple with three children (8-10-12 years): NLG 2,413.12 (€ 1,095). • Single parent family with one child (10 years): NLG 1,529.76 (€ 694) • Single parent family with two children (8 and 10 years): NLG 1,660.06 (€ 753). 	<p><i>Different amounts in the individual Federal States (without family allowances):</i></p> <ul style="list-style-type: none"> • Single persons: ATS 4,888 (€ 355) to ATS 6,385 (€ 464) • Couple with or without children: ATS 6,554 (€ 476) to ATS 9,250 (€ 672) • Single parent: ATS 3,994 (€ 290) to ATS 5,800 (€ 422) • Partner: ATS 2,513 (€ 183) to ATS 3,640 (€ 265) <p><i>Examples including family allowances:</i></p> <ul style="list-style-type: none"> • Couple, 1 child (10 years): ATS 9,540 (€ 693) to ATS 12,820 (€ 932) • Couple, 2 children (8 and 12 years): ATS 12,150 (€ 883) to ATS 16,120 (€ 1,171) • Couple, 3 children (8, 10 and 12 years): ATS 14,675 (€ 1,066) to ATS 19,760 (€ 1,436) • Single parent, 1 child (10 years): ATS 6,885 (€ 500) to ATS 9,215 (€ 670) • Single parent, 2 children (8 and 10 years): ATS 9,495 (€ 690) to ATS 12,480 (€ 907) <p>Benefits are not subject to taxation.</p>	<ul style="list-style-type: none"> • Single person: PTE 23,600 (€ 118) • Couple: PTE 47,200 (€ 235) • Household with three adults: PTE 63,720 (€ 318) • Single parent family with children: PTE 35,400 (€ 177) • Couple with one child: PTE 59,000 (€ 294) • Couple with two children: PTE 70,800 (€ 353) • Couple with three children: PTE 82,600 (€ 412)

	Finland	Sweden	United Kingdom															
3. Examples	<p>Monthly amounts of the basic part of the assistance according to the regional differentiation(I/II)</p> <p>Single person and single parent: FIM 2,047 (€ 344) - FIM 1,959 (€ 329)</p> <p>Couple - each spouse: FIM 1,740 (€ 293) - FIM 1,665 (€ 280)</p> <p>Child over 18 years of age living with parents: FIM 1,494 (€ 251) - FIM 1,430 (€ 241)</p> <p>Child 10-17 years of age: FIM 1,433 (€ 241) - FIM 1,371 (€ 231)</p> <p>Child below 10 years of age: FIM 1,290 (€ 217) - FIM 1,234 (€ 208)</p> <p>Other expenses for which additional social assistance be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>Monthly amounts (recommended by the National Board of Health and Welfare, <i>Socialstyrelsen</i>), excluding housing allowance:</p> <p>Single person: SEK 2,884 (€ 305)</p> <p>Couple: SEK 4,853 (€ 512)</p> <p>Children</p> <table border="0"> <tr><td>0 - 1 year</td><td>SEK 1,226 (€ 129)</td></tr> <tr><td>1 - 2 years</td><td>SEK 1,438 (€ 152)</td></tr> <tr><td>3 years</td><td>SEK 1,134 (€ 120)</td></tr> <tr><td>4 - 6 years</td><td>SEK 1,408 (€ 149)</td></tr> <tr><td>7 -10 years</td><td>SEK 1,531 (€ 162)</td></tr> <tr><td>11 -14 years</td><td>SEK 1,833 (€ 194)</td></tr> <tr><td>15 -18 years</td><td>SEK 2,070 (€ 219)</td></tr> </table> <p>For common expenditures in the households a special amount is added depending on the size of the household.</p>	0 - 1 year	SEK 1,226 (€ 129)	1 - 2 years	SEK 1,438 (€ 152)	3 years	SEK 1,134 (€ 120)	4 - 6 years	SEK 1,408 (€ 149)	7 -10 years	SEK 1,531 (€ 162)	11 -14 years	SEK 1,833 (€ 194)	15 -18 years	SEK 2,070 (€ 219)	<p>Monthly amounts (converted weekly rates) including family benefit where appropriate. Full <i>Housing Benefit</i> and <i>Council Tax Benefit</i> are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table X).</p> <ul style="list-style-type: none"> • Single aged 25: GBP 418.38 (€ 588) • Couple, no children: GBP 556.40 (€ 782) • Couple, child of 10: GBP 708.11 (€ 996) • Couple, two children 8 and 12: GBP 854.18 (€ 1,201) • Couple, three children 9, 13 and 17: GBP 1,003.47 (€ 1,411) • Lone parent, aged 18+, child of 10: GBP 570.96 (€ 803) • Lone parent, aged 18+, two children 8 and 10: GBP 681.28 (€ 958) 	3. Examples
0 - 1 year	SEK 1,226 (€ 129)																	
1 - 2 years	SEK 1,438 (€ 152)																	
3 years	SEK 1,134 (€ 120)																	
4 - 6 years	SEK 1,408 (€ 149)																	
7 -10 years	SEK 1,531 (€ 162)																	
11 -14 years	SEK 1,833 (€ 194)																	
15 -18 years	SEK 2,070 (€ 219)																	

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
4. Relations between the amounts	<ul style="list-style-type: none"> Spouses living in the same accommodation or single persons with dependent children: 100% (basis rate). Single person without dependent children: 75% of the basis rate. Companion: 50% of the basis rate. Rate for married couples 1 child (incl. guaranteed family allowances, average age supplement: 12 years): + 19.8%. Rate for married couples, 2 children (incl. guaranteed family allowances, average age supplement: 12 years): + 45.96%. Rate for married couples, 3 children (incl. guaranteed family allowances, average age supplement: 12 years): + 78.45% of the basic rate. 	<ul style="list-style-type: none"> Single person: 60% of maximum unemployment benefit. Couple with joint children: 2 x 80% of maximum. Childless couple: 2 x 60% of minimum. Couple with children from another marriage: 1 x 80% of maximum + 1 x 60% of maximum, if the husband and wife have no children. If this is the case: 2 x 80% of the maximum. 	<p>The basic amount (<i>Regelsätze</i>) varies according to the age and the beneficiary's position in the household:</p> <ul style="list-style-type: none"> 100% reference amount (<i>Eckregelsatz</i>) for the head of the household as well as for a person living alone. 50% for child aged under 7. 55% for child aged under 7 who lives with one person who is solely responsible for upbringing. 65% for child aged 7 - 14 . 90% for child aged 14 – 18. 80% for adult members of the household. 	No general scheme.
Recovery	<ul style="list-style-type: none"> When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: from the beneficiary to an amount equal to the amount which should have been taken into account. At the cost of the beneficiary in the event of voluntary omission or material error. Party responsible for accidents or sickness entailing the payment of the Minimex. From certain persons obliged to pay maintenance. 	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying 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	Automatic readjustment of 2% of the allowance occurs when the consumer price index varies by 2% in relation to the previous pivot index. Moreover, the king can vary the basic amounts.	Adjustment once a year according a fixed percentage for all social allowances and pensions (<i>satsreguleringsprocenten</i>).	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. Limited increase for period between 1 July 1996 and 30 June 1999 on grounds of the Law of social assistance reform.	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XI.1

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>	<p>Single person: 100% Couple with no children: + 50% Couple + 1st child: + 30% Couple + 2nd child: + 30% Couple + 3rd child: + 40% Family allowances included.</p>	<p>• Single person: 100% • 2nd adult of couple: + 58% • 1st child (incl. family benefits): + 29% • 2nd child (incl. family benefits): + 29% • 3rd child (incl. family benefits): + 32%</p>	<p>Different rates between the regions. Relations according to the above mentioned amounts: Single person: 120%. 2nd adult of couple: + 75% 1st child: + 50% 2nd child: + 20% 3rd child + 20%</p> <p>These percentages are only approximations and are based on the "minimo vitale" amounts set by the regions. No indication of the amounts paid by the town councils and the local health organisations.</p>	<p>4. 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 June.</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. Other amounts: adjustment without predetermined conditions.</p>	<p>Indexation</p>

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
4. Relations between the amounts	Single person: 100% 2nd adult of couple: + 50% 1st child (incl. family benefits or average age): + 13% 2nd child (incl. family benefits for average age): + 20% 3rd child (incl. family benefits for average age): + 22%.	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 <i>Länder</i> .	Single person: 100% 2nd adult in household: +100% From third adult on: +70% Each child: +50%
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. Remarkable exceptions from the obligation for recovery exist in Wien, Salzburg, and - with some restrictions - in Oberösterreich.	In the case of fraud or false declarations, as well as failing to provide information demanded by law.
Indexation	Automatic adjustment in line with the consumer price development when the index varies by 2.5% of the preceding figure.	Adjustment on 1 st January and 1 st July in accordance with the average development of contract-wages.	Annual adjustment according to the increase of pensions.	Annual indexation in line with the social pension amount from the non-contributory scheme.

	Finland	Sweden	United Kingdom											
4. Relations between the amounts	<p>The basic amount for a single person and the relations between the amounts are set by the Law on Social Assistance:</p> <table border="0"> <tr> <td>single person:</td> <td>Basic amount A</td> </tr> <tr> <td>each spouse:</td> <td>85% x A</td> </tr> <tr> <td>child over 17 years of age living with parents:</td> <td>73% x A</td> </tr> <tr> <td>child 10-16 years:</td> <td>70% x A</td> </tr> <tr> <td>child below 10 years:</td> <td>63% x A</td> </tr> </table>	single person:	Basic amount A	each spouse:	85% x A	child over 17 years of age living with parents:	73% x A	child 10-16 years:	70% x A	child below 10 years:	63% x A	<p>There are no relations between the amounts. Benefits are linked to the needs of different householders and related to consumer prices.</p>	<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% 	4. Relations between the amounts
single person:	Basic amount A													
each spouse:	85% x A													
child over 17 years of age living with parents:	73% x A													
child 10-16 years:	70% x A													
child below 10 years:	63% x A													
Recovery	<p>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>	<p>When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.</p>	None.	Recovery										
Indexation	<p>Adjustment once a year in accordance with national pensions.</p>	See above.	Adjustment normally once a year with reference to movements in prices.	Indexation										

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Measures stimulating social and professional integration	<p>In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly amount of BEF 7,030 (€ 174).</p> <p>Total immunity of benefits drawn within the framework of the local employment offices.</p>	<p>Re-training, flexible jobs, job training, education/training and other activation measures.</p>	<p>A part of the earnings from work is not taken into account for the calculation of social assistance payments.</p> <p>It is possible to pay a benefit for 12 months to recipients of social aid who take up an employment as 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	Measures stimulating social and professional integration
<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>When working at the same time as the allowance is being paid, possibility of cumulating income with the allowance up to the first quarterly review following the change of situation. During this review, the monthly average of the earnings of the previous quarter is abated by 50% to take into account situations where the previous full cumulation did not attain three months. Abatement of 50% for the payment of benefits during the second quarterly review.</p> <p>In the event of work taking place within the framework of an employment/solidarity contract (<i>contrat emploi/solidarité, CES</i>), the remuneration received by the person concerned is subject to an abatement of 30% of the amount of the income support (<i>revenu minimum d'insertion, RMI</i>), set for the beneficiary. This abatement applies as from the first quarterly review after work starts, and continues to apply until the end of the quarter following that in which the contract ends.</p> <p>For people benefiting from a business creation grant during the period when the <i>RMI</i> is being paid, earnings from professional activities obtained from business creation are not taken into account during the two reviews following the creation date. For the third and fourth reviews, the earnings are abated by 50%.</p>	<p><i>Area Based Allowance:</i> Area Partnership Companies provide support for long-term unemployed people who wish to set up a business or help with education/training needs.</p> <p>Persons who have been unemployed for 12 months or more and want to set up a business may be entitled to an Area Based Allowance. If recipient qualifies, the full unemployment entitlement is payable for 1 year. At the end of the year they will be entitled to go on the Back to Work Allowance scheme for a further 3 years.</p> <p><i>Back to Work Allowance:</i> The Back to Work Allowance scheme allows an unemployed person to take up work in certain industries or take up self-employment and retain a percentage of his unemployment payment (75% in year one, 50% in year two and 25% in year three).</p> <p><i>Community Employment Programme:</i> The Community Employment Programme provides part-time work together with personal and skills development opportunities for the unemployed. Persons aged 21 or over who have been receiving Unemployment Assistance or Unemployment Benefit or One Parent Family Payment for 12 months or more may be eligible to participate.</p>	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	

Table XI.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.	These measures are part of the social integration programme which, in conjunction with the benefit, seeks to create favourable conditions for the socio-professional integration of the recipient and his family members. Furthermore, a share of the work earnings and education scholarships (20%) is not taken into account when calculating the benefit amount as well as the amount of family allowances.

	Finland	Sweden	United Kingdom	
Measures stimulating social and professional integration	None.	<p>No general scheme.</p> <p>Social assistance for persons at the labour market disposal is connected to active measures in order to achieve gainful employment.</p>	<p>In calculating <i>Income Support</i>, GBP 5 (€ 7.03) per week of any earnings of single claimants and GBP 10 (€ 14) per week of any earnings of couples is disregarded. A higher disregard of GBP 15 (€ 21) 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 <i>Family Credit</i> (FC) and <i>Disability Working Allowance</i> (DWA) and the help with rent available through <i>Housing Benefit</i> (HB) and <i>Council Tax Benefit</i> (CTB) (see Table XI.2 below). Enhancements to these benefits include: HB first GBP 25 (€ 35) of weekly earnings of lone parent not on IS disregarded in calculating entitlement; FC/HB/CTB/DWA - first GBP 15 (€ 21) of maintenance payment to lone parent disregarded and up to GBP 60 (€ 84) of a claimant's earnings can be disregarded in respect of child care costs. For families with 2 or more children, up to GBP 100 (€ 141) can be disregarded; FC/DWA - GBP 10.80 (€ 15) per week premium for those working 30 hours a week or more.</p> <p>Government have initiated programme, called "New Deal", which offers opportunities and encouragement to work to lone parents, the young and long-term unemployed and those who are disabled or have long-term health problems.</p>	Measures stimulating social and professional integration

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Associated rights	Free voluntary sickness insurance.	Free health care services for all residents (not an associated right). Supplement possible for dental costs or pharmaceutical products to cover the insured person's participation in these costs. See "Assistance in special cases".	Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.
1. Health				
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	83,495 (1st January 1998).	In November 1998, 83,059 persons in Denmark received cash benefits of social assistance. 40,041 received education or professional training assistance. 41,202 received special aid. 40,168 participated in active-employment measures.	At the end of 1997, 2.51 million persons (not in institutions) in the old <i>Länder</i> received assistance covering living expenses and 816,492 persons (inside or outside of institutions) received assistance in special circumstances. At the end of 1997 in the new <i>Länder</i> , 382,000 persons (not in institutions) received assistance covering living expenses and 132,881 persons (inside or outside of institutions) received assistance in special circumstances.	No general scheme.
Costs	BEF 10,016 million (€ 248.29 million) (1998).	Budget for 1999: DKK 18,128,362 (€ 2,433,011).	Provisional figures for 1996: Old <i>Länder</i> : DEM 39,000 million (€ 19,940 million). New <i>Länder</i> : DEM 5,500 million (€ 2,810 million).	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XI.1

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 II "Health care".	Associated rights 1. Health
Generally not.	Extension of entitlement to social housing allowance (<i>allocation logement</i>) to all RMI recipients; the differential allowance of the RMI is not taken into account when determining resources in housing allowance matters.	No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme, Mortgage Interest relief under the taxation system or local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.	In some regions, particularly for aged persons special housing supplements for total or partial housing cost reduction. Some regions cover electricity or gas bills or take into account costs for unavoidable interior restructuring measures.	2. Housing
Ca. 21.000 persons (May 1993).	1996: 1,010,472 holders (1.9 million persons with the entitled beneficiaries).	Number in receipt of basic payments on 31 December 1997: Total 37,604 (recipients 18,279, adult dependants 4,245, child dependants 15,080). Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments): Total 144,173 (recipients 70,080, adult dependants 16,271, child dependants 57,822).	Not available.	Number of beneficiaries
Not available.	In 1996, FRF 22,200 millions (€ 3,380 millions).	IEP 157,663,000 (€ 200.2 million) in 1997.	Not available.	Costs

Table XI.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Associated rights	Membership of sickness insurance.	A beneficiary compulsorily insured under the Health Insurance Act has to pay what is termed the "nominal premium" under the Health Insurance Act from the allowance. Persons not compulsorily insured receive a reimbursement of the payment of a private medical insurance covering the same risks as the compulsory medical insurance.	Coverage of illness-related expenses or of expenses for sickness insurance by social assistance.	Guaranteed protection from the National Health Service.
1. Health				
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: LUF 5,000 (€ 124).	In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, in certain cases a person may be eligible for rent subsidy. Whether a person is eligible for rent subsidies depends, among other things, on his income, his rent, his assets and his age. A person can only apply for rent subsidy if his rent is between NLG 339 (€ 154) and NLG 1,085 (€ 492) per month. If a person chooses to live in an expensive dwelling when a less expensive dwelling is available, the government does not have to give him any rent subsidy.	Expenses which can not be met by the reference amounts for appropriate accommodation will be borne by additional cash benefits or benefits in kind.	None.
Number of beneficiaries	31.12.1997: 3,562 households.	In 1997, 484,000 persons received social assistance, not included persons receiving assistance under the <i>IOAW</i> and <i>IOAZ</i> .	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.	October 1997: 55,897 persons, which corresponds to 16,984 families.
Costs	FNS pensions/Guaranteed minimum income (included employers contribution to sickness insurance): LUF 2,072 million (€ 51.4 million) in 1997.	1997: NLG 10,300 million (€ 4,674 million).	approx. ATS 28,000 million (€ 2.035 million) in 1997. Average annual growth rate 8% in the period from 1989 to 1997.	September 1997: PTE 3,048 millions (€ 15.2 millions).

	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.	Costs for adequate housing are covered.	<i>Income Support</i> can provide help with certain housing costs, including mortgage interest payments and with some residential care and nursing home charges that are not met by <i>Housing Benefit</i> . Reasonable rent costs can be met by <i>Housing Benefit</i> .	2. Housing
Number of beneficiaries	In 1997: 344,700 households 593,800 persons In November 1997: 146,300 households	753,100 beneficiaries in 1996.	3.9 million persons (May 1988).	Number of beneficiaries
Costs	FIM 3,262 million (€ 549 million) (1997)	1996: SEK 13,000 million (€ 1,373 million).	GBP 12,400 million (€ 17,438 Million) (1998/99 estimated)	Costs

Table XI.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 (<i>Folkepension</i>)" (see Table VI).	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 61 (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.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

TABLE A1.4

Spain	France	Ireland	Italy	
Non-contributory old-age pension scheme (<i>Pensión de jubilación no contributiva</i>).	Special allowance (<i>allocation spéciale</i>) completed by the supplementary allowance (<i>allocation supplémentaire</i>).	Old Age Non-Contributory Pension.	<i>Assegno sociale</i> (social allowance).	1. Old age 1. Designation
Pension for elderly people without a claim to a contributory pension.	Differential allowances.	To provide an income for those 66 or over who do not qualify for a contribution-based pension.	A means-tested non-contributory benefit.	2. Principle
Persons over 65 who have no claim to a contributory pension, either because they did not pay contributions or because they were not in the contributory scheme for the minimum period.	Individual.	Persons aged 66 or over who do not qualify for a contributory pension.	The beneficiary must be older than 65 years.	3. Eligible groups
Age over 65 and no access to any pension or income higher than the maximum amount for the accumulation of statutory resources; legal residence in Spain for at least 10 years between the age of 16 and 65 (two years directly preceding the pension application).	Special allowance (<i>allocation spéciale</i>): not being entitled to any old-age benefit provided by a compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below a certain ceiling. Supplementary allowance (<i>allocation supplémentaire</i>): being entitled to special allowance; resources are below a certain ceiling.	Age 66 or more; means test; resident in Ireland.	Income (not including rents) of less than ITL 6,593,600 (€ 3,405) if single or ITL 13,187,200 (€ 6,811) if married.	4. Main conditions of eligibility

Table XI.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 Old-Age Pensions Act (<i>Algemene Ouderdomswet, AOW</i>): see Table VI "Old-Age". Special regulations for older unemployed workers, see "Unemployment".	No specific non-contributory minimum, covered by social assistance.	Old-age social pension (<i>Pensão social de velhice</i>) (Statutory Order 464/80 of 13 October, 1980).
2. Principle	No special scheme.	See Table VI "Old-Age".	No special scheme.	To contribute towards sufficient resources. Subjective right.
3. Eligible groups	No special scheme.	See Table VI "Old-Age".	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 VI "Old-Age".	No special scheme.	Income not exceeding 30% (single person) or 50% (couple) of the minimum wage. Age: 65 years or more.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

	Finland	Sweden	United Kingdom	
<p>I. Old age</p> <p>1. Designation</p>	<p>No specific minimum; covered by the National Pension Scheme (See Table XI.1).</p>	<p>No special scheme.</p>	<p><i>Retirement Pension, Category C</i> (those at pension age at introduction of National Insurance Scheme in 1948) and <i>Category D</i> (Over 80s Pension).</p>	<p>I. Old age</p> <p>1. Designation</p>
<p>2. Principle</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p>Non-contributory flat-rate pension.</p>	<p>2. Principle</p>
<p>3. Eligible groups</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p><i>Cat. C:</i> Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men. <i>Cat. D:</i> Men and women aged 80 or over.</p>	<p>3. Eligible groups</p>
<p>4. Main conditions of eligibility</p>	<p>No special scheme.</p>	<p>No special scheme.</p>	<p><i>Category C:</i> Ordinarily resident in Great Britain on 2.11.70, or on the date of claim, and resident in UK for 10 years between 5.7.48 and 1.11.70. <i>Category D:</i> Must normally live in Great Britain and must have lived in UK for a total of 10 years or more in any continuous period of 20 years after the 60th birthday. Periods of residence in Gibraltar or another Member State of the EC may help to satisfy these conditions. No entitlement to another category of Retirement Pension at an equal or higher rate.</p>	<p>4. Main conditions of eligibility</p>

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	Single: BEF 250,996 (€ 6,222) per year. Married couple: BEF 334,657 (€ 8,296) 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	102,000 (in 1997).	No special scheme.	No special scheme.	None.
8. Financing	100% State.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

Spain	France	Ireland	Italy	
<p>ESP 531,370 (€ 3,194) per year (one eligible person).</p> <p>The pension is decreased by the amount of any other income to a 25% minimum.</p>	<p>Special allowance (<i>allocation spéciale</i>): FRF 17,545 (€ 2,675) per year.</p> <p>Supplementary allowance (<i>allocation supplémentaire</i>):</p> <ul style="list-style-type: none"> • Single beneficiary: FRF 24,940 (€ 3,802) per year. • Couple: FRF 41,125 (€ 6,269) per year. 	<ul style="list-style-type: none"> • Up to IEP 72.50 (€ 92) per week depending on income. • Up to IEP 41.20 (€ 52) per week for each adult dependant. • IEP 13.20 (€ 17) per week for child dependants. <p>There is an extra IEP 5.00 (€ 6.35) payable to pensioners over 80 years and an IEP 6.00 (€ 7.62) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>ITL 6,593,600 (€ 3,405) per year, annual increase.</p>	5. Amount payable
<p>Resources of pensioner and spouse are taken into account.</p>	<p>Resources of pensioner and spouse are taken into account.</p>	<p>Means of the pensioner and number of dependants.</p>	<p>Income.</p>	6. Main factors influencing the amount of the allowance
<p>211,436 (November 1997).</p>	<p>Special allowance: not available. Supplementary allowance: 466,535 (1996).</p>	<p>98,835 (December 1997).</p>	<p>Not available.</p>	7. Number of beneficiaries
<p>100% State.</p>	<p>Old-age solidarity fund (<i>Fonds de solidarité vieillesse</i>).</p>	<p>100% State.</p>	<p>100% State.</p>	8. Financing

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	See Table VI "Old-Age".	No special scheme.	PTE 23,600 (€ 118).
6. Main factors influencing the amount of the allowance	No special scheme.	See Table VI "Old-Age".	No special scheme.	Resources of the applicant.
7. Number of beneficiaries	No special scheme.	Not applicable.	No special scheme.	41,130 (1997).
8. Financing	No special scheme.	Not applicable.	No special scheme.	100% State.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	GBP 38.95 (€ 55) per week, includes GBP 0.25 (€ 0.35) 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: 27,000 (estimated 1997/98).	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	100% State.	8. Financing

Table XI.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 V).	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	
Non contributory invalidity pension (<i>Pensión de invalidez no contributiva</i>).	Allowance for handicapped adults (<i>allocation aux adultes handicapés, A.A.H.</i>).	Disability Allowance.	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>).	II. Invalidity 1. Designation
Pension for invalid persons without a claim to a contributory pension.	Differential allowance.	To provide income for a disabled person who is unable to work by reason of that disability.	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".	2. Principle

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
II. Invalidity				
1. Designation	No specific minimum: Covered by the general scheme for guaranteed minimum income.	Supplementary Benefits Act (<i>Toeslagenwet, TW</i>).	No special scheme. In the case of need for care, supplementary entitlement for long-term care benefit (<i>Pflegegeld</i>) of the <i>Länder</i> . Their respective legislation is similar to the Federal Law on Care Allowances (see Table VI "Old-age"). For the increased family allowance (<i>Erhöhte Familienbeihilfe</i>), see Table IX.	Social Invalidity Pension (<i>Pensão social de invalidez</i>) (Statutory Order 464/80 of 13 October).
2. Principle	No special scheme.	The income of workers receiving benefits under the Disablement Assistance Act for Handicapped Young Persons (<i>Wajong</i>), the Self-employed Persons Disablement Benefits Act (<i>WAZ</i>) or the Disablement Insurance Act (<i>WAO</i>) is, where necessary, supplemented up to the social minimum.	No special scheme. As regards long-term care benefit (<i>Pflegegeld</i>) see Table VI "Old-age".	To contribute towards sufficient resources. Subjective right.

	Finland	Sweden	United Kingdom	
II. Invalidity				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. 	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 V).</p> <p><i>Disability Living Allowance:</i> To help severely disabled people under age 65 with extra costs incurred because of the effects of their disability.</p> <p><i>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> To help severely disabled people over age 65 with extra costs incurred because of the effects of their disability.</p>	2. Principle

Table XI.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	3. Eligible groups
<p>Persons aged between 18 and 65 years suffering from permanent disability without claim to a pension of the contributory scheme because they have neither paid contributions nor collected enough contribution periods.</p>	<p>Any handicapped person who meets the entitlement requirements.</p>	<p>Disabled persons who are unable to work.</p>	<p>Pensions: Only totally disabled people (100%), blind persons and deaf-mutes are entitled to pensions. Monthly benefits: partially disabled people (74-99%) are entitled to a monthly benefit; disabled persons under 18 years are entitled to a monthly allowance. Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to a mobility allowance. Partially blind persons are entitled to a special allowance, deaf-mutes to a communication allowance.</p>	
<p>Chronic illness or disability of at least 65%: age between 18 and 65 years; legal residence in Spain for at least 5 years (two years directly preceding application for benefit); not in receipt of any pension or income higher than the maximum amount for the accumulation of statutory resources.</p>	<p>Persons aged between 20 and 60 who are permanently at least 80% disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.</p>	<p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>Pensions and benefits are subject to the limits of individual income, whereas allowances are not related to income criteria. The income ceiling which cannot be exceeded is: For pensions: ITL 22,310,775 (€ 11,523). For monthly benefits and monthly allowances for people under 18 years: ITL 5,077,800 (€ 2,622). Only the individual income is taken into account, not spouse's or family income.</p>	4. Main conditions of eligibility

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
3. Eligible groups	No special scheme.	All recipients of <i>WAO/WAZ/Wajong</i> benefits in the case of revenue inferior to the social minimum.	No special scheme. As regards long-term care benefit (<i>Pflege-geld</i>) see Table VI "Old-age".	Invalids without sufficient resources and not entitled to pensions from the contributory scheme.
4. Main conditions of eligibility	No special scheme.	Amount of <i>WAO/WAZ/Wajong</i> -benefit: together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement. There is no entitlement to supplementary benefit: <ul style="list-style-type: none"> • for unmarried persons under 21 living with their parents; • for persons living with a partner (either married or not) born after 31 December 1971 who do not have any children under 12 living at home. 	No special scheme. As regards long-term care benefit (<i>Pflege-geld</i>) see Table VI "Old-age".	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 V "Invalidity", other benefits. • <i>Disability Living Allowance</i>: see Table V "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 V "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 <i>Disability Living Allowance</i> or an analogous benefit, or have been receiving <i>Incapacity Benefit</i> at the short-term higher or long-term rate, or receiving <i>Severe Disablement Allowance</i>, to those who qualified for a disability premium in <i>Income Support</i>, <i>income-based JSA</i>, <i>Housing Benefit</i> or <i>Council Tax Benefit</i>.</p> <p>Income and capital conditions. For the other allowances: See Table V "Invalidity".</p>	4. Main conditions of eligibility

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	<p><i>Income replacement allowance (allocation de remplacement de revenus):</i></p> <ul style="list-style-type: none"> • beneficiary living with a partner: BEF 167,343 (€ 4,148) • single beneficiary: BEF 250,993 (€ 6,222) • beneficiary with dependants: BEF 334,660 (€ 8,296) <p><i>Integration allowance (allocation d'intégration),</i> depending on classification of lack of independence:</p> <p>BEF 34,433 (€ 854) BEF 117,335 (€ 2,909) BEF 127,486 (€ 3,160) BEF 273,144 (€ 6,771)</p> <p><i>Assistance to the elderly allowance (allocation pour l'aide aux personnes âgées),</i> depending on classification of lack of independence:</p> <p>BEF 112,317 (€ 2,784) BEF 136,559 (€ 3,385) BEF 160,795 (€ 3,986) BEF 197,513 (€ 4,896).</p>	No special scheme.	No special scheme.	None.

Spain	France	Ireland	Italy	5. Amount payable
<p>ESP 531,370 (€ 3,194) per year for disability of 65% or more.</p> <p>ESP 797,055 (€ 4,790) per year for disability of more than 75% and when constant assistance is required.</p>	<p>FRF 3,540.41 (€ 540) per month.</p>	<p>Weekly amounts:</p> <p>Disabled person: IEP 70.50 (€ 90)</p> <p>Adult dependant: IEP 41.20 (€ 52)</p> <p>Child dependant: IEP 13.20 (€ 17).</p>	<p>Amounts per month:</p> <p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: ITL 381,600 (€ 197).</p> <p>Totally blind persons (not in hospitals): ITL 412,655 (€ 213).</p> <p>Mobility allowance for disabled people: ITL 767,980 (€ 397).</p> <p>Mobility allowance for totally blind people: ITL 1,056,750 (€ 546).</p> <p>Special allowance for partially blind persons: ITL 89,195 (€ 46).</p> <p>Communication allowance for deaf-mutes: ITL 311,780 (€ 161).</p>	

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	<p>Supplement to <i>WAO/WAZ/Wajong</i> benefits up to 100% of the minimum wage for (married or unmarried) couples, 90% for one-parent-families, and 70% for single persons aged 23 or more. Gross Minimum wage: NLG 2,345.20 (€ 1,064).</p> <p>The maximum rates of supplementary benefit are:</p> <ul style="list-style-type: none"> • 30% of the minimum wage for couples • 27% for single parents • 21% for single persons. <p>For single persons under the age of 23 the minimum guaranteed income is lower.</p>	<p>No special scheme.</p> <p>As regards long-term care benefit (<i>Pflege-geld</i>) see Table VI "Old-age".</p>	PTE 23,600 (€ 118) per month.

	Finland	Sweden	United Kingdom	
5. Amount payable	No special scheme.	No special scheme.	<ul style="list-style-type: none"> • <i>Severe Disablement Allowance</i>: GBP 39.10 (€ 55) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) GBP 13.60 (€ 19), middle rate (between 40 and 50) GBP 8.60 (€ 12), lower rate (between 50 and 60) GBP 4.30 (€ 6.05). See Table V "Invalidity". • <i>Disability Living Allowance</i>: Three rates of the care component between GBP 13.60 (€ 19) and GBP 51.30 (€ 72) a week. Two rates of the mobility component: GBP 13.60 (€ 19) or GBP 35.85 (€ 50) a week (see Table V "Invalidity"). • <i>Disability Working Allowance</i>: Couple/lone parent: GBP 79.40 (€ 112) Single person: GBP 50.75 (€ 71) Child from birth to September following 11th birthday: GBP 12.35 (€ 17) Child from 1st Tuesday in September following 11th birthday: GBP 20.45 (€ 29) Child from 1st Tuesday in September following 16th birthday: GBP 25.40 (€ 36) Disabled child: GBP 21.45 (€ 30) Allowance for working 30 hours or more a week: GBP 10.80 (€ 15) The award is payable for 26 weeks at a time and not usually affected by changes in circumstances. • <i>Attendance Allowance</i>: GBP 34.30 (€ 48) or GBP 51.30 (€ 72) (see Table V). 	5. Amount payable

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
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	202,539 (01.11.1998).	No special scheme.	No special scheme.	Not available.
8. Financing	100% State.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

Spain	France	Ireland	Italy	
Degree of invalidity; resources taken into account.	Resources of the applicant and his spouse or living partner taken into account.	Means of the applicant.	Individual income.	6. Main factors influencing the amount of the allowance
208,904 (November 1997).	569,671 (1996).	43,192 (December 1997)	December 31, 1995: Assisted disabled people: 1,270,912 Blind persons: 120,434 Deaf-mutes: 40,123	7. Number of beneficiaries
100% State.	100% State.	100% State.	100% State.	8. Financing

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
6. Main factors influencing the amount of the allowance	No special scheme.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	No special scheme. As regards long-term care benefit (<i>Pflege-geld</i>) see Table VI "Old-age".	Flat-rate amounts.
7. Number of beneficiaries	No special scheme.	1997: 93,000 persons.	Federal long-term care benefit (<i>Bundespflegegeld</i>): approx. 265,000. Long-term care benefit provided by the <i>Länder</i> : approx. 47,000.	43,185 (1997).
8. Financing	No special scheme.	100% State.	Long-term care benefit (<i>Pflegegeld</i>): 100% <i>Länder</i> .	100% State.

	Finland	Sweden	United Kingdom	
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance:</i> Age when incapacity for work began.</p> <p><i>Disability Living Allowance:</i> Amount of help needed.</p> <p><i>Disability Working Allowance:</i> Income-related: Depends on family size and age of any children.</p> <p><i>Attendance Allowance:</i> Amount of help needed.</p>	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> 369,000 (estimate 1997/98)</p> <p><i>Disability Living Allowance:</i> 1,926,000 (1997/98).</p> <p><i>Disability Working Allowance:</i> 14,000 (1997/98).</p> <p><i>Attendance Allowance:</i> 1,203,000 (1997/98).</p>	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	100% State.	8. Financing

Table XI.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 X "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 X "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 (SGB III) (see Table X "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.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.4

Spain	France	Ireland	Italy	
Unemployment assistance (<i>Prestación asistencial por desempleo</i>).	Integration allowance (<i>allocation d'insertion</i>).	Unemployment Assistance (see Table X).	No specific non-contributory minimum.	III. Unemployment 1. Designation
See Table X "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 X.	No special scheme.	2. Principle
See Table X "Unemployment" (Social assistance for unemployed).	Job-seekers.	See Table X.	No special scheme.	3. Eligible groups

Table XI.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.	Supplementary Benefits Act (<i>Toeslagenwet, TW</i>) Act on Income Provisions for Older, Partially Disabled Unemployed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte werkloze werknemers, IOAW</i>).	No specific non-contributory minimum, covered by social assistance.	No specific non-contributory minimum.
2. Principle	No special scheme.	<i>TW</i> : The income of workers receiving benefits under the Unemployment Insurance Act (<i>WW</i>) is, where necessary, supplemented up to the social minimum. <i>IOAW</i> : The <i>IOAW</i> -scheme is intended to provide older and partially disabled persons who are unemployed an income at the minimum guaranteed level.	No special scheme.	No special scheme.
3. Eligible groups	No special scheme.	<i>TW</i> : all recipients of <i>WW</i> -(unemployment) benefits whose income is less than the relevant social minimum. <i>IOAW</i> : <ul style="list-style-type: none"> unemployed persons who were aged between 50 and 57.5 when they became unemployed and have received wage-related benefit plus the follow-up benefit under the Unemployment Benefits Act; unemployed persons who were 57.5 or over when they became unemployed and who meet the 26 weeks requirement but not the 4 out of 5 requirements of the <i>WW</i> scheme; partially disabled persons who are receiving a partial <i>WAO</i> or other statutory disablement, invalidity or industrial injuries benefit, who are unemployed and who have received wage-related benefit and the follow-up benefit under the Unemployment Benefits Act (<i>WW</i>); persons who are already disabled for work on reaching the age of 17 and are receiving a <i>Wajong</i>-benefit (<i>Disablement Assistance Act for Handicapped Young Persons, Wet arbeidsongeschiktheidsvoorziening jonggehandicapten</i>) based on a disablement level of less than 80%. 	No special scheme.	No special scheme.

	Finland	Sweden	United Kingdom	
III. Unemployment				III. Unemployment
1. Designation	No special scheme. Covered by the unemployment benefits (See Table X).	No special scheme.	Income-based Jobseeker's Allowance.	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

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	None.
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.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

Spain	France	Ireland	Italy	
See Table X "Unemployment".	Certain groups. The allowance is means-tested.	See Table X.	No special scheme.	4. Main conditions of eligibility
75% of the legal minimum wage (<i>Salario Mínimo Interprofesional</i>). Special supplement for long-term unemployed aged over 45. See Table X.	FRF 58.06 (€ 8.85) per day.	See Table X: Short-term rate per week: • Unemployed person: IEP 68.40 (€ 87) • Adult dependant: IEP 41.20 (€ 52) • Child dependant: IEP 13.20 (€ 17) Long-term rate: Unemployed person: IEP 70.50 (€ 90) Adult and child dependant: as above.	No special scheme.	5. Amount payable
See Table X.	Flat-rate amount.	Duration of unemployment, number of dependants, family income. See Table X.	No special scheme.	6. Main factors influencing the amount of the allowance
Not available.	17,500 (December 1997).	129,923 (December 1998).	No special scheme.	7. Number of beneficiaries
100% State.	100% State and public sector employees.	State.	No special scheme.	8. Financing

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
4. Main conditions of eligibility	No special scheme.	<p><i>TW</i>: Being beneficiary of unemployment insurance (<i>WW</i>) allowances. See also above "invalidity".</p> <p><i>IOAW</i>: Completion of a certain benefit period under the Unemployment Benefits Act. Age. Handicapped: receiving a <i>WAO</i> benefit according to a degree of disability of less than 80%; young handicapped: receiving a <i>Wajong</i>-benefit based on a disablement level of less than 80%. Means tested.</p>	No special scheme.	No special scheme.
5. Amount payable	No special scheme.	<p><i>TW</i>: See above "Invalidity".</p> <p><i>IOAW</i>: NLG 2,501.84 (€ 1,135) (gross) monthly for couples (married and unmarried); NLG 2,312.36 (€ 1,049) for single parent families; NLG 1,945.85 (€ 883) for single persons aged 23 and older. After deduction of tax and social security contributions, the net benefit is equal to 100% of the net minimum wage for couples, 90% for single parent families and 70% for single persons. Lower rates apply for single persons aged less than 23.</p>	No special scheme.	No special scheme.
6. Main factors influencing the amount of the allowance	No special scheme.	<p><i>TW</i>: See above "Invalidity".</p> <p><i>IOAW</i>: Income from or connected with work of the beneficiary and/or the partner is taken into account.</p>	No special scheme.	No special scheme.
7. Number of beneficiaries	No special scheme.	<p><i>TW</i>: 93,000 (1997).</p> <p><i>IOAW</i>: 20,000 (1997).</p>	No special scheme.	No special scheme.
8. Financing	No special scheme.	<p><i>TW</i>: State 100%</p> <p><i>IOAW</i>: 90% State, 10% Local authorities.</p>	No special scheme.	No special scheme.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

	Finland	Sweden	United Kingdom	
4. Main conditions of eligibility	No special scheme.	No special scheme.	Not paid sufficient contributions for contribution-based JSA (Table X) and resources not enough to meet needs. This will include recipients of contribution-based JSA with dependants.	4. Main conditions of eligibility
5. Amount payable	No special scheme.	No special scheme.	See Income Support (Table XI.I).	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.	1,027,000 (May 1998).	7. Number of beneficiaries
8. Financing	No special scheme.	No special scheme.	State financed.	8. Financing

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
IV. Single-parent families	Advance on the payment due in alimony (<i>avance sur le terme de la pension alimentaire</i>) (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).
1. Designation				
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 (<i>laufende Leistungen zum Lebensunterhalt</i>) 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 assistance covering living expenses and are bringing up a child under 7 years or at least two children under 16 years.	None.
4. Main conditions of eligibility	Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances. Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case. Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not BEF 421,812 (€ 10,456). As from 1 April 1998, this amount of maximum resources may be exceeded by less than 15%.	No special scheme.	Income below the ceiling for social assistance.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

Spain	France	Ireland	Italy	
No specific non-contributory payment. Covered by family benefits and social assistance.	Allowance for single parent (<i>allocation de parent isolé</i> , API).	One-Parent Family Payment.	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

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
IV. Single-parent families				
1. Designation	No specific minimum. Covered by 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 IX).	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

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	<p>The equivalent of the alimony payment due, but no more than BEF 5,000 (€ 124) per month. In the event that an instalment of the alimony has been partially paid, the advance will make up the difference between the amount due - to a maximum of BEF 5,000 (€ 124) - and the amount actually received. Should the maximum amount of resources be exceeded by less than 15%, entitlement to the previous terms is maintained but will be reduced by the same percentage as that by which the resources are exceeded.</p> <p>No advance will be awarded for less than BEF 400 (€ 9.92) per month.</p>	No special scheme.	<p>Supplement (<i>Mehrbedarfszuschlag</i>) of 40% (or 60% in case of four or more children under 16 years) to the standard rate (<i>Regelsatz</i>) of assistance covering living expenses (<i>laufende Hilfe zum Lebensunterhalt</i>).</p> <p>Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.1.1999:</p> <p>Single-parent family with one child under the age of 7: DEM 1,913 (€ 978).</p> <p>Single-parent family with two children aged between 7 and 13: DEM 2,519 (€ 1,288).</p>	None.
6. Main factors influencing the amount	<p>Amount of alimony or maintenance due. Between BEF 400 (€ 9.92) and BEF 5,000 (€ 124) per month.</p>	No special scheme.	See general conditions for social assistance, above.	None.
7. Number of beneficiaries	January 1998: 4,510.	No special scheme.	At the end of 1997, 335,323 single-parent families received assistance covering minimum living expenses (<i>Hilfe zum Lebensunterhalt</i>). 286,327 of these single-parent families were in the old <i>Länder</i> .	None.
8. Financing	<p>90% of the unrepaid advance will be assumed by the State. 10% is assumed by the Public Centre for Social Assistance (C.P.A.S).</p>	No special scheme.	75% local authorities 25% <i>Länder</i> .	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XI.2

Spain	France	Ireland	Italy	
No special scheme.	FRF 3,220 (€ 491) per month for a pregnant woman without dependent children, plus FRF 1,073 (€ 164) per dependant child.	Weekly amounts: Lone parent: IEP 70.50 (€ 90) Child dependant: IEP 15.20 (€ 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.	147,639 families (December 1996).	65,548 (December 1998).	No special scheme.	7. Number of beneficiaries
No special scheme.	Social security and taxes.	State.	No special scheme.	8. Financing

Table XI.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

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
V. Other specific non-contributory minima	<p><i>Guaranteed family benefits</i>, subject to income conditions and age restrictions:</p> <p><i>A. Children not benefiting under any other scheme:</i></p> <p>Basic amount:</p> <p>1st child: BEF 2,706 (€ 67)</p> <p>2nd child: BEF 5,007 (€ 124)</p> <p>3rd child: BEF 7,476 (€ 185)</p> <p>Supplement:</p> <p>1st child: BEF 1,378 (€ 34)</p> <p>2nd child: BEF 854 (€ 21)</p> <p>3rd child: BEF 150 (€ 3.72)</p> <p>Age supplement:</p> <p>aged 6 to 12 years: BEF 940 (€ 23);</p> <p>aged 12 to 18 years: BEF 1,436 (€ 36);</p> <p>aged 18 or more: BEF 1,756 (€ 44);</p> <p><i>B. Children already benefiting under another scheme:</i></p> <p>1st child: BEF 788 (€ 20)</p> <p>2nd child: BEF 5,007 (€ 124)</p> <p>3rd child: BEF 7,476 (€ 185)</p> <p>Age supplement (not applicable to single child or the last-born child):</p> <p>aged 6 to 12 years: BEF 940 (€ 23)</p> <p>aged 12 to 18 years: BEF 1,436 (€ 36)</p> <p>aged 18 or more:</p> <p>for the eldest of a group: BEF 1,515 (€ 38)</p> <p>for the other children: BEF 1,756 (€ 44)</p> <p>The amounts listed are reduced in proportion to the family income.</p> <p><i>Public Centres for Social Assistance (CPAS):</i> 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. 	<p>Benefits for blind civilians:</p> <p>In most Länder, blind civilians are granted an allowance that 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 DEM 650 (€ 332) and DEM 1,068 (€ 546) per month.</p> <p>Federal legislation on allowances for a parent who stays at home to look after a young child: (<i>Bundeserziehungsgeldgesetz</i>).</p> <p>Federal legislation on grants for further education (<i>Bundesausbildungsförderungsgesetz</i>).</p> <p>Law on housing allowances (<i>Wohngeldgesetz</i>).</p>	<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	V. Other specific non-contributory minima
<p>Family benefits (<i>Prestaciones no contributiva pcr hijo a cargo</i>), see Table IX: Allowance for dependant children (means-tested, exception: handicapped children).</p>	<p>Various special assistance allowances.</p>	<p><i>Widow's and Widower's Non-Contributory Pension:</i> Pension to provide support to widows and widowers without children (widows and widowers with children would qualify for one-parent family payment instead) who do not qualify for a social insurance widow's or widower's pension, and who are without sufficient means. Amount: IEP 70.50 (€ 90) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1998, 18,382 beneficiaries.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> • Carer's Allowance. A means tested payment for carers on low incomes who live with and look after certain people who need full-time care and attention. • Blind Pension. Blind Pension is payable to blind people and certain people with low vision. <p><i>Other benefits include:</i></p> <ul style="list-style-type: none"> • Rent/Mortgage Interest Supplements. • Supplements for Special Needs. • Exceptional Needs Payments. • Back to School Clothing and Footwear Allowance etc. 	<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). 	

Table XI.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
V. Other specific non-contributory minima	No other specific non-contributory minima.	<p>Act on Income Provisions for the Older, Partially Disabled Formerly Self-Employed Persons (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte gewezen zelfstandigen, IOAZ</i>):</p> <p>Income guarantee benefit paid after termination of business or occupation or as a supplement to a disablement benefit paid under the Self-employed Persons Disablement Benefits Act (<i>WAZ</i>).</p>	No other specific non-contributory minima.	<ul style="list-style-type: none"> • <i>Widow(er)'s Pension (Pensão de viuvez)</i> (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30% of the minimum wage). Amount: 60% of the social pension. In 1997, 373 recipients. • <i>Orphans Pension (Pensão de orfandade)</i> (Statutory Order 160/ 80 of 27 May 1980): Allowance for orphans aged under 18 without claim to a pension under the contributory scheme and without sufficient resources. Amount: Percentage of the social pension according to the number of entitled children. In 1997, 915 recipients. • <i>Allowance for the assistance of a third person (Prestação suplementar por assistência de terceira pessoa)</i>: granted to recipients of an old-age, disablement or survivor's pension who are in need of the assistance of a third person for at least 6 hours per day.

	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. This Act contains provisions relating to measures for people:</p> <ul style="list-style-type: none"> • who are mentally retarded or autistic, • who have a considerable and permanent intellectual functional impairment after brain damage as an adult, • who have some other lasting physical or mental functional impairments which are manifestly not due to normal ageing, if these impairments are major ones and cause considerable difficulties in daily life and, consequently, an extensive need for support and service. <p>Help from a personal assistant or financial support for reasonable costs for such help, to the extent that the need for financial support is not covered by assistance benefit pursuant to the Assistance Benefit Act, dealt with by the National Social Insurance Board (<i>Riksförsäkringsverket</i>) and the social insurance offices.</p>	<ul style="list-style-type: none"> • <i>Housing Benefit</i>: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds GBP 16,000 (€ 22,500). Maximum Housing Benefit will meet up to 100% of a claimant's reasonable rent and accommodation related service charges less deductions in respect of any non-dependants living in the household. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: GBP 50.35 (€ 71) per week, couple without children GBP 79.00 (€ 111) per week, couple with two children - one aged 10, one aged 15 - GBP 121.65 (€ 171) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65% of the excess. • <i>Council Tax Benefit</i> helps people on low incomes meet up to 100% of their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above, although when the claimant's income exceeds their applicable amount, maximum benefit is reduced by 20% of the excess. • <i>Social Fund</i>: a regulated scheme for Maternity Payments (see table IX), Funeral Payments (see table VII) and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans. 	<p>V.Other specific non-contributory minima</p>

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
I. Old age				
1. Designation	Guaranteed Minimum Pension (<i>Minimum garanti de pension</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 (<i>Folkepension</i>) is not based on contributions. The Supplementary pension scheme (<i>ATP</i>) provides flat-rate allowances. See Table VI "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 VI "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 41 years) does not fall below a set minimum. See Table VI.	See Table VI.	No special scheme.	See Table VI.
3. Eligible groups	At retirement age.	See Table VI.	No special scheme.	See Table VI.
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 VI.	No special scheme.	See Table VI.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

Spain	France	Ireland	Italy	
Minimum Supplement.	Minimum contributory.	Pro-rata (Mixed Insurance) Pension. Partial Contributory Pension.	Minimum pension (<i>Pensione minimale</i>): See Table VI "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 if the annual taxable income remains below the double amount of the minimum pension.	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.	Persons with a monthly pension not exceeding ITL 697,700 (€ 360).	3. Eligible groups
Contributory pension below the minimum. Resources inferior to a certain ceiling: ESP 837,635 (€ 5,034) per year for a single person, ESP 977,109 (€ 5,873) 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.	Income level.	4. Main conditions of eligibility

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
I. Old age	Minimum Pension. See Table VI "Old age".	No special minimum in a contributory scheme. See Table VI "Old age".	Compensation supplement (<i>Ausgleichszulage</i>), see Table VI "Old-age".	Social supplement (<i>complemento social</i>) to the minimum pension.
1. Designation				
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.
3. Eligible groups	See Table VI "Old age".	No special scheme.	See Table VI "Old-age".	People whose pension from the contributory scheme is less than a certain minimum amount established according to the contribution career.
4. Main conditions of eligibility	See Table VI "Old age".	No special scheme.	See Table VI "Old-age".	Pension under the contributory scheme of less than a certain minimum amount established according to the contribution career.

	Finland	Sweden	United Kingdom	
I. Old age	No special scheme.	No special scheme.	No special minimum in contributory scheme.	I. Old age
1. Designation				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

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
5. Amount payable	Single person: BEF 339,960 (€ 8,427) per year. Household: BEF 424,828 (€ 10,531) per year.	See Table VI.	No special scheme.	Minimum amount: GRD 113,150 (€ 346) plus supplements for dependants.
6. Main factors influencing the amount	In cases of incomplete career, amount proportional to the length of working life.	See Table VI.	No special scheme.	See Table VI.
7. Number of beneficiaries	44,648 (figure on 1.1.1997 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.	

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

Spain	France	Ireland	Italy	
Difference between the adjusted pension and the annually fixed minimum for old-age pensions.	Supplement of the pension up to a minimum amount fixed by decree of FRF 39,416.05 (€ 6,009) per year.	<p><i>Pro-rata (Mixed Insurance):</i> Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/ Retirement pensions.</p> <ul style="list-style-type: none"> • Dependant children: IEP 15.20 (€ 19). • There is an extra IEP 5.00 (€ 6.35) payable to pensioners over 80 years and a IEP 6.00 (€ 7.62) living alone allowance. <p>In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	ITL 9,070,100 (€ 4,684) per year.	5. Amount payable
Level of income, age, obligation or not to pay maintenance for spouse.	The minimum is only paid in full if the claimant is credited with 150 quarters of insurance contributions. Otherwise, it is reduced to a 150 th for each quarterly period of insurance credited to the pensioner. Not means-tested.	Payment is related to the number of contributions to the social insurance fund.	Income.	6. Main factors influencing the amount
1,476,692 (December 1997).	112,540 (1995).	Position as at 1 July, 1998: Pro-rata Mixed Insurance Pension: 1,217 beneficiaries.	Not available.	7. Number of beneficiaries
100% State.	Social security.	Contributions plus state subsidy.	State.	8. Financing

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	<p>No old-age pension (<i>pension de vieillesse</i>) 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 LUF 40,255 (€ 998) 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 VI "Old-age".	The difference between the amount of pension under the contributory scheme and the minimum pension (<i>pensão mínima</i>) of the same scheme established according to the contribution career.
6. Main factors influencing the amount	Duration of insurance.	No special scheme.	See Table I "Financing".	Amount of the pension under the contributory scheme and of the minimum pension (<i>pensão mínima</i>) established according to the contribution career.
7. Number of beneficiaries	No data available.	No special scheme.	67,515 (annual average 1998, including compensation supplements (<i>Ausgleichszulage</i>) to the pensions of the self-employed persons).	82,552 persons (1997).
8. Financing	General old-age insurance scheme.	No special scheme.	100% State.	100% State.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

	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

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
II. Survivors	Minimum Survivors' Pension (<i>Pension de survie minimale</i>).	No contributory minimum scheme. See Table VII "Survivors".	No contributory minimum. See Table VII "Survivors".	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VII "Survivors".
1. Designation	See Table VII "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 VII.
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 VII.
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 VII.

Spain	France	Ireland	Italy	II. Survivors 1. Designation
Minimum Supplement: <i>Complemento por minimos</i> .	Survivor's pension (<i>pension de réversion</i>), widow's/widower's invalidity pension (<i>pension d'invalidité de veuf(ve)</i>), widow's/ widower's old-age pension (<i>pension de vieillesse de veuf(ve)</i>): See Table VII "Survivors". Widowhood insurance (Assurance veuvage), Law no. 80/546 of 17 July 1980: See Table VII "Survivors".	Widow's and Widower's Contributory Pension.	Survivor's pension. See Table VII "Survivors".	
To top contributory pensions up to the amount of the minimum pension (means-tested).	See Table VII "Survivors".	See Table VII.	See Table VII.	2. Principle
Beneficiaries of a contributory pension below a certain minimum.	See Table VII "Survivors".	See Table VII.	See Table VII.	3. Eligible groups
Pension below the minimum; income below the annual ceiling of ESP 822,824 (€ 4,945).	See Table VII "Survivors".	Survivor; satisfying the PRSI contribution; not living with a person as husband and wife. See Table VII.	See Table VII.	4. Main conditions of eligibility

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
II. Survivors				
1. Designation	Minimum Pension. See Table VII "Survivors".	No special minimum in a contributory scheme. See Table VII "Survivors".	Compensation supplement (<i>Ausgleichszulage</i>), see Table VII "Survivors".	Minimum pension (<i>pensão mínima</i>).
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 guarantee a minimum amount by supplementing the contributory pension scheme with a pension welfare supplement via the non-contributory scheme.
3. Eligible groups	See Table VII "Survivors".	No special scheme.	See Table VII "Survivors".	Persons whose pension under the contributory scheme is less than the minimum pension (<i>pensão mínima</i>) corresponding percentages.
4. Main conditions of eligibility	See Table VII "Survivors".	No special scheme.	See Table VII "Survivors".	Where pension under the contributory scheme is less than the minimum pension (<i>pensão mínima</i>).

	Finland	Sweden	United Kingdom	
II. Survivors	No special scheme.	No special scheme.	No special scheme.	II. Survivors
1. Designation				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

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
5. Amount payable	BEF 334,252 (€ 8,286) per year.	No special scheme.	No special scheme.	Minimum allowance: GRD 101,820 (€ 311) per month.
6. Main factors influencing the amount	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 VII.
7. Number of beneficiaries	17,548 on 1.1.1997 (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.	See Table VII "Survivors". Widow(er)'s allowance (allocation de veuvage): FRF 3,144 (€ 479) for the 1 st year. FRF 2,065 (€ 315) for the 2 nd year. FRF 1,573 (€ 240) for the 3 rd year. Survivor's Pension (<i>pension de réversion</i>): Annual minimum of FRF 17,683 (€ 2,696) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods. Widow(er)'s invalidity or old-age pension: Minimum of FRF 17,545 (€ 2,675), increase if claimant has brought up at least 3 children.	Depends on contributions, see Table VII "Survivors". • Minimum: IEP 70.90 (€ 90) per week for the survivor plus IEP 17.00 (€ 22) for each child dependant. • Plus IEP 6.00 (€ 7.62) for survivor over 66 and living alone. • Plus IEP 5.00 (€ 6.35) for survivor over 80.	See Table VII.	5. Amount payable
Level of income and age.	See Table VII "Survivors".	See Table VII.	See Table VII.	6. Main factors influencing the amount
989,819 (December 1997).	Survivor's pension and old-age pension for widow(er)s: 71,544 in 1996. Widowhood insurance: 8,322 in 1996.	Separate statistics on the minimum payment are not kept. Total number in receipt of Widow's and Widower's Contributory Pension was 98,518 at December 1998.	Not available.	7. Number of beneficiaries
100% State.	Social security.	Contribution plus state subsidy.		8. Financing

Table XI.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 LUF 32,651 (€ 809) 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 VII "Survivors".	Amount resulting from the application of the survivor's pension percentages to the old-age pension welfare supplement.
6. Main factors influencing the amount	Length and "density" of membership period.	No special scheme.	See Table VII "Survivors".	Amount of the pension under the contributory scheme.
7. Number of beneficiaries	No figures available.	No special scheme.	<p>widow's pensions: 100,379</p> <p>widower's pensions: 505</p> <p>orphan's pensions: 15,053</p> <p>(annual average 1998 - including compensation supplements (<i>Ausgleichszulage</i>) to the pensions of the self-employed persons).</p>	29.066 (1997).
8. Financing	General old-age insurance scheme.	No special scheme.	100% State.	100% State.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

	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

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
III. Invalidity	Guaranteed minimum of the amount of invalidity allowances (<i>indemnité des invalides</i>): see Table V "Invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table V "Invalidity".	No minimum in the contributory pension scheme.	To guarantee a minimum amount, supplementing pensions from the contributory system.
1. Designation				
2. Principle	See Table V.	See Table V.	No special scheme.	See Table V.
3. Eligible groups	See Table V.	See Table V.	No special scheme.	See Table V.
4. Main conditions of eligibility	See Table V.	See Table V.	No special scheme.	See Table V.
5. Amount payable	See Table V "Invalidity". Daily amounts of the minimum allowance: <i>Minimum for regular worker:</i> • With dependants: BEF 1,337 (€ 33) • Without dependants: Single: BEF 1,070 (€ 27); Living with a partner: BEF 957 (€ 24) <i>Minimum for a non-regular worker:</i> • With dependants: BEF 1,073 (€ 27); • Without dependants: BEF 804 (€ 20).	See Table V.	No special scheme.	Minimum amount dependent on degree of incapacity for work: 50% - 100% of the minimum amount of the old-age pension = GRD 56,575 (€ 173) - GRD 113,150 (€ 346) per month. See Table V "Invalidity".
6. Main factors influencing the amount	See Table V.	See Table V.	No special scheme.	See Table V.
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.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

Spain	France	Ireland	Italy	
Minimum Supplement.	Minimum amount.	Invalidity Pension. See Table V.	Minimum amount of the Invalidity Allowance. See Table V.	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 V.	See Table V.	2. Principle
Beneficiary of a contributory pension below a certain minimum.	Beneficiaries of an invalidity pension.	See Table V.	See Table V.	3. Eligible groups
Receiving a pension below the minimum; income below the annual ceiling of ESP 837,635 (€ 5,034) per year for a single person or ESP 977,109 (€ 5,873) with a dependent spouse.	Receiving invalidity pension.	See Table V.	See Table V.	4. Main conditions of eligibility
Difference between the adjusted pension and the annually fixed minimum for invalidity pensions. Guaranteed supplements for invalid persons over the age of 65 years.	Minimum amount: FRF 17,545 (€ 2,675) per year.	See Table V.	The allowance is made up to the level of the minimum pension: ITL 9,070,100 (€ 4,684) per year. Depending on means -test. See Table V.	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 V.	Income.	6. Main factors influencing the amount
Not available.	Not available.	44,809 (December 1998).	Not available.	7. Number of beneficiaries
100% State.	Social security.	Contributions plus State subsidy.		8. Financing

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
III. Invalidity	Minimum Pension.	No special minimum in a contributory scheme.	Compensation supplement (<i>Ausgleichszulage</i>), see Table VI "Old-age", in principle invalidity pension is calculated in the same way as old-age pension.	Minimum pension (<i>pensão mínima</i>).
1. Designation		See Table V.		
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 guarantee a minimum amount by supplementing the contributory pension scheme with a pension welfare supplement via the non-contributory scheme.
3. Eligible groups	See Table V "Invalidity".	No special scheme.	See Table VI "Old-age".	People whose pension under the contributory scheme is less than a certain minimum amount established according to the contribution career.
4. Main conditions of eligibility	See Table V "Invalidity".	No special scheme.	See Table VI "Old-age".	Pension under the contributory scheme of less than a certain minimum amount established according to the contribution career.
5. Amount payable	The minimum invalidity pension (<i>pension minimale d'invalidité</i>) 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 monthly pension amount therefore is LUF 40,255 (€ 998). 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.	No special scheme.	See Table VI "Old-age".	Difference between the amount of the contributory pension scheme and that of the minimum pension (<i>pensão mínima</i>) under the same scheme, based mainly on the contributory period.
6. Main factors influencing the amount	Length and "density" of membership period.	No special scheme.	See Table VI "Old-age".	Amount of the pension under the contributory scheme and minimum pension (<i>pensão mínima</i>) established according to the contribution career.
7. Number of beneficiaries	No available data.	No special scheme.	71,065 (annual average 1998, including compensation supplements (<i>Ausgleichszulage</i>) to the pensions of the self-employed persons).	44,830 (1997).
8. Financing	General old-age insurance scheme.	No special scheme.	100% State.	100% State.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

	Finland	Sweden	United Kingdom	
III. Invalidity	No special scheme.	No special scheme.	No special minimum in contributory scheme.	III. Invalidity
1. Designation				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
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

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
IV. Unemployment	Different minima of unemployment-insurance allowances, depending on the duration of unemployment and on number of dependants. See Table X.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table X.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table X "Unemployment".	Minimum rate of unemployment insurance allowances. See Table XI.
1. Designation				
2. Principle	See Table X.	No special scheme.	No special scheme.	See Table XI.
3. Eligible groups	See Table X.	No special scheme.	No special scheme.	See Table XI.
4. Main conditions of eligibility	See Table X.	No special scheme.	No special scheme.	See Table XI.
5. Amount payable	See Table X.	No special scheme.	No special scheme.	Minimum allowance: 2/3 of minimum daily wage = GRD 4,326 (€ 13).
6. Main factors influencing the amount	See Table X.	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.	

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

Spain	France	Ireland	Italy	
See Table X.	Solidarity allowance (<i>allocation de solidarité</i>).	Unemployment Benefit. See Table X.	No minimum in contributory scheme.	IV. Unemployment 1. Designation
See Table X.	Differential amount which varies according to age.	See Table X.	No special scheme.	2. Principle
See Table X.	Long-term unemployed.	See Table X.	No special scheme.	3. Eligible groups
See Table X.	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 X.	No special scheme.	4. Main conditions of eligibility
See Table X.	See Table X "Unemployment".	See Table X.	No special scheme.	5. Amount payable
See Table X.	Age and duration of previous insurance period.	Number of dependants.	No special scheme.	6. Main factors influencing the amount
Not available.	475,000 (December 1997).	63,913 (December 1998).	No special scheme.	7. Number of beneficiaries
100% State.	State and public sector employees.	Contributions plus State subsidy.	No special scheme.	8. Financing

Table XI.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
IV. Unemployment	No special scheme.	No special minimum in a contributory scheme. See Table X.	Unemployment insurance (see Table X "Unemployment").	No special scheme. See Table X "Unemployment".
1. Designation				
2. Principle	No special scheme.	No special scheme.	Minimum daily amount.	No special scheme. See Table X "Unemployment".
3. Eligible groups	No special scheme.	No special scheme.	Each person fulfilling the waiting period (see Table X "Unemployment"), is at least entitled to this daily amount of unemployment benefit.	No special scheme. See Table X "Unemployment".
4. Main conditions of eligibility	No special scheme.	No special scheme.	See Table X "Unemployment".	No special scheme. See Table X "Unemployment".
5. Amount payable	No special scheme.	No special scheme.	ATS 58.50 (€ 4.25) daily.	No special scheme. See Table X "Unemployment".
6. Main factors influencing the amount	No special scheme.	No special scheme.	See Table X "Unemployment".	No special scheme. See Table X "Unemployment".
7. Number of beneficiaries	No special scheme.	No special scheme.	135 persons.	No special scheme. See Table X "Unemployment".
8. Financing	No special scheme.	No special scheme.	See Table I "Financing" for unemployment benefits.	No special scheme. See Table X "Unemployment".

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XI.3

	Finland	Sweden	United Kingdom	
IV. Unemployment	No special scheme.	No special scheme.	No special minimum in contributory scheme.	IV. Unemployment
1. Designation				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
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

European Commission

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

Luxembourg: Office for Official Publications of the European Communities

2000 — 611 pp. — 29.7 x 21 cm

ISBN 92-828-9021-X

Price (excluding VAT) in Luxembourg: EUR 30

Venta • Salg • Verkauf • Πωλησεις • Sales • Vente • Vendita • Verkoop • Venda • Myynti • Försäljning

BELGIQUE BELGIE

Jean De Lannoy
Avenue de l'Europe 111, 1300 Schaerbeek 202
Belgium
Tel: (32) 2 736 43 11
Fax: (32) 2 736 43 12
E-mail: jean.de.lannoy@jean.de.lannoy.be
URL: http://www.jean.de.lannoy.be

**La librairie europeenne/
De Europese Boekhandel**

Rue de l'Europe 111, 1300 Schaerbeek 244
Belgium
Tel: (32) 2 736 43 11
Fax: (32) 2 736 43 12
E-mail: europe@librairieeuropeenne.be
URL: http://www.librairieeuropeenne.be

Monitor belge/Belgisch Staatsblad

Rue de l'Europe 111, 1300 Schaerbeek 244
Belgium
Tel: (32) 2 736 43 11
Fax: (32) 2 736 43 12

DANMARK

J. H. Schultz Information A/S
Horsensvej 17
DK-2650 Valby, Denmark
Tel: (45) 44 43 43 43
Fax: (45) 44 43 43 43
E-mail: schultz@schultz.dk
URL: http://www.schultz.dk

DEUTSCHLAND

Bundesanzeiger Verlag GmbH
Vertriebsabteilung
Anwaltsstrasse 100
D-57474 Kallert
Tel: (49) 251 22 98 21
Fax: (49) 251 22 98 21
E-mail: biva@bva-verlag.de
URL: http://www.bundesanzeiger.de

ELLAGIA GREECE

G. C. Eleftheroudakis SA
International Bookstore
Panepistimiou 17
GR-11524 Athens
Tel: (30) 21 331 41 80 / 2 3 4 5
Fax: (30) 21 323 98 21
E-mail: gce@eleftheroudakis.com

ESPAÑA

Boletín Oficial del Estado
Eduardar 27
E-28017 Madrid
Tel: (34) 915 28 21 11 (Lubosa)
913 84 17 15 (Suscrip)
Fax: (34) 915 98 21 21 (Lubosa)
913 84 17 14 (Suscrip)
E-mail: boe@boe.es
URL: http://www.boe.es

Mundi Prensa Libros, SA
Cabrils 47
E-28012 Madrid
Tel: (34) 91 36 42 11
Fax: (34) 91 9 29 39 8
E-mail: libros@mundiprensa.es
URL: http://www.mundiprensa.com

FRANCE

Journal officiel
Service des publications des CE
29, rue Drouot
F-75772 Paris Cedex 10
Tel: (33) 1 42 95 21 11
Fax: (33) 1 42 95 21 11
E-mail: jof@journal-officiel.gouv.fr
URL: http://www.journal-officiel.gouv.fr

IRELAND

Government Supplies Agency
Publications Section
5-5 Harcourt Road
Dublin 2
Tel: (353) 1 471 31 11
Fax: (353) 1 475 27 69
E-mail: gsa@irl.gov

ITALIA

Licosa SpA
Via Dura di Calabria, 11
Casella postale 552
I-50125 Firenze
Tel: (39) 055 54 63 1
Fax: (39) 055 64 12 57
E-mail: licosa@licosa.com
URL: http://www.licosa.com

LUXEMBOURG

Messagerie du livre SARL
5, rue Bastion
L-1211 Luxembourg
Tel: (352) 40 19 40
Fax: (352) 49 05 01
E-mail: ml@ml.lu
URL: http://www.ml.lu

NEDERLAND

SDU Servicecentrum Uitgevers
Oude Waardersteeg 49
Postbus 24
2500 CA Den Haag
Tel: (31) 70 329 40 01
Fax: (31) 70 329 40 04
E-mail: sdu@sdu.nl
URL: http://www.sdu.nl

ÖSTERREICH

**Manz'sche Verlags- und
Universitätsbuchhandlung GmbH**
Kohlmarkt 16
A-1014 Wien
Tel: (43) 1 53 16 11 30
Fax: (43) 1 53 16 11 67
E-mail: bestellung@manz.co.at
URL: http://www.manz.at

PORTUGAL

Distribuidora de Livros Bertrand Ld.
Grupo Bertrand, SA
Rua das Terezas, 4-A
Alameda 2000
Tel: (351) 21 23 47 47
Fax: (351) 21 23 47 45
E-mail: bertrand@bertrand.pt

Imprensa Nacional-Casa da Moeda, SA

Rua da Escola Politecnica n. 135
P-1250-100 Lisboa Codes
Tel: (351) 213 04 52 00
Fax: (351) 213 04 52 50
E-mail: sp@in.cm.pt
URL: http://www.incm.pt

SUOMI FINLAND

**Akateeminen Kirjakauppa/
Akademiska Bokhandeln**
Keskuskatu 1
FI-00100 Helsinki
Tel: (358) 9 24 44 18
Fax: (358) 9 24 44 25
E-mail: akateeminen.com
URL: http://www.akateeminen.com

SVERIGE

BTJ AB

Funktionsgatan 11
S-221 82 Lund
Tel: (46) 46 18 00 00
Fax: (46) 40 30 79 47
E-post: btj@pub.ebtj.se
URL: http://www.btj.se

UNITED KINGDOM

The Stationery Office Ltd
Orders Department
PO Box 276
London SW8 5DT
Tel: (44) 171 830 60 50-522
Fax: (44) 171 870 60 95-533
E-mail: book.orders@so.co.uk
URL: http://www.stationery.co.uk

ISLAND

Bokabud Larusar Blöndal
Hafnarvegur 12
IS-101 Reykjavik
Tel: (354) 592 20 41
Fax: (354) 592 20 41
E-mail: bokabud@sernet.is

NORGE

Svelts Norge AS
Postboks 44
NO-2007 Oslo
Tel: (47) 22 91 49 00
Fax: (47) 22 91 45 45
E-mail: sv@svetts.no

SCHWEIZ/SUISSE/SVIZZERA

Euro Info Center Schweiz
c/o OSEC
Stampfenbachtstraße 85
CH-8035 Zurich
Tel: (41) 1 365 53 15
Fax: (41) 1 365 54 11
E-mail: eics@osec.ch
URL: http://www.osec.ch/eics

BULGARIA

Europress Euromedia Ltd
Bulgaria
Tel: (359) 2 980 42 30
E-mail: Mienna@inbox.bg

ČESKA REPUBLIKA

ISIS
PIS-prodávna
Havelská 22
CZ-130 00 Praha 3
Tel: (420) 21 23 14 86
Fax: (420) 21 23 14 14
E-mail: vef@isisovis.cz
URL: http://isisovis.cz

CYPRUS

**Cyprus Chamber of Commerce
and Industry**
PO Box 1455
CY-1500 Nicosia
Tel: (357) 2 60 95 00
E-mail: info@ccci.org.cy
URL: http://www.ccci.org.cy

EESTI

Eesti Kaubandus-Tootuskoda
Eesti Kaubandus- ja
Tööstuskoja Liige
Toomkooli 17
EE-10111 Tallinn
Tel: (372) 646 00 44
Fax: (372) 646 00 45
E-mail: info@koda.ee
URL: http://www.koda.ee

HRVATSKA

Mediatrade Ltd
Palaš Hrvata 1
HR-10000 Zagreb
Tel: (385) 1 481 94 11
Fax: (385) 1 481 94 11

MAGYARORSZAG

Euro Info Service
Hargyasz Europa Ház
PO Box 44
H-1441 Budapest
Tel: (36) 1 264 82 79
Fax: (36) 1 264 82 75
E-mail: euroinfo@euroinfo.hu
URL: http://www.euroinfo.hu

MALTA

Miller Distributors Ltd
Mars International Airport
POF 1026
Luqa (LQA)
Tel: (356) 65 43 49
Fax: (356) 65 67 91
E-mail: gary@mls.mt

POLSKA

Ans Polonia
Krakow, Al. Prymasa Meszka 7
Skrytka 1001
PL-30-050 Warszawa
Tel: (48) 22 826 62 40
Fax: (48) 22 826 62 40
E-mail: books@anspolonia.com.pl

ROMANIA

Euromedia
Strada Floriza Nr.44 sector 3
RO-10749 Bucharest
Tel: (40) 1 315 44 03
Fax: (40) 1 315 44 03
E-mail: info@euromedia.ro

ROSSIYA

CECC
Alikova, Okhtalov Av 9
117112 Moscow
Tel: (7) 095 135 52 27
Fax: (7) 095 135 52 27

SLOVAKIA

Centrum VTI SR
Nám. Slobody 19
SK-80203 Bratislava
Tel: (421) 71 54 41 83 64
Fax: (421) 71 54 41 83 64
E-mail: centrum@vti.sk
URL: http://www.vti.sk

SLOVENIJA

Gospodarski Vestnik
Dunajska cesta 5
SLO-1000 Ljubljana
Tel: (386) 613 09 16 40
Fax: (386) 613 09 16 45
E-mail: europ@gvestnik.si
URL: http://www.gvestnik.si

TURKIYE

Dunya Informatik AS
Etiler Mahallesi
No: 29 Kat: 2
Tel: (90) 312 424 36 20
Fax: (90) 312 424 36 27
E-mail: info@dunya-gazete.com.tr

AUSTRALIA

Hunter Publications
PO Box 434
3067 Altonastown, Victoria
Tel: (61) 3 94 37 53 61
Fax: (61) 3 94 37 53 64
E-mail: jpdavies@ozemail.com.au

CANADA

Les éditions La Liberté Inc.
300, rue de la Liberté
Oshawa, Ontario L1G 4K6
Tel: (416) 281 25 44
E-mail: la.liberte@mediation.ca

Renov Publishing Co. Ltd
6500 Glen Watford Road Unit 1
K1J 9L6 Ottawa, Ontario
Tel: (613) 238 52 23
Fax: (613) 238 52 23
E-mail: info@renovbooks.com
URL: http://www.renovbooks.com

EGYPT

The Middle East Observer
41 Sherif Street
Cairo
Tel: (20) 2 392 69 19
Fax: (20) 2 393 97 32
E-mail: info@meoobserver.com
URL: http://www.middleeast.net.eg

INDIA

EBIC India
3rd Floor, Y. B. Chavan Centre
Gate 3, Bhamburda Marg
400 021 Mumbai
Tel: (91) 22 282 60 64
Fax: (91) 22 285 45 64
E-mail: ebic@ebicindia01.vsnl.net.in
URL: http://www.ebica.com

JAPAN

PSI-Japan
Asahi Sanbancho Plaza #206
7-1 Sanbancho, Chiyoda-ku
Tokyo 100
Tel: (81) 3 32 34 69 21
Fax: (81) 3 32 34 69 19
E-mail: book@psi-japan.co.jp
URL: http://www.psi-japan.co.jp

MALAYSIA

EBIC Malaysia
Level 7, Wisma Hong Leong
18 Jalan Pinang
50450 Kuala Lumpur
Tel: (60) 3 21 62 62 98
Fax: (60) 3 21 62 61 98
E-mail: ebic@malind.net.my

MEXICO

Mundi Prensa Mexico, SA de CV
Río Piedras 5, 061
Calle de Guadalupe
MX-06500 Mexico, DF
Tel: (52) 56 533 26 98
Fax: (52) 56 514 67 39
E-mail: 101545 2361@compuserve.com

PHILIPPINES

EBIC Philippines
1001 E. Rockwell Bank Tower
Suite 400, Pasay Avenue, T. Manila St
Makati City
Metro Manila
Tel: (63) 2 759 60 40
Fax: (63) 2 759 60 60
E-mail: ebic@comnet.ph
URL: http://www.ebic.com

SOUTH AFRICA

Eurochamber of Commerce in South Africa
PO Box 761 708
2146 Sandton
Tel: (27) 11 884 93 92
Fax: (27) 11 883 35 73
E-mail: info@eurochamber.co.za

SOUTH KOREA

**The European Union Chamber
of Commerce in Korea**
12F, The Shilla Hotel
137, Jungnang-dong 2 Ga, Chung-gu
100-82 Seoul
Tel: (82) 2 22 53 563 14
Fax: (82) 2 22 53 563 16
E-mail: eu@eu-ck.or.kr
URL: http://www.eu-ck.org

SRI LANKA

EBIC Sri Lanka
Trans Asia Hotel
115 Seetharampalam
A. Ganderu Mawatha
Colombo 2
Tel: (94) 11 074 71 50 78
Fax: (94) 11 44 87 79
E-mail: ebic@sl-dms.com

THAILAND

EBIC Thailand
29 Vajiravongkarn Rd, 8th Floor
Soi Chitram
Pluengthai
10330 Bangkok
Tel: (66) 2 655 09 27
Fax: (66) 2 655 06 28
E-mail: ebic@ksc15.th.com
URL: http://www.ebic.org

UNITED STATES OF AMERICA

Bernan Associates
4611-F Assembly Drive
Lanham MD20706
Tel: (1) 800 274 44 47 (toll free telephone)
Fax: (1) 800 865 34 50 (toll free fax)
E-mail: query@bernan.com
URL: http://www.bernan.com

ANDERE LANDE/OTHER COUNTRIES

ANDERE LANDE/OTHER COUNTRIES
Bitte wenden Sie sich an ein Büro Ihrer Wahl/ Please contact the sales office of your choice/ Veuillez vous adresser au bureau de vente de votre choix
Office for Official Publications of the European Communities
2, rue de la Loi
L-2985 Luxembourg
Tel: (352) 43 03 1 3 1 3
Fax: (352) 43 03 1 3 1 3
E-mail: info@europa.eu.int
URL: http://europa.eu.int

Subscribe to the 'Employment & social affairs' series!

Price in Luxembourg (excluding VAT)

Annual subscription (12 issues)	EUR 150
Price per issue	EUR 15

These publications include the annual reports produced by Directorate-General for Employment and Social Affairs, such as 'Employment in Europe' and 'Equal opportunities for women and men in the European Union' and other key documents on the subjects of 'Employment and European Social Fund', 'Equality between women and men', 'Health', 'Social security and social integration', 'Industrial relations and industrial change', 'Fundamental rights and anti-discrimination'.

Please send all orders to the sales office of your choice (see addresses overleaf or <http://eur-op.eu.int>).

Price (excluding VAT) in Luxembourg: EUR 30



OFFICE FOR OFFICIAL PUBLICATIONS
OF THE EUROPEAN COMMUNITIES

L-2985 Luxembourg

ISBN 92-828-9021-X



9 789282 890219