



MISSOC

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CHANGES IN THE COMPARATIVE TABLES

**Pre-print of the Information concerning the Situation on July 1st,
1995**

Dezember 1995

MISSOC-Info is compiled on the basis of information provided by national correspondents. The opinions and analyses do not necessarily reflect the opinions or views of the Commission of the European Communities, the Member States or the correspondents.

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PREFACE

The new edition of the annual MISSOC-Publication „Social Protection in the Member States of the Union“ which will reflect the developments in effect as of July 1, 1995, is currently being prepared. The MISSOC-Secretariat had been provided with the relevant information at the beginning of September. It is currently translated into French, German and English and prepared for printing.

Unfortunately, these technicalities require quite some time. This means that the annual publication, which refers to July 1 of a year, can only be sent off at the start of the following year. In order to provide MISSOC-users with updated information we decided to publish all changes regarding the „Comparative Tables“ (and reflecting the developments in effect as of July 1 of the current year) separately as „MISSOC-Info“.

We herewith present our readers with a special issue of the MISSOC-Info. All *important* changes regarding the tables II-XIII.1 have been published in this issue which have come into effect since our last publication. The information reflects the developments in effect as of July 1995.

MISSOC-Secretariat
Dr. Wilhelm Breuer

Belgium

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

2. Other contributions to the sector health:

...
d) A 3.55 % deduction from pension amounts. This deduction may not reduce the monthly pension to less than BFR 44,155 (ECU 1,154) or - in the case of a person with no dependants - to less than BFR 37,257 (ECU 974).
...

3. Old-age, survivors

...
2. A 3.50 % deduction from invalidity benefits and pre-retirement pensions. These deductions may not reduce the invalidity benefits to less than BFR 42,750 (ECU 1,117) or - in the case of a person with no dependants - of less than BFR 35,627 (ECU 931) per month. Limits for early retirement pensions are BFR 42,805 (ECU 1,119) and BFR 35,639 (ECU 932).
...

5. Unemployment

1. Social security contributions:

Rate applied for the field of unemployment in the months of April, May and June 1995:

2.33 % in total
0.87 % employee
1.46 % employer
No ceiling.

2. Other employers' contributions collected by the National Social Security Office for the same period:

a) Special contribution of employers with at least 10 employees of 1.69% of the wages and salaries;
b) Employer "wage moderation" contributions of 7.49 %;
c) Lump-sum employer contributions for involuntary part-time work: BFR 1,950 (ECU 51) (enterprises with 20 employees or more) or BFR 975 (ECU 25) (enterprises with less than 20 employees) per quarter and per employee;
d) Employer contributions, lump-sum payments paid for conventional early-retirement pensions. (BFR 4,500 (ECU 118) to 1,000 (ECU 26) to the category of early retirement pension);

e) Special employer contribution for certain early retirement pensions equal to 50 % or 33 % of the complementary indemnity to the unemployment benefits;

f) Employer contributions equal to 0.05 % of wages. This money is allocated for measures to help unemployed workers find employment.

g) Employer contributions equal to 0.35 % of wages, used to finance temporary unemployment benefits.

Public authorities' contributions: 4. Old-age, survivors

For 1995 an amount of BFR 415,419.6 million (ECU 1,163 millions).

Table III: Health Care

Beneficiaries: 4. Special rules for pensioners

Reduction of 3.55 % in benefits as long as payment not reduced below BFR 44,155 (ECU 1,154) per month or BFR 37,257 (ECU 974) if no dependants.

Table IV: Sickness - Cash Benefits

Benefits: 2. Amount of the benefits

60 % of earnings. Ceiling of earnings: BFR 3,554 (ECU 93) per day.

Table VI: Invalidity

Benefits: 1. Amount of pension

...
2. Minimum for regularly employed:
a) With dependants:
BFR 1,285 (ECU 34) per day,
b) Without dependants:
single: BFR 1,028 (ECU 27)
per day;
cohabits: BFR 920 (ECU 24)
per day.
3. Minimum for non-regularly employed:
a) With dependants:
BFR 1,031 (ECU 27) per day,
b) Without dependants:
BFR 773 (ECU 20) per day.

Table VII: Old-age

Benefits: 1. Amount of pension

...
S = earnings; considered amounts:
a) Before 1 January 1955:
BFR 402,027 (ECU 10,508).

...
Guaranteed minima for complete schedule of contributions:

Households:
BFR 404,360 (ECU 10,569);
Single: BFR 323,582 (ECU 8,458).

2. Annual earnings ceiling

BFR 1,325,550 (ECU 34,648).

Table VIII: Survivors

Benefits: 1. Surviving spouse

...
Guaranteed minimum for fully ensured:
BFR 318,148 (ECU 8,316) per year.

Table IX: Employment injuries and occupational diseases

Benefits: 2. Temporary incapacity: Cash benefits

c) Amount of the benefit

Maximum: BFR 927,540 (ECU 24,245). Minimum for minors

and apprentices: BFR 185,508 (ECU 4,849); taking into account of wages of adult workers, when minors become of age.

Permanent incapacity

d) Basic earnings used for calculating annuity

...
Maximum ceiling: BFR 927,540 (ECU 23,769) per year.
...

Table X: Family benefits

Family allowances: 3. Monthly amounts

1st child:
BFR 2,601 (ECU 68).
2nd child:
BFR 4,813 (ECU 126).
3rd child and subsequent children:
BFR 7,185 (ECU 188).

5. Supplements which vary with age

Supplements to the monthly amounts varying with age:

1. Children aged 6 or more:
BFR 904 (ECU 24).
2. Children aged 12 or more:
BFR 1,380 (ECU 36).
3. Children aged 16 or more:
a) Children in 1st order usual levels except handicapped:
BFR 1,456 (ECU 38),
b) Other children (handicapped included): BFR 1,688 (ECU 44).

Other benefits: 1. Birth grants

BFR 35,236 (ECU 921) for first birth;
BFR 26,511 (ECU 693) for second and each subsequent birth.
Adoption grant:
BFR 35,236 (ECU 921) per adopted child.

3. Special allowances for handicapped children

...
BFR 11,700 (ECU 306) if the child obtains 0, 1, 2 or 3 points of autonomy;
BFR 12,808 (ECU 335) if the child obtains 4, 5 or 6 points of autonomy;
BFR 13,692 (ECU 358) if the child obtains 7, 8 or 9 points of autonomy.

Special cases: 2. Pensioners

...
1st child:
BFR 5,450 (ECU 142);
2nd child:
BFR 5,634 (ECU 147);
3rd child and subsequent children:
BFR 7,329 (ECU 192).

Table XI: Unemployment

Benefits: 4. Earnings ceiling

BFR 2,149.06 (ECU 56) per day.

5. Rate

Daily Allowances:

1. Unemployment benefits

- a) Cohabits with dependants: 60 % of reference earnings. Max. BFR 1,289, min. BFR 1,132 (ECU 34-30).
- b) Single persons: 60 % in the 1st year of unemployment. Max. BFR 1,289 (ECU 34), min. BFR 810 (ECU 34-21). 42 % from the 2nd year onwards. Max. BFR 903 (ECU 24), min. BFR 810 (ECU 21).
- c) Cohabitants without dependants: 55 % in the 1st year of unemployment. Max. BFR 1,182 (ECU 31). min. BFR 646 (ECU 17). 35 % for the following three months. Max. BFR 752 (ECU 20), min. BFR 646 (ECU 17). After 15 months, possibility of

lump-sum allowance if certain conditions are fulfilled. Lump-sum of BFR 482 (ECU 13), raised to BFR 643 (ECU 17) if they are part of a household which has only replacement incomes, as long as the total benefits do not exceed BFR 1,289 (ECU 34) per day. The period of 15 months is extended in relation to former employment on the formula of 3 months per each year of professional activity and/ or wage-earning. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33%.

2. Waiting allowance (based on study records) and transitional allowances during part-time compulsory education:

- a) Cohabitants (household with only replacement incomes): Age below 18: BFR 292 (ECU 7.60), over 18: BFR 469 (ECU 12).
- b) Single persons: Age below 18: BFR 315 (ECU 8.20), 18 - 20: BFR 495 (ECU 13), 21 and over: BFR 640 (ECU 17).
- c) Cohabitants without dependants: Age below 18: BFR 276 (ECU 7.20), over 18: BFR 440 (ECU 12).

3. Unemployment benefit plus age supplement after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years:

- a) Cohabitants with dependants: From BFR 1,424 (ECU 37) (max.) to BFR 1,243 (ECU 33) (min.).
- b) Single persons: From BFR 1,289 (ECU 34) or 1,171 (ECU 31) (max.) to BFR 1,145 (ECU 30) or 1,040 (ECU 27) (min.) according to the category.
- c) Cohabitants without dependants: From BFR 1,289 (ECU 34) or 913 (ECU 24) (max.) to BFR 1,132 (ECU 30) or 801 (ECU 21) (min.) according to the category and, if necessary, possible extension after 15 months, BFR 784 (ECU 20) or 623 (ECU 16).

Benefits for older unemployed and early retirement:

2. Conditions

2. 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.

3. Rates

1. Measures: Contractual early retirement partial pension: complementary indemnity system for certain older employees in case of benefit reduction for part-time work.
2. Conditions: Minimum age 55, no exceptions; entitled to unemployment benefits; replacement obligation for those hours which the beneficiary does no longer work - no exception possible.
3. Rates: In addition to the remuneration of his part-time work the beneficiary receives a supplement partly consisting of unemployment benefit and the remaining sum of which is paid by the employer. Since 1 December 1994 the amount of unemployment benefit has been fixed at a flat-rate of BFR 446 (ECU 12) per day.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum

Examples

1. Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:

Person living alone:

BFR 20,103 (ECU 526).

Couple with or without children:

BFR 26,805 (ECU 701).

Single parent family:

BFR 26,805 (ECU 701).

Cohabitant:

BFR 13,402 (ECU 350).

2. Monthly amounts including family allowances:

Couple with one child (10 years):

BFR 31,634 (ECU 827).

Couple with 2 children (8, 12 years):

BFR 38,648 (ECU 1,010).

Couple with three children
(8-10-12 years):
BFR 46,881 (ECU 1,225).
Single parent family with
one child (10 years):
BFR 31,634 (ECU 827).
Single parent family with
2 children (8, 10 years):
BFR 38,172 (ECU 998).

Relations between the amounts

1. Spouses living in the same accommodation or single persons with dependent children: 100 % (basis rate).
2. Single person without dependent children: 75 % of the basis rate.
3. Companion: 50 % of the basis rate.
4. Rate for married couples 1 child (incl. guaranteed family allowances, average age supplement: 12 years): + 20%.
5. Rate for married couples, 2 children (incl. guaranteed family allowances, average age supplement: 12 years): + 46 %.
6. Rate for married couples, 3 children (incl. guaranteed family allowances, average age supplement: 12 years): + 79 %.

Number of beneficiaries

68,985 (1st January 1995).

Costs

BFR 7,072 million (ECU 185 million) (1994).

2. Specific non-contributory minima

I. Old-age: 5. Amount payable

BFR 241,254 (ECU 6,306) per year (single rate).
BFR 321,668 (ECU 8,408) per year (married couples rate).

7. Number of beneficiaries

106,297 (in 1995).

II. Invalidity: 5. Amount payable

1. Income replacement allowance:
 - a) beneficiary living with a partner:
BFR 160,843 (ECU 4,204)
 - b) single beneficiary:
BFR 241,243 (ECU 6,306)
 - c) beneficiary with dependants:
BFR 321,660 (ECU 8,408)

2. Integration allowance:
depending on classification of lack of independence:
BFR 33,096 (ECU 865),
BFR 112,777 (ECU 2,948),
BFR 180,203 (ECU 4,710),
BFR 262,534 (ECU 6,862).

3. Assistance to the elderly allowance:
depending on classification of lack of independence:
BFR 107,956 (ECU 2,822),
BFR 131,257 (ECU 3,431),
BFR 154,552 (ECU 4,040).

7. Number of beneficiaries

198,683 (198,683).

Single-parent-families: 4. Main conditions of eligibility

Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not exceed BFR 405,432 (ECU 10,597).

7. Number of beneficiaries

January 1995: 3,173.

V. Other specific non-contributory minima

Children not benefiting under any other scheme:

1st child: BFR 3,925 (ECU 103)
2nd child: BFR 5,634 (ECU 147)
3rd and further: BFR 7,739 (ECU 192).

Age supplement:

6 - 12 years: BFR 904 (ECU 24)
12 - 16: BFR 1,380 (ECU 36)
16 and over: BFR 1,688 (ECU 44).

Children already benefiting under another scheme:

1st child: BFR 757 (ECU 20)
2nd child: BFR 4,813 (ECU 126)
3rd and further: BFR 7,185 (ECU 188)

Age supplement (not applicable to single child or the last-born child):

6 - 12 years: BFR 904 (ECU 24)
12 - 16 years: BFR 1,380 (ECU 36)
16 years and over or 1st of a group:
BFR 1,456 (ECU 38)

other children: BFR 1,688 (ECU 44).

3. Minima in contributory schemes

I. Old-age: 5. Amount payable

Single person:
BFR 323,582 (ECU 8,458) per year.
Household:
BFR 404,360 (ECU 10,569) per year.

7. Number of beneficiaries

23,038 (figure for 1994 and limited to salaried workers with a complete career).

II. Survivors: 5. Amount payable

BFR 315,053 (ECU 8,235) per year.

7. Number of beneficiaries

7,172 in 1994 (minimum survivor's pension for complete career).

III. Invalidity: 5. Amount payable

Daily amounts of the minimum allowance:

1. Minimum for regular worker:

a) With dependants:
BFR 1,285 (ECU 34)
b) Without dependants:
Single: BFR 1,028 (ECU 27);
living with a partner:
BFR 920 (ECU 24)

2. Minimum for a non-regular worker:

a) With dependants:
BFR 1,031 (ECU 27);
b) Without dependants:
BFR 773 (ECU 20).

Denmark

Table II: Financing

Financing principle: 5. Unemployment

Benefits are paid by the State. However, the contributions (paid into the funds) by the insured persons as well as the employer contributions towards the Labour Market Funds, set up as of

1st January 1994, make up the composition of these funds, in order to cover State expenditure on these benefits.

Contributions: Rates and ceiling
1. Sickness and maternity

From January 1st 1994, contributions paid into the labour market funds by all salaried and non salaried workers to cover State expenditure on daily allowances.

5. Unemployment

Employees: Flat-rate contributions fixed every year based on legal maximum rate of daily payment. At present: 7.24 times this rate per year.

Employers: Flat-rate contributions based on turnover subject to VAT (MOMS) payable by the employer and the total of all salaries and wages paid.

Contribution towards the Labour Market Funds (since January 1st 1994) paid also by non-insured persons to cover cost of daily allowances paid by the State.

Public authorities' contributions:

2. Sickness and maternity: Cash benefits

In the case of sickness, the local authorities, reimbursed by the State for 50 % of their expenditure, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks, except for the public sector where the employers cover the whole sickness period (as regards the law on sickness benefits, state institutions and bodies as well as private institutions receiving at least 50 % State funding are considered "Public sector employers").

Since 1.1.1994, contribution into the Labour Market Funds to cover State expenditure.

5. Employment injuries and occupational diseases

The registered insurance companies pay a lump sum for each case into the National Office (Arbejdsskadestyrelsen) to cover administration costs.

6. Unemployment

The state covers the possible deficit.

Table IV: Sickness - Cash Benefits

Conditions

Self-employed:

2. 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).

Benefits: 1. Duration of benefits

52 weeks in 18 months; pensioners or people who have reached the age of 67 not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness (covered by employer). Benefits can be paid for a longer period under certain conditions, for example in the case of employment injury.

2. Amount of the benefits

1. Employees:
Calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Funds deducted), with a maximum of DKR 2,556 (ECU 352) per week or DKR 69.08 (ECU 9.50) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks.

3. Continuation of payments to sick workers

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.

Table V: Maternity

Benefits: 2. Cash benefits:
Kind and duration

2. Male employed or self-employed: Weekly payments for 2 weeks within the 14 weeks following birth.

4. Hours or days during pregnancy where work was interrupted for preventive medical examinations.

Amount

Maximum DKR 2,556 (ECU 352) per week or DKR 69.08 (ECU 9.50) per hour.

Table VI: Invalidity

Benefits: 1. Amount of pension

Basic amount: DKR 44,508 (ECU 6,127) per year, if income is not above a certain level.

Invalidity amount: DKR 21,660 (ECU 2,982) per year. Married persons: DKR 18,432 (ECU 2,537) per year each, if both qualify for this supplement or the invalidity allowance.

Incapacity of work amount: DKR 29,892 (ECU 4,115) per year. For married persons: DKR 21,624 (ECU 2,977) per year each, if both qualify for this supplement.

Supplement payable to pensioners: DKR 19,548 (ECU 2,691) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKR 22,560 (ECU 3,105) per year.

Special pension supplement: for pensioners living alone, DKR 21,552 (ECU 2,967) per year. This supplement can also be paid to single persons who are in receipt of an invalidity allowance.

Early retirement amount: If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKR 11,304 (ECU 1,556) per year.

5. Other benefits

1. Outside assistance allowance: given for the personal aid of a third person and in case of blindness or acute short-sightedness: DKR 22,620 (ECU 3,114) per year. This allowance can be replaced by:

2. Constant attendance allowance: when the claimant needs constant surveillance or care by a third person: DKR 45,120 (ECU 6,211) per year.

3. Invalidity allowance: given when earnings are too high for a pension, but when invalidity (66 - 100 %) is medically certified, and in cases of deafness resulting in serious problems of communication: DKR 21,768 (ECU 2,966) per year; if the spouse receives the same invalidity allowance or invalidity pension: DKR 17,688 (ECU 2,435) per year. The supplement of single persons receiving invalidity allowance and assistance allowance or outside assistance amounts to DKR 24,564 (ECU 3,381) per year.

Table VII: Old-age

Benefits: 1. Amount of pension

National pension:

1. Basic amount: DKR 44,508 (ECU 6,127) per year. A full pension is paid if 40 years of residence after the age of 15 and before the age of 67, otherwise pension is reduced.

2. Pension supplement: DKR 19,548 (ECU 2,691) per year on condition that the income of the pensioners and his/her spouse do not exceed a certain ceiling. For single pensioners: DKR 22,560 (ECU 3,105).

3. Special pension supplement: for pensioners living alone, DKR 21,552 (ECU 2,967) per year.

4. A personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs.

Supplementary pension:

DKR 13,550 (ECU 1,857) per year if affiliated to complementary scheme since April 1st, 1964. Supplementary pensions of less than DKR 1,070 (ECU 147) per year will be replaced by a lump-sum payment.

Early pension

...

2. ...

Conditions: Must be between 60 and 67 years; must reduce the number of working hours by at least seven hours or one quarter; remaining number of hours must be between 12 and 30 per week; must be resident in Denmark. **Employees:** Must have participated in the supplementary pension scheme (ATP) for at least 10 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. **Self-employed:** Must have worked full-time during the past five years, must have been self-employed in Denmark for at least 4 out of the past 5 years; must have been self-employed for at least 9 out of the past 12 months; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average.

Amount: 1/37 of basic amount. From 1st January 1995, the basic amount is DKR 56.56 (ECU 7.70) per reduced hour for salaried workers. This amount corresponds to 82% of the maximum daily allowance paid by the health insurance funds; it is adjusted once a year. The partial pensions for the self-employed amounts to DKR 54,496 (ECU 7,501) per year (which corresponds to 18.5 working hours per week).

Financing: Financed by taxes, no contributions. The communities are reimbursed by the State for 100 % of the costs.

Accumulation with earnings

1. National Pension:

The basic amount depends on the income gained from the pensioners' professional activity. Reduced by DKR 60 (ECU 8.30) for every DKR 100 (ECU 14) earned in excess of DKR 116,500 (ECU 16,036) (for single person) or DKR 126,800 (ECU 17,454) (for married person) per year. Pension supplement is reduced by 30 % of earnings (earnings of pensioner and spouse) in excess of DKR 82,200 (ECU 11,315) per year for each married person and DKR 41,100 (ECU 5,657) for singles.

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Table VIII: Survivors

Conditions: 1. Deceased insured person

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.

Benefits: 7. Other benefits

1. Death grant: Up to DKR 6,400 (ECU 881), depending on the estate of the deceased.

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Table IX: Employment injuries and occupational diseases

3. Permanent incapacity:

d) Basic earnings used for calculating annuity

Total earnings in year before injury. Maximum: DKR 295,000 (ECU 40,607).

e) Amount or formula

1. Total incapacity: Pension equal to 80 % of annual earnings of recipient up to an amount of DKR 295,000 (ECU 40,607) per year (80 %: DKR 236,400 = ECU 32,541). This ceiling is readjusted once a year according to the general evolution of salaries.

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i) Accumulation with other pensions

If the invalidity pension (the lump-sum settlement has no effect) combined with a social pension or social security benefits, these are reduced.

...

4. Other benefits

Handicap allowance for permanent handicap in daily life. For 100 % handicap, allowance is DKR 357,000 (ECU 49,142).

Death: 1. Surviving spouse

Pension: 30 % of annual salary of deceased (calculated on the basis of a maximum amount of DKR 295,000 (ECU 40,607) during a period of 10 years maximum (same rules for widows and widowers).

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6. Capital sum on death

Lump sum of DKR 93,000 (ECU 12,802) for surviving spouse (or a person cohabiting with the deceased). See: Surviving spouse

Table X: Family benefits

Family allowances: 3. Monthly amounts

General family benefits (børnefamilieydelse):

For each child of 0 - 3 years: DKR 2,400 (ECU 330) per quarter = DKR 800 (ECU 110) per month.

For each child of 3 - 7 years: DKR 2,150 (ECU 296) per quarter = DKR 716.66 (ECU 99) per month.

For each child of 7 - 17 years (up to the age of 18):

DKR 1,650 (ECU 227) per quarter = DKR 550 (ECU 76) per month.

Other benefits: 1. Birth grants

DKR 1,364 (ECU 188) per quarter = DKR 454.66 (ECU 62) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.

2. Allowance for single parent

The general benefits are supplemented by DKR 1,104 (ECU 152) per quarter = DKR 368 (ECU 51) per month and per child.

Moreover, an allowance of DKR 843 (ECU 116) per quarter = DKR 281 (ECU 39) per month and per household.

Special cases: 2. Pensioners

Special allowances of DKR 706 (ECU 97) per month for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKR 368 (ECU 51) per month per child.

3. Orphans

Special additional allowance of DKR 706 (ECU 97) per month for each motherless or fatherless child.

Special allowance for each motherless and fatherless child. Amount is raised to DKR 1,412 (ECU 194) per month and child.

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Table XI: Unemployment

Total unemployment: 2. Qualifying period

1. To have completed a minimum period of employment and insurance of 26 weeks during the 3 preceding years.
2. 1 year of insurance with fund.

Benefits: 2. Duration of payment

Limited to two periods. An initial one of four years (period 1) and a second one of three years (period 2).

For unemployed persons aged 50 period 2 could be extended until their 60th birthday if they fulfil the conditions for early retirement at this age. At the age of 60 the duration of payment will be limited. For the insured person entitled for a social pension: Limited to 12 months during 18 months.

Transition benefits: A member of an unemployment insurance fund, aged between 55 and 59, who is entitled to unemployment allowances and who has drawn this benefit for at least 12 months during the last 15 months and who has his residence in Denmark and at the age of 60 fulfils the conditions (waiting period) for early retirement, is entitled to a "transition benefit" (overgangsydelse) of 82 % of the maximum daily allowance. This allowance stops when the insured reaches the age of 60 or if he or she is awarded to an early retirement pension.

On a trial basis persons aged 50 - 54 may choose the transition benefit until the end of 1996. Salary of up to DKR 27,500 (ECU 3,785.) per year without reduction of the benefit.

3. Earnings taken as reference

Calculation usually based on average earnings of preceding 12 weeks or 3 months, contributions to the Labour Market Funds deducted.

5. Rate

90 % of reference earnings, but not more than DKR 2,555 (ECU 352) per week. Maximum rates are fixed for 12 months at a time by each individual fund.

Young unemployed persons immediately after professional training of 18 months or after military service: up to DKR 2,085 (ECU 287).

Benefits for older unemployed and early retirement

1. Measure

Early retirement scheme.
Transition benefits (see above).

3. Rates

During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKR 2,555 (ECU 352) per week. After 30 months not more than 82 % of the upper limit (DKR 2,095 = ECU 288).

Transition benefits: 82 % of the calculation base. Salary up to DKR 27,500 (ECU 3,785) per year without reduction of the benefit.

Partial unemployment: 3. Compensation

Maximum: 2/3 of normal rate.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum

Examples

1. Monthly amounts not including housing allowance:
 - a) Persons supporting at least one child: DKR 8,862 (ECU 1,220).
 - b) Single person: DKR 6,652 (ECU 916).
 - c) Under 25 years of age:

- (i) living with parents: DKR 2,088 (ECU 287).
- (ii) living separately: DKR 4,268 (ECU 588).

For persons under 25 who are obliged to support their family or who have received an income of at least DKR 6,652 (ECU 916) during 12 consecutive months, the amount is calculated as for persons over 25.

2. The general family allowances must be added quarterly:

- a) For child 0 - 3 years: DKR 2,400 (ECU 330).
- b) For child 3 - 7 years: DKR 2,150 (ECU 296).
- c) For child 7 - 18 years: DKR 1,650 (ECU 227).

3. 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.

Relations between the amounts

1. Single person: 60 % of maximum unemployment benefit.

...

Measures stimulating social and professional integration

A salary of DKR 2,000 (ECU 295) per month, up to DKR 12,000 (ECU 1,651) in total per year is not taken into account, if the person has been receiving the allowance for three months.

Number of beneficiaries

In January 1995, 152,044 persons in Denmark received cash benefits of social assistance. 28,280 received education assistance or professional training assistance. 47,269 received special aid. 31,457 participated in active-employment measures.

Costs

Budget 1994:
DKR 16,050 million (ECU 2,209 million).

Germany

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

The contribution rate varies according to regulations of the concerned insurance. Average rates in 1995:

Old Länder:
13.20 % (total),
6.60 % employee
6.60 % employer.

New Länder:
12.80 % (total),
6.40 % employee
6.40 % employer.

Ceiling (75 % of the ceiling for the old age pension insurance for workers):

Old Länder:
DM 70,200 (ECU 37,742) per year.

New Länder:
DM 57,600 (ECU 30,968) per year.

Care-Insurance:
1 % (total),
0.5 % employee
0.5 % employer

Ceiling:
DM 70,200 (ECU 37,742) in the Old Länder and DM 57,600 (ECU 30,968) in the New Länder.

3. Old-age, survivors

18.60 % (total)
9.30 % employee
9.30 % employer.

Annual ceiling:
DM 93,600 (ECU 50,323) in the old Länder and DM 76,800 (ECU 41,290) in the new Länder.

5. Unemployment

Annual ceiling:
DM 93,600 (ECU 50,323) in the old Länder and DM 76,800 (ECU 41,290) in the new Länder.

Table III: Health Care

Beneficiaries: 2. Membership ceiling

Old Länder:
DM 70,200 (ECU 37,742);
New Länder:
DM 57,600 (ECU 30,968)

3. Eligible groups

Spouse and children, income not exceeding DM 580 (ECU 312) in old Länder and DM 480 (ECU 258) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions.

Care-Insurance:

A need of care is given if a person is permanently and to a large extent in need of help with the usual and regularly recurring activities in everyday life because of a physical illness or a mental disease or due to any other handicap. Depending on how often help is needed, the persons in need of care are classified into three nursing levels.

4. Special rules for pensioners

Same entitlement for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions in old Länder amounts to 13.2 % of pension and 12.8 % in new Länder, half each being paid by pensioner and body granting pension.

Conditions: 1. Qualifying period

Care-Insurance:

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

1. between 1 January 1996 and 31 December 1996 if they have been insured - either personally or as a member of the contributor's family - for at least 1 year before claiming benefits.

2. between 1 January 1997 and 31 December 1997 if they have been insured - either personally or as a member of the contributor's family - for at least 2 years before claiming benefits.

3. between 1 January 1998 and 31 December 1998 if they have been insured - either personally or as a member of the contributor's family - for at least three years before claiming benefits.

4. between 1 January 1999 and 31 December 1999 if they have been insured - either personally or as a member of the contributor's family - for at least four years before claiming benefits.

5. as from 1 January 2000 if they have been insured - either personally or as a member of the contributor's family - for at least five years before claiming benefits. Children qualify for benefits, if one parent has completed the qualifying period.

Benefits: 9. Other benefits

...

Care-Insurance:

Benefits:

Domiciliary care:

Benefit in kind: Basic nursing and household assistance by non-residential care institutions up to the amount of DM 750/-1,800/2,800 (ECU 403/968/ 1,505) per month, depending on the nursing level (in special „hardship cases“ up to DM 3,750 (ECU 2,016) per month). Nursing allowance: 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 nursing and household assistance is provided by a carer; depending on the nursing level, the rate of the nursing allowance is equal to DM 400/800/1,300 (ECU 215/430/699) per month. If the insured person avails of the nursing allowance, regular controls are carried out by the care insurance body in order to ensure a good quality of the domiciliary care. The nursing allowance is paid only if domiciliary care is actually provided.

Combined benefit:

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.

Carer's substitute:

If the carer is temporarily unable to ensure the care because of a holiday, sickness or other reasons, the costs of providing a substitute are taken over for a maximum of four weeks and up to the amount of DM 2,800 (ECU 1,505) per year.

Partially residential care:

As a supplement to domiciliary care, the care in institutions providing care during day and night is paid up to the value of DM 750/1,200/2,100 (ECU 403/806/ 1,129) per month. If the insured person does not claim the full amount of the benefit in kind, he/she is entitled to a proportionate nursing allowance.

Short-time care:

Provided that there is no other possibility to ensure domiciliary care, the costs of accommodation in a residential institution are taken over for a maximum of 4 weeks and up to DM 2,800 (ECU 1,505) per year during the transitional period following to an in-patient treatment or if the carer is unavailable.

Table IV: Sickness - Cash Benefits

Beneficiaries: 2. Membership ceiling

DM 70,200 (ECU 37,742) in old Länder and DM 57,600 (ECU 30,968) in new Länder.

Table VII: Old-age

Early pension

...

In case of full pension, until the age of 65, earnings from professional activities must not exceed DM 580 (ECU 312) per month (old "Länder") and DM 480 (ECU 258) (new "Länder"); when only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last insured wage or salary received.

Table VIII: Survivors

Benefits: 1. Surviving spouse

...

Where replacement earnings of widow/widower exceed the amount (1.7.1995 monthly about DM 1,220 (ECU 656) in the old Länder plus amounts for children), survivor's pension is reduced by a rate of 40 % of the excess amount.

...

Table IX: Employment injuries and occupational diseases

Permanent incapacity:

d) Basic earnings used for calculating annuity

Actual earnings in the 12 months prior to the contingency. In any case 60 % (persons aged over 18) or 40 % (up to 18) of the reference-amount (1994: DM 47,040 = ECU 25,290). Maximum annual earnings limits: between DM 72,000 (ECU 38,710) and DM 144,000 (ECU 77,419) according to accident insurance fund.

...

f) Supplements for care by another person

Vary according to individual case from DM 527 (ECU 283) to DM 2,106 (ECU 1,132) (West) and from DM 410 (ECU 220) to DM 1,642 (ECU 883) (East) per month.

Table X: Family benefits

Other benefits: 5. Other allowances

Child-raising allowance (*Erziehungsgeld*):

DM 600 (ECU 323) per month for the first 24 months following the child's birth.

...

Table XI: Unemployment

Benefits: 4. Earnings ceiling

DM 7,800 (ECU 4,194) per month in the old "Länder" and DM 6,400 (ECU 3,441) in the new "Länder".

Partial unemployment: 1. Definition

Short-time working:

temporary shortage of work due to economic reasons. Unemployment insurance only: Unavoidable shortage of work affecting at least one third of staff and at least 10 % of normal working time in so far as the collectively agreed weekly working time will not be exceeded.

Bad weather allowance (*Schlechtwettergeld*):

In the building sector, in the event of unemployment due to weather conditions (1 November to 31 March), compensation as for short-time working. This provision will only be valid until 31 December 1995.

2. Conditions

See "Total unemployment", and for short-time working allowance (*Kurzarbeitergeld*): Unavoidable shortage of work affecting at least one third of staff and at least 10 % of normal working time in so far as the collectively agreed weekly working time will not be exceeded.

3. Compensation

Short-time working allowance: Per hour of unemployment, rate as for total unemployment (official scale).

Bad weather allowance: from the second hour of unemployment.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum

Regional differentiation

The basic rate (*Regelsatz*) varies between DM 500 (ECU 267) and DM 527 (ECU 283) according to the Land (situation as of 1 July 1995).

Domestic unit for the calculation of resources

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.

Examples

Average needs within the framework of payments to ensure minimum level of existence (basic amount, exceptional payments, supplements for single parents) in the old "Länder" (as of 1.7.1995) without taking account of the cost for housing.

Single person:

DM 609 (ECU 327)

Couple without children:

DM 1,100 (ECU 591)

Couple with one child:

DM 1,508 (ECU 811)

Couple with 2 children:

DM 1,916 (ECU 1,030)

Couple with three children:

DM 2,323 (ECU 1,249)

Single parent family with one child (below the age of 7):

DM 1,166 (ECU 627)

Single parent family with 2 children (8 and 10 years old):

DM 1,639 (ECU 881)

In addition social assistance provides as a rule for the real costs for housing and heating. Housing benefit will be offset against this. Average additional amounts in the old Länder (as of 1.7.1995):

1 person: DM 486 (ECU 261)

2 persons: DM 662 (ECU 356)

3 persons: DM 771 (ECU 415)

4 persons: DM 837 (ECU 450)

5 persons: DM 915 (ECU 492).

Measures stimulating social and professional integration

Help to take up work:

Creation of jobs as regular employment relationships (employment contracts which are liable to social insurance - social assistance fund may cover the costs), creation of additional jobs and jobs which are of benefit to the public (employment relationships subject to social insurance legislation or compensation for additional expenditure without employment contract).

Co-operation with the labour offices.

Reduction or suspension of assistance in case the beneficiary refuses to take up reasonable work.

A part of the earned income is not taken into account for the calculation of supplementary income payments.

Counselling and support should help to prevent and overcome the need of social assistance.

Number of beneficiaries

4.27 million persons received in 1993 (old Länder) benefits of social assistance: 3.40 million received maintenance allowances and 1.66 million assistance in special circumstances.

In the five new Länder, 748,601 persons received benefits in 1993: 545,157 maintenance allowance and 254,618 assistance in special circumstances.

Costs

Old Länder 1993:

DM 43.04 billion (ECU 23 billion).

New Länder 1993:

DM 5.88 billion (ECU 3.20 billion).

2. Specific non-contributory minima

1. Old-age: 5. Amount payable

Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme.

Thus the following monthly average is achieved in the old Länder, including basic amount, supplements, exceptional benefit, housing and heating allowances (situation as of 1.7.1995):

Single Person or head of family:

DM 1,200 (ECU 645).

Couple, both over 65:

DM 1,951 (ECU 1,049).

7. Number of beneficiaries

250,059 in the old "Länder" and 29,090 in the new "Länder" (1992).

II. Invalidity: 5. Amount payable

Supplement of 20 % to the standard rate of maintenance allowance under the social assistance scheme (basic amount, supplements, exceptional benefit, housing and heating allowances). Monthly average in the old Länder (situation as of 1 July 1995):

Single person or head of family:

DM 1,200 (ECU 645).

Couple, both fulfilling the conditions:

DM 1,951 (ECU 1,049).

IV. Single-parent families: 5. Amount payable

... Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.7.1995:

Single-parent family with one child

under the age of 7:

DM 1,828 (ECU 983).

Single-parent family with two children

aged between 7 and 13:

DM 2,408 (ECU 1,295).

7. Number of beneficiaries

At the end of 1993, 266,623 single-parent families received payments to ensure minimum level of existence. 227,638 of these single-parent families were in the old Länder.

Greece

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

...

Benefits in kind:...

Ceiling: DR 446,750 (ECU 1,477)

per month.

Cash benefits:...

Ceiling: DR 446,750 (ECU 1,477)

per month.

2. Persons insured since 1.1.1993:...

3.80 % State: monthly ceiling up to

DR 261,848 (ECU 866).

3. Old-age, survivors

1. Persons insured until 31.12.1992:...

Ceiling: DR 446,750 (ECU 1,477)

per month.

2. Persons insured since 1.1.1992:...

10.00 % State, monthly ceiling up

to DR 261,848 (ECU 866).

...

5. Unemployment

1. Persons insured until 31.12.1992:

4.60 % (total)

1.33 % employee

3.27 % employer.

Ceiling: DR 446,750 (ECU 1,477) per month.

...

Public authorities' contributions:

1. Sickness and maternity: Benefits in kind

...

State share to cover sickness or maternity for persons insured since 1.1.93:

3.8 %. Ceiling up to DR 261,848 (ECU 866) per month (earnings).

4. Old-age, survivors

...

10 %. Ceiling up to DR 261,848 (ECU 866) per month (earnings).

Table IV: Sickness - Cash Benefits

Benefits: 2. Amount of the benefits

1. For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is DR 2,910 (ECU 9.60) per day (daily wage assumed for 3rd insurance category).

2. After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is DR 5,380 (ECU 18) per day (daily wage assumed for 8th insurance category).

Table V: Maternity

Benefits: 1. Benefits in kind

1. For birth expenses: At least 30 x the minimum wage of an unskilled worker = DR 160,140 (ECU 529).

...

2. Cash benefits: Kind and duration

Maternity allowance payable to insured women 56 days before and 56 days after confinement.

Amount

Maximum (no dependants):

DR 8,725 (ECU 29) per day.

Maximum (4 dependants):

DR 12,215 (ECU 40) per day.

Table VI: Invalidity

Benefits: 1. Amount of pension

Persons insured until 31.12.1992:

...

2. If 50 % incapacity, amount of pension reduced by 50 %.

If 67 % incapacity, amount of pension reduced by 25 %.

If 100 % incapacity, pension is increased by 50 % for care by a third person. The maximum increase is DR 106,760 (ECU 353) per month.

Persons insured from 1.1.1993:

The maximum increase is equal to 1/4 of the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions.

2. Annual earnings ceiling

Persons insured until 31.12.1992:

DR 436,205 (ECU 1,442) per month.

Persons insured since 1.1.1993:

The sum of the monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants' pensions: DR 523,696 (ECU 1,731) per month.

Table VII: Old-age

Conditions: 1. Minimum period of membership

...

2. Persons insured since 1.1.93:

4,500 days of work, for which contributions were payable.

Benefits: 1. Amount of pension

...

b) Supplement: ...

Minimum amount (1.7.1995): DR 89,550 (ECU 296).

...

2. Annual earnings ceiling

Persons insured until 31.12.1992:
DR 436,205 (ECU 1,442) per month.

...

3. Supplement for dependants: Spouse

DR 8,007 (ECU 26) per month. Increases in line with rises in civil servants' pensions.

Children

1. Persons insured until 31.12.93:...
maximum amount for all children:
DR 158,620 (ECU 524).

2. Persons insured since 1.1.93:
1st child: 8 % of the pension
2nd child: 10 % of the pension
3rd child and any additional
children: 12 % of the pension.

Accumulation with earnings

1. Persons insured until 31.12.92:
Possible with monthly earnings limited to 50 times daily
minimum earnings (DR 5,338 x 50 = ECU 882 x 50).

Table VIII: Survivors

Benefits: 1. Surviving spouse

1. Persons insured until 31.12.1992:
70 % of the pension of deceased parent (husband), mini-
mum amount DR 80,590 (ECU 266) per month.

Table X: Family benefits

Family allowances: 4. Supplements which vary with income

Progressive reduction according to increase in gross family
income: If latter exceeds DR 2,600,000 (ECU 8,596) per
year, allowances are as follows:

...

Table XI: Unemployment

Benefits: 5. Rate

...

For employees: 50 % of monthly wage.
Minimum: Two-thirds daily minimum wage (DR 3,558 = ECU
12). Maximum (basic amount plus extra for dependants): 70
% of fictitious reference earnings for the appropriate
insurance class.

...

Table XII: Guaranteeing sufficient resources

3. Minima in contributory schemes

I. Old-age: 5. Amount payable

Minimum amount:
DR 89,550 (ECU 296) plus supplements for dependants.

II. Survivors: 5. Amount payable

Minimum allowance:
DR 80,590 (ECU 266) per month.

III. Invalidity: 5. Amount payable

Minimum amount dependent on degree of incapacity for
work:

50 % - 100 % of the minimum amount of the old-age pen-
sion = DR 44,775 - DR 89,550 (ECU 148 - 296) per month.

...

IV. Unemployment: 5. Amount payable

Minimum allowance:
2/3 of minimum daily wage
(DR 3,558 = ECU 12).

Spain

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

28.3 % global contribution for social protection:

4.7 % employee

23.6 % employer.

Ceiling: PTA 362,190 (ECU 2,223) per month = PTA 4,346,280
(ECU 26,680) per year.

This is the ceiling for the occupational category comprising the
largest numbers of employees. There are 11 other occupational
categories with two different ceilings. For categories 1 to 4, the
ceiling is PTA 362,190 (ECU 2,223) per month. For categories
5 to 11, the ceiling is PTA 269,940 (ECU 1,657) per month.

5. Unemployment

...

Ceiling: PTA 362,190 (ECU 2,223) per month =
PTA 4,346,280 (ECU 26,680) per year.

Public authorities' contributions: 3. Invalidity

The minimum pension guaranteed by the contributory
system is financed by state (see table XII).

Non-contributory pensions are financed by the state to 100
%.

4. Old-age, survivors

The minimum pension guaranteed by the contributory
system is financed by the state (see table XII).

Non-contributory pensions are financed by the state to 100
%.

Table IV: Sickness - Cash Benefits

Conditions

1. Contributions paid for 180 days during 5 years
immediately preceding illness (with the exception of
accidents).

Benefits: 2. Amount of the benefits

1. 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.

2. From the 21st day, 75 % of reference wage.

Calculation basis: Quotient of daily salary (contribution
basis) in the month preceding the termination of work and
the number of days corresponding to this contribution.

Table V: Maternity

Benefits: 2. Cash benefits:

Kind and duration

Maternity allowance for a maximum of 16 weeks (18 weeks
in case of multiple birth). If employee in receipt of benefit
continues to require medical care beyond this 16-week
period, she will be treated as temporarily unfit for work.

...

Amount

100 % of the contribution basis.

Contribution basis: daily salary subject to contributions of the month preceding the termination of work.

Table VI: Invalidity

Risks covered: Definitions

Permanent invalidity: Situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/ her partially or totally incapable of work.

Conditions: 2. Period for which covers given

Permanent invalidity: from the date on which the responsible body declares claimant to be permanently incapable (Normally this will be an assessment of the existing permanent invalidity).

3. Minimum period of membership for entitlement

For permanent invalidity:

a) Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to invalidity.

b) Regularly insured person over 26 years: A quarter of the time between the age of 20 and the event giving rise to invalidity, subject to a minimum of 5 years.

One fifth of contribution period must fall within the 10 years prior to the causal event.

Larger qualifying period if not regularly insured.

No qualifying period of invalidity results from non-employment related injury if the insured person is regularly insured or assimilated thereto.

Benefits: 1. Amount of pension

...
2. Permanent total incapacity for habitual occupation: 55 % of reference wage. Increased by 20 % if over 55 and out of work (pension of 75 %). Pension may, at request of beneficiary, be commuted to a lump-sum payment equal to 84 times monthly pension (minus 12 months for every year the claimant's age exceeds 55, subject to a minimum of 12 months). Minimum pension for persons over 65: PTA 60,220 (ECU 370) with dependent spouse and PTA 51,180 (ECU 314) without dependent spouse.

3. Permanent total incapacity for work: 100 % of reference wage. Minimum pension PTA 51,180 (ECU 314) per month or PTA 60,220 (ECU 370) for beneficiaries with dependent spouse.

4. Severe disablement:

Amount payable for permanent total incapacity for work plus 50 %. Minimum pension: PTA 76,770 (ECU 471) per month. For beneficiaries with dependent spouse: PTA 90,330 (ECU 554). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed PTA 265,322 (ECU 1,629).

Reference wage:

Reference wage obtained by dividing by 110/112 the sum of the contribution assessment figures for 96 months preceding the event giving rise to invalidity. The 72 contribution months which are the farthest off the event giving rise to invalidity are adjusted according to the development of the consumer price index.

In case of an accident other than at work and in case the employee was regularly insured or in a situation assimilated thereto, the reference wage is obtained by dividing by 28 the income subject to contributions of a continuous period of 24 months within the last 7 years preceding the event giving rise to invalidity.

2. Annual earnings ceiling

PTA 3,714,508 (ECU 22,802).

Table VII: Old-age

Conditions: 1. Minimum period of membership

...

2. Until 1 August 1995, the minimum contribution record is 10 years plus half the time between 1 August 1985 and retirement, where the period thus determined exceeds the 15 years required by Law No 26/85 in force since 1 August 1985.

Table VIII: Survivors

Conditions: 1. Deceased insured person

...

2. Either:

a) Enjoying active contributor or equivalent status;

b) In receipt of an invalidity or old-age pension;

c) 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.

Benefits: 1. Surviving spouse

45 % of reference wage (total amount of paid wages subject to contributions over a continuous period of 24 months within the last seven years are divided by 28) for deceased person.

Annual pension 14 times monthly figure.

Minimum pension:

1. Widow(er)s over 65:

PTA 51,180 (ECU 314) per month;

2. widow(er)s between 60 and 65 years:

PTA 44,670 (ECU 274) per month;

3. widow(er)s under 60:

PTA 34,075 (ECU 209) per month.

...

2. Surviving spouse: remarriage

Entitlement to survivor's pension ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension.

3. Orphan children having lost one parent

...

Minimum orphan's pension: PTA 15,135 (ECU 93) per month. Annual pension = 14 x monthly figure.

4. Orphan children having lost both parents

...

Minimum orphan's pension: PTA 15,135 (ECU 93) per month plus product of dividing PTA 34,075 (ECU 209) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.

5. Other beneficiaries

...

Minimum pension for beneficiary: PTA 15,135 (ECU 93) per month; for sole beneficiary over 65, PTA 38,995 (ECU 239) per month; for sole beneficiary under 65, PTA 34,075 (ECU 209) per month.

Annual pension = 14 x monthly pension.

Table IX: Employment injuries and occupational diseases

Benefits: Temporary incapacity: Cash benefits

b) Duration

12 month which can be extended by 6 months; thereafter benefits for permanent invalidity apply.

3. Permanent incapacity:

e) Amount or formula

...

4. Severe disablement: 100 % of reference wage + 50 % for the careperson.

f) Supplements for care by another person

Above-mentioned 50 % increase for severe disablement. This supplement may on application by beneficiary or his/her legal representatives and subject to authorization by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution at the expense of social security.

h) Accumulation with new earnings

1. Permanent partial incapacity: Accumulation possible.
2. Permanent total incapacity for habitual occupation: Accumulation possible.
3. Permanent total incapacity for work and severe disablement: No impediment to pursue activities compatible with the invalid's condition, with the degree of incapacity for work remaining unchanged.

i) Accumulation with other pensions

Accumulation with widow's/widower's pensions possible.

Death: 1. Surviving spouse

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 %.

Table X: Family benefits

Family allowances: 2. Age limit

Normal: 18 years.
Serious disablement: No limit.

3. Monthly amounts

Children under 18 years of age:
non-disabled: PTA 3,000 (ECU 18)
disabled: PTA 6,000 (ECU 37)
Children over 18 years of age:
degree of disability at least 65 %:
PTA 34,070 (ECU 209)
degree of disability at least 75 %:
PTA 51,105 (ECU 314).

4. Supplements which vary with income

No benefit if the family income per year exceeds PTA 1,080,540 (ECU 6,633). This amount increases by 15 % per dependant child up from the 2nd child.

Other benefits:

3. Special allowances for handicapped children

PTA 6,000 (ECU 37) per month for each child under 18 with a disability of at least 33 %.
PTA 34,070 (ECU 209) per month for each child over 18 and with a disability of at least 65 %.
PTA 51,105 (ECU 314) per month if invalidity is at least 75 % and assistance is required.

...

Table XI: Unemployment

Field of application

1. Insurance:
Employees in sectors of industry and services.
2. Assistance:
...
- (ii) With no entitlement to allowances but paid contributions for 3 months.
...

Benefits: 2. Duration of payment

1. Insurance:
Depending on contribution period over preceding 6 years, duration of payment.
2. Unemployment assistance:
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.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum

General conditions: 6. Exhaustion of other claims

Accumulation with other public social benefits not allowed.

Determination of the minimum

Varies according to the autonomous regions.

Regional differentiation

Important distinction of benefits between PTA 30,000 (ECU 184) and PTA 38,000 (ECU 233), of supplements for family members and of access conditions.

Domestic unit for the calculation of resources

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).

Measures stimulating social and professional integration

These measures are part of the Social programmes of the Comunidades to combat poverty and social exclusion, which vary in the different Comunidades Autónomas. The benefits are almost always accompanied by occupational integration measures, retraining, integration programmes, etc.

2. Specific non-contributory minima

I. Old-age: 4. Main conditions of eligibility

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).

5. Amount payable

PTA 476,980 (ECU 2,928) per year (one eligible person).
PTA 810,866 (ECU 4,978) per year (household with 2 eligible persons).
The pension is decreased by the amount of any other income to a 25 % minimum.

7. Number of beneficiaries

171,792 (April 1995).

II. Invalidity: 3. Eligible groups

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.

4. Main conditions of eligibility

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.

5. Amount payable

PTA 476,980 (ECU 2,928) per year for disability of 65 % or more.

PTA 715,470 (ECU 4,392) per year for disability of more than 75 % and when constant assistance is required.

7. Number of beneficiaries

141,410 (April 1995).

3. Minima in contributory schemes

I. Old-age: 3. Eligible groups

Beneficiaries of contributory pensions under the minimum annually fixed by the Government.

4. Main conditions of eligibility

Contributory pension below the minimum. Resources inferior to a certain ceiling: PTA 785,476 (ECU 4,822) per year for a single person, PTA 916,267 (ECU 5,625) with dependant spouse.

5. Amount payable

Difference between the adjusted pension and the annually fixed minimum for old-age pensions.

6. Main factors influencing the amount of the allowance

Level of income, age, obligation or not to pay maintenance for spouse.

7. Number of beneficiaries

1,176,444 (April 1995).

II. Survivors: 4. Main conditions of eligibility

Pension below the minimum; income below the annual ceiling of PTA 785,476 (ECU 4,822).

5. Amount payable

Difference between the adjusted pension and the annually fixed minimum for survivor's pensions.

6. Main factors influencing the amount of the allowance

Level of income and age.

7. Number of beneficiaries

993,655 (April 1995).

III. Invalidity: 4. Main conditions of eligibility

Receiving a pension below the minimum; income below the annual ceiling of PTA 785,476 (ECU 4,822) per year for a single person or PTA 916,267 (ECU 5,625) with a dependent spouse.

5. Amount payable

Difference between the adjusted pension and the annually fixed minimum for invalidity pensions. No guaranteed supplements for invalid persons over the age of 65 years.

6. Main factors influencing the amount of the allowance

Level of income, age, obligation or not to pay maintenance for spouse.

7. Number of beneficiaries

424,103 (April 1995).

Table XIII.1: Social protection of self-employed:

1. Farmers

I. Health-benefits in kind: Financing

2. Contributions

18.75 % on a contribution basis of PTA 77,760 (ECU 477) per month for 1995, flat rate for all common risks, with the exception of financial benefits in case of sickness and maternity.

II. Health - financial benefits:

2. Scheme in case of special scheme: Competence

Farmers enrolled and subject to social contributions.

Financing: 2. Contributions

2.2 % on the basis of PTA 77,760 (ECU 477).

IV. Maternity - Financial benefits: Legal basis

Law no. 42/1994 of 30 December.

Minimum period for entitlement

None.

3. Amount of benefit

100 % of the contributory monthly basis.

France

Table II: Financing

Contributions Rates and ceiling:

1. Sickness and maternity

Further contributions are levied upon social security pensions (1.4 %), supplementary pensions (2.4 %) and early retirement pensions (5.5 %). A 15 % contribution is levied on car insurance premiums.

Tax on alcoholic drinks with more than 25 per cent (0.84 FF (ECU 0.10) per dcl)

Tax on pharmaceutical advertisements (9 % of turnover from advertising).

Exceptional contribution levied on the turnover of wholesalers.

...

3. Old-age, survivors

...

Ceiling: FF 13,060 (ECU 2,004) per month; FF 155,940 (ECU 23,928) per year + employer 1.60 % (no ceiling imposed).

...

Special tax (C.S.G.) 1.3 % on total salary less 5 % and on all benefits and allowances and on certain amount of revenue from estate and investments for all persons fiscally resident in France.

4. Employment injuries and occupational diseases

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 %.

...

5. Unemployment

Monthly income up to FF 13,060 (ECU 2,004):

...
Monthly income from FF 13,060 (ECU 2,004) to FF 52,240 (ECU 23,928):

...
Monthly ceiling of FF 13,060 (ECU 2,004) and of FF 52,240 (ECU 23,928).

Supplementary pensions: A contribution of 1.2 % on former salary if unemployment benefit is higher than FF 138.84 (ECU 21) per day.

6. Family allowances

1. C.S.G. tax: 1.3 % of total wage less 5 %, of all replacement revenue and benefits and of all income received from property for all persons fiscally resident in France.

2. As part of employment measures if:

Wage is lower than or equal to 120 % of the interprofessional minimum wage per month (FF 7,499,54 = ECU 1,151): No contribution to family allowances.

Wage is higher than 120 % but equal or less than 130 % of the interprofessional minimum wage per month (FF 8,124,51 = ECU 1,247): Contribution rate is 2.7 % of the total wage.

Public authorities' contributions: 7. Family allowances

Compensation for employment measures.

Table III: Health Care

Conditions: 1. Qualifying period

The insured must have paid sufficient contributions (6.8 %) calculated on the basis: n times the SMIC = 2,030 (times in a year, 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked.

SMIC: guaranteed minimum wage = FF 36.98 (ECU 5.70) per hour on 1.7.95.

Table IV: Sickness - Cash Benefits

Conditions

The insured must have paid sufficient contributions (6.8 %) on the basis: n times the SMIC (FF 36.98 (ECU 5.70) = 5.40 per hour on 1.7.95).

Benefits: 2. Amount of the benefits

1. 50 % of daily earnings, maximum of FF 217.66 (ECU 33).
2. With 3 children, 66.66 % from 31st day with ceiling, maximum FF 290.22 (ECU 44).
3. Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FF 46.55 (ECU 7.20).

3. Continuation of payments to sick workers

Depending on collective agreement.

Table V: Maternity

Benefits: 2. Cash benefits Amount

84 % of basic salary with ceiling.

Maximum:

FF 365.68 (ECU 56) per day.

Minimum:

FF 46.55 (ECU 7.20) per day.

Table VI: Invalidity

Benefits: 1. Amount of pension

...
3. Group 3 (those requiring help from another person): Group 2 pension + 40 % supplement. Minimum supplement: FF 65,061.15 per year (ECU 9,983).

2. Annual earnings ceiling

FF 155,940 (ECU 23,928).

Table VII: Old-age

Conditions: 1. Minimum period of membership

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).

Benefits: 1. Amount of pension

...
t = pension payments rate. Based on the age of the insured person and the number of years of contributions: Maximum rate of 50 % for insured persons born in 1934 who have made contributions over a period of 151 quarters; period increased by 1 year every year. In 2003, 160 quarters regardless of the birth year of the insured person. 5 % reduction for missing years until the age of 65 or for a requisite period based on the year of birth.

The 50 % rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50 % incapacity, manual workers having raised three children, veterans or war victims) or if the insured person has reached the age of 65 at the moment of the pension payment due.

...
Minimum pension: FF 37,321.66 (ECU 5,727) per year for a full career comprising 37.5 contribution years (150 quarters). Reduction of this amount for incomplete careers.

Minimum (means tested): FF 16,610 (ECU 2,549) per year for single persons.

2. Annual earnings ceiling

FF 155,940 (ECU 23,928).

Table VIII: Survivors

Benefits: 1. Surviving spouse

1. Reversion pension:

54 % of real or hypothetical old-age pension of the deceased person.

Minimum: FF 16,610 (ECU 2,549) p.y. if it can be proved that the deceased insured person had 60 quarters of insurance. ...

2. Invalid and old-aged widow's (widower's) pensions: 54 % of real or hypothetical invalidity or old-age pension of deceased person.

Minimum: FF 16,610 (ECU 2,549) per year. ...

3. Orphan children having lost one parent

...
Increase: FF 476.04 (ECU 73) per month and per child. See also Table X "Family benefits".

7. Other benefits

1. Degressive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1st year: FF 2,977 (ECU 457);

2nd year: FF 1,956 (ECU 300); 3rd year: FF 1,489 (ECU 228).

...
2. ...

Possibility of eligibility based on hours worked. Minimum: 1 % of annual earnings, subject to ceiling: FF 1,567.20 (ECU 240).

Maximum: 3 times the monthly earnings, subject to ceiling: FF 39,180 (ECU 6,012).

Table IX: Employment injuries and occupational diseases

Benefits: 2. Temporary incapacity: Cash benefits c) Amount of the benefit

...
Amount: 60 % of basic earnings for 28 days; (FF 784.22 = ECU 120) thereafter 80 % (FF 1,045.62 = ECU 161). No reduction for hospitalisation.

3. Permanent incapacity: d) Basic earnings used for calculating annuity

...
Minimum: FF 89,320.32 (ECU 13,706); maximum: FF 714,562.56 (ECU 109,646) per year.

...
f) **Supplements for care by another person**
40 % of the annuity with a minimum of FF 65,061.15 (ECU 9,983).

Death: 6. Capital sum on death

Refund of funeral expenses limited to 1/24 of the social security ceiling: FF 6,465 (ECU 992) with deduction of capital sum on death.

Table X: Family benefits

Family allowances: 2. Age limit

...
Vocational training: 20 years (with the reservation that the income does not exceed 55 % of the interprofessional minimum wage (SMIC).

3. Monthly amounts

...
2 children: FF 665 (ECU 102).
3 children: FF 1,518 (ECU 233).
4 children: FF 2,370 (ECU 364).
5 children: FF 3,222 (ECU 494).
6 children: FF 4,074 (ECU 625).
Each subsequent child:
FF 852 (ECU 131).

5. Supplements which vary with age

Supplements varying with age:
Children over 10 years:
FF 187 (ECU 29).
Children over 15 years:
FF 333 (ECU 51).
Except the 1st child in families with less than 3 children.

Other benefits: 1. Birth grants

Allowance for young child (APJE): FF 955 (ECU 147) per month per child. Paid as from 4th month of pregnancy to 3rd month after birth, no means test; then until 3 years of age - with means test.

2. Allowance for single parent

Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FF 3,118 (ECU 478) plus FF 1,039 (ECU 159) per child. The allowance is equal to the difference between this amount and the beneficiary's income.

3. Special allowances for handicapped children

Special education allowance for persons with a 50 % or more handicap, up to 20 years: FF 665 (ECU 102) per month.
Supplement for children with an incapacity degree of 80 % or 50 - 80 % when taken into care by a specialized institution:

1st category: Impermanent attendance of another person or expenses according to the amount of the supplement: FF 499 (ECU 77);

2nd category: Constant attendance by another person or expenses according to the amount of the supplement: FF 1,497 (ECU 230);

3rd category: Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence FF 5,422 (ECU 832). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person.

5. Other allowances

Allowance at beginning of the school year for children aged 6 - 18: FF 411 (ECU 63); payable in lump sum with means test.
Education allowance for parents: Allowance is given to parents totally or partly interrupting their working activity for educating a child under 3 years and having care of at least 2 children. Total amount: FF 2,964 (ECU 455). Partial amounts:
FF 1,960 (ECU 301) if the part-time activity does not make up more than 50 % of the legal working time; FF 1,482 (ECU 227) if the activity amounts to more than 50 % and not more than 80 % of the legal working time.
Family benefit with means test: FF 866 (ECU 133) for families having at least 3 children over 3 years.

Benefits for assistance:

- Allowances for child care at home are paid in full for children under the age of 3 years and at a reduced rate for children between 3 and 6 years (maximum amount per quarter FF 11,838 (ECU 1,816) and FF 5,919 (ECU 908) respectively).
- Benefit for families assuming an approved maternal assistant (AFEAMA) if the child is less than 6 years old and social benefits don't exceed FF 6,000 (ECU 920) per quarter.
- AFEAMA cash benefit for baby-sitters of children less than 3 years: FF 800 (ECU 123); for children over 3 years: FF 400 (ECU 61).

Special cases: 3. Orphans

Family support allowance:
FF 624 (ECU 96) per month for motherless and fatherless child. FF 468 (ECU 72) per month if child is raised by a single parent. See also: Table X, other benefits, 2.

Table XI: Unemployment

Total unemployment: 4. Means test

- ...
1. ...
b) FF 10,361.40 (ECU 1,590) for a couple (on 1 July 1994).
- Other special categories: integration allowance
 - FF 3,933 (ECU 604) for single persons,
 - FF 7,866 (ECU 1,207) for a couple.

Benefits: 4. Earnings ceiling

Insurance scheme: 75 % of former daily salary.
4 times the ceiling of social security, FF 52,240 (ECU 8,016) per month.

5. Rate

- Insurance:
 - For minimum insurance period between 4 and 6 months: The amount of benefit is calculated, as under b) (i), less 25 % (general rate).
 - For minimum insurance period of at least 6 months:
 - Full rate:
40.4 % of reckonable daily wages + FF 56.95 (ECU 8.80) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 138.84 (ECU 21) per day.
 - Downward sliding scale: The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is

guaranteed: FF 88,66 (ECU 14) per day, FF 122.90 (ECU 19) per day for people aged over 52 under certain conditions relating to previous employment.

Partial unemployment: 3. Compensation

Allowance paid by employer: 50 % of gross wages per hour, with minimum of FF 29 (ECU 4.50) per hour.
Reimbursement of employer by state of FF 18 (ECU 2.80) per hour.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum

Guaranteed minimum: Categories

Single person:
FF 2,325.66 (ECU 357)
Household without children:
FF 3,488.49 (ECU 535)
Single parent family with 1 child:
FF 3,488.49 (ECU 535)
Couple with 1 child:
FF 4,186.19 (ECU 642)
Couple with 2 children:
FF 4,833.89 (ECU 749)
Couple with 3 children:
FF 5,814.15 (ECU 125)

Examples

Single person: basis amount
This basis amount is increased by:
- 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.
The family benefits are taken account of for the determination of the allowances.
The housing allowances are included in the family's resources up to a certain Flat rate:
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.
If the housing allowance actually received is below these flat-rates, the consideration will be limited to this allowance.
The RMI, the family benefits and the housing allowance are exempt from taxation on income.

Measures stimulating social and professional integration

Partial accumulation of the allowance with earned income: 28 % of the RMI for the beneficiary for the CES and 50 % of the remuneration for other activities. The right to this reduction applies for a duration of 750 working hours and starts at the first day of the activity.
This limitation of 750 hours does not apply to the beneficiaries of the CES in which case the termination of the reduction coincides with the termination of the contract and for the beneficiaries registered with ANPE for at least 12 months during a period of 18 months preceding the date when work is taken up. In this case the reduction will apply as long as the activity performed.

Number of beneficiaries

1994: in total 908,000, of which 803,000 in metropolitan France and 105,000 overseas.

Costs

In 1994, FF 19.5 billion (ECU 2 billion) (cash benefits) plus 11.5 billion (ECU 1.20 billion) for "active" expenses (connected social rights and integration measures).

2. Specific non-contributory minima

I. Old-age: 5. Amount payable

Special allowance:
FF 16,610 (ECU 2,549) per year.
Supplementary allowance:
Single beneficiary:
FF 22,879 (ECU 3,511) per year.
Couple, each:
FF 18,772 (ECU 2,880) per year.

II. Invalidity: 5. Amount payable

FF 3,322.50 (ECU 510) per month.

7. Number of beneficiaries

520,926 (1993).

IV. Single-parent families:

5. Amount payable

FF 3,118 (ECU 478) per month for a pregnant woman without dependent children, plus FF 1,039 (ECU 159) per dependant child.

7. Number of beneficiaries

143,450 families in 1993.

3. Minima in contributory schemes

I. Old-age: 5. Amount payable

Supplement of the pension up to a minimum amount fixed by decree (FF 37,321.66 = ECU 5,727) per year.

II. Survivors: 5. Amount payable

...
1. Widow(er)'s allowance:
FF 2,977 (ECU 457) for the 1st year.
FF 1,956 (ECU 300) for the 2nd year.
FF 1,489 (ECU 228) for the 3rd year.
2. Reversion pension:
Annual minimum of FF 16,610 (ECU 2,549) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods.
3. Widow(er)'s invalidity or old-age pension: Minimum of FF 16,610 (ECU 2,549), increase if claimant has brought up at least 3 children.

III. Invalidity: 5. Amount payable

Minimum amount:
FF 16,610 (ECU 2,549) per year.

IV. Unemployment: 5. Amount payable

See Table XI „Unemployment“.

7. Number of beneficiaries

436,086 (April 1995).

Ireland

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

Overall social security rates:

1. Health Service:

1.25 % for employees and self-employed. No charge for employees with earnings of IR£ 178 (ECU 218) per week or less or for persons with full eligibility to health service. See Table III. No ceiling.

2. Cash benefits:

a) Employee:

5.5 % of the first IR£ 50 (ECU 61) of weekly earnings is excluded from the calculation of the percentage payable.

b) Employer:

9.0 % on employer incomes up to IR£ 231 (ECU 282) per week.

12.2 % on all earnings where weekly income is in excess of IR£ 231 (ECU 282); (IR£ 12,000 or ECU 14,670 per annum).

Ceiling: IR£ 21,500 (ECU 26,284) (employee) and IR£ 25,800 (ECU 31,540) (employer) per year.

In addition to these rates, there is an employment and training levy of 1 % on all earnings in excess of IR£ 178 (ECU 218) per week.

...

3. Old-age, survivors

...

Self-employed: 5.0 %.

Ceiling IR£ 21,500 (ECU 26,284) per year. The first IR£ 520 (ECU 636) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable.

Table IV: Sickness - Cash Benefits

Benefits: 2. Amount of the benefits

IR£ 62.50 (ECU 78) per week.

Family supplements:

1. Adult dependant:

IR£ 37.50 (ECU 46) per week.

2. Each child dependant:

IR£ 13.20 (ECU 16) per week.

Table V: Maternity

Benefits: 2. Cash benefits Amount

...

Minimum IR£ 75.70 (ECU 93) per week.

Maximum IR£ 162.80 (ECU 199) per week.

Table VI: Invalidity

Benefits: 1. Amount of pension

Invalidity pension:

1. IR£ 64.20 (ECU 79) per week, if aged under 65.

2. IR£ 72.80 (ECU 89) per week if aged between 65 and 80 years.

3. IR£ 77.60 (ECU 95) per week if recipient is aged 80 or over.

3. Supplements for dependants: Spouse

IR£ 42.30 (ECU 52) per week.

5. Other benefits

Living alone allowance: paid to pensioner aged 66 or over living alone:

IR£ 4.90 (ECU 6.00) per week.

Table VII: Old-age

Benefits: 1. Amount of pension

1. Retirement Pension:

IR£ 72.80 (ECU 89) per week (max.). An extra allowance of IR£ 4.90 (ECU 6.00) per week is granted to a pensioner aged 66 or over living alone. IR£ 77.60 (ECU 95) (max.) where the pensioner is aged 80 or over.

...

2. Old-Age Pension:

IR£ 72.80 (ECU 89) per week (max.). An extra allowance of IR£ 4.90 (ECU 6.00) per week is granted to a pensioner aged 66 or over living alone. IR£ 77.60 (ECU 95) (max.) where the pensioner is aged 80 or over.

...

3. Supplement for dependants: Spouse

Retirement Pension and Old-Age Pensions:

Spouse aged under 66:

IR£ 48.10 (ECU 59) per week.

Spouse aged 66 or over:

IR£ 52.30 (ECU 64) per week.

Table VIII: Survivors

Conditions: 2. Surviving spouse

Survivor who is not living with a person as husband and wife.

Benefits: 1. Surviving spouse

Benefit amount:

IR£ 66.10 (ECU 81) if under age 80.

IR£ 70.90 (ECU 87) if age 80 or over.

Additional allowance paid to a survivor aged 66 or over living alone: IR£ 4.90 (ECU 6.00) per week.

3. Orphan children having lost one parent

The amount of survivor's weekly pension is increased by IR£ 17.00 (ECU 21) for each dependant child under 18 years of age (or under 22 years of age if the child is in full-time education). No restriction on combination with family allowances.

...

4. Orphan children having lost both parents

...

Amount (paid to guardian):

IR£ 41.40 (ECU 51) per week.

Table IX: Employment injuries and occupational diseases

Benefits: 2. Temporary incapacity: Cash benefits c) Amount of the benefit

Injury benefit:

IR£ 62.50 (ECU 77) per week.

Additional allowances payable for dependants.

3. Permanent incapacity:

f) Supplements: Supplements for dependants

...

Rates (per week):

Adult dependant: IR£ 37.50 (ECU 46).

Child dependants: IR£ 13.20 (ECU 16).

f) Supplements for care by another person

Constant attendance allowance for a beneficiary receiving 100 % disablement pension who requires regular attendance.

Standard rate:

IR£ 34.70 (ECU 42) per week.

Reduced rate:

IR£ 17.35 (ECU 21) per week.

Exceptionally disabled:

IR£ 52.05 (ECU 64) per week.

Exceptionally severe cases:

IR£ 69.50 (ECU 86) per week.

Death: 1. Surviving spouse

Widow: Pension of IR£ 83.90 (ECU 103) a week.

Widower: Pension of IR£ 83.90 (ECU 103) a week if incapable of supporting himself by reason of illness or invalidity.

If widower is not invalid but was dependant on the deceased spouse, a lump sum of IR£ 4,360 (ECU 5,330) is paid.

A pension supplement of IR£ 4.90 (ECU 6.00) per week is paid to widow(er) aged 66 or over who is living alone.

2. Orphans of the father or of the mother

The widow(er)'s pension is increased by IR£ 17.00 (ECU 21) per week for children under 18 years of age (under 22 years if the child is in full-time education).

3. Orphans of parents

Orphans allowance:
IR£ 43.60 (ECU 53) per week for each child.

4. Dependent parents and other relatives

Dependant parents maintained by:

1. Unmarried worker:
IR£ 83.90 (ECU 103) per week for one parent. IR£ 37.70 (ECU 46) per week for other parent.
2. Married worker:
IR£ 37.70 (ECU 46) per week for each parent.

6. Capital sum on death

Funeral grant of IR£ 300 (ECU 377).

Table X: Family benefits

Family allowances: 2. Age limit

Normal:
16 years.
Further education:
19 years (from September 1995).
Serious infirmity:
19 years.

3. Monthly amounts

1st and 2nd child:
IR£ 27 (ECU 33).
3rd and subsequent children:
IR£ 32 (ECU 39).
In cases of triplets and quadruplets the allowance for each child is doubled.

Other benefits: 2. Allowance for single parent

Claimant:
IR£ 62.50 (ECU 77) max. per week.
Supplement:
IR£ 15.20 (ECU 18) per week for each child.

3. Special allowances for handicapped children

IR£ 97.70 (ECU 120) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).

Table XI: Unemployment

Benefits: 5. Rate

1. Insurance:
a) Flat-rate benefit: IR£ 62.50 (ECU 77) per week.

2. Assistance:
a) Short-term:
IR£ 60.40 (ECU 74) per week.
b) Long-term:
IR£ 62.50 (ECU 77) per week.

6. Family supplements

Adult dependant:
IR£ 37.50 (ECU 46) per week.

Benefits for older unemployed and early retirement: 3. Rates

IR£ 62.50 (ECU 77) per week (max.). Rates vary according to the means of the claimant.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum Examples

1. Basic minimum allowance (monthly rates):
Single person:
IR£ 261.73 (ECU 320).
Couple without children:
IR£ 424.23 (ECU 518).
Couple with one child:
IR£ 481.43 (ECU 588).
Couple with 2 children:
IR£ 538.63 (ECU 658).
Couple with 3 children:
IR£ 595.83 (ECU 727).
Single parent family with one child:
IR£ 318.93 (ECU 390).
Single parent family with two children: IR£ 376.13 (ECU 460).
All child dependants are treated the same (IR£ 13.20 (ECU 16) per week), regardless of age.

2. Examples including family benefits (see Table X):

- Couple with one child:
IR£ 508.43 (ECU 621).
Couple with 2 children:
IR£ 592.63 (ECU 724).
Couple with 3 children:
IR£ 681.83 (ECU 834).
Single parent family with one child:
IR£ 345.93 (ECU 423).
Single parent family with two children:
IR£ 430.13 (ECU 526).

Relations between the amounts

- Single person: 100 %
2nd adult of couple: + 62 %
1st child (incl. family benefits): + 32 %
2nd child (incl. family benefits): + 32 %
3rd child (incl. family benefits): + 34 %

Number of beneficiaries

Number in receipt of basic payments on 31 December 1994):

Recipients:	16,800
Adult Dependants:	3,600
Child Dependants:	12,900
Total	33,300

Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments):

Recipients:	63,000
Adult Dependants	17,300
Child Dependants	60,000
Total	140,300

Costs

IR£ 108,106,000 (ECU 132,158,920) in 1994.

2. Specific non-contributory minima 1. Old-age: 5. Amount payable

1. Up to IR£ 62.50 (ECU 77) per week depending on income.
2. Up to IR£ 37.50 (ECU 46) per week for each adult dependant.

3. IRE 13.20 (ECU 16) per week for child dependants.
There is an extra IRE 4.80 (ECU 5.90) payable to pensioners over 80 years and a IRE 4.90 (ECU 6.00) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.

7. Number of beneficiaries

108,301 (December 1994, including recipients of Blind Pension).

II. Invalidation: 5. Amount payable

Weekly amounts:

1. Disabled person:
IRE 62.50 (ECU 77)
2. Adult dependant:
IRE 37.50 (ECU 46)
3. Child dependant:
IRE 13.20 (ECU 16).

III. Unemployment: 5. Amount payable

See Table XI:

Short-term rate per week:

1. Unemployed person:
IRE 60.40 (ECU 74)
2. Adult dependant:
IRE 37.50 (ECU 46)
3. Child dependant:
IRE 13.20 (ECU 16).

IV. Single-parent families: 5. Amount payable

Weekly amounts:

1. Lone parent:
IRE 62.50 (ECU 77)

7. Number of beneficiaries

40,700 in 1993.

3. Minima in contributory schemes

II. Survivors: 1. Designation

Survivor's Contributory Pension.

5. Amount payable

Depends on contributions, see Table VIII "Survivors".

Minimum: IRE 63.10 (ECU 77) per week for the survivor plus IRE 17.00 (ECU 21) for each child dependant.

Plus IRE 4.90 (ECU 6.00) for widows over 66 and living alone.

Plus IRE 4.80 (ECU 5.90) for widows over 80.

7. Number of beneficiaries

Separate statistics on the minimum payment are not kept. Total number in receipt of Survivor's Contributory Pension was 90,671 at December 1994.

III. Invalidation: 7. Number of beneficiaries

40,226 (1994).

IV. Unemployment: 7. Number of beneficiaries

66,201 (average for 1994).

Italy

Table VI: Invalidation

Benefits: 1. Amount of pension

1. Invalidation allowance:
Up to LIT 57,578,000
(ECU 26,148) (ceiling):
 $2\% \times n \times S$
LIT 57,578,000 - LIT 76,578,740
(ECU 26,148-33,777) (ceiling x 1.33):
 $1.6\% \times n \times S$
LIT 76,578,740 - LIT 95,579,480
(ECU 33,777 - 43,406) (ceiling x 1.66):
 $1.35\% \times n \times S$
LIT 95,579,480 - LIT 109,398,200
(ECU 43,406-49,681) (ceiling x 1.90):
 $1.1\% \times n \times S$
Over LIT 109,398,200 (ECU 49,681):
 $0.9\% \times n \times S$.

...
The minimum pension amount (LIT 8,143,850 = ECU 3,698) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.

2. Annual earnings ceiling

LIT 57,578,000 (ECU 26,148).

4. Adjustment

From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities:

annual adjustment

1. for the pension category up to twice the minimum pension: 100 %.
2. for pension category between twice and three times the minimum pension: 90 %.
3. for pension category exceeding three times the minimum pension: 75 %.

Table VII: Old-age

Conditions: 2. Legal retirement age

Men: 62 years.

Women: 57 years.

Pension age will progressively be increased by one year every 18 months until the age is 65 for men and 60 for women.

Benefits: 1. Amount of pension

1. Old-age pension:
Up to LIT 57,578,000
(ECU 26,148) (ceiling):
 $2\% \times n \times S$
LIT 57,578,000 - LIT 76,578,740
(ECU 26,148 - 33,777) (ceiling x 1.33):
 $1.6\% \times n \times S$
LIT 76,578,740 - LIT 95,579,480
(ECU 33,777 - 43,406) (ceiling x 1.66):
 $1.35\% \times n \times S$
LIT 95,579,480 - LIT 109,398,200
(ECU 43,406 - 49,681) (ceiling x 1.90):
 $1.1\% \times n \times S$
Over LIT 109,698,200 (ECU 49,681):
 $0.9\% \times n \times S$.

2. Minima:

a) Old age pension:

The minimum pension amount (LIT 8,143,850 = ECU 3,698) is paid if the annual taxable earnings of the person is less than twice the minimum pension. ...

c) Social pension:

Persons aged over 65 whose earnings are ≤ LIT 4,641,000 (ECU 2,108) if single or LIT 19,295,800 (ECU 8,763) if married are entitled to a social pension, paid by the State, of LIT 4,641,000 (ECU 2,108) (non-revertible) per year. See table XII.

Supplements:

1. The following annual adjustment has been intended for the recipients of a minimum pension:

LIT 390,000 (ECU 177) for recipients aged between 60 and 65 if their annual income is less than LIT 8,533,850 (ECU 3,876) if single and less than LIT 13,174,850 (ECU 5,983) if married.

LIT 1,040,000 (ECU 472) for recipients aged over 65 if their annual income is less than LIT 9,183,850 (ECU 4,171) if single and less than LIT 13,824,850 (ECU 6,278) if married.

2. Recipients of a social pension who have an annual income of ≤ LIT 6,266,000 (ECU 2,846) if single or ≤ LIT 14,409,850 (ECU 6,544) if married receive a yearly supplement of LIT 1,625,000 (ECU 738).

...

Table X: Family benefits

Family allowances: 3. Monthly amounts

The amount of benefit for the family is in inverse function to the family income and in direct function to the number of family members. Example for benefits to families with two children:

Income LIT 21,633,000 - 25,958,000 (ECU 9,824 - ECU 11,788) p.y.:

LIT 170,000 (ECU 77) per month.

Income LIT 34,610,000 - 38,935,000 (ECU 15,718 - ECU 17,682) p.y.:

LIT 80,000 (ECU 36) per month.

Income over LIT 47,585,000

(ECU 21,610):

No benefit.

...

Other benefits: 2. Allowance for single parent

For single parents the income limits giving entitlement to family benefits have been increased from 17 % to 5% according to the income.

Table XI: Unemployment

Benefits: 4. Earnings ceiling

a) LIT 2,784,990 (ECU 1,265).

b) None.

c) LIT 2,784,990 (ECU 1,265).

5. Rate

a) 30 % of the average pay received during the last 3 months with a monthly ceiling of LIT 1,287,306 (ECU 584) for earnings < LIT 2,784,990 (ECU 1,265) and of LIT 1,547,217 (ECU 703) for earnings ≥ LIT 2,784,990 (ECU 1,265).

...

Table XII: Guaranteeing sufficient resources

2. Specific non-contributory minima

1. Old-age: 4. Main conditions of eligibility

...

Income (not including rents) of less than LIT 4,641,000 (ECU 2,108) if single or LIT 19,295,800 (ECU 8,763) if married.

5. Amount payable

LIT 4,641,000 (ECU 2,108) per year, annual increase.

II. Invalidity: 5. Amount payable

Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: LIT 348,795 (ECU 158).

Totally blind persons (not in hospitals): LIT 377,180 (ECU 171).

Mobility allowance for disabled people: LIT 741,315 (ECU 337).

Mobility allowance for totally blind people: LIT 995,825 (ECU 452).

Special allowance for partially blind persons: LIT 86,180 (ECU 39).

Communication allowance for deaf-mutes: LIT 299,720 (ECU 136).

...

7. Number of beneficiaries

Data for March 28, 1994:

Assisted disabled people: 1,231,758

Blind persons: 120,025

Deaf-mutes: 39,551

Table XIII.1: Social protection of self-employed:

1. Farmers

VI. Old-age: Benefits: 5. Amount of benefit

...

Reference wages are conventional incomes, related to 4 values and adjusted in the line with the consumer price index and raised by 1 % for each year worked. For 1995 the last value amounts to LIT 21,469,000 (ECU 9,750).

...

Financing: 2. Contributions

17 % of conventional income related to 4 income values from a minimum of LIT 10,735,000 (ECU 4,875) to a maximum of LIT 21,469,000 (ECU 9,750).

Luxembourg

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

...

Ceiling:

LFR 2,624,628 (ECU 68,604) per year.

...

3. Old-age, survivors

...

Ceiling:

LFR 2,624,628 (ECU 68,604) per year.

4. Employment injuries and occupational diseases

...

The rate varies between 0.5 % and 6 %. The premium is calculated on the basis of the total gross wage (minimum: LFR 43,744 (ECU 1,143) per month, maximum: LFR 2,624,628 (ECU 68,604) per year.

...

6. Family allowances

1.7 %, paid by the employers.

Ceiling:

LFR 2,624,628 (ECU 68,604) per year.

...

Public authorities' contributions: 6. Unemployment

Financed by an employment fund, alimented - among others - by annual contributions from the state and a social contribution included in the price for fuel.

7. Family allowances

Finally the State covers the cost of the employers' contributions and of the farmers.

Table III: Health Care

Beneficiaries: 4. Special rules for pensioners

Same contribution ceiling as for employed insured persons. Minimum contribution payable on the minimum social salary plus 30 %, i.e. LFR 56,867 (ECU 1,486).

Organisation: 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).

Table V: Maternity

Conditions: 2. Cash benefits

2. Maternity allowance:
Residence on the national territory and not having entitlement to insured women's maternity cash benefit.

Benefits: Cash benefits Amount

2. Maternity allowance:
LFR 6,423 (ECU 168) per week, payable over a period of 16 weeks.

Table IX: Employment injuries and occupational diseases

Benefits: Temporary incapacity: Cash benefits d) Basic earnings used for calculating annuity

Legal minimum wage in application: Social minimum wage valid at the time of the accident.
Maximum: LFR 2,624,628 per year. (ECU 68,604).

Table X: Family benefits

Family allowances: 3. Monthly amounts

1st child:
LFR 3,292 (ECU 86).
2 children:
LFR 8,885 (ECU 232).
3 children:
LFR 18,012 (ECU 471).
Each subsequent child:
LFR 9,126 (ECU 239).

5. Supplements which vary with age

Children aged 6 and more:
LFR 535 (ECU 14);
children aged 12 and more:
LFR 1,605 (ECU 42).

Other benefits: 1. Birth grants

A birth grant of totally LFR 57,618 (ECU 1,506) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations.

3. Special allowances for handicapped children

Supplementary allowance of LFR 2,194 (ECU 57) for each child under 18 with an insufficiency or permanent reduction of at least 50 % of physical or mental ability by comparison with that of a child of the same age.

5. Other allowances

1. Allowance at the beginning of school, for children over 6 years. Amounts of the allowance per child:

a) For a group of one child:

between 6 and 11 years:
LFR 3,747 (ECU 98);

over 12 years:
LFR 5,352 (ECU 140).

b) For a group of two children (amount per child):
between 6 and 11 years:
LFR 6,423 (ECU 168);

over 12 years:
LFR 8,029 (ECU 210).

c) For a group of three or more children (amount per child):
between 6 and 11 years:
LFR 9,099 (ECU 238);

over 12 years:
LFR 10,705 (ECU 280).

2. Education allowance for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:

LFR 131,232 (ECU 3,430) when educating one child,

LFR 174,976 (ECU 4,574) when educating two children,

LFR 218,719 (ECU 5,717) when educating three children.

Allowance: LFR 16,058 (ECU 419).

Half the allowance is available in the case of part-time employment.

Special cases: 2. Pensioners

Normal family benefits.

Table XI: Unemployment

Total unemployment: 4. Means test

In the case of an unemployed person whose spouse or companion is living with him or her in cohabitation and disposes of an income over LFR 109,360 (ECU 2,859), the unemployment benefit is reduced by 50 % of the difference between the spouses income and the fixed ceiling.

Benefits: 4. Earnings ceiling

The allowance cannot be superior to LFR 109,360 (ECU 2,859) or LFR 87,488 (ECU 2,286) in case that the unemployment exceeds 182 days in a period of 12 months. For the period of complementary benefit the ceiling is fixed at LFR 65,616 (ECU 1,715).

5. Rate

80 % of reference earnings.

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum Examples

1. Amounts excluding family allowances:

a) Person living alone:
LFR 31,165 (ECU 815).

b) Couple without children:
LFR 46,747 (ECU 1,222).

c) Couple with 1 child:
LFR 51,334 (ECU 1,342).

d) Couple with 2 children:
LFR 55,921 (ECU 1,462).

- e) Couple with 3 children:
LFR 60,508 (ECU 1,582).
- f) Single parent family with one child:
LFR 35,752 (ECU 935).
- g) Single parent family with 2 children:
LFR 40,339 (ECU 1,054).

2. Amounts including family allowances (depending on number and age of the children, see Table X):

- a) Couple with one child (10 years):
LFR 55,161 (ECU 1,442).
- b) Couple with 2 children (10 and 12 years):
LFR 65,876 (ECU 1,722).
- c) Couple with 3 children (8-10-12 years):
LFR 81,195 (ECU 2,122).
- d) Single parent family with one child (10 years):
LFR 39,579 (ECU 1,035).
- e) Single parent family with two children (8 and 10 years):
LFR 50,294 (ECU 1,315).

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.

Number of beneficiaries

31.12.1994: 3,075 households.

2. Specific non-contributory minima **II. Invalidity: 5. Amount payable**

LFR 14,153 (ECU 370) for persons over 18 years.

3. Minima in contributory schemes **I. Old-age: 5. Amount payable**

No old-age pension can amount to less than 90 % of the set reference figure when the insured has paid insurance contributions for at least 40 years; therefore there is a minimum of LFR 37,566 (ECU 982) per month.

...

Netherlands

Table II: Financing

Financing principle: 1. Sickness and maternity

...

1. ...
As a compensation of the payment of all AAW/ AWBZ contributions the employees/ social security beneficiaries receive a so-called transfer allowance amounting to 11.75 % of the contributable wage. The allowance is calculated over a maximum of HFL 76,350 (ECU 36,638). According to tax scales a certain amount is free of contribution and tax with a minimum of HFL 6,074 (ECU 2,915) per year. The cash benefits are fixed amounts and therefore independent from the amount of contributions paid and from (previous) earnings.

...

Contributions: Rates and ceiling **1. Sickness and maternity**

- 1. **Benefits in kind (ZFW):**
8.35 % (total)
1.10 % employees
7.25 % employer.
Ceiling: HFL 50,180
(ECU 24,079) per year.

For employers and social security institutions franchise of HFL 54 (ECU 26) per day applies.
Pensioners pay a contribution of 1.40% of the AOW-benefit and 8.35 % of eventual wages or supplementary pensions. Next to the health insurance contributions a flat-rate contribution of annually HFL 198 (ECU 95) (average amount, set by the health insurance per adult).

2. General insurance against serious risks (AWBZ):

8.85 %, paid by the employees.
Ceiling: HFL 44,349
(ECU 21,281) per year.

3. Cash benefits (ZW):

1.95 % (total)
1.00 % employee
0.95 % employer.
Ceiling: HFL 286 (ECU 177) per day.
The contributions mentioned is an average.

2. Invalidity

1. Benefits in kind (WAO):

9.40 %, paid by the employees.
Ceiling: HFL 286 (ECU 177) per day. Franchise: HFL 99
(ECU 48) per day.

2. General insurance (AAW):

6.30 %, paid by the employees.
Ceiling: HFL 44,349 (ECU 21,281) per year.

3. Old-age, survivors

16.35 %:
14.55 % old age AOW
1.80 % survivors AWW
paid by the employees.
Ceiling: HFL 44,349
(ECU 21,281) per year.

5. Unemployment

5.10 % (total)
2.55 % employee
2.55 % employer.
Ceiling: HFL 286 (ECU 137) per day.
...

Public authorities' contributions:

1. Sickness and maternity: Benefits in kind

Government grant for insurance under the Health Insurance Act (ZFW) and under the Exceptional Medical Expenses Act (AWBZ).

Table III: Health Care

Beneficiaries: 1. Field of application

Health Insurance Act:

- 1. All persons under 65 in paid employment.
 - 2. Recipients of social security benefits up to the age of 65
 - 3. Persons of 65 or older drawing a state old age pension.
- Exceptional Medical Expenses Act:
All residents.

2. Membership ceiling

Health Insurance Act:

Insured persons under 65:
HFL 58,950 (ECU 28,287) per year,
insured persons of 65 or older:
HFL 30,950 (ECU 14,851) per year.

3. Eligible groups

Subject to certain conditions covered under the Health Insurance Act can be extended to the insured partner until the age of 65 (subject to the insured person being the breadwinner)

and children (depending on their being largely maintained by the insured person).

4. Special rules for pensioners

Insurance under the Health Insurance Act:

1. Beneficiaries of incapacity pensions if the incapacity is over 45 %
2. Beneficiaries of widows' or orphans' pensions.
3. Beneficiaries of unemployment benefits calculated to 70 % of reference earnings if they were member of the compulsory scheme.

Conditions: 1. Qualifying period

No qualifying period required.

Entitlement to care subject to registration with a health insurance fund.

Table VII: Old-age

Benefits: 1. Amount of pension

1. Pension:

- a) Single person: HFL 1,429.55 (ECU 686) per month;
- b) Married and unmarried persons, both 65 and over (also 2 men and 2 women sharing a household): HFL 993.91 (ECU 477) per month for each person;
- c) Pensioners with a partner younger than 65: if the AOW pension took effect before 1 February 1994: HFL 1,429.55 (ECU 686); if the AOW pension took effect on 1 February 1994 or later: HFL 993.91 (ECU 477). Full pension payable after 50 years of insurance, otherwise reduced.

2. Supplement:

If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earn less than HFL 1,198.99 (ECU 959) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage (gross HFL 558.27 (ECU 268)). If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earn less than HFL 1,198.99 (ECU 959) gross per month, can receive a supplementary benefit of maximum 50 % of the gross AOW pension for married persons (HFL 993.91 = ECU 477). Pension + maximum supplementary benefit: HFL 1,987.82 (ECU 954). Single-parent family: HFL 1,787.95 (ECU 856) per month. In addition a "holiday allowance" amounting to HFL 119.24 (ECU 57) per month for couples (each partner HFL 59.62 = ECU 29), HFL 83.47 (ECU 40) per month for single persons and HFL 107.31 (ECU 51) per month for one-parent family is paid.

Table VIII: Survivors

Benefits: 1. Surviving spouse

Widow/widower only:

HFL 1,755.24 (ECU 842) per month.

Widow/widower with dependant children under 18:

HFL 2,403.68 (ECU 1,154) per month.

In addition, a "holiday allowance" equal to HFL 111.38 (ECU 53) per month is paid for a widow/widower without children and HFL 159.11 (ECU 76) with children.

Table X: Family benefits

Family allowances: 3. Monthly amounts

Basic amount per child born before 2 October 1994 and aged 6 to 11 in family with:

1 child:

HFL 135.55 (ECU 65).

2 children:

HFL 158.04 (ECU 76)

3 children:

HFL 165.54 (ECU 80).

4 children:

HFL 180.60 (ECU 86).

5 children:

HFL 189.63 (ECU 91).

6 children:

HFL 195.66 (ECU 94).

7 children:

HFL 199.96 (ECU 96).

8 children:

HFL 207.72 (ECU 100).

5. Supplements which vary with age

...

Children between 18 and 24 years:

100 % of basic amount.

Children born on or after 1 January 1995:

aged 0-5 years:

HFL 284.66 (ECU 137)

aged 6-11 years:

HFL 345.65 (ECU 166)

aged 12-17 years:

HFL 406.65 (ECU 195)

aged 18-24 years:

HFL 345.65 (ECU 166)

...

Table XI: Unemployment

Total unemployment: 2. Qualifying period

1. General benefits:

At least 26 weeks of paid employment during the last 39 months (26-weeks condition).

2. Extended and follow-up benefits:

During the last 4 years at least 5 years in each of which a salary over 52 days was paid (4-out-of-5 condition).

...

Benefits: 2. Duration of payment

...

2. Extended benefits: Depending on age and employment record:

Employment	duration
5 to 10 years	9 months
10 to 15 years	12 months
15 to 20 years	1.5 years
20 to 25 years	2.0 years
25 to 30 years	2.5 years
30 to 35 years	3.0 years
35 to 40 years	4.0 years
≥ 40 years	5.0 years

3. Follow-up benefits:

2 years (persons aged 57.5 and over: 3.5 years).

3. Earnings taken as reference

1. a) General benefits:

Statutory minimum wage or previous earnings.

b) Extended benefits: Previous earnings.

2. Follow-up benefits:

Statutory minimum wage.

5. Rate

1. General benefits: 70 % of statutory minimum wage if only the 26-weeks condition is fulfilled. 70 % of previous earnings if both the 26-weeks condition and the 4-out-of-5 condition is fulfilled.

...

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum Resources taken into account

All resources, regardless of their nature and origin. Capital left untouched: HFL 18,400 (ECU 8,829) for families and HFL 9,200 (ECU 4,415) for single persons. People under 65 and living in their own home are granted an additional exemption.

Irrespective of the number of children, an amount of HFL 190.24 (ECU 91) is deducted from the allowance to the beneficiary with children living at home and having their own income.

Examples

1. Monthly net standard rates (excluding family benefits):

a) Single person aged 23 and over, sharing accommodation:

HFL 1,071.97 (ECU 514).

b) Single person aged 23 and over not sharing accommodation:

HFL 1,262.28 (ECU 606).

c) Couple (with or without children):

HFL 1,803.16 (ECU 865).

d) Single parent family:

HFL 1,622.84 (ECU 778).

with shared accommodation:

HFL 1432.60 (ECU 687).

2. Amounts of social assistance plus family allowance:

a) Single parent family with one child (10 years):

HFL 1,758.39 (ECU 844).

b) Couple with one child (10 years):

HFL 1,938.71 (ECU 930).

c) Single parent family with two children (8-10 y.):

HFL 1,938.84 (ECU 930).

d) Couple with two children (8 and 12 years):

HFL 2,166.65 (ECU 1,040).

e) Couple with three children (8-10-12 years):

HFL 2,344.44 (ECU 1,125).

Number of beneficiaries

In 1994, 326,000 persons (yearly average) received social assistance and assistance under the State Group Regulation for Unemployed Workers (RWW), not included persons receiving assistance under the State Group Regulation for self-employed.

Costs

1994: HFL 12,282 million (ECU 5,893).

2. Specific non-contributory minima

III. Unemployment: 5. Amount payable

3. IOAW: HFL 2,543.04 (ECU 1,220) (gross) monthly for couples (married and unmarried); HFL 2,314.19 (ECU 1,110) for single parent families; HFL 1,923.45 (ECU 922) for single persons aged 23 and older.

After deduction of tax and social security contributions, the net benefit is equal to 100 % of the net minimum wage for couples, 90 % for single parent families and 70 % for single persons.

Portugal

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

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.

...

Table VI: Invalidity

Benefits: 1. Amount of pension

Maximum 80 % and minimum 30 % of this average wage, in any case ESC 27,600 (ECU 140) per month.

If the pensioner is entitled to a social supplement to the pension, this amount may not exceed the state old-age pension (ESC 17,500 = ECU 89).

3. Supplements for dependants: Spouse

ESC 4,200 (ECU 21) per month.

5. Other benefits

2. Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 9,650 per month (ECU 49).

Table VII: Old-age

Benefits: 1. Amount of pension

Maximum 80 % and minimum 30 % of this average wage, in any case ESC 27,600 (ECU 140) per month.

If the pension is less than ESC 27,600 (ECU 140) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension (ESC 17,500 = ECU 89).

Table X: Family benefits

Family allowances: 3. Monthly amounts

Each child:
ESC 2,580 (ECU 13).

4. Supplements which vary with income

If family income is less than 1½ times national minimum wage, the monthly amounts for the 3rd and subsequent children is ESC 3,880 (ECU 20) per child.

Other benefits: 1. Birth grants

Once-off payment of ESC 22,930 (ECU 117) per live birth.
Allowance for nursing mothers: ESC 4,220 (ECU 21) per month for first 10 months.

3. Special allowances for handicapped children

Rates per month:
for children up to 14:
ESC 5,750 (ECU 29).
for children between 14 and 18:
ESC 8,390 (ECU 43).
for children between 18 and 24:
ESC 11,210 (ECU 57).

Monthly life allowance for the same persons, older than 24 years: ESC 17,500 (ECU 89).

Special education allowance for children, up to the age of 24 years, attending a special training establishment (variable amount).

Allowance for third party assistance: ESC 9,650 (ECU 49) per month.

5. Other allowances

1. Marriage grant:
ESC 19,060 (ECU 97) paid once for each insured spouse.

2. Funeral grant:
ESC 26,670 (ECU 136) single payment at the death of.

Table XI: Unemployment

Total unemployment: 3. Maximum age

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

Partial unemployment: 1. Definition

Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.

Table XII: Guaranteeing sufficient resources

2. Specific non-contributory minima

I. Old-age: 5. Amount payable

ESC 17,500 (ECU 89).

7. Number of beneficiaries

48,381 (1993).

II. Invalidity: 5. Amount payable

1. Supplementary Family Allowance:

0 - 14 years:

ESC 5,750 (ECU 29) per month.

14 - 18 years:

ESC 8,390 (ECU 43) per month plus family allowance

ESC 2,580 (ECU 13).

2. Social Invalidity Pension:

ESC 17,500 (ECU 89) per month.

ESC 8,150 (ECU 41) (serious disability supplement).

III. Unemployment: 5. Amount payable

ESC 17,500 (ECU 89).

7. Number of beneficiaries

77 (1993).

3. Minima in contributory schemes

I. Old-age: 2. Principle

Guarantee of a minimum amount by increasing the pensions from the contributory scheme, by drawing a supplementary social pension by means of the non-contributory scheme, which, however, may not exceed the state old-age pension (ESC 17,500 = ECU 89).

3. Eligible groups

People whose pension from the contributory scheme is less than ESC 27,600 (ECU 140).

4. Main conditions of eligibility

Pension under the contributory scheme of less than ESC 27,600 (ECU 140).

5. Amount payable

The difference between the minimum amount of pension under the contributory scheme and that of the non-contributory pension. However, this value may not exceed ESC 17,500 (ECU 89).

7. Number of beneficiaries

472,289 persons (1993).

II. Survivors: 5. Amount payable

The difference between the amount of the pension and ESC 16,560 (ECU 84) = 60 % of the minimum old-age pension.

III. Invalidity: 3. Eligible groups

People whose pension under the contributory scheme is less than ESC 27,600 (ECU 140).

4. Main conditions of eligibility

To receive a pension under the contributory scheme of less than ESC 27,600 (ECU 140).

5. Amount payable

The difference between the amount of the pension and ESC 27,600 (ECU 140).

7. Number of beneficiaries

184,517 (1993).

IV. Unemployment: 7. Number of beneficiaries

62,973 (1993).

United Kingdom

Table II: Financing

Contributions: Rates and ceiling

1. Sickness and maternity

Contributions vary with the level of earnings:

Employees:

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

Employer:

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

...

Public authorities' contributions

2. Sickness and maternity: Cash benefits

Maternity Allowance and Short-term Incapacity Benefit financed from the National Insurance Fund.

...

Statutory Sick Pay funded by employers (but with Government relief in the case of exceptionally high sick absence).

3. Invalidity

Full cost of Attendance Allowance, Disability Living Allowance, Non-Contributory Retirement Pension and Severe Disablement Allowance, financed by the Government.

Table IV: Sickness - Cash Benefits

Beneficiaries: 1. Field of application

Lower rate short-term incapacity Benefit (IB): Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed.

...

2. Membership ceiling

No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit £ 440 (ECU 524) per week, or below the lower earnings limit £ 58 (ECU 69) per week.

Conditions

1. Incapable of carrying out normal occupation. Usually based on medical certificates from family doctors. For lower rate short-term IB, the "all work" test applies if insufficient recent employment upon which to base "own occupation" test. (See Table VI)

2. Statutory Sick Pay: Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions.

3. Lower rate short-term IB: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in two relevant tax years; normally the two preceding the year of the claim.

Benefits: 1. Duration of benefits

...2. Lower rate short-term incapacity benefit: 196 days (i.e. 28 weeks) maximum in a period of incapacity for work, then replaced by higher rate short-term incapacity benefit.

2. Amount of the benefits

1. Statutory Sick Pay: Standard rate of £ 52.50 (ECU 63) per week. Earnings less than £ 58.00 (ECU 69): No benefit. No additions for dependants.

2. Lower rate short-term incapacity benefit: £ 44.40 (ECU 52) per week or up to £ 56.45 (ECU 67) if over pension age. Additions: Spouse aged 60 or over, or adult caring for dependent child £ 27.50 (ECU 33), or if claimant over pension age £ 33.85 (ECU 40). Child Dependency increase only paid where benefit in payment past state pension age: £ 11.05 (ECU 13); Rate reduced by £ 1.20 (ECU 1.40) for a child in respect of whom the higher rate of Child Benefit of £ 10.40 (ECU 12) is payable.

3. Continuation of payments to sick workers

See Statutory Sick Pay (SSP).

Table V: Maternity

Conditions: 2. Cash benefits

1. SMP: continuously employed by her employer for 26 weeks by the 15th week before the week baby due and has earnings which average at least £ 58 (ECU 69) a week.

2. 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.

Benefits: 2. Cash benefits:

Kind and duration

SMP and Maternity Allowance are payable for up to 18 weeks. Working women can start their maternity benefits at any time from the 11th week before their expected date of confinement right up to the baby's birth. If they fall sick with a pregnancy related illness in the 6 weeks before the week the baby is due, their maternity benefits (and leave) start automatically.

Amount

1. SMP: 90 per cent of earnings for the first 6 weeks of the maternity pay period; £ 52.50 (ECU 63) for the remaining weeks (up to 12).

2. Maternity Allowance: £ 52.50 (ECU 63) per week if employed in the 15th week before baby is due; £ 45.55 (ECU 54) a week if she is self-employed or has given up her job by then.

Table VI: Invalidity

Conditions: 2. Period for which cover is given

Short-term higher rate incapacity benefit: From the day after the end of the primary period of incapacity (196 days) up to 364 days

Long-term incapacity benefit: After one year of incapacity until state pension age.

3. Minimum period of membership for entitlement

Must have been entitled or deemed entitled to lower rate short-term incapacity benefit payments for 196 days in the period of incapacity for work.

Employees have to satisfy the contribution conditions where they claim incapacity benefit on cessation of SSP.

Those employees entitled to such payments for less than 28 weeks will receive lower rate short-term incapacity benefit for the remainder of the 28 weeks. They may then become eligible for higher rate short-term incapacity benefit and then long-term incapacity benefit, subject to medical test..

Benefits: 1. Amount of pension

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

2. Long-term incapacity benefit:
£ 58.85 (ECU 70).

Age addition: £ 12.40 (ECU 15) if incapacity began before age 35; £ 6.20 (ECU 7.10) if it began between 35 and 44.

3. Supplements for dependants:

Spouse

Increase for spouse aged 60 or over or adult caring for dependent child:

Short-term incapacity benefit higher rate £ 27.50 (ECU 33)
Long-term incapacity benefit

£ 35.25 (ECU 42).

Children

Increase for dependent child:

£ 9.85 (ECU 12) for the first,

£ 11.05 (ECU 13) for each other.

5. Other benefits

1. Severe Disablement Allowance may be paid to severely disabled people with insufficient national insurance contributions for Incapacity Benefit. The "all work" test for incapacity benefits is applied to new claimants.

Rate £ 35.25 (ECU 42) a week.

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

aged under 40: £ 12.40 (ECU 15)

aged 40 - 49 £ 7.80 (ECU 9.30)

aged 50 - 59: £ 3.90 (ECU 4.60)

Plus increases for dependants:

Adult £ 21.15 (ECU 25). Child £ 11.05 (ECU 13); rate reduced by £ 1.20 (ECU 1.40) in respect of a child for whom the higher rate of child benefit is payable (see Table X - "Family Benefits").

2. Attendance Allowance:

Is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: £ 45.70 (ECU 56) or £ 31.20 (ECU 37) per week dependent on the amount of care a person needs.

3. Disability Living Allowance is paid to people who have personal care and/ or mobility needs as a result of illness or disability that arise before age 65.

There are three rates for care needs: £ 46.70 (ECU 56) or £ 31.20 (ECU 37) or £ 12.40 (ECU 15) and two rates for mobility needs: £ 32.65 (ECU 39) or £ 12.40 (ECU 15) depending on the amount of help a person needs.

4. Invalid Care Allowance £ 35.25 (ECU 42) per week payable to a person under pension age (and not earning more than £ 50 = ECU 59 per week, after allowable expenses) who is providing at least 35 hours care a week to another person who is receiving Disability Living Allowance care component at the highest or middle rate or Attendance Allowance or Constant Attendance Allowance at not less than the normal maximum rate. Dependant additions are also available.

Table VII: Old-age

Benefits: 1. Amount of pension

1. Basic pension:
£ 58.85 (ECU 70) per week (paid pro-rata if number of years is less than the requisite number but at least a quarter of that figure).

2. Graduated Retirement Benefit:
£ 0.0764 (ECU 0.10) per week for each £ 7.50 (ECU 8.90) (men) or £ 9 (ECU 11) (women) contributed.
Minimum for a person on their own contributions: £ 0.08 (ECU 0.10) per week.
Maximum: £ 6.57 (ECU 7.90) per week (men) and £ 5.50 (ECU 6.60) per week (women).

...

3. Supplement for dependants: Spouse

Basic pension:
£ 35.25 (ECU 42) per week.
Graduated Retirement Benefit, SERPS pension:
No supplement.

Children

Basic pension:
Each child for whom Child Benefit is received: £ 11.05 (ECU 13) a week. £ 9.85 (ECU 12) for a child for whom the higher rate of Child Benefit is payable.

...

Table VIII: Survivors

Benefits: 1. Surviving spouse

Widow's Pension: Paid from first Tuesday after husband's death, or at the end of entitlement to Widowed Mother's Allowance, provided in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 55 or over (50 so for women widowed before 11 April 1988); rate: £ 58.85 (ECU 70) per week. If the widow is aged 45 - 54 (40 - 49 for women widowed before 11 April 1988) the pension is reduced by 7 % of the full rate for each year under 55 (50).

...

Widowed Mother's Allowance: Payable, from the first Tuesday on or after the husband's death. Amount: £ 58.85 (ECU 70) per week paid as long as the widow has a qualifying child in her charge.

...

3. Orphan children having lost one parent

1. The amount of the Widowed Mother's Allowance is increased by £ 11.05 (ECU 13) per week for each qualifying child for whom Child Benefit is payable. (£ 9.85 = ECU 12 for a child for whom the higher rate of Child Benefit is payable).
2. Amount: £ 9.85 (ECU 12) for first child, £ 11.05 (ECU 13) for each other. No benefit in case of remarriage or cohabitation.

4. Orphan children having lost both parents

Guardian's Allowance is a payment of £ 11.05 (ECU 13) per week to a person who takes into his family an orphan child. One of the child's parents must have satisfied a residence condition; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances Guardian's Allowance is payable where only one parent has died. The rate is adjusted to £ 9.85 (ECU 12) if the higher rate of Child Benefit is payable for the same child.

Table IX: Employment injuries and occupational diseases

3. Permanent incapacity:

e) Amount or formula

The rate of benefit depends on the degree of disablement ("t").
"t" = 1 % - 13 %: Nothing payable, except for pneumoconiosis, byssiniosis and diffuse mesothelioma:

"t" = 1 % - 10 %: £ 9.53 (ECU 11) per week.

"t" = 11 % - 13 %: £ 19.06 (ECU 23) per week.

For all other diseases:

"t" 14 % required for a pension

("t" = 14 % - 19 %: treated as 20 %).

Examples (per week):

"t" = 100 %: £ 95.30 (ECU 113).

"t" = 50 %: £ 46.75 (ECU 56).

"t" = 20 %: £ 19.06 (ECU 23).

Payable from 91st day after date of industrial accident or onset of disease.

f) Supplements for care by another person

...

Minimum £ 19.10 (ECU 23) per week.

Normal maximum £ 38.20 (ECU 45) per week (exceptional rate £ 76.40 = ECU 90).

People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid Invalid Care Allowance at the rate of £ 35.25 (ECU 42) a week.

Exceptionally severe disablement allowance: £ 38.20 (ECU 45) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 38.20 (ECU 45) and the need for attendance at such rate is likely to be permanent.

Table X: Family benefits

Family allowances: 3. Monthly amounts

Eldest qualifying child:

£ 45.06 (ECU 54).

Each other child:

£ 36.61 (ECU 44).

Other benefits: 2. Allowance for single parent

One Parent Benefit:

1st child: £ 27.30 (ECU 32) per month.

5. Other allowances

Family Credit (FC):

Non-contributory, income-related benefit for working families with children. Encourages people to stay in work and largely removes the fear of being worse off in work than out of work. In October 1994, FC was in payment to 578,000 families - average weekly payment being over £ 46 (ECU 55). Estimated expenditure in 1994/95 was £ 1,480 million (ECU 1.76 million), met from General Taxation.

...

Calculation of benefit:

Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), and Child Credits for each child (different rates depending upon age). A family with under £ 73.00 (ECU 87) coming in weekly will receive the Maximum Credit. 70 pence (ECU 0.80) is taken off the Maximum Credit for every pound over £ 73.00 (ECU 87). Net income excludes

Child Benefit, One Parent Benefit, and £ 15 (ECU 18) of any maintenance received from an absent parent.

For example, a family with 2 children aged 12 and 14 with £ 120 (ECU 143) a week coming in would get £ 50 (ECU 60) a week Family Credit.

A family with 3 children aged 3, 8 and 11 with £ 140 (ECU 167) a week coming in would get almost £ 40 (ECU 48) a week Family Credit.

Special cases: 3. Orphans

... Rate £ 47.88 (ECU 57) a month or £ 42.68 (ECU 51) depending on seniority of child in claimant's family.

Table XI: Unemployment

Benefits: .4. Earnings ceiling

£ 58 (ECU 69) per week but changes annually (see above).

5. Rate

£ 46.45 (ECU 56) per week.

£ 58.85 (ECU 70) if over pension age.

6. Family supplements

Dependent adult: £ 28.65 (ECU 34) per week or £ 35.25 (ECU 42) if claimant over pension age. Per dependent child: £ 11.05 (ECU 13), only payable if claimant is over pension age.

...

Table XII: Guaranteeing sufficient resources

1. General non-contributory minimum

Domestic unit for the calculation of resources

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).

Resources taken into account

Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: Housing Benefit, Council Tax Benefit and non-contributory disability benefit.

For every £ 250 (ECU 298), or part of £ 250 (ECU 298), of savings over £ 3,000 (ECU 3,571), a deduction of £ 1 (ECU 1.20) a week is made from the rate otherwise payable.

Guaranteed minimum: Categories

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.

Main Income Support, Personal Allowances and Premiums:
£ per week

Personal Allowances:

Single aged 25 or over:

£ 46.50 (ECU 55)

Lone parent 18 or over:

£ 46.50 (ECU 55)

Couple one 18 or over:

£ 73.00 (ECU 87)

Dependent child under 15:

£ 15.95 (ECU 19)

Dependent child 11-15:

£ 23.40 (ECU 28)

Dependent child 16-17:

£ 28.00 (ECU 33)

Dependent child 18:

£ 36.80 (ECU 44)

Premiums:

Family:

£ 10.25 (ECU 12)

Lone parent:

£ 5.20 (ECU 6.00)

Pensioner (single/couple):

£ 18.60/28.05 (ECU 22/33)

Enhanced pensioner:

£ 20.70/30.95 (ECU 25/37)

Higher pensioner:

£ 25.15/28.30 (ECU 30/33)

Disability (single/couple):

£ 19.80/28.30 (ECU 24/33)

Severe disability (single):

£ 35.05 (ECU 42)

couple (one/both qualify):

£ 35.05/70.10 (ECU 42/83)

Disabled child:

£ 19.80 (ECU 24)

Guaranteed minimum and family allowances

The main family allowances (i.e. Child Benefit and One Parent Benefit) along with the "in-work" benefit Family Credit are entirely separate from Income Support. However, Income Support can include a 'family' and a 'lone parent premium'.

Examples

Monthly amounts (converted weekly rates) including family benefit where appropriate. Full Housing Benefit and Council Tax Benefit are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table XI).

1. Single aged 25:

£ 374.92 (ECU 446)

2. Couple, no children:

£ 498.85 (ECU 594)

3. Couple, child of 10:

£ 630.29 (ECU 750)

4. Couple, two children 8 and 10:

£ 750.75 (ECU 893)

5. Couple, three children 9, 13 and 14:

£ 872.08 (ECU 1,038)

6. Lone parent, aged 18+, child of 10:

£ 528.89 (ECU 630)

7. Lone parent, aged 18+, two children 8 and 10:

£ 613.59 (ECU 730)

Relations between the amounts

...

2nd child (aged 11 - 15): + 50 %

...

Measures stimulating social and professional integration

In calculating Income Support, £ 5 (ECU 6.00) per week of any earnings is disregarded. A higher disregard of £ 15 (ECU 18) per week applies to the earnings of certain groups, for example lone-parents, the sick, disabled and long-term unemployed (at least two years).

Development of the tax and benefit systems aims to ensure that people are better off in work than unemployed, and are not discouraged from increasing earnings. Measures include the "in-work" benefits Family Credit (FC) and Disability Working Allowance (DWA) (see table X and part 2.II below) and the help with rent available through Housing Benefit (HB) and Council Tax Benefit (CTB) (see part 2.V below).

Enhancements to these benefits include: HB first £25 (ECU 30) of weekly earnings of lone parent not on IS disregarded in calculating entitlement; FC/HB/CTB/DWA - first £15 (ECU 18) of maintenance payment to lone parent disregarded and up to £40 (ECU 48) of a claimant's earnings can be disregarded in

respect of child care costs; FC/DWA - £10 (ECU 12) per week premium for those working 30 hours a week or more. Further developments planned. Employer's National Insurance contribution rate reduced by 0.6 % for those earning below £ 205 (ECU 244) per week.

The Employment Service operates a range of schemes offering advice and encouragement to jobseekers, including: grant averaging £200 (ECU 238) for long-term unemployed starting work; help finding jobs and with applications; "Restart" interviews every six months to give advice on opportunities and confirm claimant available for, and actively seeking, work; mandatory two-week "Restart" course after two years for those who have refused help; work experience and training activities.

Number of beneficiaries

5,675 mio persons (May 1994).

Costs

£ 15,963 million (ECU 19 million) (forecast for 1995/96).

2. Specific non-contributory minima

I. Old-age: 5. Amount payable

£ 35.50 (ECU 42) per week (includes £ 0.25 = ECU 0.30 age addition).

7. Number of beneficiaries

Total C + D 27.410 (September 1994).

II. Invalidity: 2. Principle

Severe Disablement Allowance: For people who are incapable of work but who have not paid enough contributions to qualify for contributory Incapacity Benefit (see Table VI).

4. Main conditions of eligibility

Disability Working Allowance: is an income related benefit intended to help disabled people - both with and without children - to return to or take up work of 16 hours or more per week. DWA is available to people who have a physical or mental disability which disadvantages them in getting a job, and who are receiving Disability Living Allowance, or have been receiving Incapacity Benefit at the short-term higher or lower rate, or receiving Severe Disablement Allowance, are to those who qualified for a disability premium in Income Support, Housing Benefit or Council Tax Benefit. Income and capital conditions. For the other allowances: See Table VI "Invalidity".

5. Amount payable

1. Severe Disablement Allowance: £ 35.55 (ECU 42) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 12.40 (ECU 15), middle rate (between 40 and 50) £ 7.80 (ECU 9.30), lower rate (between 50 and 60) £ 3.90 (ECU 4.60) See Table VI "Invalidity".

2. Disability Living Allowance: Three rates of the care component between £ 12.40 (ECU 15) and £ 46.70 (ECU 56) a week. Two rates of the mobility component: £ 12.40 (ECU 15) or £ 32.65 (ECU 39) a week (see Table VI "Invalidity").

3. Disability Working Allowance:

Couple or lone parent:

£ 73.40 (ECU 87)

Single person:

£ 46.85 (ECU 56)

Child under 11:

£ 11.40 (ECU 14)

Child 11 - 15:

£ 18.90 (ECU 23)

Child 16 - 17:

£ 23.45 (ECU 28)

Child 17 - 18:

£ 32.80 (ECU 39).

...

4. Attendance Allowance: £ 31.20 (ECU 37) or £ 46.70 (ECU 56) (see Table VI).

7. Number of beneficiaries

1. Severe Disablement Allowance:
342,000 (forecast estimate 1994/5)

2. Disability Living Allowance:
1,420,000 (forecast estimate 1994/5).

3. Disability Working Allowance:
5000 (forecast estimate 1994/5).

4. Attendance Allowance:
1,084,000 (forecast estimate 1994/5).

V. Other specific non-contributory minima

1. Maximum Housing Benefit will meet up to 100 % of a claimant's reasonable rent and accommodation related service charges. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: £ 46.50 (ECU 56) per week, couple without children £ 73.00 (ECU 87) per week, couple with two children - one under 11, one 11-15 - £ 122.60 (ECU 146) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65 % of the excess.

...

3. Minima in contributory schemes

I. Old-age: 5. Amount payable

Standard rate Category A:

£ 58.85 (ECU 70).

Standard rate Category B:

£ 35.25 (ECU 42).

See Table VII.

7. Number of beneficiaries

10,123,150 (September 1994).

II. Survivors: 7. Number of beneficiaries

323,800 (September 1994).

III. Invalidity: 4. Main conditions of eligibility

Payable after 364 days of incapacity (subject to medical test).

See Table VI.

5. Amount payable

Basic rate: £ 58.85 (ECU 70) a week. Supplements for dependants. Addition depending on age when incapacity began.

See Table VI.

7. Number of beneficiaries

1,857,000 (estimation, 1994/ 95).

IV. Unemployment: 5. Amount payable

See Table XI.

Basic rate: £ 46.45 (ECU 55) per week plus supplements for dependants (adult: £ 28.65 = ECU 34, child: £ 10.95 = ECU 13 a week). Child addition only payable if claimant is over pension age.

7. Number of beneficiaries

458,000 (November 1994).

Table XIII.1: Social protection of self-employed:

1. Farmers

I. Health - benefits in kind: Benefits

1. General

Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.

II. Sickness - Cash benefits:

Scheme

General scheme with special provisions.

The Class 2 National Insurance.

Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.

Financing: 2. Contributions

...

Class 2 contributions are required from self-employed people at a flat rate of £ 5.75 (ECU 6.90) per week.

Self-employed people who expect their income to be less than £ 3,260 (ECU 3,881) in the current year can apply to be excepted from paying.

Class 4 contributions are required in addition to Class 2 as a percentage (7.3 %) of profits between the lower and upper profit limits (£ 6,640 = ECU 7,905 and £ 22,880 = ECU 27,238 p.a. respectively).

...

