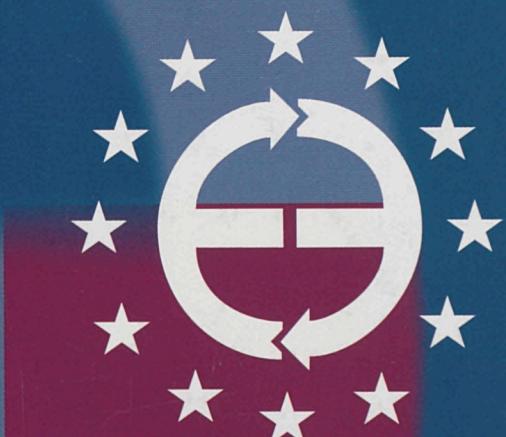


MISSOC

Social protection in the Member States
of the European Union
Situation on 1 January 1998 and evolution

1998



Employment & social affairs



European Commission

MISSOC

Community information system on social protection

Social protection in the Member States of the European Union

Situation on 1 January 1998 and evolution

Employment & social affairs

Social security and social integration

European Commission
Directorate-General for Employment, Industrial Relations
and Social Affairs
Unit V/E/2

Manuscript completed in 1998

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

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

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

Luxembourg: Office for Official Publications of the European Communities, 1999

ISBN 92-828-6363-8

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Printed in Belgium

PRINTED ON WHITE CHLORINE-FREE PAPER

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INTRODUCTION

This latest publication by MISSOC, the Community information system on social protection, provides up-to-date information on the situation of social protection systems in the member states of the European Union on the 1st of January, 1998, and on the most important measures initiated between 1.7.1996 and 31.12.1997.

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

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

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

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

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

The publication consists mainly of information on the central areas of social protection in the 15 member states. As in previous years, this data is presented in the form of comparative tables. The flow charts (Table I) are complemented by short descriptions of the respective organisation. As usual, the flow charts are followed by Table II, which gives a survey of different aspects concerning the financing of social protection. The tables III-XI deal with basic benefits to cover the risks listed in the IAO Convention, No. 102: cash benefits and benefits in kind in the event of illness, maternity and invalidity, benefits for the elderly and for surviving dependants, benefits in the event of employment injuries or occupational illnesses, family allowances and unemployment benefits. Since 1992, the existing

regulations on the guaranteed minimum level of resources are given in Table XII.

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

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

Like its predecessors this edition cannot claim to provide a complete survey. The aim was not to present every benefit in detail, but to demonstrate the main features of legislation in individual countries and to facilitate quick comparison. The information contained in the comparative tables generally refers to the situation as of 1 January 1998.

In the interest of comparability, the amount of benefits has been given in ECU as well as in the respective national currencies. The figures given below reflect the official exchange rates on 31 December 1997:

BEF	40,7675	LUF	40,7675
DKK	7,52797	NLG	2,22742
DEM	1,97632	ATS	13,9020
GRD	312,039	PTE	202,137
ESP	167,388	FIM	5,98726
FRF	6,61214	SEK	8,73234
IEP	0,771961	GBP	0,666755
ITL	1942,03		

TRENDS IN SOCIAL PROTECTION IN THE EUROPEAN UNION
1st July 1996 to 31 December 1997

Social Protection 1998: Continuity and Innovations*

The national social security systems are energetically tackling, as may already have been mentioned in previous MISSOC reports (MISSOC reports of 1995, 1996) the challenges of unemployment, the need for new sources of financing, and the ageing of the population. Other trends can also be identified. One can cite, for example, the concern for rationalising certain social security mechanisms and benefits, as well as reforms or debates on social protection of self-employed. At least in certain countries the surfacing of a renewed concern for the eradication of fraud can also be seen.

- The fight against unemployment plays once again the most important role. The activity of Community institutions has been particularly significant in this area. The year 1997 was indeed distinguished by discussions on employment at the Community level. The States have already for some time been developing measures which assist the unemployed in acquiring new skills and in improving those which they already possess. The idea is that job-seekers can be re-integrated into the labour market in the best and quickest way possible. This is the way to understand the specifications of the Resolution of the Council and of the Representatives of the Governments of the Member States meeting within the Council of 2 December 1996 on the role of social protection systems in the fight against unemployment (96/C 386/02).

As invited by this text, the European Commission proposed in a Communication of 12 March 1997 (Social Protection in Europe

1997, Com (98) 243 final) a series of possible steps designed to make social protection more conducive to employment.

One will recall here that the aforementioned text of the Resolution of the Council invited the Member States:

1. to incorporate into their social protection policies, in addition to and in support of the established aims of such policies, the objectives of combating unemployment and of integrating and re-integrating unemployed women and men into economic and social life;
2. to organise social protection systems so that they may also contribute actively to the social and economic re-integration of the unemployed;
3. to address the problem of integrating and re-integrating the unemployed and in particular the most marginalised groups among them, as a further important aim of social protection and labour market policies;
4. to seek a balance in methods of financing social protection according to national rules and practices, which will take account both of the need to provide systems with resources adequate to attain their objectives and the need to avoid the possible detrimental impact on employment arising from excessive charges and taxes on labour;
5. to address the problem of illegal work which has negative effects on social protection systems;
6. to promote, where appropriate, policies on benefits, tax, contributions and compulsory deductions from wages, which interact to provide people with a clear incentive to seek, take up and stay in work or self-employment, and, in this context, to consider policies, which provide incentives for employers to recruit employees from among the unemployed, in particular the long-term unemployed, young unemployed and unemployed women;
7. to develop, in accordance with national rules and practice, social protection systems capable of adapting to structural changes in the labour market and new patterns of work and of providing also appropriate social protection to people engaged in such work;
8. to develop their social protection, fiscal, economic and employment policies in an integrated and consistent way which underpins the European objective of a high level of employment and social protection, in consultation, where appropriate, with the social partners according to national rules, traditions and practice.

* This text reflects solely the opinions of its author and not those of the Commission (DG V). It was discussed during a meeting of MISSOC correspondents in York, in the United Kingdom, in May 1998

Even before the Treaty of Amsterdam went into effect, guidelines on employment for the Member States were set forth at the special European Council on Employment on the 20 and 21 November 1997 in Luxembourg. These guidelines, as well as the national action plans for employment elaborated in response, address the relationship between social protection and employment. It is still too early to present the first repercussions on the positive law. All the same, the strategic priorities taken up at the Community level are being discussed at the level of each Member State: here there is a form of convergence. We shall attempt to identify the efforts made by the States in this field. We shall also try to see how indirect wage costs for the least skilled wage earners have been reduced, a measure recommended by the European Council at Essen in 1994.

We can wager that the question of the relationship between social protection and employment will henceforth more systematically be taken up as an object of debate in the States. It should be recalled here that through the Treaty of Amsterdam, which they adopted on 19 June 1997, the Heads of State and Government agreed to give a legal basis to the employment policy in the Treaty of the European Union. A heading in this treaty is henceforth devoted to this question and a new instrument is at the service of the Community institutions: the guidelines on employment. As we know, these guidelines can become recommendations adopted by a qualified majority vote. This new instrument is for the time being difficult to classify within the hierarchy of Community norms, but there is without doubt innovation here, the impact of which will be measured in the future.

- The Economic and Monetary Union and the "Stability Pact" which followed it certainly have effects on social security policies. These trends should be monitored, particularly the search by the States for new sources of financing for the social security systems. Here is, once again, a characteristic common to the action of the different States, even if one hesitates to speak of convergence. One will recall here that the expenses devoted to social protection are being globally

increased.* In addition, contrary to the generally accepted notion, transfers to job-seekers remain modest, as demonstrated by the report of the Commission on social protection for 1997: only 8% of the expenditures on social protection in the European Union are devoted to these payments, while the expenditures for retirement represent 42.5% of the total and those for health care make up 22%.

One must not forget, as underscored in the latest Commission report on social protection (*Social Protection in Europe 1997*, Com (98) 243 final), that the States sometimes practice, as another symptom of the concern for better control of expenses, a tightening of the criteria for eligibility for benefits, a targeting of resources towards those who need them the most, the taxation of cash benefits, or the setting up of anti-accumulation regulations.

For its own part, the ageing of the population requires suitable answers. The evolution of forms of work and the necessary adaptation of social protection mechanisms to this new arrangement is likewise a source of concern. Those States which still had not transformed their retirement pension systems (see the MISSOC reports of 1993, 1994, 1995, 1996) have now inaugurated changes. Thus, the period now drawing to a close can also be conceived of as a period of modifications made to the mechanisms of underwriting the costs of ageing with the intention of ensuring the viability of public pension schemes, the essential character of which is pointed up in the recent Commission Communication referred to above.

The legislative reforms and deliberations under way in these fields consequently make up part of a certain continuity.

* According to the Commission [Communication of 12 March 1997, "Modernising and Improving Social Protection in the European Union" (Com (97) 102)], "...there is an urgent need to consolidate public finances in most Member States in order to avoid growing deficits and heavy debt services in the future, crowding out expenditure on social protection".

The constant expansion in the ranks of the very elderly will also entail increased demand for health care and social services. The difficult question arises, then, concerning responsibility for the cost of care for elderly persons who are no longer able to carry out the essential activities of life on their own. Little by little, the legislators of the different countries are beginning to tackle this complex problem of the socialised underwriting of the expenses arising out of this "new risk". The verdict is unanimous: the costs associated with dependency are unbearably high for the individual considered alone or for his or her family. The issue of underwriting the expenses of the elderly is certainly one of the major challenges which the States - which to date have not done so - must soon face. (See 1998 Special Edition of MISSOC-Info which will be devoted to this question).

Parallel to this, new objectives have been declared.

- This is the case with respect to efforts to rationalise social security mechanisms and benefits. These are connected to concerns of gaining control over public finances, but they exceed these concerns: rationalisation affects decision-making and administration of the systems.

- It will be noted, likewise, that social protection of the self-employed is at the heart of debates in several countries. Involved is the question of either making the general rules of social protection more flexible in order to enable a shift from a salaried position to self-employment status, or else making the latter status more attractive. The primary objective of these measures is to account for the evolution of the labour market, in which the boundaries between salaried work and self-employment are vanishing. These reforms are at times aimed at an accommodation of the rules, out of concern for providing the best assistance possible to job-seekers returning to the workforce. In our opinion, there is a common trend towards making self-employed status more attractive (see the new developments on this question in the appended tables).

- The fight against fraud seems to be becoming a new line of legislative intervention: several States have made reference to initiatives in this field, even if concrete measures have not yet been implemented.

- The subject of the individualisation of rights as elements of equality between men and women is discussed only rarely. In our view, the same holds true for the adaptation of rules of social protection to new forms of employment, such as telework, to the considerable development of certain forms of work, such as part-time work, or, furthermore, to careers distinguished by multiple changes of status (salaried worker, self-employed person, unemployed person, part-time worker, etc...). It seems that these changes are still only rarely reflected in social security positive law. So it is noteworthy that Austria has announced the inclusion of new forms of work, such as telework as self-employed activity, under its social insurance legislation.

I - The reorientation of social security benefits towards re-entry in the workforce

"Activation" of social benefits - social assistance, social insurance, or basic benefit - is one of the chief characteristics in the recent evolution of social protection systems. What this involves is a re-organisation of the benefits such that they are or are becoming either neutral or else inducements to finding a job. The objective is to reduce the number of persons of working age who are living on transfer/replacement income; and to multiply active measures which facilitate re-employment (active expenses). As was underscored by Mr Pádraig Flynn, the European Commissioner for Employment and Social Affairs, in his opening address to the symposium on modernising and improving social protection in Europe held in Luxembourg in November 1997, "social protection has these days to be about something extra, it has to be about employability (...). Of course, today nobody expects to stay in one job forever. In a sense, the permanent one job for life society and se-

curity is over. Today security has to come from being employable. And social protection has a role to play in this". (Read the acts of this Symposium in the Special Edition of the *Bulletin luxembourgeois des questions sociales*, 1998.)

Without doubt, this field reveals a convergence in the policies of different Member States, even before the guidelines for employment passed at the Luxembourg Summit have had a chance to become translated into legislative texts. In our view, this convergence is destined to be emphasised in future.

The period over which unemployment compensation is paid is becoming a time in which the benefits recipient, assisted by the organisations paying one's benefits and by other institutions, is expected to leave no stone unturned in order to make oneself employable, or else to go into business for oneself. It turns out that the objective of certain States is systematically to recommend training programs, whether to first-time job seekers or to persons who have been unemployed for a certain minimum period of time. This is the case in Finland and in Denmark in particular. This evolution raises the question of the connections between mechanisms and institutions of vocational training, on the one hand, and the allocation of social security benefits, on the other. The offer of training becomes, as it were, at the same time a social security benefit and a precondition for continuing to draw unemployment benefits or welfare assistance in particular: it will be worthwhile to pursue this question, especially as it is addressed in the national employment plans which the States are in the course of working out at the instigation of the guidelines drawn up by the European Council on Employment.

Policies which favour employment consist of several components.

Customarily, the benefits have been reorganised in such a way that benefits recipients in search of jobs quickly accept the jobs offered to them. Three types of measures tending in this direction can be identified.

In the first place, the limitation upon the length of the period in which benefits are disbursed or the benefits eligibility requirements have been made more stringent. In 1997, the minimum period of affiliation prerequisite to benefits entitlement was lengthened in Finland and in Belgium. Other illustrations of this tendency: the maximum period of compensation was reduced to 5 years in Denmark; in the United Kingdom, Income Support for unemployed people and unemployment benefit have been replaced by a single flat-rate jobseeker's allowance which is paid for 6 months instead of the 12 months during which the benefits now repealed were disbursed.

It will also be recalled that many countries have altered the definition of what can be considered an "acceptable job" or an "appropriate job": it is thus becoming more difficult for an unemployed person to turn down the jobs offered to him or her. Turning down a job, or even a training programme, has consequences with respect to one's rights to benefits.

Finally, payment of various assistance benefits is maintained for a certain period, under the assumption of a return to the labour market. It is thus expected to erase those financial factors which might have the effect of not prompting a jobseeker to accept a job. By way of example, one could refer to Ireland and the United Kingdom, which provide for maintaining certain benefits for a certain period beyond the return to the workplace. In Denmark, after 6 months' unemployment, recipients are asked to start a training programme lasting at least 18 months or a "training job", a contract which represents a departure from common law.

As it turns out, the tendency of the States to establish a supply of subsidised jobs, or of opportunities for reinstatement in the public sector, or of activities at odds with common-law principles pertaining to labour conditions are either confirmed or intensified. This makes it clear that (labour) market forces, left to their own devices, are incapable of solving the problems which arise when the supply

of jobs is inadequate to the demand for jobs. For example: in Belgium, local placement offices have been created with the object of helping integrate the long-term unemployed into the sector of job of benefit to the community (*emplois - smet*).

The reduction of overall labour costs for the lowest-paid wage earners, by means of subsidies paid directly or indirectly to employers, is familiar to all of the countries. In France, for instance, there is an immense range of subsidies to provide incentives to employers to hire less-qualified workers; similar measures were recently introduced in Germany. In the United Kingdom, an entire array of measures has been set up: subsidised employment in the private sector, employment in the voluntary sector, work in environmental administration, or, furthermore, training. In Luxembourg, hiring a person who has been unemployed for a long time entitles one to a tax bonus. Provision is made for State assistance in Austria as well, once an employer hires a replacement for a wage earner who has gone for training; likewise, this country is also accustomed to assistance in the case in which an unemployed person is hired after a voluntary collective reduction in working hours for a group of wage earners has been made.

Encouragement of part-time work is a topic common to all Member States. It is possible to identify very forceful mechanisms of inducement to access to this form of work, mechanisms rooted in the unemployment benefits law and frequently accompanied by attempts to eliminate discrimination in the securing of social security rights. In Spain social protection of part-time workers has been brought into line with that of full-time employees under a reform aimed at improving the situation on the labour market and promoting the use of employment contracts of indeterminate duration (title of the reform: "Urgent measures for the improvement of the labour market situation and the promotion of employment contracts of indeterminate duration"). Persons in Belgium are entitled to a minimum pension for every career year spent working at least one-third of the time. Considerations of the same sort have been reported in the United

Kingdom and in Ireland as well, based on the realisation that the rules of allotment for certain old-age pensions place at a disadvantage those workers whose working time falls below the norm. In France and in Italy as well, part-time work has been promoted by the institution of mechanisms permitting employers who hire part-time wage earners to reduce their social contributions.

Social security mechanisms are not used very frequently as a mechanism to prevent loss of jobs: notably, however, the Dutch legislature has made payment of the first 26 weeks' unemployment benefits the responsibility of the employer in an attempt to prevent seasonal unemployment; the measure serves as a disincentive to employers who otherwise would lay off their wage earners for a brief period.

These initiatives certainly foreshadow the major trends set in the employment area during negotiation of the Treaty of Amsterdam and at the European Summit on Employment in Luxembourg as well. These texts certainly signal the starting point for numerous transformations in social protection mechanisms.

The objective of a (quick) return to the workforce is also asserted as far as sickness and disability insurance benefits are concerned. The priority is to promote rehabilitation in order to reduce pensions due to incapacity to work. What is involved here is not a new tendency in the proper sense of the term, for many countries - the countries of northern Europe in particular - have long been familiar with the adage of giving greater priority to rehabilitation ahead of pension. This principle has been solemnly revived, notably in Denmark, in Sweden, in Finland and in Austria. These moves should result in more precise monitoring of the progress of the illness and the workings of the means and plans of rehabilitation and of the conditions of receipt of pension. Accordingly, the measures also arise out of the idea of checks with which to try to prevent fraud (see below). It is a question of reducing the number of persons of working age who are living on transfer/replacement income; in this, it will be noted that, in

Sweden, a disabled person must accept a job requiring lower qualifications than the job which he or she had before with no prospects of an allowance to make up for the difference. In addition, the job market situation is no longer taken into account when it comes to allocating in-kind sickness benefits or disability pensions: henceforth, the matter is decided solely on the basis of medical criteria.

II - The Multiple Facets of Privatisation

Theoretically, two forms of privatisation are identifiable. Privatisation exists the moment public institutions reduce the level of their participation in benefits; accordingly, it devolves to individuals to bear the risks involved. One can see that deliberations about the coordination of activity between public and private, non-profit institutions have begun in certain countries; in this, Ireland has announced a study of the activity of voluntary sector associations and organisations. In Spain, a decision has just been made to intensify the collaboration between the national health service and employers' mutual insurance funds where administration of temporary incapacity insurance is concerned.

Certain countries are carrying on with a policy of freeing up public systems where the underwriting of medical care costs is concerned. This disengagement is not systematic: other countries, such as Finland, are strengthening their commitment to covering the costs of care for certain categories of sickness or certain kinds of care.

The second form of privatisation is a shift to employers of the burden of administering one or more risks. Thus, it can be noted that employers or their institutions seem destined, once again, to play a more central role in certain sectors - in the sickness or disability sectors, for example. The delivery of cash sickness benefits and the underwriting of risk devolve upon the employer. Germany and the United Kingdom have been familiar with the system of continued wage payment for some time now. Beginning in March 1996, the Netherlands have had a similar system of wage payment in place

which continues paying 70% of base salary with a transfer of jurisdiction over verification of absence from work for health reasons, just like the disbursement of unemployment benefits during the first 26 weeks of unemployment.

Pension funds are making their appearance in countries traditionally unfamiliar with this form of complementary retirement pension, countries such as Portugal, France or Italy as well. These pension funds are the product of two concerns. At issue is the concern for rounding out public social protection systems, of which the benefits paid out are going to decrease, while at the same time vesting a greater share of the risks with the individuals themselves. Responsibility for the underwriting of risks is, at least in part, transferred to the wage earner or to his or her employer.

III - Carrying Out the Introduction of Market Mechanisms

This trend towards privatisation is accompanied by very concerted efforts to promote competition among administrative institutions or the providers of benefits in kind. This tendency is particularly clear-cut in the health-care systems sector. The establishment of an insurance for long-term care raises the same questions of competition among providers of care services.

In this way, the compulsory sickness insurance funds in Germany now find themselves in competition with one another.

Competition among providers of hospital care has been instituted in countries with scarcely any prior exposure to such arrangements. Henceforward, contracting of this sort has spread greatly. Thus, in Finland and in Denmark, the municipal authorities, which are the authorities responsible for the offering of care, found themselves confronted with the permission to contract with private institutions. In France, the regional hospitalisation agency, a public institution responsible for hospital planning, is permitted to declare a state of competition among public hospitals, non-profit hospitals, and for-

profit hospitals for any given speciality. Thus, pointed questions arise concerning the quality of care provision and the evaluation of the activities of providers of services.

As a general rule, this new arrangement presupposes the creation of new State or public-law authorities responsible for supervision of provision of services or for regulation of this sector. This is the case with respect to the above-mentioned French regional hospitalisation agencies, as well as for the National Social Insurance Institution, which is responsible for co-ordinating private institutions charged with implementing social insurance for employees.

The State also sometimes intervenes in order to establish with greater clarity those areas in which private structures are permitted to intervene in the functioning of general services, as the Italian and Irish regulations illustrate.

IV - Reforms in Retirement Pension Systems

Retaining older persons in the workforce by means of suitable measures seems to be a new trend, one which naturally only affects States in which the labour markets offer a positive balance. In this vein, The Netherlands have put forth educational leaves of absence throughout one's career, to enable wage earners to postpone the point at which they go into retirement. Deliberations about early retirement seem to be under way in several States: this is bound to be less financially attractive in future, both for employers as well as for the persons concerned. Still, at least at the moment, it seems difficult to us to say that there is a strong propensity on this subject. Certain States, such as Denmark, are occupying themselves with reducing early pensions in favour of active measures, while other countries, such as France, permit long-standing participants in social insurance schemes to quit their jobs before reaching retirement age; they then draw special unemployment allowances until they reach the normal retirement age. These measures go hand in hand with a preferred level of treatment for older workers who have lost their jobs. They

receive special treatment, as far as both the conditions surrounding acquisition of rights and the amount of the benefits are concerned. So if an older unemployed worker and a younger unemployed worker have participated in the unemployment insurance scheme for identical periods of time, the elderly unemployed worker will receive more favourable treatment.

Today, almost all countries have provided themselves with a part-time pension mechanism. The gradual transition from full-time employment towards inactivity seems to be an objective which numerous States have set for themselves. It corresponds to the Commission's concern to establish flexible mechanisms of transition towards retirement, as stated in its 1997 Communication "Modernising and improving social protection in the European Union". The effectiveness of this type of measure, however, which appeared in Germany in 1996 has hardly been subjected to analysis, not even quantitative analysis. In our view, there are two categories of difficulties: first of all, in certain countries these measures are in competition with measures stemming from policies designed to exclude older-aged wage earners from the job market, such as the measures covering legal or conventional early retirement; now, it is evidently difficult to do away with these measures entirely, even if adjustments to these mechanisms can be seen in certain countries. For example, it is worth noting that the new Austrian legislation aimed at encouraging late retirement has been trying to promote the transition to part-time pension models.

The allotment of work incapacity pensions is another tool in continued use for removing wage earners prior to the legal retirement age; nevertheless, it can be observed that certain States have taken vigorous steps to try to put a stop to the declarations of incapacity to work of a significant number of older-aged wage earners.

Some accomplishments can also be registered as far as eligibility to retirement pension is concerned: the period of reductions in future pensions and of increasing resources through expansion of the basis

for calculating contributions - as in Austria, for example, or in Belgium - seems to have drawn to a close, for the most part, even though certain new reforms tied to the appearance of new imbalances have been initiated. These reforms take a great many forms, but it will be noted that, henceforth, many of the formulas used to calculate pensions take more fully into account the number of years in which contributions were paid into the pension scheme and the amount of contributions paid; in other words, pensions have been made more contributory as this is the case in Spain with the law of 15 July 1997 concerning the strengthening and rationalisation of the Social Security System.

These measures are generally accompanied by cutbacks in, and even elimination of, rules granting favourable exceptions to certain categories of insured persons; this is the case with the option of retiring at 60 years of age for women in Belgium - their retirement age now has been uniformly set at 65. Transformations of this nature have been observed in other countries over the past ten years: thus, in not less than five other countries (Greece, Portugal, Germany, Austria, and the United Kingdom), the retirement age has been, or is being, harmonised at 65 for men and women alike. Most of the time, these transformations are accompanied by new rules leading to stricter requirements and a progressive reduction in benefits in the event of retirement prior to the normal retirement age. Finally, since most reforms are accompanied by transitional provisions, they will only produce their full effect in a few years' time.

Schemes other than the common-law schemes, such as civil servants' schemes, have been altered in numerous countries. Noticeable in Italy and in Luxembourg is that public-sector workers' schemes have in some respects been brought in line with common-law schemes. Deliberations are under way in other countries, such as Germany or France. As a result, one can confirm a tendency, in a good many countries of the European Union, for the special characteristics of public service schemes to disappear.

Guarantees of a minimum level of resources for the aged are also receiving legislative concern in different States: in this connection, new social aid benefits are under consideration in Ireland, as are measures for a minimum pension in Belgium. As was pointed out above, legislators are beginning to take an interest in the problems which retirement pensions for part-time workers are bound to pose in future; in this, it is observed that the drive to make pensions more contributive also poses future risks of poverty for certain categories of worker. In any event, in certain countries the issue is viewed as sufficiently important to warrant a debate over it.

Several countries, in the manner of Luxembourg, foresee a reform of legislation pertaining to supplementary protection for the elderly: at issue here is a consolidation of the systems in such a way as to guarantee the rights of wage earners, in particular in the event of a change of employers, and of ensuring the financial equilibrium of the schemes. The establishment of pension funds, the second or third stage of protection against the risks of ageing, is continuing. In this connection, France and Italy have introduced mechanisms of this sort in their legislation following long and difficult debates.

V – Care for the Dependent Elderly

Underwriting the costs of long-term medical-social care for elderly persons makes up a major topic in numerous countries; in the majority of countries today, it is conceded that it is unacceptable to expect the families alone to bear the burden of care for persons unable to carry out the essential activities of daily life on their own. Voluntary private insurance against this sort of risk is not very well-developed, particularly in light of the difficulties of arriving at a precise actuarial calculation. Thus, it is thought that the public authorities will intervene in the matter in the form of a socialisation of this "new risk". One cannot deny that this confronts legislators with a complex new challenge. Added to the essential task of coming to grips with the ubiquitous costs in national social policies are the inquiries into the scope and nature of public intervention. The only

constants: to begin with, it seems to be taken as a given that the provision of medical-social aid ought not issue from public institutions alone; the utmost is being done in all of the countries to arrive at the best co-ordination between public intervention and necessary private intervention. Likewise, it is noted that reference is frequently made to the priority of providing home care for the dependent elderly. Not only this is in keeping with concern for economic solutions; it also takes the wishes of the elderly into account. The question, then, as to the status of the persons who take total or partial care of dependent persons (carers) is raised particularly when the latter are volunteers; the difficult problem of helping the helpers is thus a persistent element in the national debates.

The solutions arrived at are variable, though. Thus, France established a special dependence benefit to address the particular needs of elderly persons in need of the help of a third person to carry out the essential activities of daily life; the benefit which is a social aid benefit is administered by the *départements*. In Luxembourg a wide-ranging dialogue on this question led to introduction of a bill on a dependence insurance for long-term care. Other countries have announced debates on the question, such as the United Kingdom.

VI - The Increase in Resources of Social Protection Systems

The States' attempts to increase receipts with which to finance their different social protection systems are continuing. At times, the solutions arrived at are classical in nature. This is the case where ceilings on contributions to different social security schemes have been raised or removed in countries where such ceilings exist. These measures are frequently combined with the removal of certain contribution exemptions, particularly those not designed as employment incentives. New specific contributions often billed as temporary are levied upon certain categories of the population - although this does not automatically create entitlement to rights under them. These contributions sometimes are referred to as solidarity contributions, as in Belgium or in France, for example.

Other States, such as France, have had recourse to *ad hoc* sources of financing; to ancillary fiscal contributions broadened to encompass income other than wages and salaries, such as retirement pensions, or also to income from property or proceeds from capital. An enlargement of the basis for contributions to encompass all income from work has been undertaken in the reform of the Austrian pension insurance.

It can also be observed that the State sometimes steps in to audit the accounts of certain social insurance schemes. This was the case in Luxembourg and in France, where extraordinary steps were taken to absolve the debts of certain branches.

It will be noted that in Finland, the social partners have created reserve funds in the unemployment insurance field as well as in basic old-age insurance designed to help reduce contributions in the event of a recession. This measure helps avoid financial crisis situations and reduces overall labour costs in the event of rising unemployment.

VII - Efforts to Rationalise Social Security Mechanisms and Benefits

Two phenomena can be grouped under the heading of rationalisation efforts: to begin with, it is a question of rationalising administrative organisation, and following this, it is a question of readjusting financial mechanisms. Certain States, such as Ireland or Portugal, have announced implementation of major studies intended to take bearings upon the state of the system of social protection. A major dialogue has opened in Greece, the mission of which is especially to simplify administrative procedures or the organisation and functioning of insurance institutions.

A – Restructuring Social Security Administrations

One thus often sees a repartitioning of jurisdictions in certain areas of authority in order to prevent intercession by multiple public institutions for the same population group. The demand for efficiency leads to a concentration of political decision-making bodies and, through this, even an increase in their competence. Such is the case in Portugal and in France and in Ireland as well. In countries with a distribution of jurisdiction among different political entities, such as in Italy, this sort of reorganisation goes along with transfers of jurisdiction from central Ministries to regional authorities. This administrative restructuring variant does not conflict with growth or concentration of powers: as far as central administrations are concerned, it is a matter of focusing on the principal tasks of directing activity in the social security field even when this entails delegating tasks of implementation to regional authorities or to private institutions (see above). In certain States, these measures are accompanied by deliberations about how better to co-ordinate public institutions with private intervening parties, be they non-profit or not. This is the case, for example, in Italy, where the intention is to arrive at a more thorough definition of the areas in which the national health-care service and private structures are permitted to intervene (See section on privatisation).

Administrative streamlining has been announced in express terms in several countries, such as in Portugal, Greece, and the United Kingdom, although it is not always known precisely just what these measures would involve. The only discernible elements: affirmation of concern for improving relations with recipients and announced initiatives to co-ordinate the work of the responsible ministries.

In this connection, we also point out the establishment of a mediation service pertaining to pension decisions and an information service intended to inform the future pensioner of his or her future rights in Belgium: it is thus a matter of guaranteeing transparency. Ireland has published "Principles of Quality Service for customers

and clients of the Civil Service". One of the objectives of this streamlining sometimes seems to be the concern for enhancing personal financial independence.

Sometimes, these measures apply only to particular sectors; this is the case with the reorganisation of the invalidity insurance in Spain or in Ireland (where a single benefit now replaces three pensions or allowances). They are directed at social assistance as well in Italy, in Finland, and in Germany as well. Also observable is a concern for deliberation about co-ordinating social security branches with similar purposes: to this end, a better co-ordination between sickness insurance and disability pensions is under consideration in Sweden; and in Germany, establishment of care benefits for patients in need of long-term medical care was accompanied by concern for consistency with sickness insurance benefits. In Luxembourg, steps have been announced which aim to improve analysis and comprehensibility of sick leaves. In France, it will be noted that measures covering contribution exemptions have been remodelled to provide for streamlining and uniformity of rules. In Italy, the pension reform begun in 1996 (see 1996 MISSOC report) is going to lead to the harmonisation of rules pertaining to particular pension systems.

Also discernible is that these overhauls are sometimes accompanied by the disappearance, at least in part, of mechanisms accessible to the entire population in favour of schemes specific to categories of the population, as is the case in The Netherlands. Elsewhere, by contrast, the attempt is being made to extend certain branches of social protection to cover the population in its entirety.

Halfway between administrative reorganisation and financial monitoring, some countries' reforms are accompanied by mechanisms for evaluating the impact which the reforms have had. In this regard, one might point out, among others, the Swedish reform on handicapped persons or also the Irish plan to combat poverty. The initiation of computerised identity cards such as have been experimented with in France in the sickness insurance field or are slated for intro-

duction in Belgium, falls under this category of intermediate measures. While these instruments help curtail the number of paper documents which have to be handled by social-security institutions, at the same time they make it easier to control persons (see below).

B - Readjustments to Financial Mechanisms

The existence of insufficiencies at the level of public social protection expenditures is no longer accepted as a given; reforms are thus of a macroeconomic nature as well. Rationalisation is thus accompanied by new budgetary measures and heightened control over receipts and expenses. One can thus identify increased centralisation of mechanisms for the setting of financial objectives. This is particularly true in the health-care expenditures area. The reform of health-care expenditures financing in France or the plan of global administration of social security for salaried workers in Belgium provide good examples for this trend. Also at issue is improvement in the co-ordination of different schemes in order to improve the payment of benefits, but also in order to realise possible economies of scale.

Cost-cutting measures are frequently accompanied by the introduction of means tests, particularly with regard to family benefits, as is the case in Portugal and in France.

Notably, Ireland has referred to an actuarial study on old-age pensions. This study is part of a programme the objective of which is regularly to prepare studies to assist in decision-making on the subject of elderly persons. These efforts at financial rationalisation also affect those schemes of the self-employed which are distinguishable from those of salaried workers. Italy has announced a strict separation between social protection financed by contributions and social aid financed by taxes.

VIII - Remodelling the Status of the self-employed

The social-security status of the self-employed has been the subject of reform in several countries: the central idea of these reforms is an improvement in the social security situation of the self-employed in order to make this status more attractive. What speaks in favour of this reading of the reforms is the concern not to penalise self-employed, part-time workers.

A multiplicity of ways have been chosen to achieve this objective. One can also see that certain benefits have been brought in line with those of salaried workers. Austria has decided to try to integrate the "false self-employed" into the social protection system of salaried workers; at the same time the self-employed have been integrate into the personal scope of application of compulsory insurance. These measures are the product of the fight against fraud and are designed to protect persons working under conditions approaching those of salaried workers.

Elsewhere, such as in Portugal, conditions of compulsory affiliation have been loosened, but the coverage has also, particularly in case of sickness, been reduced as well.

Other solutions are more original. Belgium, for instance, plans an insurance plan to cover business bankruptcy. The bankrupt party is guaranteed certain rights in terms of health insurance and family benefits.

IX - A New Subject? Measures to Combat Fraud

Vigorous measures to combat fraud have been announced in Portugal, in Sweden, in the United Kingdom and in Germany. In this a certain convergence of policies is discernible.

This issue thus seems to be taking on central importance and sometimes requires reflection about use of the tool of the computer. Bel-

gium has announced the launch of a social-services identity card which shall provide an instrument of verification for social-security matters and for labour-law purposes or for fiscal matters as well. In Denmark, medical checks in the event of prolonged sick leave are intended to permit initiation of a process of rehabilitation/ readaptation. In Spain, verification of absences has been entrusted, from to the institutions of the national health-care service, to the medical services of the institutions delivering benefits as well out of concern for the fight against fraud. Greece has announced measures to combat evasion of payment of contributions.

In those countries in which insignificant jobs are exempted from social contributions, deliberations are under way as to how to prevent misuse of this kind of contract.

Elsewhere, such as in Austria, the attempt is being made to integrate the “false self-employed” into the social insurance schemes of salaried workers; in this way, the attempt is being made to limit massive recourse to this form of work in order to avoid compulsory payment of social contributions. The same holds true for insignificant jobs, exempted in certain countries from compulsory social insurance. These measures also constitute so many measures with which to enhance the receipts of social insurance funds.

As is well known, specific rules on behalf of non-EU nationals have been revised in numerous countries over the past few years. This tendency is still discernible. Certain countries have just adopted measures going in the direction of heightened demands and heightened vigilance with respect to the conformity to host-country rules of a person’s stay: the fight against illicit work, particularly of foreigners, seems to be entering into the prime anxieties of several countries.

Francis Kessler

EVOLUTION OF SOCIAL PROTECTION IN THE MEMBER STATES

BELGIUM

1. Modifications to the Scheme for salaried Workers

Organisation

During the period concerned, measures were implemented with the aim of rendering the global management structure of the social security for salaried workers more concrete by seeking namely to:

- improve the running of the global management;
- set more exact limits on the schemes in question;
- set the revenues of the overall management;
- set the global revenue allotment process;
- redistribute revenues with more targeted precision;
- abolish the fund for the financial balance of social security.

During the reference period, measures were adopted seeking to institute a social identity card intended for use by all insured persons and will serve in particular as a monitoring device in the area of social security, labour law and fiscal policy (scheduled to appear in October 1998).

We would also like to mention the institution of a contribution of solidarity levied on the pay of students, who are not subject to social security for salaried workers, stemming from their working for one or more employers for only one month at maximum during the months of July, August and September. This contribution would amount to 5% for the employer and 2.5% for the worker. Payment of this contribution does not generate an obligation to affiliate.

Pensions

An important reform of the pension scheme for salaried workers has been enacted that applies to pensions taking effect as from 1 July 1997.

It seeks in particular to bring about the equal treatment of men and women by means of a progressive increase in the retirement age of women, with the

aim of bringing it in line with that of men, namely 65 years of age (total adjustment by 2009).

The woman's career will be henceforth calculated by using a factor of 45, instead of a factor of 40. This increase will be progressive, ending in 2009.

The possibility remains of drawing one's pension "early" as of 60 years of age, provided, however, that female and male employees from now on fulfil the condition of a minimum career duration amounting to 20 years in 1997 and climbing progressively to 35 years by 2005.

Modernising the system calls for the institution of a part-time pension for beneficiaries having reached 60 years of age (a measure which has not yet been enforced).

The reform consists of the guarantee of right to a minimum pension for each year of working one-third, calculated on the basis of the current average monthly minimum income at age 21 and adjusted according to this income amount.

We would further like to point out the institutionalisation of a ombudsman service enabling the settlement of any conflicts or reclamations in respect of pensions and of an information service designed to provide, at the request of any person having become 55 years of age, an estimate of the pension amount he would be entitled to.

Guaranteed income for the elderly

Starting from 1 July 1997, the age at which the elderly are granted access to a guaranteed income is levelled off to 65 years for both men and women.

The condition of age for female beneficiaries has been raised progressively from 61 years (from 1 July 1997) to 65 years (by 1 January 2009), according to a transitional scheme similar to the pension scheme.

Current provisions on the designated age for women to obtain guaranteed income, namely at aged 60, have been upheld in favour of those women whose entitlement to guaranteed income took effect prior to 1 July 1997.

Unemployment

The legislative amendments enacted in the said period have principally sought to extend the regulations governing "a cohabitant with dependants" and "a beneficiary of transition allowances for young graduates" to new categories of people.

The age limit for granting unemployment benefits has been adapted to the progressive increase in the pension age for women.

The rules have also been adapted to accord with the new legislation on homeworking and on various job promotion measures.

Sickness and invalidity insurance

The presumption of incapacity which was associated, under certain conditions, with periods in which the female worker is pregnant, giving birth or nursing has been dispelled. For this reason, the period of maternity rest has been replaced with the concept of "maternity protection".

The system of insurability has been modified by way of abolishing residual schemes for students, non-protected persons, the handicapped and former public-sector staff workers in Africa. From now on, the aforesaid persons will be integrated into either the general scheme for salaried workers or the scheme for the self-employed, thus enabling certain categories, such as persons without fixed housing, to gain access to health care.

It was also decided to prolong entitlement to family allowances for five years in favour of families with children who have disappeared.

Family benefits

The regulations concerning entitlement to age supplements (a supplement to the regular family allowances) have been reviewed, as well as regulations on the calculation and payment of family allowances.

Child beneficiaries are thus grouped from now on in relation to the allowance recipient (the one who raises the child and to whom the family allow-

ances are paid) in order to determine the child's ranking (and no longer the allottee, i.e. the person whose work or situation provides claim to the benefits).

There is a provision which governs the priority of entitlement to receive allowances in cases where separated or divorced parents both have custody of the child.

Finally, the conditions under which family allowances may be paid out to the child beneficiary himself have also been modified.

2. Reform of the Status of Self-Employed

The major principles underlying the reform seek to:

- Institute a contribution surcharge in cases of non-payment or partial payment of the contributions owed.
- Modify the rules concerning a supplementary self-employed activity: Qualifying as supplementary is a self-employed activity that is compounded with a social security benefit, with the overall amount corresponding to the minimum pension amount drawn by a self-employed person alone, as well as in the case where the party concerned upholds his right to a retirement pension or disability pension.
- Transfer to the competency of the social insurance funds the authorisation for certain categories of the self-employed to not be obliged to pay contributions or of people who have just started a self-employed activity to pay only a reduced contribution amount; this transfer process has been in effect since 1 July 1996.
- Modify several aspects linked to contributions, such as:
 - to abolish the reduced percentage contribution rate and the reduction of the exemption threshold for the supplementary self-employed;
 - to increase the minimum contribution for the principally self-employed [surcharge of BEF 1,000 (ECU 6)];
 - to institute a lump-sum contribution for contribution payers whose annual reference income exceeds the base income, which serves as a basis for calculating the minimum contribution amount;
 - the irrebuttable presumption that company agents are considered as carrying on a self-employed activity.

- Create a social insurance scheme in favour of the self-employed in cases of bankruptcy, seeking to provide, under certain conditions, free of charge claims to compulsory health care insurance benefits and family benefits during a maximum of four quarters, as well as to grant, for a maximum of two months, a monthly benefit of either BEF 30,000 or 25,000 (ECU 179 or 149), depending on whether or not the party concerned has a dependant. This social insurance benefit can only be granted once within the course of a person's career and is currently only aimed at shopkeepers/traders.
- Institute a global financial management concept modelled on the one applied to the scheme for salaried workers, which is characterised by a globalisation of resources and a redistribution of resources to the different sectors according to real needs (abolish keys for redistribution which are established by law).

Family benefits

Parallel to modifications made in the employee sector, entitlement to family allowances has also been introduced into the scheme for the self-employed for a child who has disappeared for five years at most. The age at which the last age supplement is granted has been equally raised from 16 to 18 years.

Since 1 July 1997, a birth allowance of first order has been granted, which goes to all the children out of a multiple childbirth (this has applied to employees since April 1995).

Pensions

After the fashion of the reform undertaken in the scheme for salaried workers, the pension age for women who are self-employed has also been progressively raised from 60 to 65 during a period having taken effect on 1 July 1997 and is expected to end by 1 January 2009.

It is possible to benefit from an early pension beginning at aged 60 on the condition that a work career amounting to 20 years has been completed by 1 July 1997, with the condition increasing progressively to 35 years by 1 January 2005. It must be pointed out that the pension amount for drawing an early pension will be reduced by 5% each year of early retirement.

A legislative framework, which has not yet been enforced, authorises the King to set up a part-time pension scheme.

Under certain conditions, a pension supplement of BEF 5,000 (ECU 30) is granted to the self-employed who have raised at least one child for whom they have received family allowances.

Sickness and invalidity insurance

As of 1 January 1998 the six-month waiting period before being able to profit from benefits provided under health care insurance will be abolished and the right to the aforementioned benefits will thus be granted once the self-employed have joined an insurance fund.

In conclusion it should be pointed out that the handicapped and disabled self-employed will be henceforth entitled to "small risks" without being obliged to pay a supplementary contribution..

DENMARK

The sustained upwards economic trend during 1996/97 has allowed the government to continue with success its combat against unemployment. The government has succeeded in reducing the number of unemployed and stabilising the count at around 200,000.

The government has also been successful at safeguarding the level of social security benefits. The few tightening measures enacted, however, are mainly geared to the application of the legislation on early pensions and invalidity pensions. One can note that it has become more difficult to obtain a median or maximum invalidity pension. The underlying logic for this is the government's efforts at seeking to "activate" a large number of those who, for one reason or other, find themselves in a difficult situation and prevent them from becoming passive after having received, at an early age, a pension or any other type of transfer payment.

The government attaches great importance to reducing the number of persons who, at a working age, live off transfer payments. Apart from pensioners, this refers to persons living off early retirement, transition benefits accorded under the unemployment insurance scheme (a benefit for members of a fund, who are aged 50-59 – a scheme that is now abolished), or those on paid leave (child care leave, educational leave and also a small number on sabbatical leave) or, lastly, those who benefit from the guaranteeing of sufficient resources (*kontanthjælp*). The number of these types of people is dropping thanks to an intensified effort at providing activation programmes.

There will be a certain tightening of monetary resources as a consequence of instituting a special contribution for 1998 under the supplementary pension scheme (ATP).

Legislative Measures

There have been few changes in legislation during the 1996/1997 period. Taking effect on 1 July 1998, three new laws will replace the law on social assistance. One of these laws, the law on a policy of activation, unites the provisions on the guaranteeing of sufficient resources and the provisions on the activation of those drawing this benefit or other social assistance benefits. On this same date a new law will enter into force that modifies the law on social pensions with the aim of reducing, through activation, the number of persons drawing early retirement pensions.

Activation

The government's employment policy has been directed at young unemployed persons (under 25 years of age) and especially at young people who have not completed vocational training. Under the amendments to the law on unemployment insurance, the government demands that those who have been without employment for 6 months either begin a vocational training/education programme lasting at least 18 months or take up employment, possibly a "vocational training position" under special conditions.

Sickness – cash benefits

Modifications to the law governing daily allowances in the case of sickness or childbirth went into effect on 1 April 1997.

According to the new provisions, the local authorities must – after an eight-week period of absence due to sickness – assess the sick person's situation and determine whether it may be necessary to assist in initiating a re-education/re-adaptation process or whether to offer subsequent medical care. This control task is to be repeated every eight weeks during the course of a period of sickness. After six months of sickness at the latest, the local authorities must devise a plan of measures to take.

Maternity

Taking effect on 1 April 1998, fathers will be entitled to daily allowances during two more weeks, thus prolonging the 24-week period shared by both the mother and father.

GERMANY

1. Chances in the Social Assistance Law through the Act to Reform Social Assistance (1996)

In order to promote the taking up of employment by recipients of social assistance, the possibility has been legally established that the social assistance institutions may grant subsidies to an employer or through other appropriate measures may work toward the goal that the welfare recipient find work. By this is meant primarily the incorporation into regular employment. Other appropriate measures can be, for example, short-term or temporary employment relationships, as well as the promotion of job qualification. To create a stronger incentive for the recipient of social assistance to take on a job in the general employment market, it is possible to grant him, for a period of up to 6 months, a degressive monthly subsidy up to the amount of the basic rate, which is not credited against other social assistance benefits. In the case of refusal of a reasonable job, it is necessary as a first step to reduce the standard rate by at least 25%.

The adjustment of the standard rates is linked to the development of net wages for the period from 1 July 1996 to 30 June 1999 through the Act to Reform the National Assistance Act. Starting 1 July 1999, the basic rates shall be adapted according to the annual statistical changes in net income, consumer behaviour and cost of living.

The prerequisites for a substantial increase in salary in workshops for the handicapped have been achieved though various statutory measures. The handicapped employed in workshops receive a status similar to that of the employed. Starting 1 January 1999, a new financing system shall be introduced for social assistance in and from facilities. Until that time, the increase in the cost rates is limited.

Overdue rent payments shall be paid by social assistance in cases where homelessness is otherwise an imminent threat. Moves to another apartment must be agreed upon by the social assistance authority responsible. Under certain circumstances, costs for finding an apartment and security deposits can also be covered.

The supplement for additional needs of 20% of the standard rate for persons over 65 years of age or those incapable for work shall only then be granted when the need for assistance is proven by a recognised walking disability.

Nothing changes for those who have up until now received a supplement for additional requirements.

In order to avoid the misuse of social assistance, automated data comparisons can be carried out between the social welfare authority and its other administrative offices, the Federal Employment Agency, and the Accident and Social Security Pension Insurance.

2. Changes in Sickness Insurance

In order to stabilise the contribution rate level and to limit expenditure development in statutory sickness insurance, the contribution relief act, which came into force on 1 January 1997, established measures to relieve statutory sickness insurance by circa DEM 7.5 billion (ECU 3.8 billion) starting in 1997. In order to insure that this relief is reflected in the form of decreases in social contribution rates, the contribution relief act provided for, among other things, a decrease in contribution rates for sickness insurance funds of 0.4 percentage points starting 1 January 1997.

The contribution relief act serves the purpose of temporarily relieving statutory sickness insurance (GKV) in a financially effective way. It does not, however, contain any instruments suitable for slowing down in the mid to long term the dynamics of expenditure development in statutory sickness insurance.

With this background in mind, the first and second GKV reorganisation acts were put into effect on 1 July 1997 as the "third stage of the health reform". Both the GKV reorganisation acts improve the performance capability and organisational capability of statutory sickness insurance and secure its financial basis. The acts expand, along with insurance rights, above all the structuring possibilities for the self-administration of contracts and benefits. In addition, contribution rate increases by the sickness insurance companies are hindered, and the provision of dentures for insured persons is regulated in a fundamentally new way. The reform process that was initiated with the Health Structure Reform Act in the area of in-patient benefits is continued as well.

For insured persons, essentially the following changes have arisen through the contribution relief act and through the first and second GKV reorganisation acts: In addition to increases in deductibles and the decrease in the level of sick pay, the catalogue of standard insurance benefits provided by statutory sickness insurance has been limited in certain areas to those which are

medically necessary and socially required. In addition, the settlement of hardship cases for the chronically ill has, for example, been improved.

3. Pension Insurance

Demographic Factor

The law on the reform of statutory security pension insurance (pension reform act of 1999) takes, among other things, the longer period of drawing a pension into account by incorporating a demographic factor into the pension formula. In this way, charges stemming from demographic development are distributed fairly amongst those paying contributions and those drawing pensions.

The formula used to adjust the current pension value is supplemented by one demographic factor that takes the longer pension period as a consequence of the increase in life expectancy into consideration. The life expectancy for 65-year-olds rose by 1.4 years and by 1.7 months annually during the ten-year period spanning from 1983 to 1993. This trend of rising life expectancy will also continue in the future. This has been shown by the circumstances in other countries. In Japan, for example, the current life expectancy of 65-year-old men is two years higher than in Germany.

The demography factor insures that also the present pensioners – and not just those presently paying contributions, as well as future pensioners – will share, in an adequate fashion, in paying for the additional burdens resulting from the rising life expectancy. This factor causes the future increase in pensions to slow down, leading to a gradual decrease in the ratio of disposable pensions to disposable earnings (net pension level). A regulation governing pension levels insures that the so-called benchmark pension figure, i.e. the proportion of the net pension based on 45 years of insurance on average salary to the current net average earnings, does not fall below 64% once the demography factor is introduced. Even so-called minus adjustments (cuts in pensions) will not occur as a consequence of the demography factor. The demography factor will be applied for the first time for adjusting pensions on 1 July 1999.

A decisive factor in determining the demography factor – without differentiating by sex – is the change in the average life expectancy for 65 year-olds since the 1992 pension reform. So that the burdens arising from the increase in life expectancy are spread to those paying contributions and those drawing pensions, only half of the rise in life expectancy will be taken into ac-

count in the calculation. The contribution/benefit relation will not be affected by this. The effects of the demography factor on the contribution payers and pensioners have thus been balanced out.

The following example also demonstrates this:

A net pension of DEM 2,000 (ECU 1,012) in 1999 would have increased to DEM 4,544 (ECU 2,299) by 2030 with an annual salary increase of 3% and not including the demography factor; it increases to DEM 4,310 (ECU 2,181) with the demography factor included.

New pension regulation on account of reduced capacity to work

With the pension reform act of 1999, the present system will be relieved by a uniform, but graded, pension system for reduced earning capacity. A gradation is planned to the effect that

- an insured person, who only has the ability to work for just under three hours per day on the general employment market, will receive a full pension for reduced earning capacity;
- an insured person, who only has the ability to work still between three hours and less than six hours per day on the general employment market, will receive half of the pension for reduced earning capacity,
- an insured person, who has the ability to still work for six hours or more per day on the general employment market, will receive no pension for reduced earning capacity.

On account of the insurance principle that lays down the principle of equality in concrete terms, the standard for determining the remaining work capacity of all insured persons consists uniformly – as opposed to the occupational disability pension up to now – of all activities on the general employment market still to be taken into consideration in line with the work capacity of the insured. In future there will no longer be a distinction according to which the entire general employment market is applicable for most insured persons and, by comparison, only a limited section of the general employment market, being restricted to specific trade descriptions or occupations with a certain minimum income, is applicable for a part of the insured persons.

In the event that pensions for reduced earning capacity coincide with earned income or replacement income, rules have been laid down for restricting

their accumulation, yet retaining the incentive for the insured to aim for additional earnings.

Adjusting the reduced earning capacity pension to meet the prematurely claimed old-age pension, which includes payment on account, is inevitable for avoiding any evasive tactics with respect to payments to be made on old-age pensions claimed in advance because of reduced earning capacity. This type of measure is also necessary for protecting the insurance company from receiving numerous pension applications, for the more part without sufficient cause, for reduced capacity for work.

The payment for those taking advantage of a pension for diminished work capacity is a maximum of 10.8%. In this way, those drawing a pension for reduced earning capacity must pay at most the same level of payment that those drawing an old-age pension for the severely handicapped must do.

Extension of added periods

The added periods will be extended to avoid any unsuitable repercussions of such a ruling on persons who have diminished work capacity already at an early age, as well as on survivors of insured persons having died early. According to governing law, the time when reduced work capacity sets in or death occurs up to 55 years of age is credited in full to the added period, and the time between 55 and 60 is credited to one third. In the future, the time between 55 and 60 will be credited to two thirds to the added period.

Modifications in old-age pensions

Since the pension level for reduced capacity for work will be matched with the level for old-age pension claimed in advance, and accepting the fact that payments are to be made, then also the non-payment period when drawing an old-age pension cannot be sustained for the severely handicapped from 60 years of age. The retirement age for drawing old-age pension will therefore be raised incrementally – thus running parallel to the age increase already set out for claiming old-age pension in the cases of persons insured over many years and of women – up to age 63, beginning in the year 2000. It will remain possible to draw an early old-age pension for persons having attained 60 years and who agree to make payments on account, however.

A regulation on legal protection of vested rights shall apply for persons who have already reached 55 years of age on 10 October 1997 and who are already severely handicapped, occupationally invalid (invalidity for habitual

occupation) or general invalid (invalidity for work in general) on this day. These persons are not affected by the increase in the retirement age for old-age pensions for the severely handicapped, to be effected beginning in 2000. Also as from 2000, the severely handicapped may claim old-age pension on presentation of a disability degree of 50.

Expanding regulations on legal protection of vested rights

The regulations on legal protection of vested rights, created in connection with the law promoting a smooth transition into retirement and the law promoting growth and employment, as well as in conjunction with the retirement age increase for drawing an old-age pension by the unemployed, women and those insured for many years, will be extended to all insured having been born in 1942 and who have been compulsory insured for at least 45 years. These insured persons will continue to receive old-age pensions at the retirement age applicable until 1996. However, to avoid ushering in any new possibilities of accumulating early retirement funds at the expense of social security, contribution periods will not be taken account for periods when receiving unemployment benefits and unemployment assistance.

Beginning in the year 2012, the possibility of claiming old-age pension in advance will only exist for those persons insured for 35 years during periods applicable under pension legislation and starting from age 62 at the earliest. Special old-age pensions for women and also the unemployed, and after completion of part-time work in old age, will no longer exist from this point forward.

According to current law, the unemployed and women have the possibility, under the statutory prerequisites, of claiming old-age pension once reaching 60 years of age. Persons insured for many years – i.e. the majority of men – may, on the other hand, only draw old-age pension once reaching 63 years of age at the earliest. In the long run, this is not in conformity with the non-discrimination clause in the Constitution (art.3, § 2 GG). Under the statutory prerequisites, there should also be the long-term possibility for the severely handicapped, and this namely for men and women alike, of drawing old-age pension from 60 years of age, with the acceptance of having a maximum payment of 10.8%.

Improved consideration of child rearing

Child rearing will be taken more strongly than before into account in pension insurance. This reflects the great significance that child rearing has in

carrying on the existence of the generational agreement and upholding generational solidarity. This will occur first by raising the value attributed to child rearing periods step-by-step from 75% of average remuneration to 100% of average remuneration; this applies both to access to pension as well as to pension amount. For each step, the appraisal will be

- 85% of the average income as from 1 July 1998,
- 90% of the average income as from 1 July 1999 and
- 100% of the average income as from 1 July 2000.

Second, child rearing periods – as well as of access to pension and pension amount – will be credited (“additive”) as from 1 July 1998 in addition to the already existing contribution periods running parallel and up to the respective contribution assessment ceiling.

Additional federal subsidy

It is the federal government’s objective to lower employment costs. In the work alliance towards securing employment location, employers’ associations, unions and political groups have unanimously decided and recognised that the level of ancillary wage costs is of decisive importance in rendering competitiveness, and it must therefore be the common objective of all business forces to turn back social security contributions to under 40% again by the year 2000. A package of effective measures aimed at relieving social security costs was already created through the laws to implement the policy programme for increased growth and employment. Thus this easing of employment costs contributes significantly to improving the competitiveness of Germany as a location for industry.

On account of the law on financing an additional federal subsidy for social security pension insurance, pension insurance will receive additional federal subsidy as from April 1998 for flat-rate payment of benefits not covered by contributions. This grant amounts to 9.6 billion Deutsche marks for April to December 1998 and 15.6 billion Deutsche marks for 1999. As from 2000, this additional federal subsidy will vary annually, corresponding to the change in the yield accrued by value-added tax. This measure enabled the contributions for statutory pension insurance to be stabilised already in the short term and deflected an imminent contribution rate increase for 1998.

4.Promotion of Employment

With the Employment Promotion Reform Act (AFRG) of 24 March 1997, the employment promotion law in the Federal Republic of Germany has been fundamentally reformed. A few important changes have already been put into effect on 1 April 1997. The comprehensive reform went into effect on 1 January 1998. At this time, the Employment Promotion Act (AFG) of 1969 was replaced by the Third Book of the Social Code (SGB III). There are important new regulations concerning above all the active services for the promotion of employment, the right to receive unemployment insurance benefits, and the perception of responsibility on the part of the employment offices:

Active Services for the Promotion of Employment:

With the Employment Promotion Reform Act (AFRG), proven instruments for the promotion of employment were further developed and new instruments were already introduced in part on 1 April 1997:

- Through the promotion of training measures, the integration prospects of the unemployed can be improved, or their own search for employment can be supported, for example through applicant training. Training measures can also be utilised by the employment office to determine the fitness of an unemployed person for a specific job or to test his willingness to work and his capabilities. The promotional aspect consists of the fact that the unemployed continue to receive the benefits drawn up to this point (unemployment benefits or unemployment assistance) for the duration of the training measures, and may be reimbursed for the costs incurred by the measures (such as course fees, transportation costs, child care costs).
- The integration contract gives the long-term unemployed or other hard-to-place persons the chance to find a new career entry in a business. Wage costs for missed days are reimbursed to the employer by the employment office. The integration contract can be terminated by both parties at any time.
- The employment subsidy for start-ups supports re-employment of the unemployed by new business ventures during the first years of their existence.
- Employers and works councils are given more special incentives than in the past through subsidies for social compensation plan measures to put into action social compensation plans in ways which promote employment, for example for qualification measures.

- Through the free sponsorship over a so-called innovation pot, employment offices can use up to 10 percent of their discretionary benefits for active promotion of employment for services they themselves are free to determine and which are not legally regulated for the purpose of career integration. In 1998, 2.5 billion Deutsche marks can be "freely" utilised by the employment offices throughout Germany according to this ruling.
- The already existing and proven political instruments influencing the employment market were further developed. Thus, in the area of occupational training, parts of a training course carried out in a foreign country or career-preparatory training measures are also subject to sponsorship. Border commuters can absolve, under certain circumstances, their career training completely in the bordering country. In the case of further training as well, participation in training measures in a foreign country is supported to a limited extent. New developments in the field of education are taken into account through the sponsorship of, for example, computer-aided learning and through the promotion of "education building blocks". The former productive employment promotion in the West and the productive employment promotion in the East were combined to create the instrument promotion of structural adaptation measures, together with an expansion of the fields of sponsorship in the new Länder. Within the framework of these structural adaptation measures, a wage cost subsidy can be granted also for commercial business enterprises in the new Länder and in the entire metropolitan Berlin area. In the promotion of job creation measures there have been several changes, among others the tightening of the prerequisite for the allocation of jobs to commercial enterprises and the extension of special provisions for the new Länder.

Changes in benefit law:

Especially the circle of those persons protected by unemployment insurance has been expanded, and thus the protection of part-time employees has been improved. An overview of a few essential changes:

- The part-time limit of the Employment Promotion Act (AFG) which has been valid up to now, according to which a person is considered unemployed who works less than 18 hours a week or who is self-employed, is being replaced. After 1 January 1998, a person will be considered unemployed who works less than 15 hours per week.
- The validity of the personally-submitted unemployment notification is limited to three months. Whoever claims unemployment compensation must like before apply in person at the employment office responsible for him.

Before the end of this period of time, the unemployed person must re-apply in person at the employment office, in order to maintain his claim to benefits. On the other hand, the validity of the unemployment notification does not expire in the case of other interruptions, for example the taking on of an announced interim job for no longer than six weeks.

- Unemployed persons must upon request demonstrate in a suitable form to the employment office their own efforts to find a job.
- The social protection of workers who dare to take the step toward self-employment will be improved in the future. Those setting up their own business, who directly before their self-employment paid compulsory social security contributions as an employee for at least twelve months, are thereafter covered by unemployment insurance if they give up their self-employment within the first four years of founding their own business.
- Credit towards additional income which unemployed persons obtain from working at a job less than 15 hours per week or from self-employment while receiving unemployment compensation, will be more favourable to the unemployed.
- Settlements which unemployed persons receive due to the termination of a working relationship or which they have claim to will be credited towards half of the unemployment compensation, insofar as they are greater than a specific exempt amount (at least 10,000 Deutsche marks, a higher exempt amount depends on age and the length of time the person worked for the business).
- The determination of reasonable jobs for those receiving unemployment compensation or unemployment assistance is being newly regulated. In contrast to present legislation, in the future the rules of reasonability no longer provide for an assignment of unemployed persons to specific qualification levels. The unemployed person can in the future be reasonably expected to do any job which compensates in a reasonable way for the lost remuneration.
- For persons with two parallel part-time jobs, a partial unemployment compensation limited to 6 months is being introduced.

Essential changes in placement and counselling:

- The monopoly on career counselling will be abolished. For the protection of those seeking counselling, a special prohibition procedure for improper career counselling by third parties has been introduced.

- Controls have been lifted on the mediation of training positions by third parties, subject to the obtaining of permission.
- Third parties can participate in job placement through the employment offices.
- Employers whose job openings cannot be filled within a reasonable period of time will be offered initiative counselling.

Decentralisation of the Federal Employment Institute:

The employment offices receive more organisational freedom in the performance of their responsibilities and in budget allocation:

- Thus they will receive in the future an integration budget in which, with few exceptions, all funds for discretionary benefits for the active promotion of employment are included. The employment offices can then themselves decide, within the framework of the budget granted to them, how much funding they will make available to each medium (job creation, further career training, integration subsidies, etc.).
- They can freely determine the allocation of up to 10 percent of the funds in the integration budget (innovation pot). The employment offices can thus even more strongly than before make the allocation of funds dependent on the respective regional needs of the employment market and on an effective and efficient promotion of employment.
- The employment offices must account for their use of funds annually in a published integration balance sheet, which should at the same time encourage competition among the employment offices.

Intensification of the control of illegal employment and of misuse of benefits:

- The examination and interrogation rights of the authorities responsible for fighting illegal employment will be expanded.
- Co-operation between the various authorities will be expanded.
- The scope of fines will be increased.
- Indirect illegal employment of foreigners will be punished.

GREECE

The field of social insurance has experienced considerable changes in Greece during the reference period, especially from January to December 1997.

Three main areas of action characterise the said period: the creation of a new basic scheme for farmers, the effort expended by the government to legalise the residency and employment of unregistered workers coming from third countries, and the launching of a major social debate by the government on the issues of development, employment and competitiveness, as well as the growing problems of the Greek social security.

1. OGA Basic Scheme for Farmers

The Greek social security system provides for a special insurance scheme for farmers. This scheme is managed by the Agricultural Insurance Organisation (OGA) which was founded in 1961 (Act 4169/61).

The OGA grants old-age pensions to all persons who hold a job in the agricultural sector, while guaranteeing them against risks of invalidity, sickness and death. This special insurance scheme for farmers is characterised by the particularity that namely the financing of the system is essentially covered by fiscal revenue (general or specialised), as well as social contributions, and not by any contributions paid out by the insured themselves. We must point out that the pension awarded to farmers, which is particularly low, is at a set flat-rate sum and takes more the form of a non-contributory benefit. The year 1987 saw the institution of a supplementary insurance branch for farmers (Act 1745/87), whose aim it was to grant, on a contribution-basis (monthly contributions paid by the insured), supplementary pensions to those insured by the OGA and to family members.

It appears that this sector, which nevertheless enjoys financial and accounting autonomy, will become largely deficit-ridden in the near future. After 35 years of operation, the OGA system remains in force, despite striking practically no positive balance and despite the radical changes that have occurred in the social and economic context. Once these facts have been taken into account, it proves indispensable to implement a new social insurance system that will be based on two fundamental principles, namely the principle of the contribution made by beneficiaries and that of the state's involvement.

Furthermore, the proposed system must ensure a level of insurance to farmers that is at least equal to the one enjoyed by the general urban population. Along these lines, the National Assembly passed Act 2458 of 14 February 1997 on the establishment of a basic insurance scheme for farmers that claims to respond to their newly emerging needs.

The new system goes into effect on 1 January 1998, the date ushering in an abolishment of the supplementary insurance branch. The personal scope of the new law covers the same people who had been subject to the OGA system. The new scheme will be financed from the contributions of the insured (7%) and the state's payment share (14%).

Seven classes of insured have been defined and provide the basis for calculating the contributions paid by the insured, on the one hand, and the state's share on the other.

The conditions for being granted retirement-old age benefits are cumulative: the legal retirement age of 65 and a minimum of five years of insurance, which are progressively increased to 15 years after 2004. Going into retirement for reasons of invalidity requires cumulatively: an invalidity rate of 67% and a minimum of five years of insurance and payment of contributions immediately preceding invalidity.

The transitional provisions stipulate that all OGA pensioners and all who go into retirement before the end of 2002, under application of the new law, will continue to draw at the same time the entire OGA pension.

All those who go into retirement after 2003 and to whom the new law applies will draw, together with the pension underlying the new scheme, a basic OGA pension that is gradually reduced (4% subtracted each year after 2003 in such that the OGA pension will be abolished for good in 2027). For the first time the principle of successive insurance has been established. This principle enables the years of insurance from farmer schemes to be taken into account when changing profession and insurance scheme. As a final step, provisions have been made for contributions in the sickness insurance sector (1.5% for the insured, 4% for the retirees) and payment control mechanisms for contributions.

In conclusion, we would like to remark that the legislator envisages a transition, without causing any great stir, from an allowance-based scheme also providing for supplementary pensions to a new scheme based purely on contributions.

2. Presidential Decrees – unregistered Workers

In compliance with Article 16 of Act 2434/96 concerning the procedure and conditions required for legalising the stay and work of foreigners in Greece, the authorities in charge have proceeded to implement two presidential decrees defining the appropriate action to take in this area.

The first presidential decree provides for the issue of a temporary residency permit for unregistered workers and the second decree subsequently awards a residency permit of limited duration to these same individuals (note that EU citizens are excluded from the personal scope of these two decrees). The planned procedure shall be implemented in two stages.

First stage: From 1 January 1998 until 31 May 1998 (with the possibility of prolonging this deadline by 2 months), all foreigners who fall under the personal scope stipulated by these decrees are obligated to report to the Office for Employment and Manpower (OAED) to submit a request for obtaining a temporary residency permit. The foreigners are obligated to enclose a number of supporting documents with their application.

In a second move, the OAED authorities in charge, following the conform opinion delivered by a special committee, will issue the foreigners a temporary residency permit which is valid until 31 December 1998. The family members of the permit holder may not be expelled from the country.

All those who are not in possession of this permit will be deported immediately. Certain other categories of foreigners will not be able to obtain this permit, namely those individuals who have already been convicted to a prison sentence and any individuals who can pose at any time a threat to the law and order of the country or to national security.

As far as employers are concerned who are already employing foreign workers on 1 January 1998 or are thinking of employing foreign workers until 31 May 1998, they are obligated to report these workers to the OAED within 15 days following their hiring. Once having obtained the temporary residency permit, the foreigners will retain the same rights as Greek workers (work, insurance).

Second stage: According to the second decree, the foreigners possessing a temporary residency permit may request, until 30 July 1998, to be issued a second, so-called "limited residency permit" whose duration may vary from 1 to 3 years (it may be renewed each time for a period of two years). The

candidate must submit a number of particulars, with the most important being proof of a minimum number of work days (40) until 30 July 1998. Data to be taken into account for specifying how long the second permit shall be valid are the type of work carried out by the foreigner, the situation on the employment market at the given moment, as well as the general interest of the national economy. All those who show they have lived in Greece for five years may obtain a five-year residency permit. The family groupings of the holders of the second permit are also assured.

3. Social Debate

It should also be pointed out that a major social debate has been set in motion recently by the government and concerns crucial topics, such as development, employment and competitiveness and does not refrain from tackling the large issue of social security. These three large topics are inextricably linked:

Competitiveness creates new jobs and employment is associated at the same time with a distribution of social wealth and with economic development.

The social debate takes effect in two phases:

The first phase is devoted to developing the appropriate measures for supporting the system in force, while the following phase envisages a radical reform of the system. As far as the first dialogue phase is concerned, the government proposes seven areas of discussion which seek the immediate taking of steps so that precise arguments can be formulated by the various social partners by the end of 1997. The seven areas in which action is to be taken concern:

- the organisation and operation of insurance institutions.
- measures against evasion of contribution payments.
- the health care branches.
- the valuation of the goods, chattels and real estate of the Social Insurance Funds
- relations between the State and its citizens
- the simplification of administrative procedures
- a stocktaking of Insurance Fund benefits (the division between the social assistance benefits and social insurance benefits).

Government action will consist, until the beginning of 1998, of taking definite decisions in the form of legislative acts so as to reinforce the current social security system.

At the same time, discussions will start up within a dialogue framework to be definitely established in autumn 1998, approaching the issue of radically reforming the social security system. The social debate on this second major issue will be based on an evaluation of the situation surrounding the current system and on a series of additional subjects:

- possible solutions for the viability of the social security system as from 2010 until 2030-2050
- the financing of the system
- the conditions necessary for the awarding of benefits (minimum pensions, minimum guaranteed pensions or state pension)
- supplementary insurance
- the employment of pensioners
- rapidity of changes, transitional measures.

It must thus be noted that the ultimate aim of the government is, on the one hand, to streamline and make the Greek social security system viable and, on the other, to eliminate any negative repercussions generated by the globalisation of the economy, while safeguarding a high level of insurance and social justice for the workers.

“Economic progress and social progress must develop along parallel lines.”

SPAIN

1. Adjustment of Pensions

The following statutes have been adopted:

- Royal Decree 6/1997 of 10 January on the adjustment of Social Security pensions for 1997.
- Act 12/1996 of 30 December, on the National Budget for 1997, comprises adjustment criteria for pensions included in the social security system during such period, and provides an adjustment of pensions according to the inflation rate expected for 1997. In this respect, this rule lays down a 2.6 % adjustment for contributory and non-contributory pensions.
- Royal Decree 4/98 of 9 January on the adjustment of Social Security pensions.
- Finance Act for 1998 (65/97 of 30 December). This contains the basic rules for the adjustment of pensions of the Social Security system. Provision is made for an adjustment of 2.1%, which corresponds to the inflation prediction for 1998. The minimum amounts of these pensions are also updated.

2. Unemployment Trend

During the last quarter of 1996, the Labour Force Sample Survey showed improvements in the most significant figures, i.e. the annual rates of employment and of the wage-earning population which increased by 3.19% and 4.19% respectively.

This downward trend in unemployment has persisted since the first quarter of 1997 even though the advance data available on the Labour Force Sample Survey denote a slight decrease in employment which is probably due to seasonal factors.

3. Social Protection Management

The Act 13/1996 of 30 December on fiscal, administrative and social order measures amended certain articles of the General Social Security Consolidation Act of 1994, although it did not propose any modification to the social protection policies provided by the Social Security system.

It is worth noting that the amendment was introduced by this Act in the Workers' Statute as well as in the Act on Proceedings for the Reform of the Civil Service, in order to put the suspension of a labour contract due to maternity in the case of adoption on the same level as in the case of biological kinship.

Finally, as this act expressly states, "the collaboration, as regards to temporary incapacity benefit management, between Social Security Mutual Insurance Companies for Work Injuries and Occupational Disease and the National Health System, will be the object of statutory regulation in order to improve the efficacy of their actions in this field...". To this effect, the Government has just passed Royal Decree 575/1997 of 17 April, which elaborates on this such collaboration and widens the competencies of Employer Mutual Insurance Companies with respect to the management of this contingency, enabling their medical services to undertake follow-up and monitoring procedures on the condition of the workers in such a situation, as part of the strategy in the fight against fraud.

The Royal Decree 1426/1997 of 15 September changed certain articles of the general regulations on the collection of Social Security resources regarding contributions and other rights of the Social Security after the progressive division of the Social Security financial resources had been carried out. This provided for a more efficient management of resources.

The Royal Decree 771/97 of 30 May established the rules dealing with the determination of supplementary payments of Social Security pensions, in line with the rules for the determination of supplementary payments for active workers.

Moreover, two other Royal Decrees were passed:

- Royal Decree 148/96 of 5 February regulating the special process for the repayment of unduly received social security benefits. This decree was adopted by the order of the Minister for Labour and Social Affairs of 18 July 1997.
- Royal Decree 575/97 of 18 April which involved changes in certain aspects of the management and control of the Social Security cash benefits paid out in the case of temporary incapacity. This decree was adopted by the order of the Minister for Labour and Social Affairs of 19 June 1997.

4. Reforms in Social Protection

The law 24/1997 of 15 July concerning the strengthening and rationalisation of the Social Security system contained the following measures:

- Separation and clarification of the sources of finance for the social security system;
- Formation of reserves to mitigate the effects of economic cycles;
- Establishment of a single ceiling for contributions;
- Introduction of a greater contribution and of a greater proportionality for eligibility for pensions and the determination of the amount. The following measures were adopted:
 - Increase up to 15 years of the period used for the determination of the statutory earning basis instead of the 8 years contained in the present regulations;
 - Extension of the "qualified" waiting period required for a pension. Now two years of contributions are required during the last 15 years.
 - A greater proportionality of the years of contributions proved by the individual when applied to the statutory earning basis.
- It is planned to draw up a list of illnesses with the aim of improving the legal safeguards surrounding the determination of invalidity pensions.
- Improvement in the period of payment of orphan's pensions.
- Establishment of an automatic adjustment of pensions according to variations in the consumer price index.

The Royal Decree 1647/97 of 31 October which expands on certain aspects of the law 24/1997 of 15 July was adopted as was the law 66/1997 of 30 December which dealt with fiscal, administrative and social measures. This contains the following measures:

- Measures concerning the procedures of the social security with the aim of unifying the system of collection of resources of the social security and that of the State.

- Protective action:

- New regulations concerning the suspension of temporary incapacity.
- Expansion in the number of cases where an orphan's pension may be drawn, in the sense of the provisions of the law 24/97 of 15 July.
- Improved and increased protection for those affected by acts of terrorism.

5. Other Matters related to Social Protection

It must be noted that after several months of negotiations, trade unions and the most significant employers associations have finally reached an agreement, with the Government's consent, to amend labour legislation and promote stable employment. Under the terms of the agreement, current hiring modalities will be reduced and a new labour contract of indefinite duration will appear targeting groups which have difficulties in joining the labour market. The aspects covered by the agreement include the following:

- more protection for people without a qualifying degree, who work and receive instruction simultaneously, by means of a new training contract.
- promotion of the standardisation for part-time labour contracts, regardless of the number of working hours
- individual redundancy due to objective reasons
- collective bargaining
- recommendations on overtime work
- classification of workers by professional groups
- improvement of temporary work companies
- disciplinary sanctions on workers
- study of the future reduction of working hours.

The series of measures adopted with the aim of improving the functioning of the labour market should also be highlighted. They were proposed by common agreement by the social partners in the view of the great social demand making an improvement in the employment situation necessary. The measures are incorporated in the law 63/1997 of 26 December on urgent measures to improve the situation on the labour market and to encourage employers to offer labour contracts of indefinite duration and also in the law

64/1997 of 26 December which provides social and tax incentives for contracts of indefinite duration and for stability of employment.

During this period the law 42/1997 of 14 November was adopted which deals with the planning of the inspection of work as were various royal decrees about minimum measures for safety and health in the workplace.

Finally, the law 60/1997 of 19 December changed the status of workers relating to their coverage by the Wage Guarantee Fund. The aim here is to offset the legal gap in the regulation of the funds which resulted in wrong or unfair treatment for many workers.

FRANCE

During the period lasting from 1 July 1996 to 31 December 1997, the government's social protection policies were centred on the following points.

1. The Financing of Sickness Insurance

Faced with the finding that the financing of social protection in France is more or less based on the payroll alone, the Government wanted to expand the calculation basis for financing social protection, in particular by substituting the generalised social contribution amount (CSG) to the sickness insurance contribution, thus securing the scheme's resources. Moreover, the objective of this transfer is to re-establish the balance between the social charges derived from work incomes, on the one hand, and from capital income and replacement income, on the other. It is indeed fair that the totality of incomes contribute to the financing of the health insurance system which is by default practically universal. This measure will also enable the purchasing power of the active employees to grow, fuelling a recovery in consumerism.

In this context, the first law for financing social security (27 December 1996) initiated the process of transferring a part of the sickness insurance contributions to CSG and lowering the sickness insurance contribution paid by the employee.

This transfer process has been reinforced by the 1998 law for financing social security which set out to increase, on 1 January 1998, the CSG applied to work and investment (savings and capital assets) incomes by 4.1 points and the CSG on replacement income by 2.8 points. These additional CSG points will be deductible from taxable income and compensated by a decrease in the sickness insurance contribution rate of the insured. In this way, the CSG rate for employees has risen from 3.4% to 7.5%. By contrast, the sickness insurance contribution paid by employees for the general scheme and the farmer's scheme has dropped from 5.5% to 0.75%, with the remaining contributions serving to finance the cash benefits.

For replacement incomes (retirement pensions, disability pensions, unemployment allowances and early retirement pensions...), the CSG rate rises from 3.4% to 6.2% (or to a reduced rate of 3.8%), while the sickness insurance contribution rate (2.8%), based on the benefits under the standard retirement scheme and unemployment allowances, is suppressed and the rate based on supplementary pensions is reduced to 1%. However, the sickness

insurance contribution rate for those who pay taxes outside of France and are compulsorily insured by a French social security scheme will maintain its current level.

Furthermore, the duration of the life of the Social Debt Redemption Fund (CADES) was extended by five years. Thus the payment of the exceptional contribution for the repayment of the social debt (CRDS), at 0.5%, will be prolonged until 31 January 2014, with the CADES receiving responsibility for the re-financing of the general scheme's debt of FRF 75 billion (ECU 11 billion) for the 1996 and 1997 financial years and the pre-financing of the projected deficit assessed at FRF 12 billion (ECU 1.8 billion) for the 1998 financial year.

2. Contribution Exemption Measures

Two measures for reducing employer costs on low-income salaries were merged on 1 October 1996: the reduction of employer charges for social security and the exemption of contributions for family allowances. In this way, since 1 October 1996, a single degressive reduction has applied to wages below 133% of the guaranteed minimum wage rate (SMIC); exemption of contributions for family allowances remains residually applicable, however, to hiring by new companies and in areas of rural revitalisation.

Furthermore, a revitalisation pact for the city, adopted at the end of 1996 (law of 14 November 1996), instituted two distinct contribution exemption schemes: one is applicable in "free" urban areas and the other in areas of urban renewal or rural revitalisation; specific provisions were adopted for Corsica, also declared an exemption zone.

3. Family Policy

During the second half of 1996, adjustments were made to the existing legislation to reinforce the social rights of adopting families and to bring these in line with those due to birth (entitlement to parental leave, adoption allowance). As for non-wage workers, the flat-rate allowance scheme for maternity time-off for women who take part in the occupation of their husbands has been aligned with the more favourable scheme for women personally carrying on a non-wage activity. On the other hand, the daily maternity allowances have been taxed.

Moreover, the Government, which considers the effort made for family policy to be unequally distributed, wanted to instil more justice in the financial

transfer payments for families, with the hope of achieving an overall understanding of family policy matters and the will to restore the financial balance, which is being seriously compromised in the family sector today.

A resource criterion for granting family allowances has been laid down by law from now on. The placement of this ceiling on resources for paying out allowances is transitory. It will remain applicable, as of February 1998, until a reform of all family benefits and fiscal aids has been decided upon and which the government intends to define in 1998.

The family allowances will be paid out from now on, as well as increases granted, according to the age of the child, to the household or the person whose resources do not exceed a threshold depending on the number of dependent children. This ceiling will be raised in the event that each member of the couple draws a working income or care for children is assumed by one person alone.

Furthermore, there are very large differences in the public aids accorded to the various models of care for small children, which privileges individual childcare over childcare models within family crèches or a collective nursery. The Government intends to re-establish the balance of aid for different childcare modes. Thus, the paying of social contributions on the employment of a salaried worker through the allowance for childcare at home (AGED) will be reduced by half.

In addition, the income tax reduction for the employment of a person in a household has been cut in half under the Finance Bill for 1998.

Finally, housing allowances, which concern low-income or very low-income families, were increased on 1 July 1997 and the Government intends to pursue this effort.

4. Pension Funds

The law of 25 March 1997 has created the possibility for salaried employees, bound under a private law work contract and subject to the standard old-age insurance scheme, to join a pension savings plan. This pension savings plan has no direct impact on the maintenance of old-age insurance benefits from the general scheme (the benefits are proportional to the contributions paid) and on the supplementary retirement schemes, instituted by the social partners by way of interprofessional agreements and to which the employees are obligated to join.

This pension savings plan offers its members entitlement to the payment of a lifetime annuity to be paid from the date they definitively stop working. The pension savings plans may be joined by one or more employers or by a group of employers, to the benefit of their employees. The employee's payments and the employer's payment to the pension savings plans are optional. The employer's payment may not exceed four times the employee's payments. The pension savings funds are legal entities whose only aim is to cover the commitments taken within the framework of the pension savings plans. The pension savings funds are to take the form of a public limited insurance company, a mutual insurance company, a provident or a mutual benefit society.

This policy has not led to any concrete application during January 1997, but related enforceable measures are expected in 1998. These latter measures may modify the policy as it was initially devised.

5. Supplementary Retirement Pension

The social partners renewed, despite a reduction in the State's financial participation, for four years the agreement permitting beneficiaries of a basic retirement pension paid out between the ages of 60 and 65, to obtain their supplementary pension without any of the deductions that are normally applicable in case of retirement before age.

6. Assistance Measure for Dependents

The law of 24 January 1997 has instituted a dependant-specific benefit. Until this law was enacted, aged persons who were dependent were considered as handicapped and collected, as such, the compensatory allowance for a third party (ACTP). The dependant-specific benefit is a benefit in kind, i.e. allotted for the payment of expenses determined in advance. It is intended to cover the assistance needed by the aged dependant at his home or at another place carrying out essential life-supporting acts. The dependant-specific benefit is aimed at persons 60 years of age and older, who meet the conditions of dependence and whose means are below a threshold varying according to the importance of assistance needed.

The assistance required by the beneficiary may be brought to the person by either an employee directly recruited, or by someone employed by proxy of an agency or employed by an agency delivering home care services.

It should be more precisely shown, however, that this benefit is not a benefit of social security but of social assistance, and it is granted within each *département* by the president of the regional council.

7. Reduction in Working Hours

Widely discussed in the social policy debate in 1996, the topic of reducing working hours led to the adoption of the so-called "Robien" Act, which consented to reductions for seven years in employer charges in the event that companies reduced their overall work schedule by at least 10% to recruit additional personnel or to avoid any dismissals on account of redundancy (the obligation to keep up staff levels attained in this way only lasts for two years).

The positive effects on employment of the Robien Act have steered the Government to pursue this approach of reducing the working hours. Within this framework, a lowering of working hours from 39 to 35 hours is currently projected for the year 2000.

IRELAND

1. Policy Developments

1997 saw the 50th anniversary of the founding of the Irish Department of Social Welfare. During the reference period in question, a number of important policy initiatives were taken in the field of social security. These included:

- The publication, in October 1996, of a Social Insurance Discussion Document which contained an analysis of the current Irish social insurance system and set out issues and policy options regarding coverage, types of entitlements, levels of payment and rates of Pay-Related Social Insurance contributions.
- The publication of the interim report of the Commission on the Family in November 1996. As outlined in MISSOC 1995/96, the Commission was established to examine the needs and priorities of families today and to recommend how they can be strengthened and supported for the future. The interim report included the following recommendations
 - the introduction of a family impact statement which would set out clearly the consequences of policies, programmes and services for families in all major areas of Government activity;
 - the funding available under the Department's scheme for local women's and men's groups should be increased, and that parenting skills should continue to be a priority activity eligible for funding under these schemes;
 - that consideration be given to the possibility of allowing for the joint taxation of co-habiting couples, in cases where such a couple have a child mainly resident with them, as recommended by the Expert Group on the Integration of Tax and Social Welfare (see MISSOC Report 1995/96).

The final report of the Commission will be published in mid-1998.

Finalisation of the National Anti-Poverty Strategy (NAPS) (see also MISSOC report 1995/1996) in April 1997. This is a major policy initiative designed to place the needs of the poor and the socially excluded among the issues at the top of the national agenda. The main priority is to reduce the 9-

15% of the population identified as consistently poor, to under 5-10% by the year 2007.

Policy actions were identified across five key areas:

- educational disadvantage;
- unemployment;
- income adequacy;
- urban disadvantage; and
- rural poverty.

To underpin the process, support structures have been established at the political and administrative levels. Mechanisms for monitoring and evaluating the process of implementation have been provided and the involvement of the community and voluntary sector will continue.

Plans for the next 12 months:

- The NAPS is a ten-year strategy framework and the overall aim for the first 12 months has been to establish the structures required to ensure its effective implementation and to mobilise a wider group of actors and agents. A comprehensive information/education strategy will be developed, gaps in research will be identified and research commissioned as appropriate. "Kick-off" projects will be identified and cross-Departmental teams will be set up to address issues which cut across Departmental responsibilities.
- The launch of a Green Paper on the Role of the Voluntary and Community Sector and its relationship with the statutory sector in May 1997 with the aim of stimulating further debate and to facilitate further engagement between statutory and voluntary sectors in relation to the issues involved. It also covers issues such as:
 - suggested principles which should underpin the relationship between the State and the voluntary sector, including the matter of representation in national policy-making for;
 - suggestions regarding the method and source of funding for national representative structures for the voluntary sector;
 - criteria to be attached to funding generally by statutory agencies;

- issues relating to charitable status and taxation issues;
 - effective consultation mechanisms already in place both nationally and at EU level and the reason(s) for their effectiveness; and
 - areas which could usefully be explored where models of statutory/voluntary sector co-operation should be actively encouraged.
- The report on the Strategic Management Initiative in the Irish Civil Service, entitled Delivering Better Government which was launched in May 1996 set down a framework for change, and identified new ways of responding to issues such as poverty and unemployment across Government Departments. One of the priority areas for action highlighted in the report is customer service (see MISSOC 1995/1996). As part of this initiative, the Government published its "Principles of Quality Service for customers and clients of the Civil Service" in May 1997. The Department of Social, Community and Family Affairs (as with all Government Departments/Offices) has published a customer action plan setting out how these principles will be implemented.

2. Organisational Developments

Phase 4 of the biggest IT project ever undertaken by the Department of Social, Community and Family Affairs - ISTS (Integrated Short-Term Systems) - was implemented in June 1997. This phase covered sickness benefit payments, will increase the number of claims handled by a further 50,000 and will allow for an improved client service. The new computer system was introduced for unemployment payments from February 1995, and for Supplementary Welfare Allowance, in June 1996 - already generating payments to approximately 200,000 customers in receipt of Unemployment Benefit, Unemployment Assistance and Supplementary Allowance each week. The system also supports integration of the income tax and social welfare systems by providing for taxation of social welfare benefits at source for those who have a tax liability.

In July 1997, following the election of a new Government, the name of the Department was changed from "Social Welfare" to "Social, Community and Family Affairs" to better reflect its wider remit. Additional responsibilities being assumed include responsibility for marriage support services, family mediation services and progressing other issues, in particular initiatives in the community for children, arising from the final report of the Commission on the Family - see above. The new Government signalled that substantial

increases in funding to the Family Mediation Services would form part of its Budget '98 package. On an administrative level, a Family Affairs Unit has been set up within the Department.

August 1997 saw the re-location of several units of the Department dealing with the collection of Pay Related Social Insurance for nearly 145,000 self-employed persons and 3,350 people who may not have a tax liability in Ireland - to the south-east of the country, in Co. Waterford.

In December 1997, a Social Security Agreement was signed between Ireland and the Swiss Confederation - the main purpose of which is to protect the pension rights of people who have worked and paid social security contributions in both Ireland and Switzerland. The Irish Benefits covered by the Agreement are: old age contributory pension, retirement pension, survivors (contributory) pension, orphans' (contributory) allowance and invalidity pension. In Switzerland, the following benefits are covered: old age pension, survivors pension, invalidity pension, sickness cash benefit and maternity cash benefit. It is expected that the Agreement will become operational in late 1998.

3. Illness

In October 1996, responsibility for the administration of the Disabled Person's Maintenance Allowance was transferred to the Department of Social, Community and Family Affairs from the Department of Health and Children. This integration with the income maintenance payments of the Department of Social, Community and Family Affairs aims to simplify and streamline the provisions for sick and disabled people generally. At the same time as the scheme was transferred it was also renamed Disability Allowance.

The Commission on the Status of People with Disabilities (CSPD) published its report in November 1996 which contained a wide range of recommendations of interest in the context of this MISSOC update. Of the 402 recommendations contained in the Report, 60 were identified as having relevance to the Department of Social, Community and Family Affairs. The main recommendations are:

- the establishment of a non-means tested payment to compensate for loss of income due to an incapacity for full-time work or work to full potential, to be known as a "Disability Pension". This payment would replace the existing Disability Allowance, Invalidity Pension and Blind Person's Pension;

isting Disability Allowance, Invalidity Pension and Blind Person's Pension;

- the establishment of a graduated payment to meet the additional costs associated with disability;
- changes in the financial support available to carers;
- the payment rates (in real terms) recommended by the Commission on Social Welfare (in 1986) to be achieved as a matter of priority; and
- the transfer of responsibility for some existing schemes from the 8 regional Health Boards to the Department of Social, Community and Family Affairs.

Arising from the findings contained in the Report, the Government decided to prepare a Plan of Action on the rights of people with disabilities. An Inter-Departmental Task Force has been established to prepare the Government's Action Plan. In addition, a separate Monitoring Committee has been established to oversee the implementation of the Commission's recommendations. This committee comprises representatives from organisations dealing with people with disabilities, their families and carers and service providers. The social partners and Government Departments are also represented.

Provision was made in 1997 for a part-payment of Disability Allowance for those in part-time residential care and the payment of an additional allowance equivalent to 50% of the Carer's Allowance to carers looking after more than one person.

In addition, the 1997 Budget provided for a standardisation of the amount of earnings from rehabilitative employment which may be disregarded for means test purposes in the case of Disability Allowance, Blind Person's Pension and Supplementary Welfare Allowance. 1,000 places have also been designated for people with disabilities on the Back-to-Work Allowance.

The earnings limit for entitlement to Dental and Optical Benefits was abolished in April 1997. Prior to that, those with earnings in excess of IEP 35,000 (ECU 45,339) per annum were not entitled to such benefits. Also, from April 1997, qualified adult dependants who take up employment will retain entitlement to these benefits until they qualify in their own right.

In line with the new Government's 'Action Programme for a New Millennium', an October 1997 cross-Departmental initiative - involving the Departments of Social, Community and Family Affairs / Health and Children / Justice, Equality and Law Reform - extended funding of IEP 5 million (ECU 6.5 million) to a programme of investment to ensure that people with disabilities and other groups (particularly older people) can more fully participate in society.

One gap in social assistance cover which has existed over the years is cover during temporary periods of illness or disability. The income needs of people with disabilities are met through the Disability Allowance scheme. However, this scheme is payable only in respect of people whose employment capacity is substantially restricted because of their disability and there is no specific social assistance cover for periods of temporary illness. Accordingly, the income needs of such people were met through the Supplementary Welfare Allowance scheme. However, this payment, which was originally designed to provide a residual and support role within the overall income maintenance structure, was not regarded as an appropriate income support mechanism in these circumstances.

The Social Welfare Act, 1997, contained legislative provision for a new payment - Sickness Allowance - which will operate along the same lines as the contributory-based Disability Benefit scheme, with a requirement that in order to qualify a person must be incapable of work due to illness. Payment of the new allowance will also be subject to medical certification from a General Practitioner and claimants may be required to attend for an examination with a Medical Examiner from the Department. While originally envisaged that the scheme would commence in 1997, its introduction has been deferred due to preparations in the Department's computer-based systems for year 2000. A review on this position will be undertaken later in 1998. In the mean-time, all those who would have qualified for the Sickness Allowance payment are currently being catered for through other social welfare payments.

4. Review of Rates of Social Welfare Payments

All weekly social welfare payments and adult dependent allowances were increased by at least 4% from mid June 1997.

As a result of these increases more recipients are now at, or very close to, in real terms to the levels recommended by the Commission on Social Welfare, and in the case of some payments have exceeded these target rates. Those

tance move up to 95% from 92%. This is very much in line with the commitment of successive Governments, given in national pay agreements with the social partners - the most recent, Partnership 2000, was concluded earlier in 1997.

5. Pensions

In line with the recommendations of the Task Force on Security for the elderly (see MISSOC 1996), a mailshot was issued to 320,000 pensioners, co-ordinated by the Departments of Social, Community and Family Affairs and Justice, Equality and Law Reform. The purpose was to provide people with specific information and advice on how to improve personal security both inside and outside their homes. A short-term freephone helpline was also established to facilitate pensioners who had queries regarding security or social welfare issues.

As indicated in MISSOC 1996, the final report of the National Pensions Board (1993) recommended that actuarial reviews of the projected costs of Social Welfare pensions be carried out at least every 5 years. The first such review, carried out by the Department of Social, Community and Family Affairs, was completed by June 1997 and is based on population projections for the 60-year period from 1996 to 2056. It sets out the future costs and financing implications under different scenarios and assumptions concerning population and labour force trends and economic growth. The most important conclusions contained in the Actuarial Review are:

- the proportion of those over 65 relative to those of working age will initially reduce slightly and then increase steadily to the end of the projection period (1996-2056);
- if pensions are indexed to prices, spending on the Social Welfare pension system will fall relative to GNP, from 4.8% in 1996 to 2.6% in 2056;
- if pensions are indexed to wages, spending on the Social Welfare pension system will rise relative to GNP, from 4.8% in 1996 to 8.0% in 2056;
- if the subvention from general taxation to the Social Welfare pension system is frozen at its present level of 5% of total contributions, contribution rates would have to increase by 19% if pensions were indexed to prices, or by 227% if pensions were indexed to wages.

The findings of this review are being fully taken account of by the National Pensions Policy Initiative, the first stage of which commenced in February 1997 with the publication of a Consultation Document jointly sponsored by the Department of Social, Community and Family Affairs and the Pensions Board. This initiative was launched to find the most appropriate methods of ensuring that workers are adequately protected in their retirement, and is intended to promote debate on the future of overall pension policy for Ireland. The second stage of the initiative involves the gathering of responses to the Consultation Document and further discussion of specific ways forward, leading to a report and recommendations to the Minister for Social, Community and Family Affairs by mid-1998.

A new pro-rata Old-Age (Contributory) Pension was introduced in November 1997. Under the new arrangements, reduced rate payments are now made to people who have a yearly average of between 10 and 19 contributions over the relevant period. A new Widower's (Non-Contributory) Pension was also introduced in 1997 for widowers who are not raising children - those who are will continue to be entitled to claim the new One Parent Family payment - see below. The new pension is subject to a means-test and is available to widowers on the same basis as widows. As in the case of the Widow's (Non-Contributory) Pension, a man whose marriage has been dissolved and whose former wife subsequently dies, will be entitled to claim the new payment subject to satisfying the means test.

6. Pro-Employment Measures

Measures introduced to maintain/stimulate employment included:-

- an increase in the number of places available under the Back-To-Work Allowance scheme by 5,000 to 22,000. Of these, up to one thousand (20% of the new placements) are earmarked for people on the Disability Allowance. (The Back-To-Work Allowance enables qualified people to retain 75% of their social welfare payment for the first year, reducing to 50% and 25% respectively over the second and third year). An independent evaluation of the Back-To-Work Allowance, carried out by social and economic consultants in November 1997, found that, in the case of the self-employed, the post scheme survival rate was estimated at over 60%.
- the conditions for requalifying for Unemployment Benefit, which will help, in particular, casual and part-time workers were eased from April 1997. Since 1992, workers who have exhausted their entitlement to unemployment benefit, were precluded from requalifying for unemployment benefit

until they had a further 13 PRSI (pay-related social insurance) contributions paid. The new measure will mean that the 13 weeks of PRSI contributions can be paid at any time after the 156th day of unemployment rather than the 390th day as at present. Approximately 10,000 people will benefit under the revised arrangement.

- the income thresholds for entitlement to Family Income Supplement (FIS) were increased by IEP 10 (ECU 13) from June 1997, ensuring that virtually all current recipients will receive an increase of IEP 6 (ECU 7.8) per week. In addition, FIS entitlements are now determined on the basis of gross income less any social insurance (PRSI) contributions and levies payable - this is the first step towards meeting the Government's commitment to move the calculation of FIS on to a net income basis;
- The Child Dependent Allowance is now retained, for a 13 week period, by Social Welfare recipients who take up employment immediately following their participation in a Community Employment Scheme or who take up employment under the Jobs Initiative scheme.

7. Family Policies

As outlined above, the final Report of the Commission on the Family is due in mid-1998 and will be outlined in further detail in the next MISSOC update.

Universal Child Benefit was increased, in September 1996, by 7% approximately for the first two children and by some 6% for each other child. Taking the two years of 1995 and 1996 together, the value of this payment has increased by 45% and 36% respectively. In addition, the new grant for Twins (referred to in MISSOC 1995) came into effect - i.e. IEP 500 (ECU 648), payable at birth and at ages 4 and 12. The 1997 Budget targeted larger families with net monthly increases of IEP 1 (ECU 1.3) per child for the first two children and IEP 5 (ECU 6.5) per child for the third and subsequent children. Over the past three Budgets, a three child family has received a 52% increase in their Child Benefit payments and a five-child family 54%.

Other measures introduced during the period under review which will impact favourably on the position of families include:

- As mentioned in MISSOC 1995, the Lone Parent's Allowance and Deserted Wife's Benefit schemes were replaced by a new One-Parent Family Payment from January 1997 for new claimants. The new scheme is designed to

facilitate one parent families who wish to enter or return to the workforce. Instead of being means-tested, this payment will be earnings related, thereby permitting recipients to have earnings within certain limits while retaining entitlement;

- From June 1997 the Maternity Benefit and Adoptive Benefit schemes were extended to women in insurable self-employment who satisfy the prescribed social insurance contribution conditions. In order to qualify, the self-employed contributor must have at least 52 contributions paid in the last complete contribution year or the second last complete contribution year in the benefit year in which the maternity leave commences;
- From June 1997, those who cease to be entitled to a Carer's Allowance or the One Parent Family Allowance, because they no longer provide care and attention or have a qualified child, can transfer directly to the Pre-Retirement Allowance scheme. Previously, such people were required to wait 15 months before transferring to this payment;
- In November 1997, legislation was brought into effect providing for the tapered withdrawal of the adult dependent allowance for those receiving Unemployment Benefit, Unemployment Assistance, Disability Benefit, Disability Allowance, Pre-Retirement Allowance, Injury Benefit and Unemployability Supplement. Highlighted by the Expert Working Group on the Integration of Tax and Social Welfare as a poverty trap, the previous provisions did not permit payment of an increase for a spouse or partner as a dependent if their earnings or income were in excess of IEP 60 (ECU 78) per week. Up to 10,000 families are expected to benefit under the changes at an annual cost of IEP 9.7 million (ECU 13 million).

8. Financing Social Insurance

The exemption limits and ceilings for payment of social insurance contributions were increased from April 1997:

- the earnings ceiling for employees' contributions was increased from IEP 22,300 (ECU 28,887) to IEP 23,200 (ECU 30,053) per annum [up by IEP 900 (ECU 1,166)];
- the earnings threshold for the reduced rate of the employers' contribution (8.5%) was increased from IEP 250 (ECU 324) to IEP 260 (ECU 337) per week with effect from April 1997. [The standard rate of 12% applies to any week where earnings exceed IEP 260 (ECU 337)];

- the earnings ceiling, over which the employers' contribution ceases to be payable, was increased by IEP 1,100 (ECU 1,425) from IEP 26,800 (ECU 34,717) to IEP 27,900 (ECU 36,142) per annum;
- the earnings ceiling for the self-employed was increased by IEP 900 (ECU 1,166) from IEP 22,300 (ECU 28,887) to IEP 23,200 (ECU 30,053) per annum.

ITALY

During the first period under review in Italy, the principal new developments concerned the Government's adoption of decrees for the application of pension reform. During 1997 the Parliament approved the law on promoting employment, reasserting the contents of the "Pact for Employment".

The year was also characterised by debate on the welfare system reform; a debate which stirred public opinion, primarily because this was a very important reform which took the complexities of the issue of employment into account, with the aim of searching, in line with directives at community level, for solutions to the big problem of unemployment. As already provided for in the "Pact for Employment" signed on 24 September 1996, this search is characterised by a process of co-operation between the social partners and Government.

The Government instituted an *ad hoc* Committee on this topic which first analysed the current situation and concluded that it was necessary to intervene in this welfare system, seeing that the expansion in pension and health care spending within the next twenty years will reach nearly ITL 36,000 billion (ECU 19 billion), i.e. almost 2% of the GDP. The Government has therefore sought, following an analysis of the present situation, to take measures to stop this trend.

1. Current Situation

Italy devotes almost one quarter of its GDP to social spending, a percentage that is almost equal to that of the other states in the European Union. But the anomaly lies in its internal spending structure.

This imbalance is related, on the one hand, to the type of risks covered. Pensions and annuities constitute in effect the largest share of the social spending, assuming a 61.5% percentage share, while the Community average for this same type of coverage is 45%.

By contrast, the spending to insure against risks related, for example, to unemployment, training, family, maternity and social assistance amounts to 18-19% of the overall sum for social spending, against an average of 31% in the EU. Almost one-sixth of social spending is taken up by health care.

The other anomaly relates to the categories of persons insured.

A distinction is made between benefits for workers active on the labour market and the benefits directed at other categories of workers or people who have never worked before.

Moreover, there is no minimum income scheme in Italy for those persons without earnings and forms of protection of the family.

The areas of action, according to the Committee commissioned to carry out the study on the welfare system reform, are the following:

2. Employment policies

To contribute to the development of employment, the Government, in agreement with the unions, has made provisions, next to a policy plan for achieving financial recovery, for a policy in support of jobs. In consideration of this, the Government has allowed for the adoption of a decree providing for reductions in taxes and contributions for companies which make productive investments and reduce, in agreement with the unions, their number of work hours and hire new staff.

A fund was created for employment and active work and training policies. The following steps are planned:

- as far as vocational training is concerned, the forces of work, education and training are to co-operate better together by means of a stronger co-ordinated effort among the institutions involved so as to identify, on a continual basis, the actual training requirements. Indeed general and vocational education programmes are not well co-ordinated with one another at present;
- unifying competencies in respect of the management of labour market policies by eliminating the public employment service monopoly and reorganising and decentralising this agency at the regional level, which will then become the management level for employment. Parallel to this, the State will maintain its role of policy planning and directing;
- a reform of measures for jobs of social value to render the vocational training scheme for the unemployed more effective. An outline law is planned to enhance local initiative in this area. Those mainly affected will be unemployed persons who are entitled to allowances and those who have never worked.

The objective behind all these measures is to place higher priority on employment policies, seen as an essential element of the social State, so as to pass from a passive act of social spending to an active act of social spending.

3. Reform of welfare system

In this sector plans are made to realise, in a short a time as possible, the principles set out by the pension reform of 1995, in particular with respect to the harmonisation of various welfare schemes, with the elimination of certain advantages for particular categories of workers.

From 1 January 1998, the reform will unify the regulations concerning special pension funds and those governing pension funds for dependent workers. This means that all the so-called "golden clauses", found in certain special funds, will be abolished.

It is also planned to transform these funds into a supplementary form of welfare.

In this way, the Government will bolster the development of supplementary social protection, for the public sector as much as for the private sector.

Another big development has been the Government's will to encourage the separation between welfare and social assistance by introducing a financing system that is essentially based on contributions for welfare and on taxes for assistance.

4. Social assistance

Both the government and the social partners are convinced of the need for rationalising the granting of benefits in this sector. Plans are being made to introduce a control mechanism on the income of families who wish to gain access to social services (the exemption of the insured's contribution share for medicines, the financing of young peoples' studies etc.). The aim is to eliminate forms of abuse and to reserve these exemptions and privileges for those families finding themselves in a position of need.

A fund for social policies has been instituted which will, pending a law on the reform of social assistance, define the standard criteria for obtaining social benefits throughout the national territory. At the local level a minimum income will be introduced for those families with child minors and a low income benefit will be established on an experimental basis.

5. Health care

The agreement underlines the universal and public character of the National Health Service (SSN) and seeks:

- an increase in funding for the Health Service of ITL 8,000 billion (ECU 4.1 billion);
- better planning, co-ordination and control procedures by the Ministry of Health and an increase in responsibility for the regions in the budget management and the obligation of a joint management;
- a definition of the services offered by the SSN under the insurance scheme, with the aim of determining more clearly the field of action of private structures;
- measures for restructuring and creating new hospitals and research laboratories;
- the elimination of the insured's share of contributions to be paid in the case of emergency services.

LUXEMBOURG

1. Adaption of Benefits

During the reference period, certain social benefits have been raised by means of a linear increase of 3.2%. This has mainly to do with the law of 27 December 1996 which adjusted pensions and annuities to the 1995 salary levels. A study carried out on the development of the average level of salaries and wages indeed showed an increase of 3.2% between 1993 and 1995. Thus the adjustment factor (i.e. the calculation factor which adapts the pension level to the development of salaries) was increased from 1.166 to 1.203. To maintain the previous existing differences, the different applicable threshold values for the guaranteed minimum income were increased by the same percentage point. With a similar concern of sustaining the existing equilibrium, the minimum social wage was increased likewise by 3.2% under the law of 6 January 1997.

It remains to be pointed out further that when applying the principle of automatic indexation of salaries and social benefits to the changes in the cost of living (inflation), a grade-related bracket has come about during the period concerned: thus all the social benefits were increased by 2.5%.

2. Measures implemented in the Area of Sickness Insurance

With respect to the benefits awarded under sickness insurance, besides any timely measures enacted, three changes in particular are to be noted.

The introduction of a single form declaring work incapacity for all socio-professional categories has made it necessary to adopt certain administrative regulations concerning a declaration of sickness to the institution concerned. This measure is to be understood in the context of searching for a better method of analysing and understanding sickness leaves.

Second, it must be pointed out that a limitation of three visits to health spas, which are reimbursed under sickness insurance, has been abandoned.

Moreover, the maximum annual amount for complete payment of dental care will be adjusted annually from now on in relation to changes in the fee schedules (of key letters) applicable to dental services rendered. The current amount is LUF 1,334 (ECU 33).

With respect to the financing of sickness insurance, it has to be recalled at this point that the total budget must be balanced on a one-year allocation period. At the end of 1996, with a view to re-establish the budgetary balance as proscribed by law, the contribution rate necessary for financing the cash allowances for the insured not benefiting from a continuation of payment was raised from 4% to 4.2%.

In an effort to not weigh down the social costs of the employer for the employees, the contribution rates were decreased accordingly in the area of accident insurance.

In addition to its usual support in the financing of sickness insurance at 37% of current revenue, the State has paid a special contribution as a financial support for settling former liabilities in the hospital sector.

At the end of 1997, a new imbalance appeared and the social partners reacted by enacting a package of measures relating both to certain restrictions concerning benefits and an increase in contribution rates.

With regard to measures of economy, it should be pointed out that certain medications were reclassified into categories of lower reimbursement rates, higher participation for certain medical expenses and, especially, for lodging expenses during spa stays, as well as for travelling and transportation allowances. However, so as not to create too great a burden on the budget of the insured with modest incomes, it was agreed that, within the course of a civil year, participation of the insured in the health care under compulsory sickness insurance shall not be allowed to exceed a threshold of 3% of the annualised income liable to contribution from the preceding year. The insured is entitled, as the case may be, to a supplementary reimbursement on presenting an annual request. In respect of contributions, all the rates have been increased:

- from 4.2% to 5% for cash benefits for the insured who do not benefit from a continuation in payment;
- from 0.2% to 0.3% for cash benefits for the insured who do benefit from a continuation in payment and for the self-employed;
- from 5% to 5.1% for health care.

3. Measures on Family Policies

An adjustment in the income tax scale on 1 January 1998 led to a major reduction in the tax burden. Since only households having incomes which ex-

ceed the minimum taxable income can benefit, the Government has committed itself to supplementing this act with two measures aimed at benefiting essentially those households which are financially the weakest. Thus, the ceiling set in the tax break for supporting a child has been decreased by LUF 12,000 (ECU 294) per child per year and, at the same time, the regular family allowances have been increased by the same amount for every child. Collectively, these two measures become selective: in effect, all households benefit from the increase in family allowances, but this increase in household resources becomes progressively absorbed into the reduction of the tax break and those households having such high incomes, that they also benefit from a maximum tax break, see their disposable income remain unchanged.

We must also point out that, in a parallel fashion, an increase in the guaranteed minimum income for a child has been reduced by a corresponding amount.

The new monthly amounts for family allowances are the following:

- LUF 4,372 (ECU 107) for one child
- LUF 11,104 (ECU 272) for two children
- LUF 21,462 (ECU 526) for three children
- LUF 10,353 (ECU 254) for each additional child

4. Additional Measures Taken

In the area of pension insurance, other than the increases in benefits as previously discussed, clarifications were brought about on the concept of professional income from the agricultural sector being integrated into the calculation basis for contributions.

In the area of accident insurance, the possibility was introduced of enrolment in a voluntary insurance scheme for the agricultural and forestry sector. Moreover, the codification process was simplified in this sense in that from now on all situations for which accident insurance applies have been clearly enumerated in the text to the law.

A measure favouring employment is to be pointed out: an income tax bonus is accorded to each employer when hiring an unemployed person by means of a work contract of indefinite duration or of a specified duration of over 24 months.

Within the scope of fiscal reform of taxation at the local level, participation of local authorities in the financing of pension insurance and the financing of guaranteed minimum income has been repealed.

5. Measures Envisioned

With regard to an insurance for long-term care, the Government has drafted a bill aimed at introducing such an insurance. The governmental amendments seek in particular to replace the act of reimbursing on the basis of degrees of dependency with reimbursing according to needs. The bill in its current form can be summarised as follows:

The objective behind the insurance for long-term care will be to compensate for the expenses generated by assistance given by a third person in carrying out basic life-supporting tasks. Integrated into social insurance schemes, the compulsory scheme under insurance for long-term care will cover all insured persons subject to sickness insurance. Entitlement to care benefits will thus be granted without having to examine the resources of the dependants.

The insurance for long-term care will be essentially based on the following elements:

- unconditional entitlement of the protected persons to various benefits set out by the new legislation;
- the creation of an evaluation and orientation unit comprised of a multi-disciplinary team who will evaluate the status of the person's dependency and determine the extent of support and care required in the form of hourly credits per week. The concept of classifying dependants into three degrees of dependency, as in the fashion of the German model of insurance for long-term care, has been abandoned in favour of an individualised system of evaluation according to needs and of the consequent granting of support and care;
- the allocation of benefits in kind and, subsidiarily, of cash benefits;
- the acknowledgement of informal aid, which consists of several supplementary measures in favour of third persons who provide support and care outside a professional network;
- the administration of long-term care insurance by sickness insurance funds, which will conclude agreements with the providers of care services in the same way as under sickness insurance;

- the institution of a mixed financing system setting out an intervention of the State budget and a "care contribution" which is similar to the generalised social contribution in France.

In the area of pensions, the Government seeks a certain number of essential reforms:

- the introduction of a new special pension scheme for civil servants and other employees of the public sector, which, while taking into account certain specific aspects relative to the situation of the persons concerned, will mainly be inspired, as far as pension calculation methods are concerned, on the basis of the general pension insurance scheme;
- the planning of a transitional scheme for public-sector employees currently in service, which insures passage from the current scheme to the pension level designated under the new scheme;
- the adaptation of the general pension scheme which consists primarily of measures seeking to reinforce the protection of insured women and of a re-organisation of conditions for granting disability pensions;
- regulation of supplementary pensions to protect the insured with respect to the acquisition, maintenance and transfer of pension rights and the safeguarding of these rights in the event of company insolvency.

NETHERLANDS

1. Priorities in Social Protection

To deal with the "greying" and the imbalance in the ratio between the active/non-active population, the policy of the Dutch government over the past few years has been to stimulate employment. This calls for a reliable macro-economic structure.

Specific measures have been implemented to employ the long-time unemployed. One of them is reducing the labour costs of jobs at, or just above the level of the statutory minimum wage. Another measure is the creation of jobs in the public service sector and in places offering work experience. Education is another central theme in Dutch policy.

To increase the participation of the elderly on the labour market, initiatives are being taken to reduce and prevent the labour outflow stemming from elderly employees. One of these initiatives is an act on financing career interruption.

Another is an act on the prohibition of age discrimination in the area of personnel recruitment.

The Dutch government is investigating future possibilities of making it financially less attractive for the elderly employees (as well as for their employers) to stop working.

With regard to immigrants in 1998 a new act will come into force to stimulate their being employed.

The Dutch government has taken several measures in order to give social security a more active role in supporting those attempting to (re)enter work. Measures have been implemented in order to increase the financial interest of employers as well as establish institutions of social insurance. For instance, from 1 January 1998 the unemployed receives redundancy pay -which precedes unemployment benefit- during the first 26 weeks (before 1 January 1998: 13 weeks) of unemployment. The redundancy pay contribution now has to be fully paid by employers. This measure intends to stimulate employers to reduce unemployment in the first 26 weeks, e.g. to stem seasonal unemployment.

The PEMBA Act (into force on 1 January 1998) intends to incite the employer to pay attention to a policy on preventing illness and on rehabilitating disabled employees.

The (Re)integration of the Work Disabled Act (REA), finally, provides for instruments and subsidies to create possibilities for employers and institutions to rehabilitate disabled persons. This Act will come into force in the first half of 1998. It provides for instruments and guarantees for employers who want to employ disabled persons or want to rehabilitate disabled employees. The scope of already existing instruments will be extended and the possibility will be created to award a budget to an employer to compensate for the costs of any adjustments made to the working place in order to facilitate the employment or rehabilitation of disabled persons. Further, the employer will be indemnified to cover the financial risks of illness or (increased) disablement of employees who already were disabled before their employment. Finally, an employer who spends 3-5% of the wages on disabled employees will get a reduction on the contribution for the Disablement Benefits Act (WAO).

2. Major Developments in Social Protection

Invalidity benefits

Over the past few years there has been a transfer of responsibilities within the social insurance sector with spending on sickness (cash) benefits and disablement benefits passing from the public sector funds to the employers.

The last development in this area is the coming into force of the PEMBA Act on 1 January 1998. In this Act the financial responsibility of employee disablement has been laid on the employers. First, the contribution demanded by the Dutch Disablement Benefits Act (WAO) has to be fully paid by employers. Secondly, there is a distinction made in the part of the contribution that the employer has to pay, based on the number of disabled persons the employers isn't able to employ anymore. Thirdly, instead of paying the differentiated contribution, employers have the possibility of bearing the full costs of the invalidity benefits for their employees during the first 5 years of their disablement.

Another element of the PEMBA Act is that the General Disablement Pensions Act (AAW) has been replaced by the Self-employed Persons Disablement Benefits Act (Waz) and the Disablement Assistance Act for Handicapped Young Persons (Wajong). Under the AAW all inhabitants of the Netherlands were insured. Entitled to a benefit were only those persons who earned a certain income and handicapped young persons and students. In the new Act two separate schemes have been introduced; one for self-employed persons and one for handicapped young persons. The qualifying

conditions have remained more or less the same. The amount of benefits has remained the same except for self-employed persons who earn an income below the statutory minimum wage.

Health Care

The Government of the Netherlands considers it necessary that beneficiaries become more aware of the costs of their health care. On 1 January 1997 a new contribution system was introduced. In short the system states a personal contribution assuming 20% of the costs. The maximum contribution is NLG 200 (ECU 90) per year. Since the aim of the measure is not to collect more money, the beneficiaries are compensated by a reduction in their nominal contribution. Obstetric care and admission to a hospital on medical grounds in the case of maternity and confinement as well as visits to the doctor and dentist are excluded from the previously mentioned measure.

Per 1 January 1998 the Health Insurance Act has been amended and the following measures taken:

- Introducing the principle of „stay where you are“, according to which everybody who is compulsorily insured under the Health Insurance Act before reaching the age of 65, remains so insured after the age of 65;
- Persons who, before retirement age, have a private insurance, may opt to join the health insurance on a voluntary basis. This option can be offered only to persons with a taxable household-income below NLG 39,550 (ECU 17,756).

Organisation of the administration of the employee insurance schemes

On 1 January 1997, the Organisation Act for Social Insurances 1997 (OSV 1997) came into force. The main changes reflect the implementation of the social insurance schemes for employees. The main purposes of the new structure are: to encourage competition between the implementing bodies, stymie the influence of social partners (trade unions and employers organisations) on individual claims for benefits, render impartial supervision, regional implementation and more co-operation with employment centres and social services.

The implementation bodies (the UVIs) are private bodies. The National Institution for Social Insurances (LISV), a public body, is responsible for the

co-ordination and the administration of the bodies implementing the employee insurance schemes.

For the near future (after 1 January 2000) the possibilities will be explored for having social insurance schemes implemented by other private institutions (e.g. insurance companies) in competition with the existing implementing bodies. A central theme is the separation of public and private tasks.

AUSTRIA

1. Austrian Pension Concept 2000

The federal government's reform plans aim to increase the social justice between the various occupational groups and between the younger and older generations. In addition, they intend to safeguard the efficiency, acceptance for, transparency and long-term financing of the pension system.

The pension concept has essentially three objectives:

- To include all income from work in social security.
- To approximate the systems: Steps in this direction had already been taken in the past. While the differences between the old-age pension schemes for various groups of wage earners cannot be eliminated in one decisive move, an attempt should be made, however, to effect a step-by-step adjustment in civil servant law by introducing something like "total calculation periods" for assessing pension levels. Until now the calculation basis for civil servants has been their last salary.
- To reinforce the generation agreement: The rise in new pensions is to be slowed down so as to keep the future contribution payments for the present wage earners in check and to safeguard the long-term ability to finance the pension system. That means that the net replacement rate will be somewhat reduced by extending the assessment period and by introducing a new regulation on the increment amount. Yet it is expected that new pensions in the future will lie above the average of the present pension level. In absolute figures that would mean that there will be no reduction whatever in pensions, but rather there will be less of an increase in the pension level than in the previous system. Thus, in the event of a positive economic and labour market development, the pension system will be relieved to such an extent that its financing will be eased considerably in the following decades.

Financial Implications:

In the short term, the measures underlying the pension concept will bring about billions in savings for social security. In the long term – i.e. when the pension reform goes fully into effect around 2040 – the reform measures will lead to considerable savings, resulting in a 10 to 15% decline in pension scheme expenditures.

2. Changes in Social Security Laws

The inclusion of all income from work in social security (effective date: 1 January 1998)

Objectives:

- The broad and fair inclusion of all income from work in the social security system.
- New forms of employment (e.g. teleworking in self-employment) will be integrated into the protection of social security.
- To secure the transparency and fairness of the system, the connecting factors concerning occupational statutes will no longer apply to the new forms of gainful employment, but realised income instead will form the basis for the liability to contribute to social security.

The development of new employment forms in recent years has clearly shown that an increasing number of ways are being sought to evade labour law. Employers or contractors are urging more and more employees who are economically disadvantaged into employment relations exempted of social contribution in order to spare having to pay contributions. On the other hand, many – jointly insured employees at any rate – are very willing to take part in devising non-contributory jobs.

This manner of acting has caused the solidary community accompanying the compulsory insured to be deprived of considerable resources. But what is more, the important social protection will no longer be a given for many employees.

Change of concept of employee

The liability for employees to pay contributions according to the social security act for the wage and salary earners (ASVG) will be largely tied in future to the liability to pay wage tax according to the Income Tax Act. This ushers in a substantial simplification of the system. Until now, each individual case had to be examined with respect to the social security legal criteria for the concept of employees, separately from the tax evaluation.

New version of “independent contracts of employment”

The term “independent contract of employment” will be more closely defined and the liability to pay contributions according to the ASVG will be restricted to those persons who perform their services themselves and do not dispose of any substantial working capital of their own. The contribution rate for the employers is 17.2%, the contribution rate for the employees is 13.5%. The same regulations will apply to “independent contract of employment” as to “normal” employment contracts.

The “new self-employed”

Until now this group of persons had been for the most part exempted from contributions. The “new self-employed” (whose earnings stem from a freelance or industrial activity without possession of a trade licence) will be included in the industrial social security act (GSVG):

- For these persons, an insurance contribution ceiling of ATS 88,800 (ECU 6,388) per year will apply, provided that only this activity is carried on.
- The conditions underlying multiple insurance will apply when several gainful activities concur. An additional earnings ceiling of ATS 3,740 (ECU 269) per month applies only when a gainful activity coincides with a self-employed activity.
- The possibility for those persons to opt in that do not realise an annual income of ATS 88,800 (ECU 6,388) on the basis of a minimum contribution rate of ATS 7,400 (ECU 532) per month for health insurance.
- Otherwise, no minimum contribution basis: the contribution rate, starting from 1 January 1998 at 15 %, then climbs annually until 2009 by 0.5 % until reaching 20.25 %.

In comparison: A minimum contribution basis of ATS 13,438 (ECU 967) per month and a contribution rate in pension insurance of 14.5% applies to those carrying on a trade with possession of a trade licence.

Inclusion of insignificant employment in social security

As the law has stood until now, employees who carry on insignificant employment [remuneration below ATS 3,830 (ECU 275)] were only compulsorily insured with accident insurance, regardless of the number of insignifi-

cant jobs and also regardless of whether another (compulsorily insurable) employment was carried on in addition to the insignificant employment.
Objectives:

- To eliminate incentives for employers to give way to insignificant employment.
- Those in insignificant employment will receive the possibility of being included in the coverage provided by social security. Including persons of insignificant employment in social security is an extremely important measure both against the backdrop of social protective thinking and also with respect to avoiding distorted competitive practices. In concurrence with the inclusion of all employed persons in social security, one of the last remaining gaps will be shored up.
- New legal situation for employers of those in insignificant employment:
The employer shall pay a flat-rate employer contribution for all those employed by him in insignificant employment (up to ATS 3,830 (ECU 275) in 1998), provided that the total of the remuneration for these employed does not exceed one and a half times the ceiling set for insignificant employment. [ATS 5,745 (ECU 413)]
The contribution amount is calculated using the total remuneration for those in insignificant employment (The rate to be paid for manual workers is 12.55% for pension insurance, 3.95% for health insurance and 1.4% – as before – for accident insurance. The contribution rate for white-collar workers amounts to 12.55% for pension insurance, 3.5% for health insurance and 1.4% for accident insurance).
- New legal situation for those in insignificant employment:

- Employees with jobs whose total remuneration does not exceed the ceiling set for insignificant employment: These employees have the possibility of opting in by becoming voluntarily self-insured. The contribution rate basis is the ceiling for insignificant employment: This was ATS 3,830 (ECU 275) in 1998. The contribution rate is the contribution amount set for all employees: health insurance: 3.95 % for manual and 3.4 % for white-collar workers; pension insurance: 10.25 %
- Employees with jobs whose total remuneration does exceed the ceiling set for insignificant employment: These employees will be compulsory insured in future. They shall pay their employee contributions over directly.

Change in financing farmer social security (BSVG)

- The lasting increase in the degree of self-financing in the farming sector by ATS 250 million (ECU 18 million) will be attained through the following package of measures in pension insurance:
 - Raising the minimum contribution basis [from ATS 5,169 (ECU 372) to ATS 5,897 (ECU 424) in 1998 and ATS 6,553 (ECU 471) in 2000].
 - Raising the contribution rate in pension insurance for farmers by 0.5 percentage points, from 13.5 % to 14 %.
Begin: 1 January 1998.
 - Raising the insurance limit for sickness insurance to meet the level of the ceiling set for pension insurance [from ATS 13,000 (ECU 935) to ATS 20,000 (ECU 1,439)].
Begin: 1 January 1999.

Changes in the benefit law for pension insurance

Extending the assessment period for calculating the pension assessment basis

An incremental extension of the assessment period (presently an average of the last 15 years of contribution payment) for pensions will be introduced in 2003 in the event that one enters into retirement prior to the statutory standard retirement age of 65 years for men and 60 years for women.

The period will be extended in two-month increments and the process will be completed by 2020.

The 18 best contribution years shall be decisive during this.
From 2020 the assessment basis will be reduced by an average of 2.5%, until reaching 3%, because of the extended assessment period.

New regulation on percentage rate increase (applicable to pensions as from 1 January 2000)

The heretofore complicated procedure of determining the percentage points increase (by 1.83% each time for the first 30 years of insurance, 1.675% for the subsequent years of insurance; either deductions or additions calculated by actuarial formulas, depending on whether pension benefits are claimed

before or after age 56 for women and age 61 for men) will be replaced by a transparent system.

The following shall apply in future for old-age pensions:

- Two percentage increase points are awarded per year of insurance;
- When retirement is entered into before the standard age, two increase points are subtracted again per year from the percentage points acquired;
- Yet at maximum
 - only 15 % of the percentage points acquired or
 - 10 increase points may be deducted.
- 2% rate increase per year at the standard retirement age of 65/60.
This means
 - after 40 years at 60/65 80%
 - after 35 years at 60/65 70%
- The percentage rate increase for each year prior to the standard retirement age is reduced by 2 percentage points: This means
 - after 45 years of insurance at 55/60 80%
 - after 40 years of insurance at 55/60 70%
 - after 35 years of insurance at 55/60 60%
- The maximum pension amount possible under social security may not exceed 80% of the individual assessment basis.

A safeguarding provision applies in the case of invalidity and occupational invalidity pensions: A comparison is drawn based on 1.8 percentage increase points without deducting any payment on account. The percentage increase more favourable to the insured will be used in calculating the pension.

Change in pension adjustment

The advisory council for adjusting pension levels intends to develop models which will enable a sensible interplay of the existing net adjustment level to the life expectancy factor, while taking the consumer price index into account.

The requisite conditions for claiming old-age pension prematurely on account of reduced work capacity

The conditions for claiming old-age pension prematurely on account of reduced work capacity, which today allows access to pension funds beginning at 55 years of age (women) and 57 years of age (men), will become more stringent and supplemented by additional criteria:

- From now on 72 months of contribution payment must be registered within the 180 calendar months before the qualifying date, instead of 36 as previously;
- the insurance contingency of reduced work capacity must be registered for at least 20 weeks. (Begin: 1 January 1998).

Facilitating claim to flexible pension (Gleitpension)

A person was able to slide into pension until now if all conditions for early old-age retirement were met in the event of being long-term insured (women at age 55/ men at age 60 with 420 months of contribution payments or 450 months of coverage respectively).

A loosening of these strict conditions (in future, 300 months of coverage will suffice – 108 months of which must be within the last 180 months) will increase the attractiveness of flexible pensions. Furthermore, the flexible pension amount will be more variably structured. This means that a lower pension will be properly accorded to higher additional earnings and a higher flexible pension for lower additional earnings.

Introducing a partial pension in the case of disability and occupational disability pensions if income is simultaneously drawn from gainful employment

Parallel to the regulations set out in the civil servant sector, a pension may only be drawn, in the event that an invalidity and occupational invalidity pension concurs with earned income, as a partial pension curtailed accordingly.

3. Accompanying Labour Policy Measures

Within the scope of accompanying measures aimed at pension reform and whose measures will go step-by-step into effect as from 1 January 1998, new instruments were developed in the area of unemployment insurance and labour market policy to promote job creation. These include the training leave model and the solidarity bonus model which will be briefly described in the following:

Training leave model

The training leave model is seen as a framework model that can be combined with further training measures or substitute hiring according to individual and company needs.

Employees shall be entitled to a maximum twelve-month period of non-availability for training purposes or when hiring a substitute. During this period, allowance for further training – comparable to the child-raising allowance (*Karenzgeld*) in Austria – is paid out as a benefit.

Substitute hiring of the unemployed occurs on a voluntary basis by the company, but it is a prerequisite then for receiving further training money, if no training objective is being pursued in house.

Business grants for hiring are generally available within the framework of the usual promotional practices undertaken by the employment placement service for companies hiring the unemployed as substitutes for the employees on training leave.

Solidarity bonus model

The solidarity bonus model intends to encourage groups of employees to collectively reduce their full-time working hours for a limited time period to an extent that the work volume corresponds to a part-time position.

The effective duration of the reduction in the “solidarity worker’s” working hours shall be settled at company level.

An unemployed person will be hired in addition to fill this part-time position opening. Business grants for hiring are generally available within the framework of the usual promotional practices undertaken by the employ-

ment placement service for companies hiring the unemployed as additional workers.

Employees who freely surrender some of their full-time working hours for a limited time period, as well as the unemployed additionally hired, will receive payment of a solidarity bonus for a limited time period.

The solidarity bonus duly appertains to the reduced working hours corresponding to the normal weekly working hours negotiated in collective agreement.

Similarly, a new model for crediting earnings from temporary employment was created in the area of unemployment insurance to increase the incentive of the unemployed to take on even temporary jobs and, on the other hand, so as to meet the industry demand for auxiliary staff.

The structural adjustment act of 1996 stipulates that an income of over ATS 3,600 (ECU 259) [value for 1997: ATS 3,740 (ECU 269)] accrued from day-to-day or temporary employment does not render entitlement to unemployment benefits (emergency assistance, non-availability allowance) on not only the days of employment when compulsory insured but also during the entire calendar month.

This regulation has led to problems in all sectors where these temporary posts are common, since the unemployed oftentimes no longer take up temporary jobs on account of the imminent threat of not receiving insurance benefits. Problems and dire cases have arisen in other areas as well, where temporary employment is common and necessary. The present regulation has therefore been replaced by a crediting model for income from temporary employment.

PORUGAL

The reform of the social security system constitutes one of the prime concerns of the policy makers and is the main objective behind the Great Plan Options for 1998 in this policy area.

Under the Plan as it was announced, the reform process takes the following policy points into account, duly setting out:

- to analyse the current status of the system and to identify any alternatives towards development; a function accomplished by the Commission for a White Paper.
- the establishment of social consensus between the government and the social partners, with the most important step having been the Strategic Consultation Agreement.
- the development of legislative initiatives which convey steps in advancing and adapting the system to the reform requirements.

In turn, the evaluation studies on the existing social conditions and the proposals presented by the Commission for a White Paper, as well as the reflections made during the debate initiated already the year before upon presentation of the Green Paper, would enable the government to vie for various options toward reforming the social security system.

Under the Great Plan Options for 1998, the guiding principles of the reform will be:

- the financing of the social security system, especially with respect to the contribution effort, an enlargement of the base of financing sources and the contribution ceiling.
- redefining the old-age pension scheme to include flexibility in the pension age.
- developing supplementary pension schemes, especially by fostering the growth of the second pillar.

In parallel action and as a consequence of measures initiated during the preceding year, additional measures will be enacted with the following objectives:

- To support the development of active pro-employment policies, especially by means of reviewing the conditions underlying social protection as regards part-time employment.

- To streamline and simplify the administrative procedures involved in social security, especially at the level of the relations with employers and beneficiaries.
- To pursue the battle against fraud and the avoidance of contribution payments by reinforcing fiscal mechanisms and perfecting the information systems.

Amongst the new legislative measures adopted last year, we would like to highlight the most important ones:

1. Organisation

Taking into account the importance of having effective co-operation between the employment sector and social security, the government has created the Ministry of Labour and Solidarity which will centralise the responsibilities formerly assumed by the Ministry of Qualification and Employment and the Ministry of Solidarity and Social Security.

2. Maternity

In the area of social insurance for maternity, a benefit has been introduced aimed at parents forced to interrupt their position of salaried employment to care for their children who are seriously handicapped or suffer from chronic illnesses.

3. Employment Injuries and Occupational Diseases

The Parliament has approved a new law in this area.

The overall structure of the benefits remains the same as that under the previous scheme, but access to the benefits and the calculation modes have become more favourable.

4. Family Benefits

An extensive change in the family benefit scheme went into effect in July 1997. The innovative aspects are essentially the following:

- The family allowance, allowance for nursing mothers and birth allowance have all been combined into a single benefit called "family allowance for children and young people".

- The amount of this benefit is determined on the basis of each family's income, the number of eligible dependants and their respective ages. For this purpose, the incomes of the worker's family are determined on the basis of three tiers adjusted through indexation to the minimum wage:
 - up to 1.5 times the minimum wage;
 - from 1.5 to 8 times the minimum wage;
 - over 8 times the minimum wage.
- Thus, the higher the income, the lower the benefit amount.
- This benefit is increased according to family income and, during the first 12 months of an infant's life, it is subject to a bonus where the child is handicapped.
 - The marriage grant has been done away with and the funeral grant only exists for the decease of relatives close to the worker, because another allowance already exists for the death of the latter.
 - Access to benefits, too, has become more rigid with respect to the contribution period of the worker. This restriction is intended to reduce fraud, with it having been previously sufficient to pay one day of contributions in the course of one year to be entitled to benefits for a 12-month period. But from now on it is necessary to have 6 months of registered payments within the course of the 12 months which precede acknowledgement of entitlement to the aforesaid benefits.

5. Guaranteeing Sufficient Resources

A generalised benefit for guaranteeing sufficient resources went into effect in July 1997.

This benefit is granted to persons who are available to work, with the benefit amount corresponding to the difference between a minimum income, established by law, and the earnings of the family dependent on the applicant.

6. Social Protection of Self-Employed

The scheme presently in force was subject to changes whose main objective was to:

- not make membership compulsory for the self-employed whose work incomes are below one half of the minimum wage rate;

- reduce the minimum contribution base for workers whose incomes do not equal or go above the minimum wage rate;
- to reduce the duration of sickness insurance in terms of the cash benefits granted and to make them correspond adequately to the work pattern of the self-employed. The allowance is granted as from the 30th day of incapacity should the person not be hospitalised. The respective allowance is paid for a maximum of 365 days.

FINLAND

The Government has continued its work in order to streamline the social security schemes and thus reach savings in expenditure, a better co-ordination of the different schemes and a system where work is always more profitable than relying on social security benefits.

The persisting high unemployment is a cause for major concern. Thus many of the reforms target at reaching new ways and ideas to combat especially long-term unemployment of the aged.

1. Changes in the Sickness Insurance Scheme

Changes in the sickness insurance scheme during the period of reporting are small and concern dental care and changing the parenthood allowance scheme for adoptive parents and multiple births.

In Finland dental care within the sickness insurance scheme is restricted to persons born in 1956 or later and to war veterans. Extending the scope of dental care to the whole population has been postponed several times due to economic reasons. In 1997 as the first step a temporary law concerning dental health care for adult persons has been enacted. It entered into force on 1 October 1997 and it will be valid until 31 December 1999. Persons born 1955 and earlier are refunded for dentist's examinations and preventive care of mouth and teeth every third calendar year. The refund is 75 % of the fee.

Changes in the parenthood allowance scheme came into force 1 January 1997. To adoptive parents the parenthood allowance is paid for a minimum of 180 days instead of the previous 100 days (to the biological parents the parenthood allowance is payable for 263 days). Further the parenthood allowance will be paid when the adopted child is under the age of 7 instead of the previous age limit of 6.

In case of multiple births, the period of the parenthood allowance is extended by 60 days for each additional child. Previously the extension was always a total of 60 days.

In the case of premature births, the maternity allowance was improved. If the child is born more than 30 days in advance, the mother will be entitled to a longer maternity allowance period. The number of maternity allowance days is increased with as many days as the child was born more than 30 days earlier

than expected. The additional days are to be taken after the parenthood allowance period.

2. Changes in Patient Fees

Examination and treatment of certain communicable diseases subject to notification (the most general venereal diseases, e.g. HIV) have been free of charge as of 1 July 1996.

An amendment to the legislation on patient fees came into force on 1 May 1997 fixing the maximum fee to FIM 70 (ECU 12)/day for short-term inpatient care in a psychiatric unit. In other cases the bed-day fee is FIM 125 (ECU 21)/day as before. The reason was the fact that as many psychiatric patients have extremely small resources they had to resort to social assistance in order to pay their fees.

3. The Pension Schemes have been slightly revised

In December 1995 substantial changes were made to the pension schemes (reported in MISSOC 1996). The object was to adopt the pension schemes to the changing working environment and the future challenges of an ageing population.

Since 1 January 1997 also pensions paid from other countries are taken into account while determining the entitlement to a national pension. If the total pension amount a person is receiving exceeds fixed limits, there is no entitlement to a national pension.

4. Changes in the Unemployment Schemes

Major changes to the unemployment scheme came into force from the beginning of 1997. They have been preliminarily reported in MISSOC 1996. A central starting point for the reform was to move the focus from paying passive income maintenance benefits to supporting job applicants' active efforts in seeking employment and in developing their occupational skills for the labour market. The aim is to make active job-search, and especially accepting short-term jobs, more profitable than remaining unemployed.

The qualifying period of employment entitling a person to the unemployment allowance was extended. For the unemployment allowance a person has to satisfy a qualifying period of 10 months instead of the previous period of 6 months. In addition, a person has to be a member of an unemployment

fund during at least 10 months (instead of the previous 6 months) and satisfy the qualifying period of employment while being a member of the fund to be eligible for the earnings-related unemployment allowance. The waiting period for the unemployment allowance was extended from 5 to 7 days.

The basic employment allowance and the earnings-related unemployment allowance are paid for a maximum of 500 days. The 500 day period of payment will be restored when a person has been employed again at least 43 weeks (10 months) within two years. The amount of the earnings-related allowance is based on the wages earned during that qualifying period. The amount of the allowance may not, however, fall below 80 per cent of the level of the previous unemployment allowance and it has to equal at least to the amount of the basic employment allowance.

Long-term aged unemployed get an extension to their entitlement to the unemployment benefit after the period of 500 days until the age of 60. The period during which unemployment benefits may be paid for long-term aged unemployed was shortened by raising the age limit from 55 years to 57 years. The change will, however, not affect those unemployed who already were 53 years old and already were receiving an unemployment allowance.

The level of the unemployment allowance is increased for those in part-time employment and eligible for an adjusted unemployment allowance. This is due to changes in rules according to which the amount of the unemployment allowance is affected by the earnings.

Those not qualifying for the unemployment allowance are entitled to a labour market support. The labour market support is targeted at those entering the labour market for the first time and those unemployed jobseekers who have received a daily allowance for the maximum period of 500 days. During the period of reporting the legislation on labour market support was somewhat changed by limiting the entitlement of persons aged 17 - 24 years to the support. To counterbalance the limitation of the right to the labour market support, education and training as well as measures relating to labour policy were considerably increased. Education, training or other active measures are in practice offered to everyone affected by the limitation on labour market support.

When a person refuses to take up employment, education or training or withdraws from such activity without an acceptable reason, he is from the beginning of 1998 subject to harder sanctions than before. The normal

waiting period before the payment of benefit will begin only after an additional period varying from three weeks to three months.

The basic unemployment allowance and the labour market support are increased from FIM 118/day to FIM 120/day (ECU 20/day) as of 1 January 1998. In future the basic unemployment allowance will be indexed annually according to the cost-of-living index.

To encourage unemployed persons to take up further training or re-training new measures have been introduced:

- education allowance for long-term unemployed is available to a person with a working career of at least 12 years who has been unemployed for at least one year. The benefit equals the unemployment allowance and is payable for 500 days (the days of unemployment allowance are not reduced). The benefit is temporary and can be claimed for an education starting during 1.8.1997 - 31.12.1998. This benefit will be paid from the state budget.
- education allowance for unemployed will be paid starting as of 1 August 1998. The benefit is available to a person with a working career of at least 10 years, who is unemployed and has been unemployed for at least 4 months (during the last 12 months). The benefit equals unemployment allowance and is paid for a maximum of 500 days (reducing accordingly the days of unemployment allowance). The benefit is financed as unemployment benefits (i.e. also employers and employees participate in the financing as well as the state)

5. Revised Child Home Care Allowance Scheme

In Finland it is customary for both parents to work full time also when the children are very young. Thus there also exists an extensive day-care system.

In the last years the aim has been to offer families several alternatives in arranging the day-care of the children. In addition to day-care centres and family day-care arranged by the municipalities there is also a possibility to arrange the day-care on the private market and receive financial support. Also families who themselves take care of the child/children at home (e.g. the mother or the father) are entitled to financial support.

As of 1 August 1997 the support given to families, who do not rely on municipal day- care arrangements, has been revised.

Families who care for their children under the age of 3 at home are entitled to the child home care allowance. The basic allowance for the first child under the age of 3 is FIM 1,500 (ECU 251)/month. The allowance for each subsequent child under the age of 3 is FIM 500 (ECU 84)/month and for each subsequent child under the school age the allowance is FIM 300 (ECU 50)/month. In addition, a means-tested supplement can be paid for one child in a family and its amount is a maximum of FIM 1,000 (ECU 167)/month.

The private child care allowance is not paid to families, but to the provider of the private day-care services. The basic allowance is FIM 700 (ECU 117)/month and a means-tested supplement is a maximum of FIM 800 (ECU 134)/month for each child.

6. Changes in the Financing of Social Security

The financing of social insurance is based on contribution paid by employers and insured persons and general revenue. Employers' contributions are based on payroll. The contributions by the insured are based on taxable income (sickness insurance) and on salary (employment pension schemes and unemployment insurance).

There have been small changes in the contributions. The main aim is to maintain or lower the overall level of contributions. As the employment situation ameliorates then there would be room for lowering the contributions in unemployment insurance. In Finland the social partners have, however, agreed to create buffer funds within both the employment pension scheme and the unemployment insurance scheme. The idea is to use contribution surplus to build up fluctuation reserves, which will enable the schemes to maintain a lower contribution rate during periods of recession and to gain time for enacting other measures when needed.

Contribution	1996	1997	1998
Employers/private sector			
National pension	2.40 - 4.90	2.40 - 4.90	2.40 - 4.90
Sickness insurance	1.60	1.60	1.60
Employment pension (average)	16.80	16.80	16.85
Unemployment insurance	1.00/4.00	1.00/4.00	0.9/3.90
(payroll max FIM million 5 (ECU million 0.8)/exceeding part)			

	1996	1997	1998
Employees/insured			
National pension (taxable income)			
Sickness insurance (taxable income)	1.90	1.90	1.50
-income above FIM 80,000 (ECU 13,362)	3.35	2.35	1.95
(increase for pension income)	(3.00)	(3.00)	(2.70)
Employment pension	4.30	4.30	4.65
Unemployment insurance	1.87	1.50	1.40

7. Changes proposed for Social Protection in 1998

A new general income agreement was reached between the trade unions and the employers in November 1997. It covers nearly the whole workforce with the exception of a few small groups that still are negotiating. The social partners agreed to develop social security schemes further along the line of the two main concerns : persistent high unemployment, especially of the older workers, and exceptionally high early retirement rates. The Government decided in recognising the agreement to put forward the following measures:

- the extension of the legislation on temporary leave for job rotation (vuorotteluvapaa) until the end of year 2000. At the same time the benefit amount was increased from the present 60 % of unemployment allowance to 70 % and the maximum amount [FIM 4,500 (ECU 752)/month] was abolished
- to lower temporarily the age limit for entitlement to part-time pension from the age 58 to age 56 for the period 1 July 1998 to 31 December 2000.

The social assistance scheme is to be the last resort. In the last two years several studies have been carried out to investigate whether the social assistance scheme, housing allowances and other social security benefits (e.g. unemployment benefits) are overlapping and whether their internal order is functioning correctly. At the same time there is a growing concern that in many cases the incentives to actively seek work and to economise is not strong enough. As a result of the studies legislation on social assistance was changed. Since March 1998 e.g. the amount of social assistance (living allowance) will be reduced by 7 % of the actual housing costs. Thus the recipient will now always have to pay a part of the housing costs himself.

The earnings-related pension schemes have been revised to include also very short-term work. As of 1 January 1998 a pension contribution must be paid for all employees, where the previous schemes in general ruled out working

periods of less than one month or such with very low monthly income (due to few working hours).

Costs of expensive drugs and drugs with unsettled care praxis will still be financed following a temporary solution and not within the sickness insurance scheme. In 1998 the drugs are granted for free to patients by the public health care sector and thus financed directly by the municipalities.

The government has also started a five-year project "The National Program on Ageing" with the aim to promote longer working careers and the ability and chances for older workers to remain active in the labour market by increased early rehabilitation, training and education.

SWEDEN

Previous reports have described principal changes in the old age pension system in Sweden. A group consisting of members from those five political parties which set out the principles for old age pensions in the future has been working on the implementation of the new rules since 1994. The main principles are unchanged, but some details have developed in a slightly different way, owing to problems which have occurred during the work process. Some of them are of a technical nature but, in some cases, they conflicted with political decision-making, as in the case of the funding. Following intensified negotiations, some changes have been made in order to reach an agreement and make it possible to go on with the implementation of the new system.

A new report has been presented on disability pensions. The proposal was made that disability pensions should be more closely linked to the sickness insurance scheme. Disability pension should in fact be the last solution after every possible rehabilitation measure has proven unsuccessful.

There is still much to be done in the areas of guaranteed minimum pension, survivors pension, premium reserve etc.

A few measures of importance could be mentioned in addition to this. These include the fight against fraud, co-operation between public authorities within the field of social security and the tighter restriction of the eligibility for persons receiving sickness and disability benefits.

To reduce fraud and minimise the risk of inaccurate administrative practices, several measures have been introduced concerning the internal audit and quality control of decisions taken by the local authorities. Means especially allocated for the education of the staff have been used to improve the quality in decision-making ("the right decision from the start"). The new measures touched on other areas such as improved co-operation with the police, the enforcement services and the local tax authorities which includes developing possibilities of exchanging information on an EDB-basis (by using electronic database).

In the early nineties the sickness and disability insurance was designed as to promote more active measures in rehabilitating persons and maintaining their incentive to work. This trend continues to develop. During 1997 local authorities, such as social insurance offices, health care centres and labour market offices, were able to operate under a common budget aimed to create

new methods for rehabilitation. The authorities should preferably co-operate in joint projects for a set period of time so as to profit from their shared administrative and budgetary resources. The results must be evaluated in co-operation with the central authorities.

Spending on disability pensions has risen markedly during the last 10 to 15-year period. In order to stop the increasing number of disability pensioners, the Parliament decided in the early nineties that more resources should be spent on preventive and other active measures to facilitate persons to stay active in the labour market.

The latest change having this same purpose was implemented in January 1997. To reduce the increasing costs associated with disability, the conditions for qualification to a disability benefit or cash benefit for long time sickness have been tightened. This means among other things that even if a person is unable to perform his old job and the new job is much lower paid than the old one, this person still will have to accept the new job without any compensation. Moreover, his working capacity is judged on the basis of any job that could possibly exist in the labour market, the job need not actually be available for the person in question. In addition to this regulation, eligibility for a sickness cash benefit or a disability pension is purely based on medical conditions alone. It is no longer possible to take social and labour market conditions into consideration when deciding upon a person's right to a benefit. The new stricter rules are expected to save SEK 3 billion (ECU 0.3 billion).

UNITED KINGDOM

1. Introduction

A new Government was elected in May 1997. Since taking power, it has initiated a wide-ranging programme to modernise the structure and delivery of social security with the aim of reducing poverty and welfare dependency and promoting work incentives. A key priority will be to consider carefully support which enables people to make the transition from benefit into employment. The New Deal has been launched to tackle the problem of youth and long-term unemployment as well as providing a comprehensive package of back-to-work help for lone parents on Income Support with school age children. A task force has been set up to examine the interaction of the tax and benefits system and to consider the case for introducing a new in-work tax credit for low-paid workers. A Royal Commission has been announced to look at how to fund long-term care provision in the future.

2. Welfare Reform

The new Government have launched a review of the social security system. The aim is to ensure that the UK social security programme contributes efficiently, effectively and affordably to the government's objectives of enhancing opportunity and fairness and promoting employment and investment for sustained economic growth. An important aim in modernising the structure and delivery of social security is to encourage financial independence, while simultaneously promoting social cohesion and well-being; to develop an active welfare system which supports work, savings and honesty; and to help tackle effectively unjustifiable social and economic inequalities.

3. Pensions

In July 1997, the Government announced details of a wide-ranging review of pensions. The key objective of the review is to ensure that pensioners have an adequate income in retirement; that they share fairly in rising national prosperity, and that public finances are both sustainable and affordable. An extensive public consultation exercise was undertaken to ensure that everyone with an interest in pensions had a chance to put forward their ideas. Over 2,000 responses to the review were received from pensions providers, employers, employees, consumers, pensions experts and pensioners themselves. The responses are being considered and an initial framework for change will be published in due course.

As part of the new Government's commitment to examine ways of delivering more help to the poorest of today's pensioners, research has been commissioned to establish why up to a million pensioners do not claim the Income Support to which they are entitled. A series of pilot schemes will begin in April 1998 to test out the most effective ways of encouraging them to do so.

Work is in hand to develop a new "stakeholder" pension. This would be aimed particularly at people who cannot join a good occupational pension scheme and for whom personal pensions may be unsuitable - they include many women, part-time workers, those on temporary contracts and many of the self-employed. There are also plans to create a "citizenship" pension specifically for people who assume a responsibility as carers and who, as a result, are unable to contribute to pensions in their own right.

As part of the new Government's objective of improving the pension income of women in retirement, plans to publish draft legislation on pension sharing on divorce were announced in June 1997. Interested parties will be consulted in order to introduce workable and effective pension sharing arrangements by April 2000.

The Chancellor of the Exchequer announced a total of GBP 400 million (ECU 600 million) extra help for pensioners, with fuel bills to pay, for this winter and next. Each pensioner household would receive GBP 20 (ECU 30). Those in receipt of Income Support would get GBP 50 (ECU 75). Overall, over 10 million payments will be made to over seven million pensioner households.

4. Review of Tax and Benefit Systems

In May 1997, the Chancellor of the Exchequer set up a high level task force to examine the problems caused by the interaction of the tax and benefits systems. The remit of the group was taken from the Labour Party Manifesto commitment - "the Government is committed to streamlining and modernising the tax and benefit systems to fulfil the objectives of promoting work incentives reducing poverty and welfare dependency and strengthening family and community life".

The Chancellor has since announced that, with the help of the Task Force, the Government is considering a co-ordinated strategy of tax-benefit reform, focusing in particular on four key areas that will help ensure that work pays: a new tax credit paid to families on low incomes directly through the wage

packet; reform of national insurance contributions; a 10 percent income tax rate, and features of the benefit system that cause the poverty and unemployment traps.

5. Welfare to Work – New Deal

The new Government have launched an employment and training programme for young people called the "New Deal for 18-24 year olds". Under this programme 250,000 young people will be given opportunities for work, education or training through one of four options: a private sector job with employers offered a GBP 60 (ECU 90) per week subsidy for 6 months; work in the voluntary sector; work with the Environmental Task Force; or full-time basic skills education or training.

The Government also intends to introduce special measures to get older people back to work. From June 1998, people aged over 25 who have been unemployed for more than 2 years will be helped by offering employers who recruit these people a subsidy of GBP 75 (ECU 112) per week for 6 months. There will also be opportunities for this group to undertake full-time education and training. The Government is also considering further measures for the over 25s.

The New Deal for Lone Parents programme is a new initiative offering a Personal Adviser service to provide advice and support on job search, childcare, training and benefits advice to help lone parents into jobs. It was launched in July 1997 in eight areas around the UK, offering a service to around 40,000 lone parents. It is a comprehensive package of back-to-work help for lone parents on Income Support. It is targeted mainly at lone parents with school age children, but is also available to lone parents with younger children who wish to put themselves forward. The service will be extended nation-wide from April 1998 to lone parents making a new claim for Income Support and from October 1998 to all lone parents on Income Support.

6. Long Term Care

A Royal Commission on Long-Care for the Elderly was announced in December 1997. The Commission is charged with examining the short and long term options for a sustainable system of funding of long-term care for elderly people, both in their own homes and in other settings, and to provide cost recommendations of how, and in what circumstances, the cost of such care should be apportioned between public funds and individuals. The Commission has been asked to complete its work by December 1998.

7. Fraud

In line with the Government's aim to permanently reduce benefit fraud the Department of Social Security (DSS) has undertaken a review of the strategic objectives governing counter-fraud work to bring a greater degree of coherence to counter-fraud work across the Department. A Benefit Fraud Inspectorate has been officially launched. Its mission is to maximise counter-fraud performance and minimise the risk of fraud throughout the social security system. It will inspect and report on standards of performance in benefit administration, in particular anti-fraud activities across DSS agencies and local authorities. The reports will be published and will assist in identifying and actively promoting good practice.

The Fraud Act commenced in July 1997. It includes measures that enable the DSS to match data received from certain other government departments. It also creates a new criminal offence of dishonest misrepresentation and provides specific measures designed to tackle organised landlord fraud. From December 1997, the award of a social security benefit became conditional upon the claimant providing sufficient information for a National Insurance Number to be traced and confirmed. From 18 December 1997, the DSS and local authorities will be able to impose financial penalties as an alternative to prosecution in cases where fraud has been detected.

In September 1997, an international Fraud Conference was hosted in London to discuss common problems faced by countries targeted by fraudsters, to share the development of technical expertise, and to promote good practice in tackling fraud. Also in September, a Fraud Seminar was held involving experts from the DSS, other Government Departments, the private sector and the academic community.

8. Other Developments

Benefit rates were reviewed with effect from April 1997 with reference to movements in retail prices. Contributory benefits (e.g. Retirement and Widows' Pensions, Incapacity Benefit etc.) were increased by 2.1%. Income-related benefits (e.g. Income Support, Family Credit, Housing benefit etc.) were increased by 2.6%. Contribution rates were also reviewed. The main rate of employers' National Insurance contributions was reduced from 10.2% to 10%. The rates for employees, and the lower rates for employers, remained unchanged. Flat rate Class 2 contributions for the self-employed rose to GBP 6.15 (ECU 9.22) a week.

From April 1997, employers who pay wages or occupational sick pay to their employees at or above the Statutory Sick Pay rate, have been free to decide whether or not to operate the Statutory Sick Pay scheme. This arrangement simplifies employers' administration by eliminating the need to keep two sets of sickness records. At the same time employees' rights to sick pay have been protected because the employer has to pay Statutory Sick Pay if his own arrangements are not sufficient.

From October 1996 general entitlement to Child Benefit was removed for persons coming from abroad who are subject to immigration control. This restriction does not apply to nationals (and their families) of State Contracting Parties to the Agreement on the European Economic Area; workers (and their families) who are nationals of a state with which the Community has concluded an Agreement under Article 238 of the Treaty establishing the European Community and guaranteeing non-discrimination in social security; persons subject to a reciprocal social security convention making specific provision for Child Benefit; refugees recognised under Article 1 of the Geneva Convention relating to the Status of Refugees; or to those who have been granted settled status or given leave to enter or remain in the UK. Persons from abroad who would be affected by these new rules but who are already receiving Child Benefit can continue to receive the benefit until their claim is reviewed.

The Compensation Recovery scheme was reformed so that damages for pain and suffering awarded on or after 6 October 1997 can be paid in full to victims of accidents, injury or disease. (The scheme was first introduced in 1990. Where state benefits and compensation are both payable as a result of the same injury or disease, the compensator must deduct an amount equivalent to the benefits from the award and return that amount to the Department of Social Security.)

On 7 October 1996, the newly-introduced income-based Jobseeker's Allowance became a qualifying benefit for the purposes of claiming a Maternity or Funeral Payment. New regulations were introduced for the Social Fund Funeral Payments scheme on 7 April 1997. The scheme was simplified; there is a smaller list of specified allowable items, with up to GBP 600 (ECU 900) for "other funeral expenses". This amount is in addition to the necessary costs of burial or cremation, which vary throughout the country. A new test was introduced to ensure that it is reasonable for the person awarded one of the qualifying benefits to take responsibility for the funeral costs. On 17 November 1997, the regulations were further amended to allow a funeral pay-

ment to be awarded in certain circumstances where the funeral takes place within the European Economic Area.

The Social Fund Maternity Payment regulations were amended from 7 April 1997 to allow an award to be made in respect of surrogate babies where a Parental Order has been granted (married couples only). Social Fund Cold Weather Payments are paid to people who receive Income Support or income-based Jobseeker's Allowance with a pensioner or disability premium, or if they have a child under the age of 5. A payment of GBP 8.50 (ECU 12.75) is made towards additional heating costs when the average temperature is recorded as, or is forecast to be, 0°C or below over seven consecutive days. Temperature information is recorded by a network of weather stations. The number of weather stations was increased from 55 to 70 for winter 1996/97, and from 70 to 72 for winter 1997/98.

The Occupational Pensions Regulatory Authority (OPRA), set up under the Pensions Act 1995, became operational on 6 April 1997. OPRA's main role is to take steps to ensure, as far as possible, the security of the pension rights of people who are members of occupational pension schemes where there are suspected and actual breaches of the law. It has the power to investigate such breaches and take appropriate legal, disciplinary or regulatory action against employers or trustees, where it is considered necessary.

9. Internet Website

The Department of Social Security has launched a website on the Internet. This provides on-line access to wide-ranging information on all aspects of the UK social security system and carries press releases and Ministerial speeches. It also carries useful social security publications such as the Case for Welfare Reform and the Welfare Reform Focus Files which provide much information about many of the important issues relating to welfare reform in the UK. The website can be found at <http://www.dss.gov.uk>

I Organisation

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

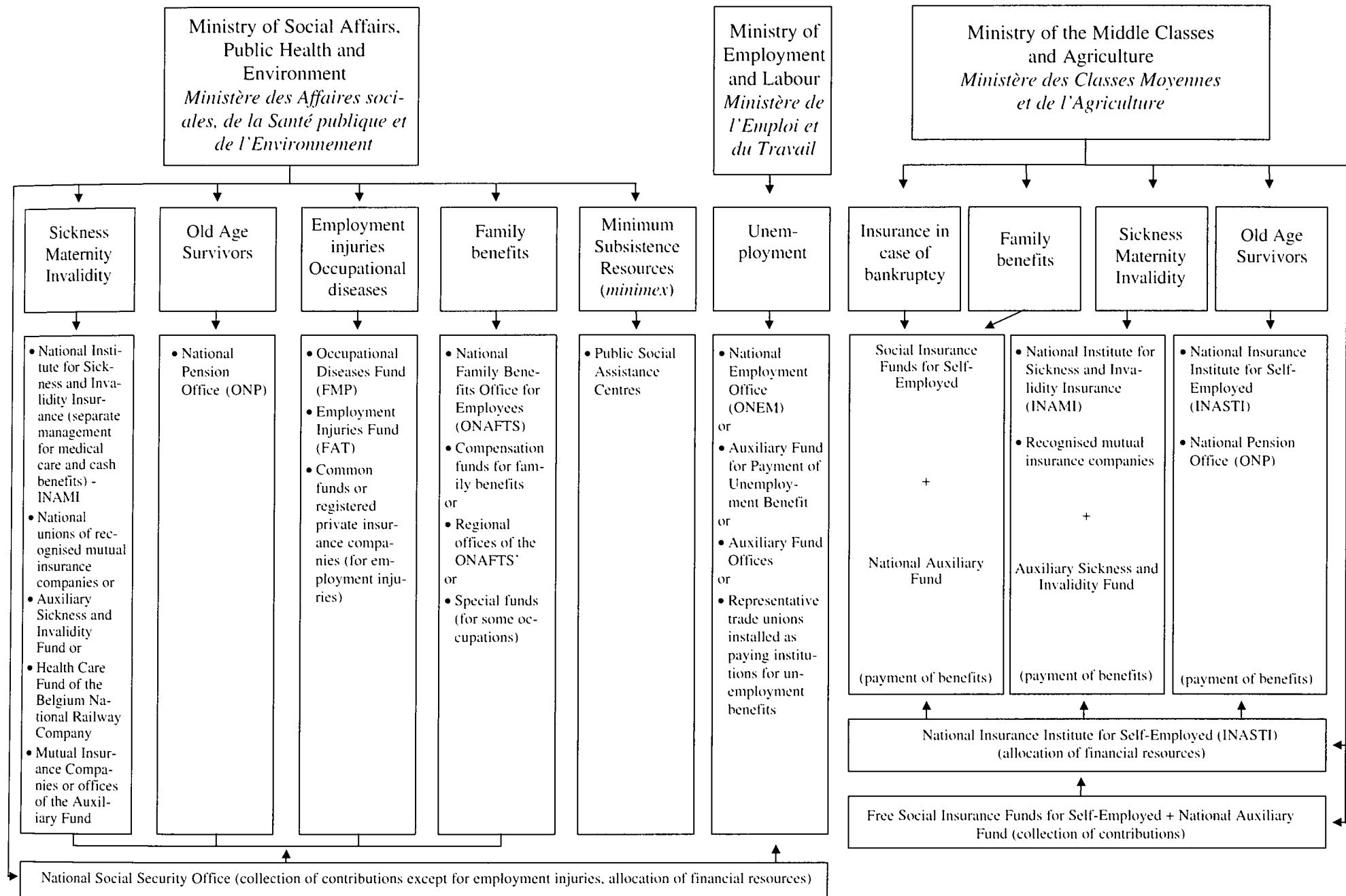
XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed

Table: I

Organisation in Belgium



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

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

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

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

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

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

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

Sickness, maternity, invalidity

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

financial resources between the different insurance funds responsible for the benefits (mutual insurance companies, which are affiliated to one of the five national associations of recognised mutual insurance companies, regional office of the Auxiliary Sickness and Invalidity Fund or the Health Care Fund of the Belgium National Railway Company). The choice of insurance fund is free with the exception of the employees of the Belgium National Railway Company.

Old-age and survivors

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

Employment injuries and occupational diseases

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

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

Family benefits

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

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

Unemployment

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

Social assistance

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

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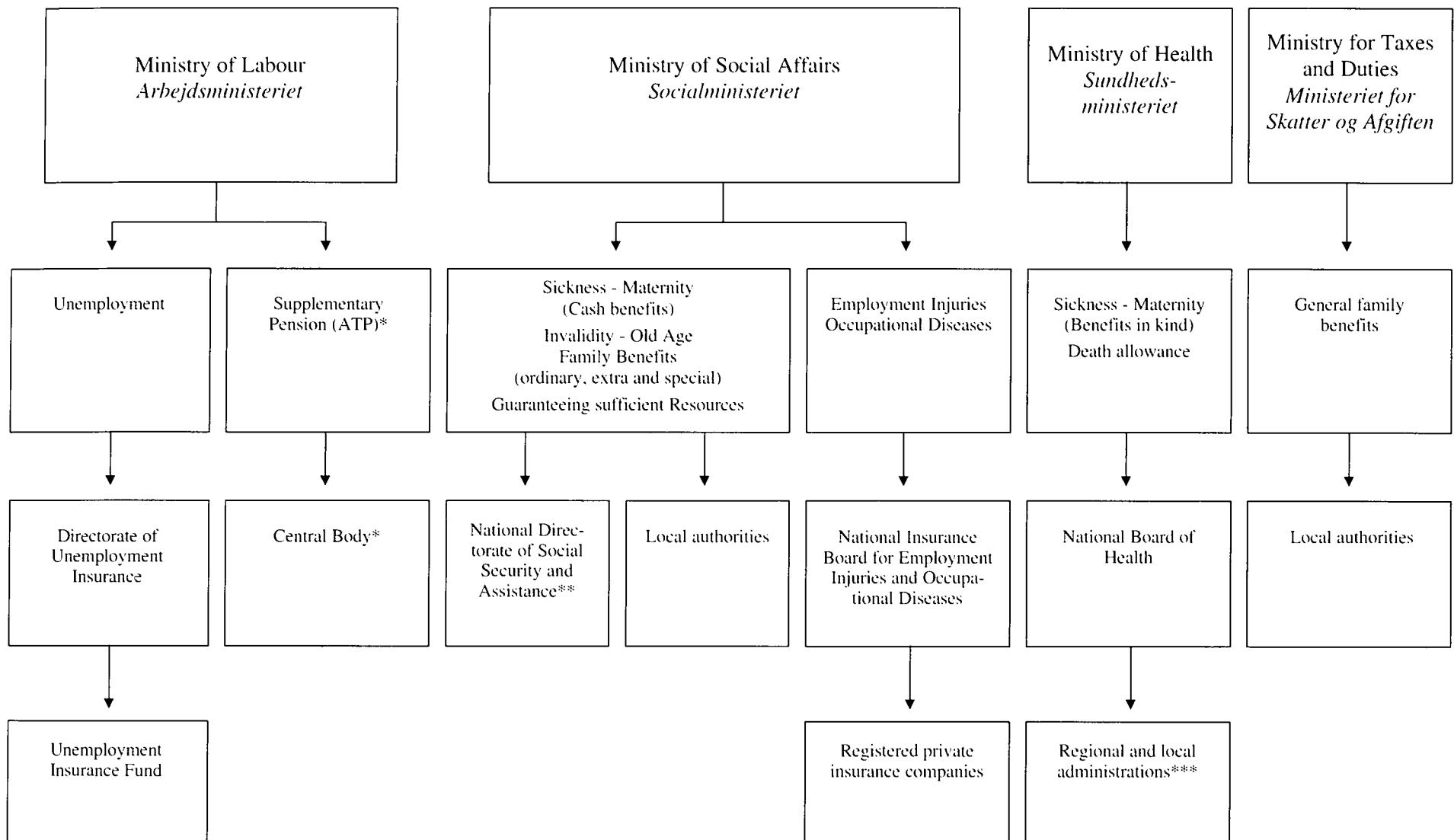
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Table: I

Organisation in Denmark



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

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

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

Pension Systems

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

Sickness Insurance

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

Family Benefits

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

Unemployment Insurance

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

* * * * *

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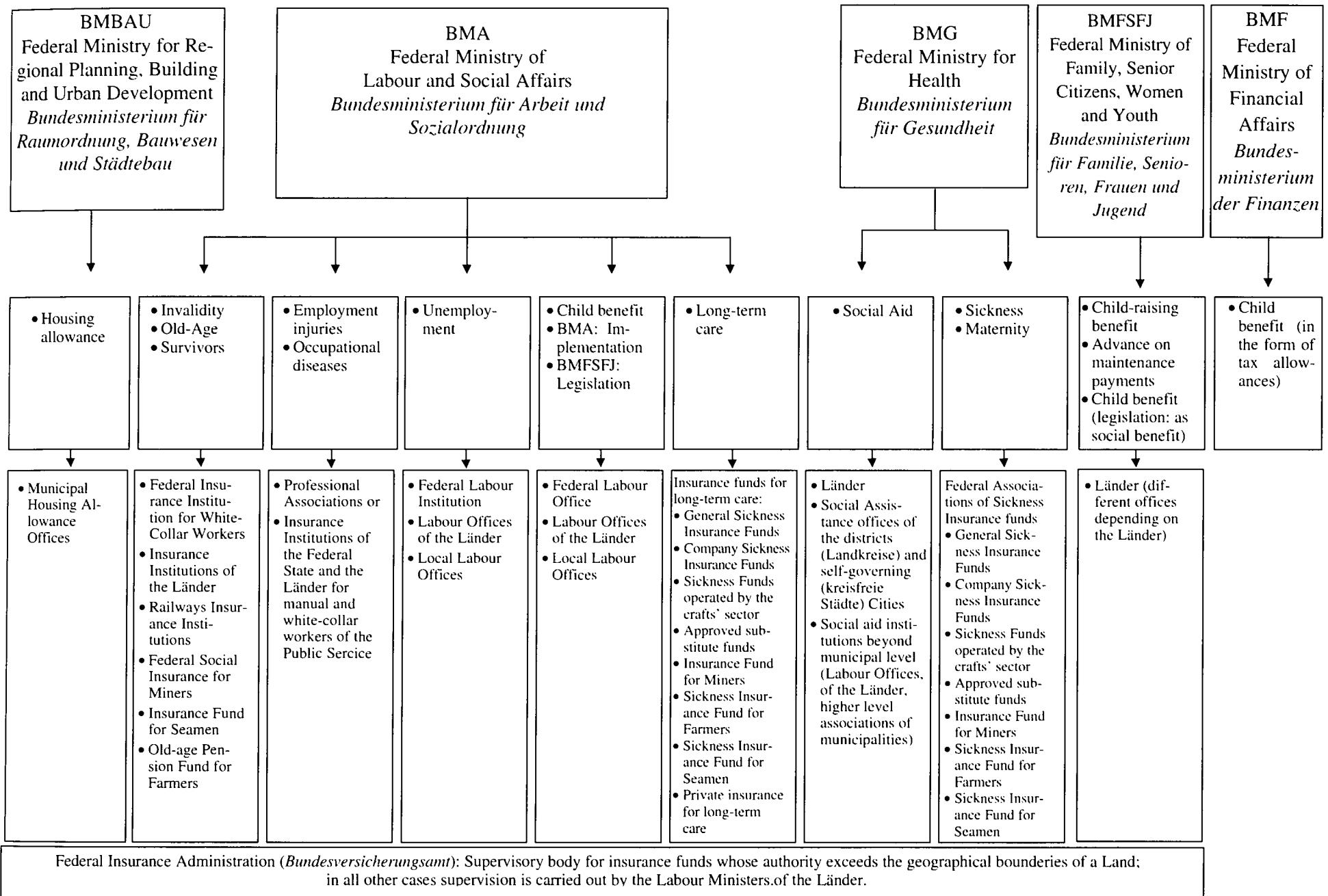
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Table: I

Organisation in Germany



The following five branches of social insurance exist in Germany:

- **Statutory Pension Insurance**

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

- **Statutory Sickness Insurance**

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

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

- **Statutory Long-term Care Insurance**

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

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

- **Statutory Accident Insurance**

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

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

- **Unemployment Insurance**

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

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

Self-administration

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

Supervision

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

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

Other Benefits

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

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

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

BUNDESMINISTERIUM FÜR GESUNDHEIT
D-53108 Bonn

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

BUNDESVERSICHERUNGSANSTALT FÜR
ANGESTELLTE
D-10704 Berlin

BUNDESANSTALT FÜR ARBEIT
D-90327 Nürnberg

BUNDESVERSICHERUNGSAMT
D-10785 Berlin

HAUPTVERBAND DER GEWERBLICHEN
BERUFSGENOSSENSCHAFTEN E.V.

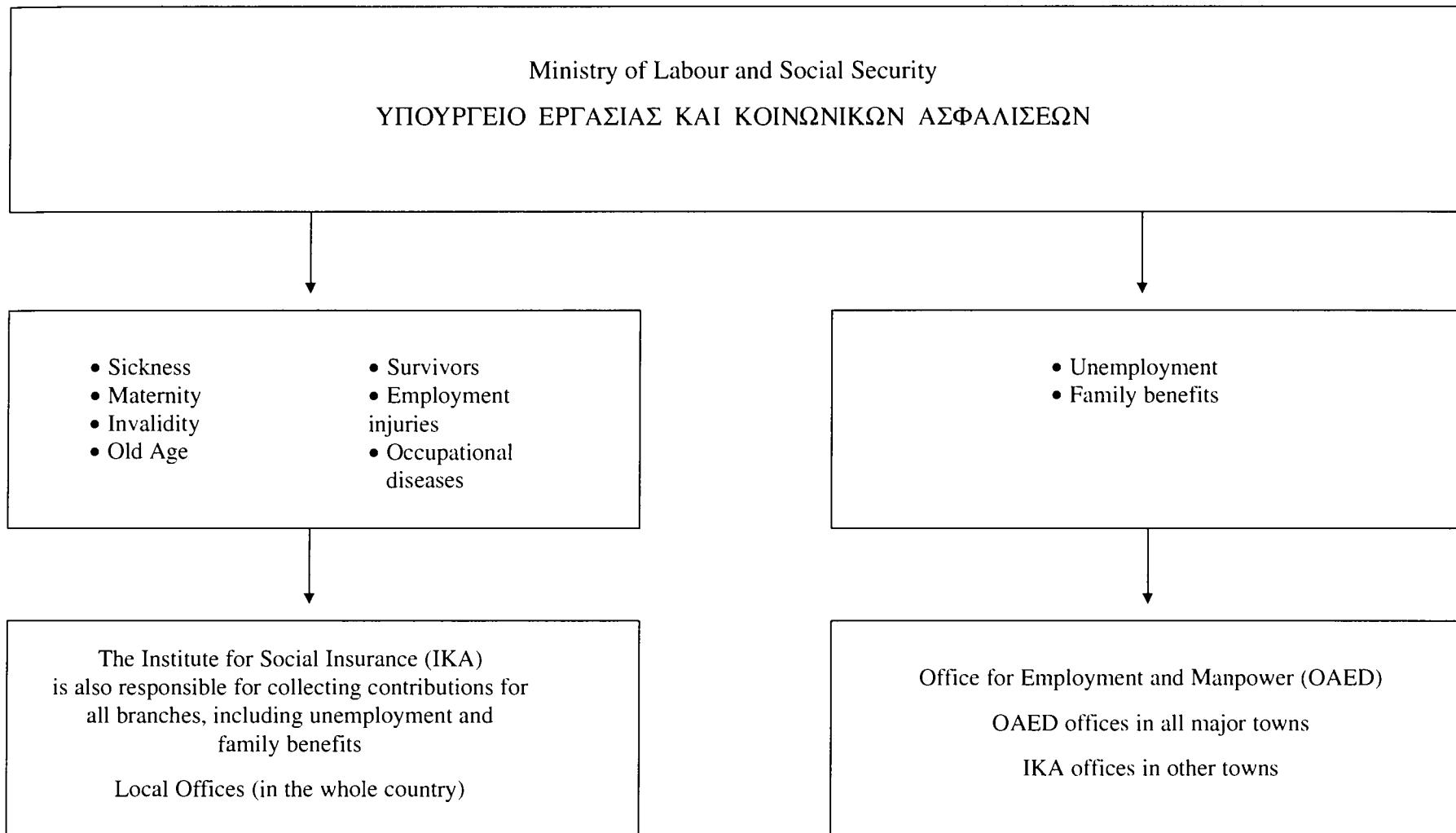
Alte Heerstraße 111
D-53757 St. Augustin

AOK-BUNDESVERBAND

Postfach 20 03 44
D-53170 Bonn

Table: I

Organisation in Greece



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

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

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

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

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

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

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

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

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

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

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

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

ΥΠΟΥΡΓΕΙΟ ΕΡΓΑΣΙΑΣ ΚΑΙ
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ΤΗΜΑ Ε.Ε
ΠΕΙΡΑΙΩΣ 40
10182 ΑΘΗΝΑ

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

ΟΡΓΑΝΙΣΜΟΣ ΓΕΩΡΓΙΚΩΝ ΑΣΦΑΛΙΣΕΩΝ
ΤΜΗΜΑ ΕΟΚ ΔΙΕΘΝΕΙΣ
ΣΧΕΣΕΙΣ
ΠΑΤΗΣΙΩΝ 30
10170 ΑΘΗΝΑ

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

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

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

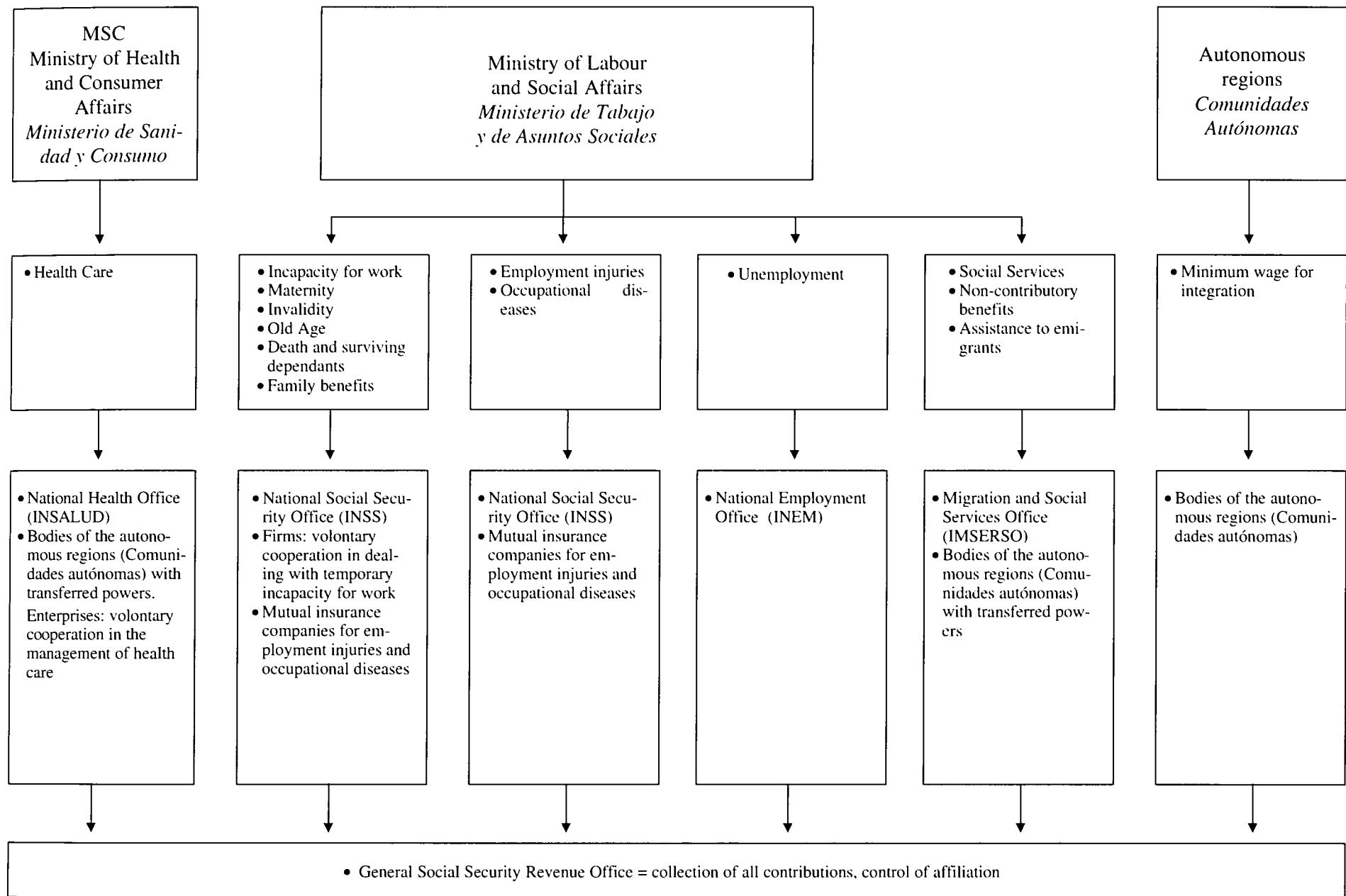
INSTITUTE FOR SOCIAL INSURANCES (I.K.A.)
Directorate for International Relations
Kifissias Street 178-Chalandri
EL-15231 Athens C.P.

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

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

Table: I

Organisation in Spain



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

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

- The General Social Security Revenue Office (*Tesorería General de la Seguridad Social, TGSS*), which is the only fund within the whole system entitled to collect contributions.

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

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

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

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

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

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

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

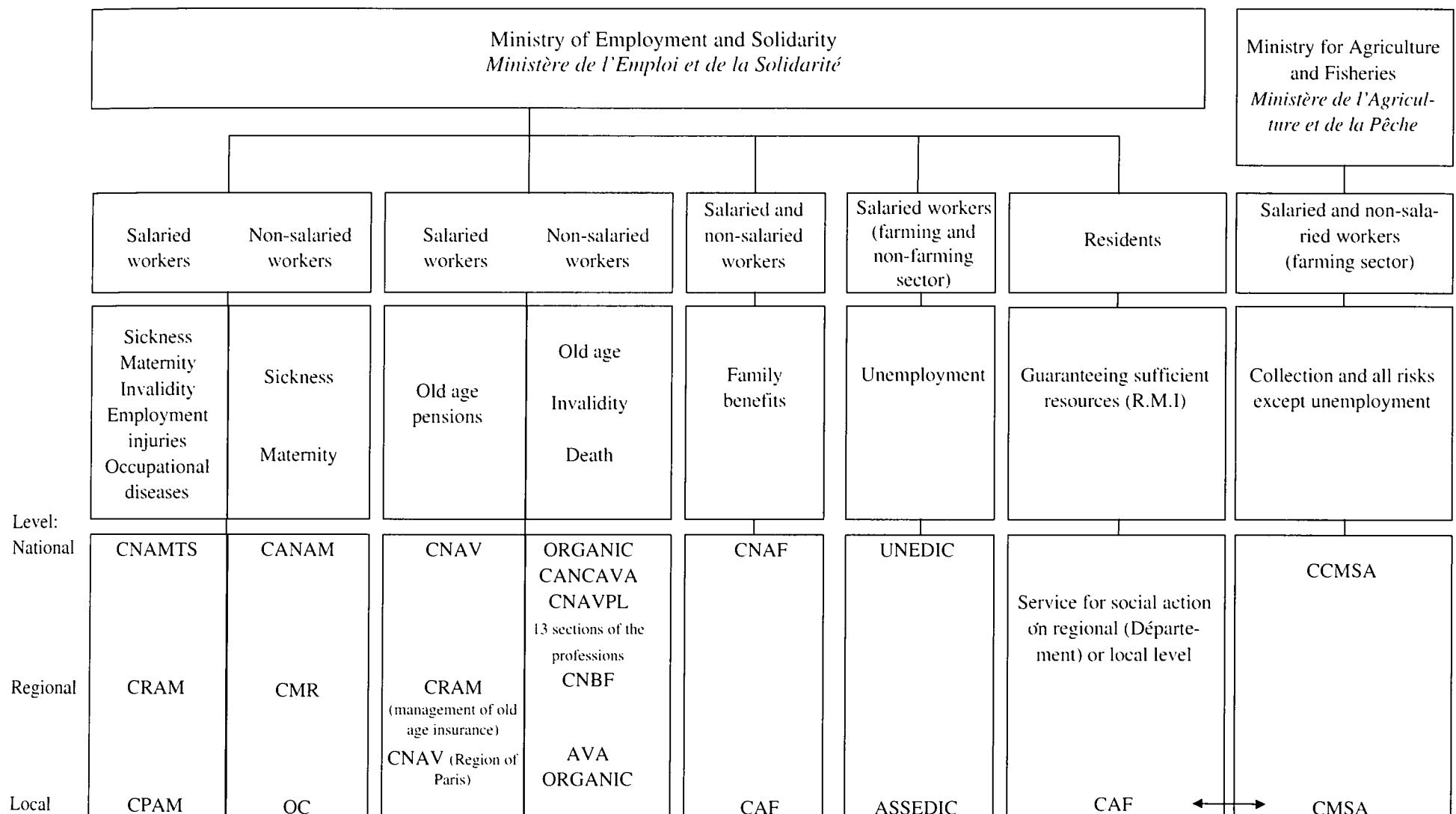
INSTITUTO DE MIGRACIONES Y
DE SERVICIOS SOCIALES
Avda. de la Ilustración s/n
E-28071 Madrid

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

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

Table: I

Organisation in France



AVA: Old-Age Insurance for Craftsmen; ASSEDIC: Association for Employment in Industry and Commerce; CAF: Family Benefits Fund; CANAM: National Sickness and Maternity Insurance Fund for Non-Salaried Workers; CANCAVA: National Autonomous Compensation Fund for Old-Age Insurance of Crafts Sector; CCMSA: Central Mutual Insurance Fund for Farmers; CMSA: Mutual Insurance Fund for Farmers; CMR: Regional Sickness Fund; CNAF: National Family Benefits Fund; CNAMTS: National Sickness Insurance Fund for Employees; CNAV: National Old-Age Insurance Fund; CNAVPL: National Old-Age Insurance Fund for the Self-Employed; CNBF: National Fund of the French Bar Council; CPAM: Primary Sickness Insurance Fund; CRAM: Regional Sickness Insurance Fund; OC: Agency under contract; ORGANIC: National Fund of the Insurance Scheme (Old-Age-Invalidity-Death) for Non-Salaried Workers in Industry and Commerce; UNEDIC: National Union for Employment in Industry and Commerce. The URSSAF (Union for the Collection of Social Insurance and Family Benefit Contributions) assumes collection of social security contributions for the general scheme for employees and for all risks. The OC is responsible for the collection of contributions for health risks of non-salaried workers of the non-agricultural sector, and the AVA, ORGANIC or sections of self-employed occupations for the old age and invalidity branch. In the agricultural sector, the CMSA collects contributions for farmers and employees. Contributions to the unemployment insurance are paid to the ASSEDIC.

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

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

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

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

The general scheme is organized in four branches:

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

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

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

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

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

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

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

Union for Employment in Industry and Commerce - at the national level.

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

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

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

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

MINISTÈRE DE L'EMPLOI ET DE LA SOLIDARITÉ
DELEGATION A L'EMPLOI
55, avenue Bosquet
75700 PARIS

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

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

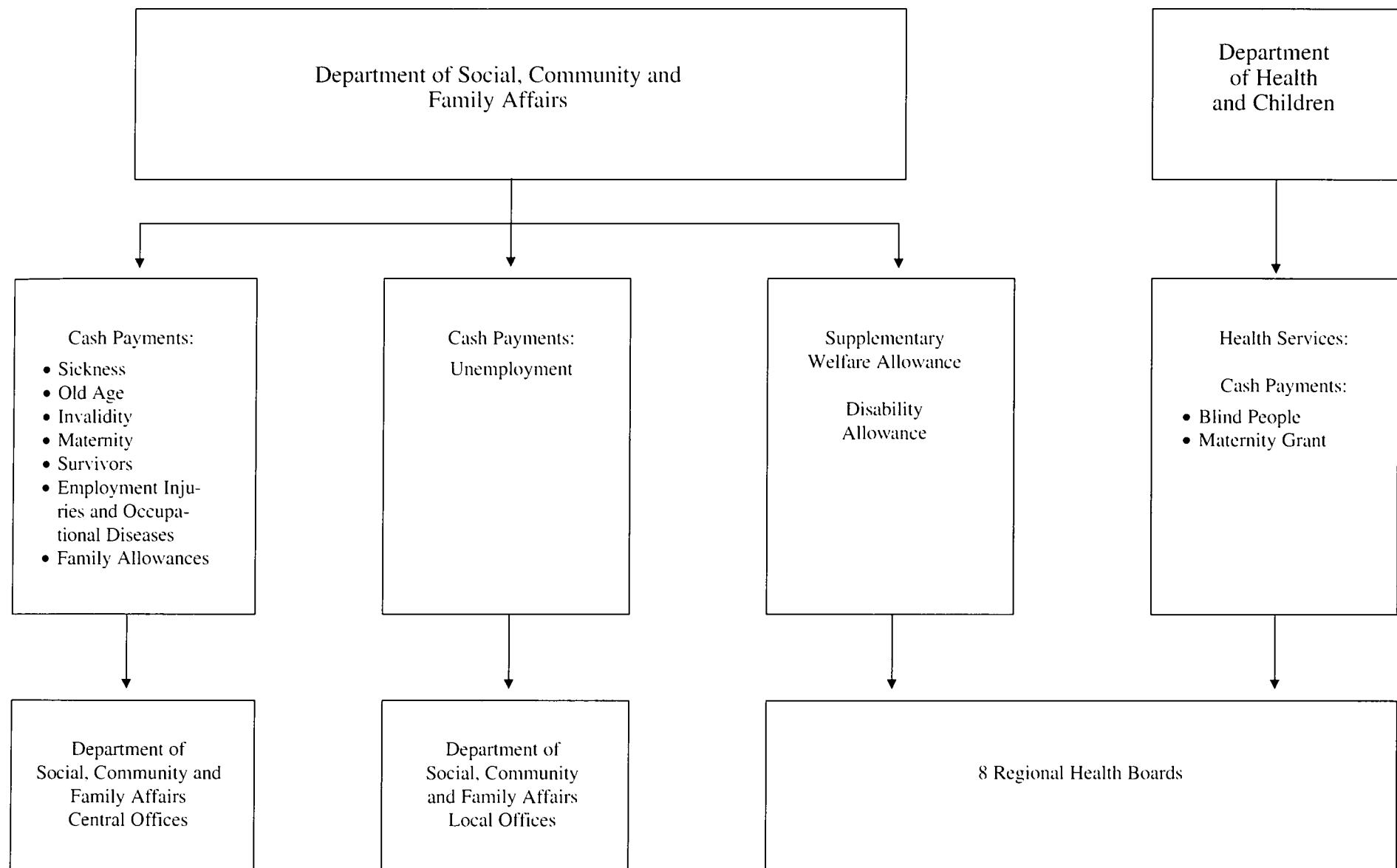
CNAVTS
Caisse Nationale d'Assurance Vieillesse
110, Avenue de Flandre
F-75951 Paris Cedex 19

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

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

Table I

Organisation in Ireland



Department of Social, Community and Family Affairs

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

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

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

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

Department of Health and Children

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

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

- Community care services

- General hospital services
- Special hospital services

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

* * * * *

DEPARTMENT OF SOCIAL, COMMUNITY AND FAMILY AFFAIRS

Headquarters
Aras Mhic Dhíarmada
Store Street
IRL-Dublin 1

DEPARTMENT OF SOCIAL, COMMUNITY AND FAMILY AFFAIRS

Pensions Service Office
College Road
IRL-Sligo

DEPARTMENT OF SOCIAL, COMMUNITY AND FAMILY AFFAIRS

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

DEPARTMENT OF SOCIAL, COMMUNITY AND FAMILY AFFAIRS

Invalidity Pension
Ballinalee Road
IRL-Longford

DEPARTMENT OF HEALTH AND CHILDREN

Headquarters
Hawkins House
IRL-Dublin 2

EASTERN HEALTH BOARD

Dr Steeven's Hospital
IRL-Dublin 8

MIDLAND HEALTH BOARD

Arden Road
Tullamore
IRL-Co Offaly

MID-WESTERN HEALTH BOARD

31-33 Catherine Street
IRL-Limerick

NORTH EASTERN HEALTH BOARD

Navan Road
Ceanannas Mor
IRL-Co Meath

NORTH WESTERN HEALTH BOARD

Manorhamilton
IRL-Co Leitrim

SOUTH EASTERN HEALTH BOARD

Lacken
Dublin Road
IRL-Kilkenny

SOUTHERN HEALTH BOARD

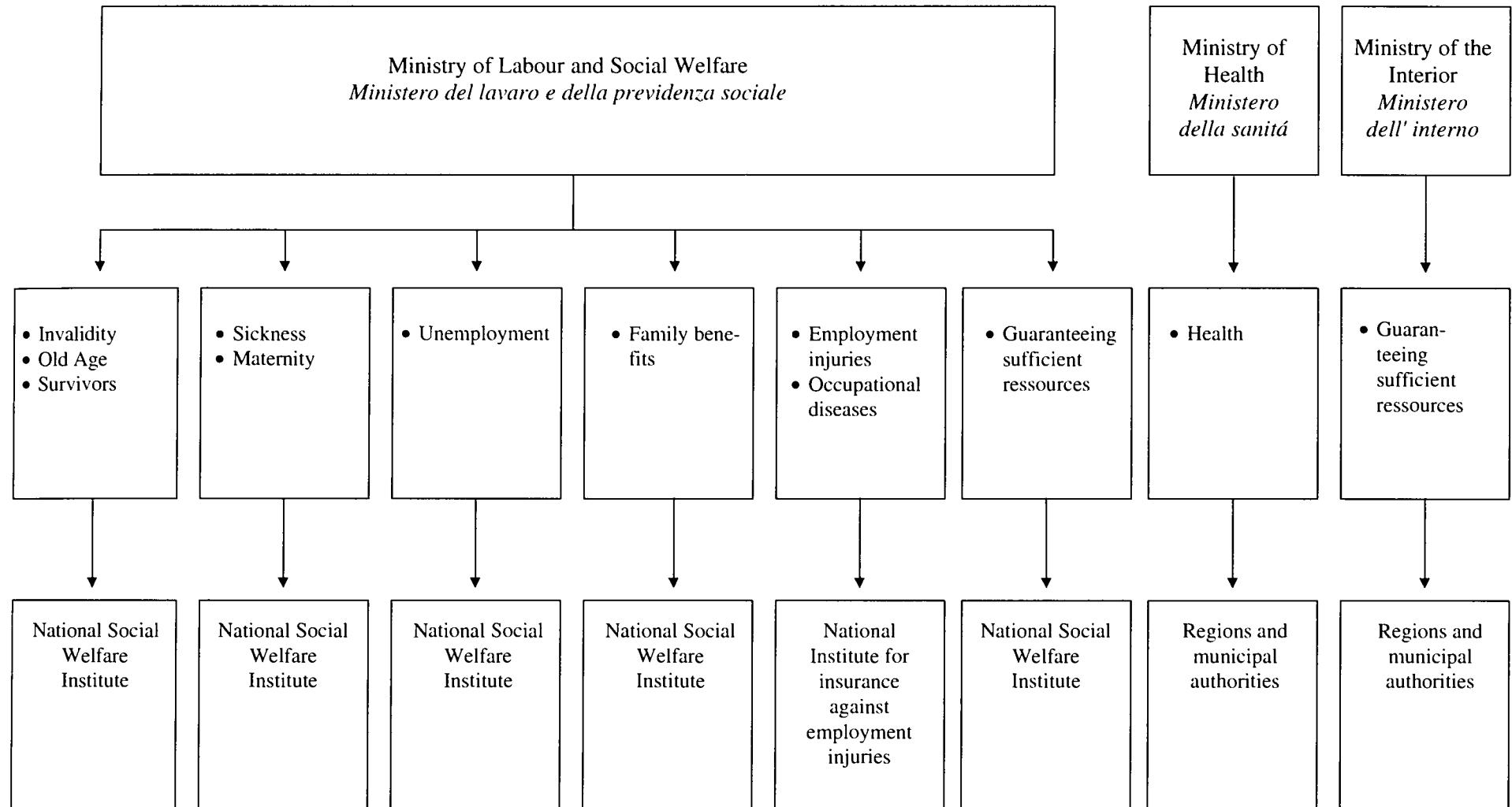
Cork Farm Centre
Dennehy's Cross
IRL-Cork

WESTERN HEALTH BOARD

Merlin Park Regional Hospital
IRL-Galway

Table: I

Organisation in Italy



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

Health Care

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

Sickness and Maternity - Benefits in Kind

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

Pensions

• Private sector - employees

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

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

• Public Sector

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

• Self-employed Persons

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

Employment Injuries and Occupational Diseases

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

Family Benefits

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

Unemployment

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

Guaranteeing Sufficient Resources

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

Via Flavia, n. 6
I-00187 Roma

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

MINISTERO DELL'INTERNO
Palazzo del Viminale
I-00184 Roma

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

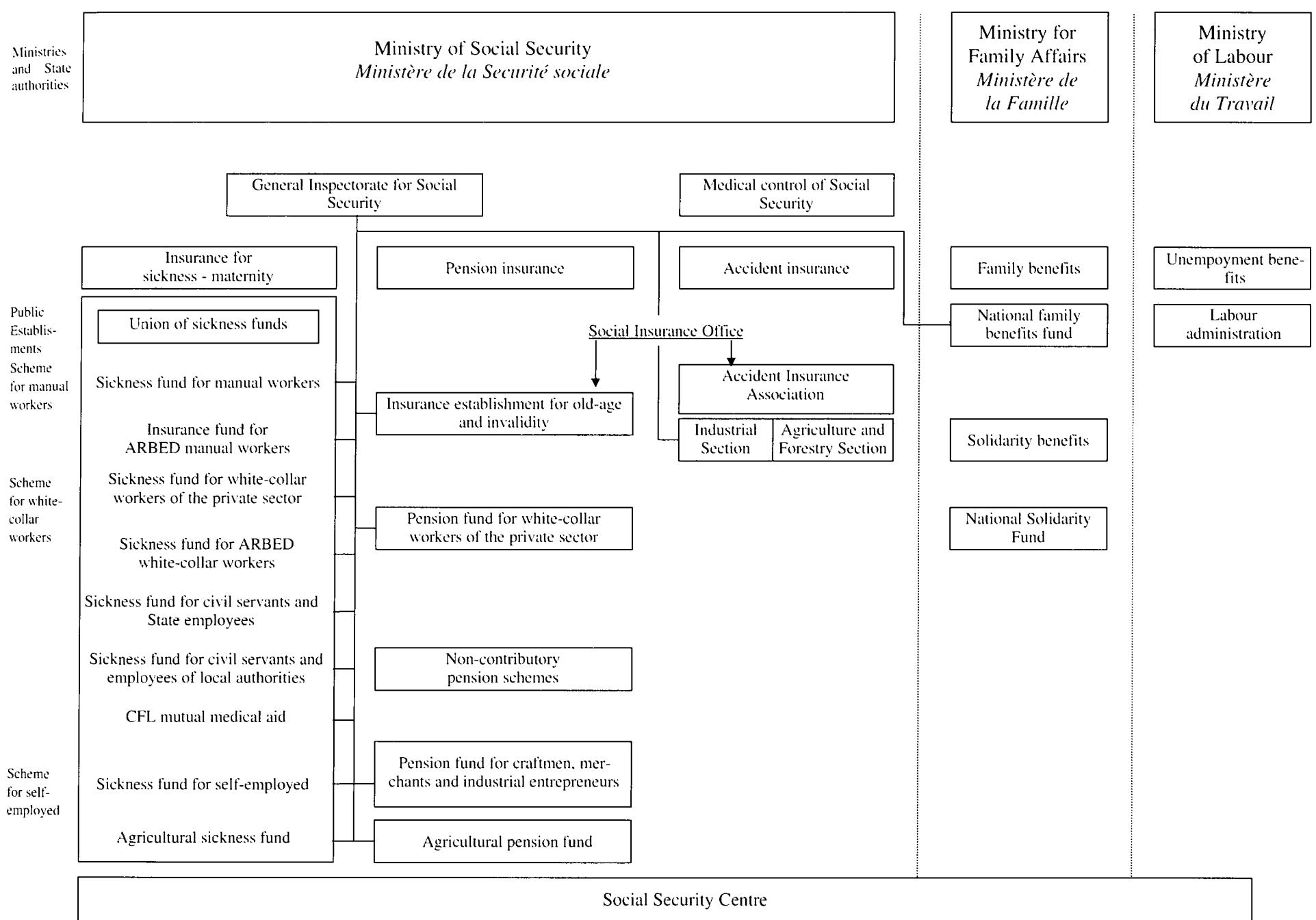
ISTITUTO NAZIONALE CONTRO GLI INFORTUNI SUL LAVORO (INAIL)
Via IV Novembre, n. 144
I-00187 Roma

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

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

Table I

Organisation in Luxembourg



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

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

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

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

for the private sector:

- the sickness fund for manual workers;
 - the sickness fund for white-collar workers of the private sector;
 - the sickness fund for self-employed;
 - the sickness fund for the agricultural sector;
- for the public sector:

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

and for the enterprise funds:

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

2. The unique contribution-related pension system (private sector) is run by four institutions: insurance establishment for old-age and invalidity, pension fund for white-collar workers of the private sector, pension fund for craftsmen, merchants, and industrial entrepreneurs and the agricultural pension fund.
3. The (Occupational) Accident Insurance Association comprises two departments, the Industrial Section, having general responsibilities, and the Agricultural and Forestry Section, responsible for benefits in the field of agriculture and forestry.
4. For family benefits there is only one institution responsible - the National Family Benefits Fund.
5. Unemployment benefits and employment policy is managed by the Labour Administration.
6. The National Solidarity Fund (and the social offices at the local level) are responsible for social assistance benefits.
7. Within the administration the following restructuring is to be emphasised:
 - The Social Security Centre manages the membership and the receipt of contributions for all branches of social security.

- The Medical Control of Social Security is an administration, which has to make decisions and produce assessments for other institutions in the medical field only.

- The Social Insurance Office is an administrative entity including different bodies.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

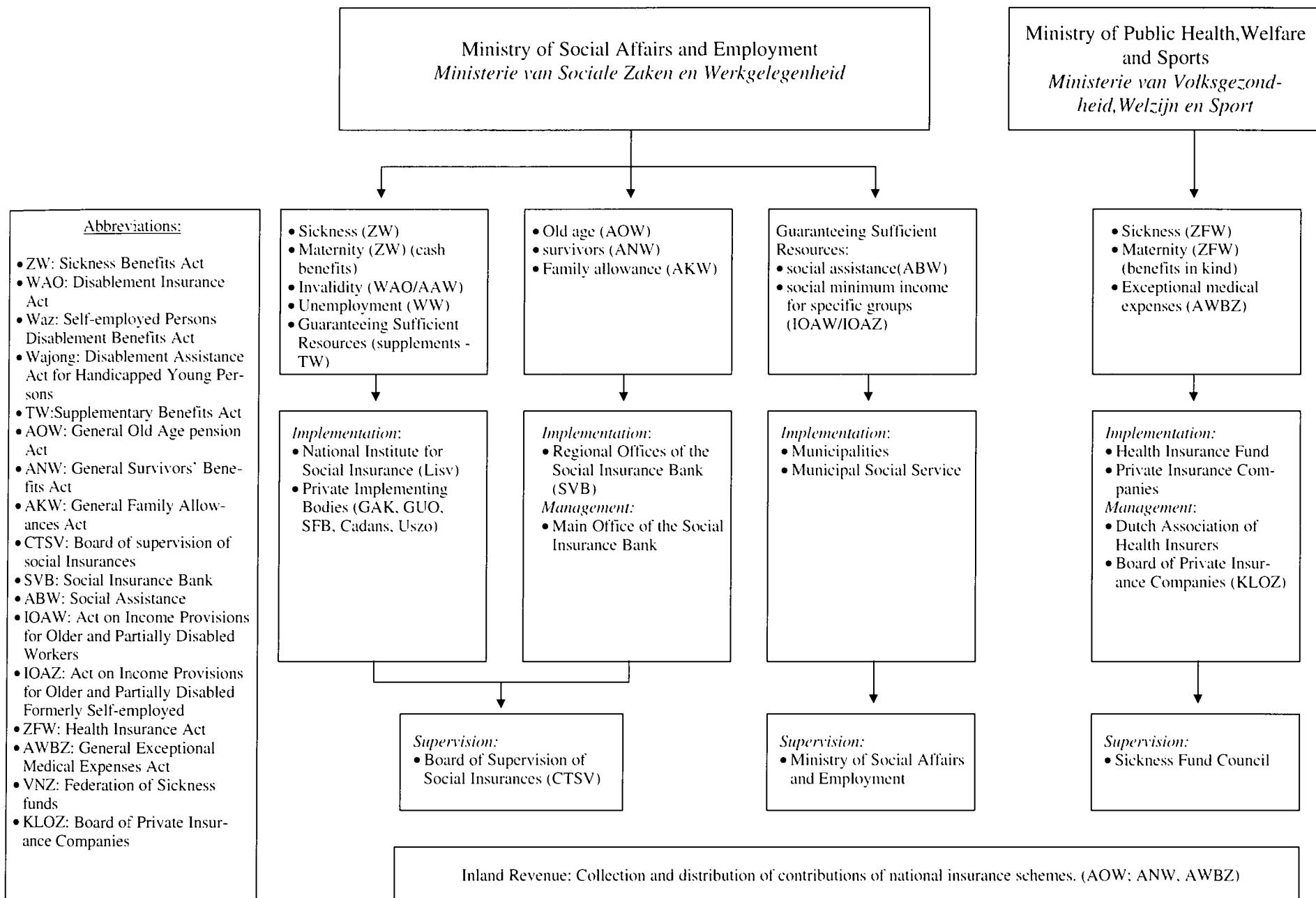
FONDS NATIONAL DE SOLIDARITE
138, bd de la Pétrusse
L-2330 Luxembourg

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

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

Table: I

Organisation in the Netherlands



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

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

The employee's insurance schemes provide for:

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

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

With the exception of the insurance for exceptional medical costs, the national insurance schemes are implemented by the Social Insurance Bank, the board of which comprising representatives from employees' and employers' organisations. The invalidity scheme for self-employed persons and the employees' insurance schemes are implemented by the National Institute for Social Insurance (Lisv). This institute is responsible for managing, and has to contract out the implementation to private implementing bodies. The board of the Lisv is composed of representatives of employees' and em-

ployers' organisations and an independent chairman, appointed by the Ministry of Social Affairs and Employment. Supervision is carried out by the Board of Supervision of social insurances (Ctsv). This board consists of 3 independent persons, nominated by the Minister of Social Affairs and Employment and appointed by Royal Decree. The supervision concerns both the general insurance schemes and the employees' insurance schemes (exclusive health insurance).

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

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

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

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

MINISTERIE VAN SOCIALE ZAKEN
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NL-2509 LV Den Haag
Anna van Hanoverstraat 4

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WELZIJN EN SPORT
Postbus 5406
NL-2280 HK Rijswijk
Sir W. Churchilllaan 362

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

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

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

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

VOORLICHTINGSCENTRUM
Rhijnspoorplein 1
NL-1091 GC Amsterdam

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

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

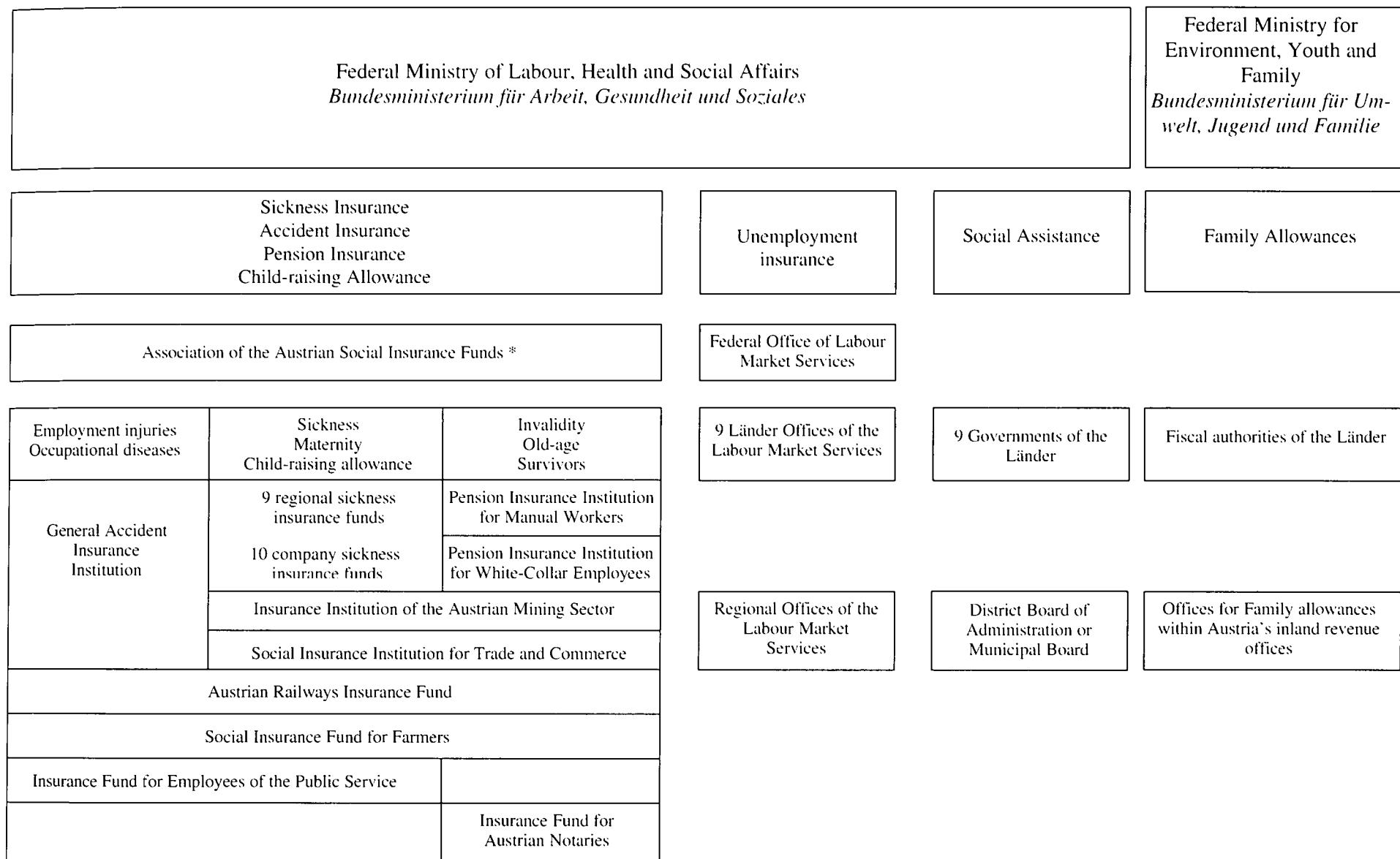
LANDELYK INSTITUUT SOCIALE
VERZEKERINGEN (LISV)
Postbus 74765
NL-1070 BT Amsterdam
Buitenveldertselaan 3

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

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

Table: I

Organisation in Austria



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

Sickness, Accident and Pension Insurance

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

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

Unemployment Insurance

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

Family benefits

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

Care Allowance

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

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

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

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

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

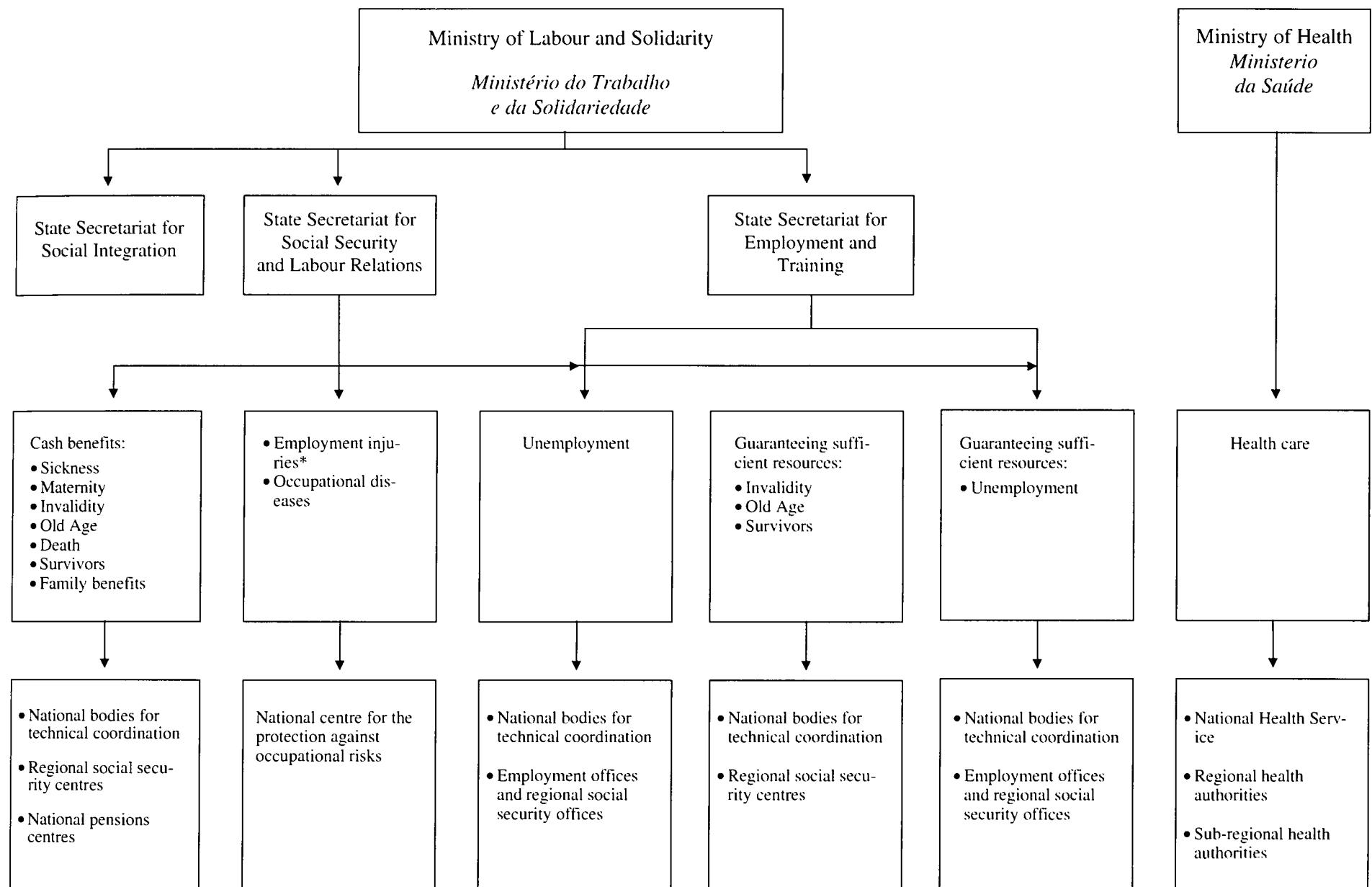
BUNDESMINISTERIUM FÜR UMWELT,
JUGEND UND FAMILIE
Sektion V/1
Franz-Josefs-Kai 51
A-1010 Wien

HAUPTVERBAND DER ÖSTERREICHISCHEN SOZIALVERSICHERUNGSTRÄGER
Kundmannngasse 21
A-1031 Wien

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

Table: I

Organisation in Portugal



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

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

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

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

The following institutions administer the general scheme:

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

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

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

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

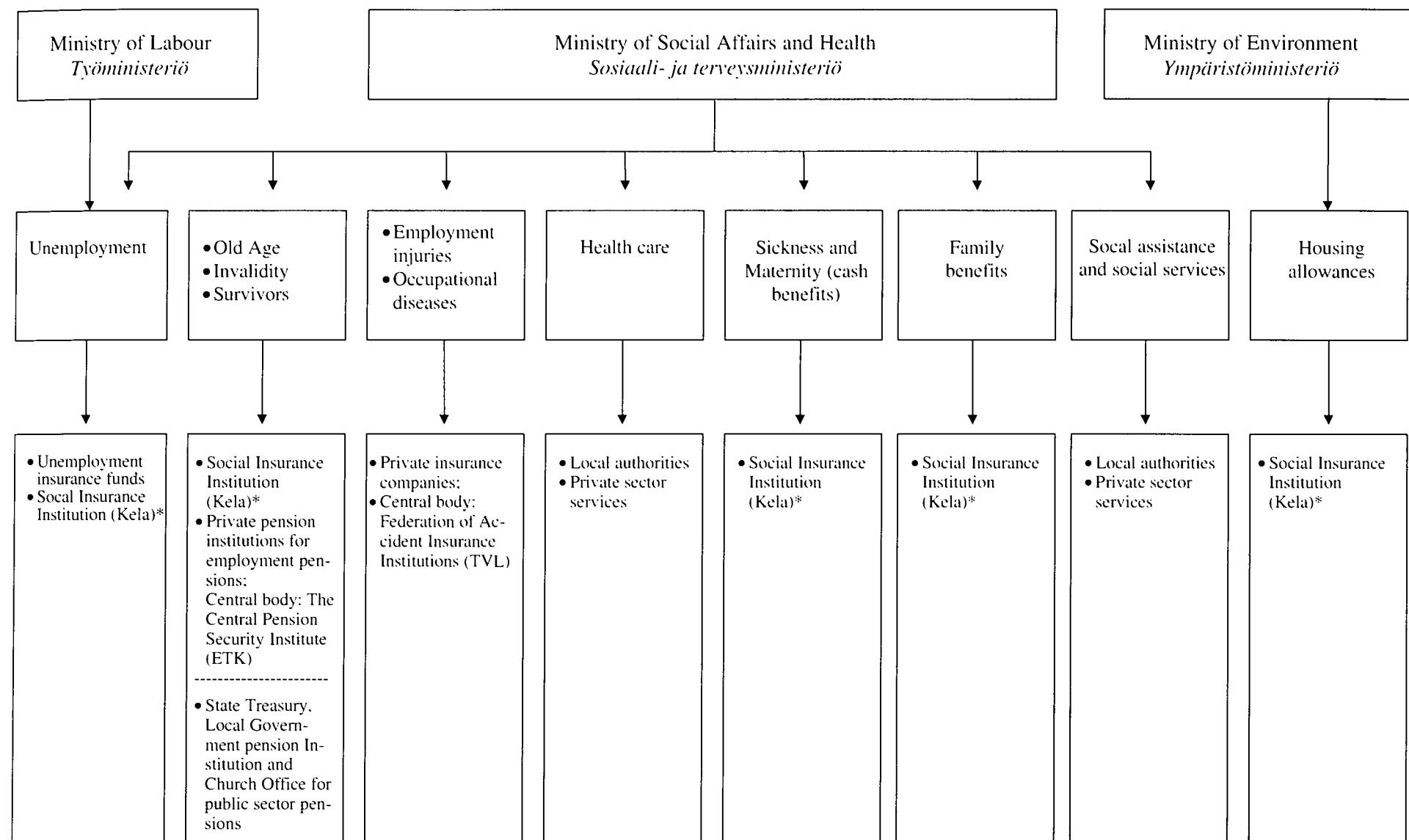
The National Health Service exercises its competences on a decentralised basis via regional, sub-regional and local health authorities in line with the administrative division of the Portuguese territory.

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

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

Table: I

Organisation in Finland



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

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

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

Pensions

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

Health care and sickness insurance

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

Unemployment

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

Employment injuries and occupational diseases

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

Family benefits

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

* * * * *

Snellmaninkatu 4 - 6
PL 267
FIN-00171 Helsinki

TYÖMINISTERIÖ
Eteläesplanadi 4
PL 524
FIN-00101 Helsinki

YMPÄRISTÖMINISTERIÖ
Ratakatu 3
PL 399
FIN-00121 Helsinki

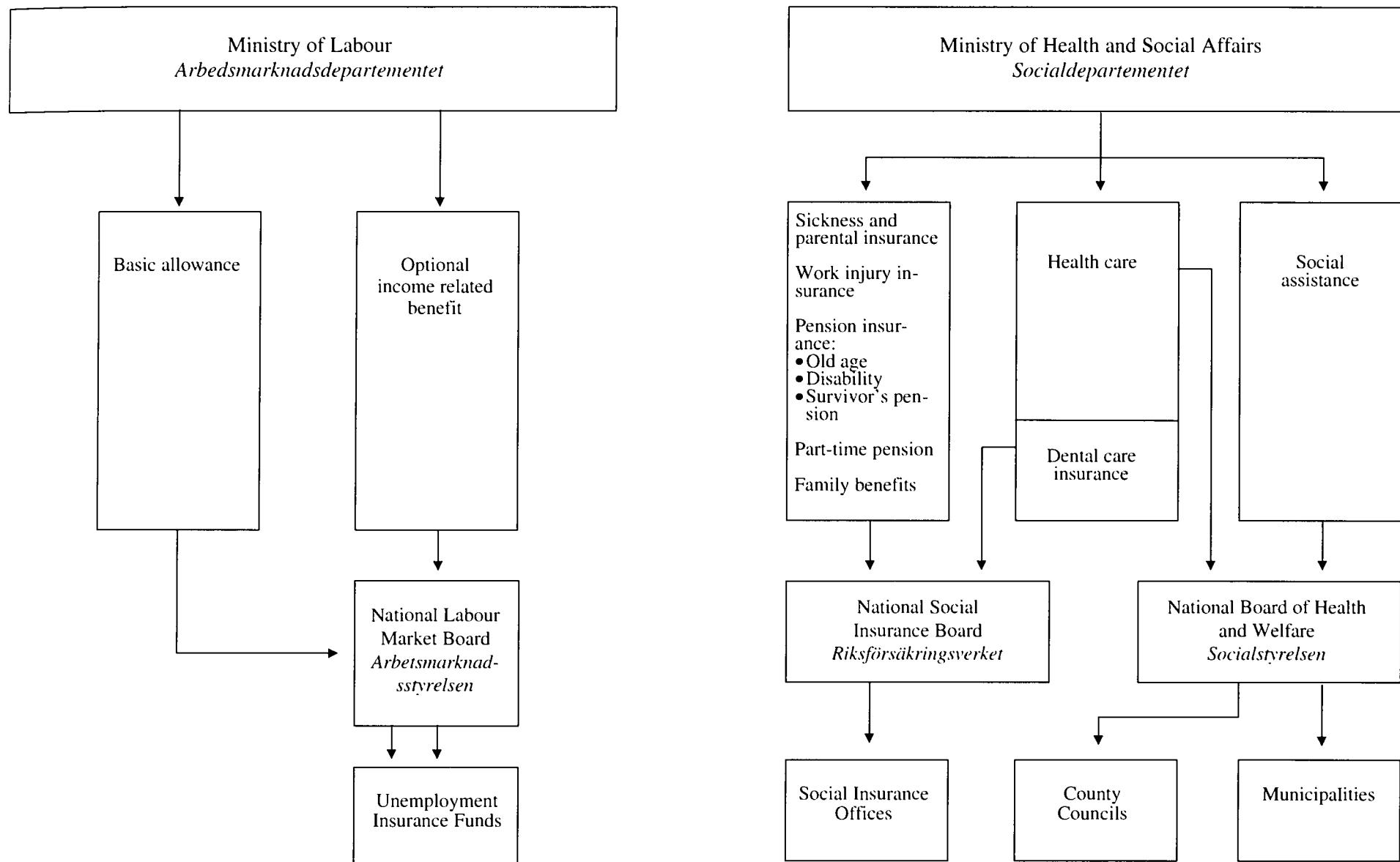
ELÄKETURVAKESKUS (ETK)
FIN-00065 Eläketurvakeskus
Finland

KANSANELÄKELAITOS (KELA)
Nordenskiöldinkatu 12
FIN-00250 Helsinki

TAPATURMAVAKUUTUSLAITOSTEN LIITTO
(TVL)
Bulevardi 28
FIN-00121 Helsinki

Table: I

Organisation in Sweden



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

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

The National Social Insurance Board, which is a State body, is responsible for managing and supervising social security centrally. On the regional and local level there are 25 regional social insurance offices with about 320 local insurance offices together.

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

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

The unemployment insurance comes under the jurisdiction of the Ministry of Labour. It consists of two parts: a basic allowance and optional income-related benefit. The basic allowance covers persons over 20 years of age who are not optionally insured. Both parts are mainly financed by contributions from the employer. The optional income-related benefit is voluntary but members of different trade unions collectively join the insurance.

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

ARBETSMARKNADSDEPARTEMENTET
S-10333 Stockholm

SOCIALDEPARTEMENTET
S-10333 Stockholm

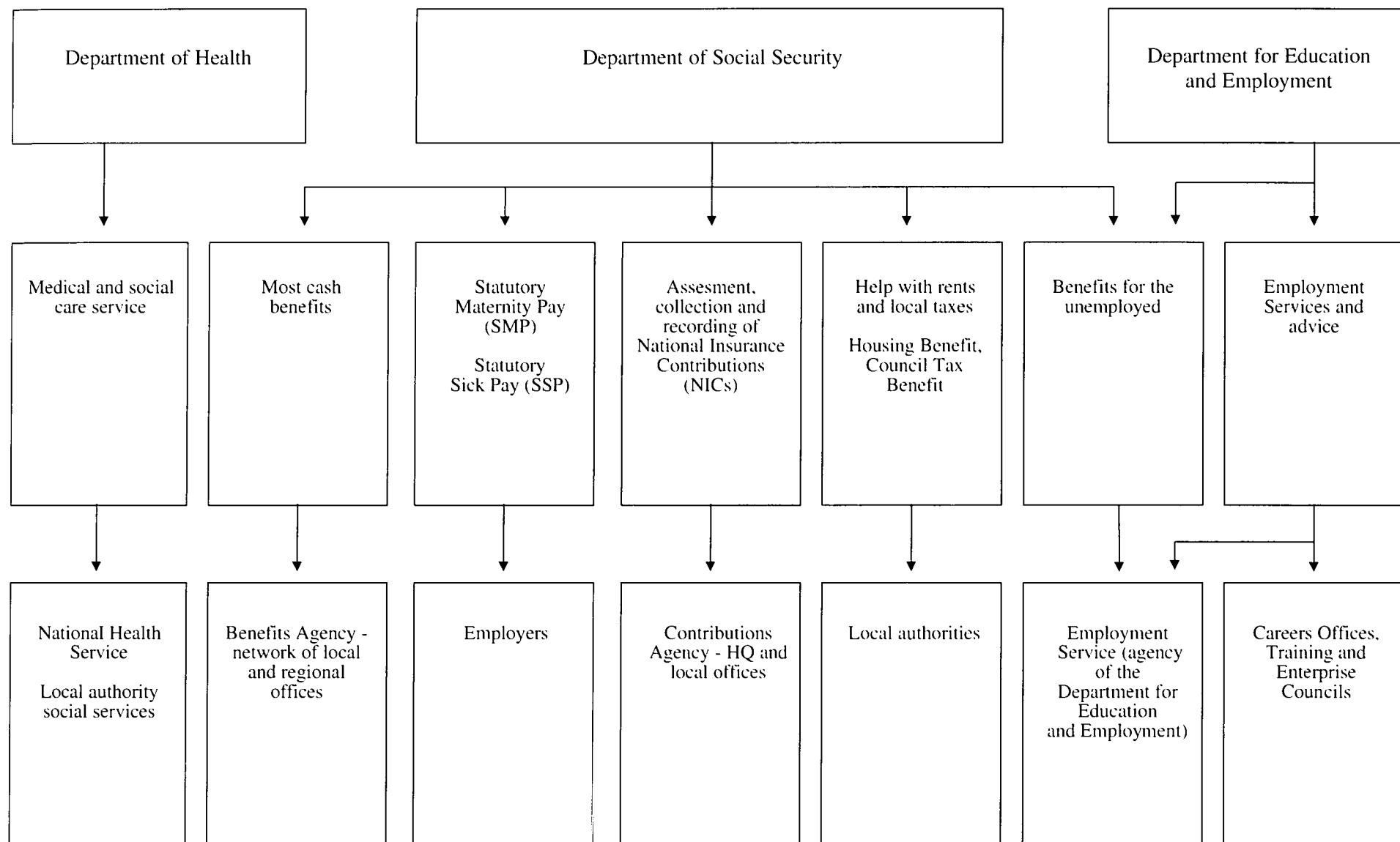
RIKSFÖRSÄKRINGSVERKET
S-10351 Stockholm

ARBETSMARKNADSSTYRELSEN
S-17199 Solna

SOCIALSTYRELSEN
S-10630 Stockholm

Table: I

Organisation in the United Kingdom



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

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

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

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

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The Adelphi
1-11 John Adam Street
UK-London WC2N 6HT

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

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

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

I Organisation

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed

Table II

Financing

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

Table II

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

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
Financing principle	Contributions plus state subsidy.	Contributions.	Contributions and state subsidy (for hospitals).	Contributions and taxes.
1. Sickness and maternity				
2. Invalidity	Contributions plus state subsidy.	Contributions.	Contributions and state subsidy.	Contributions.
3. Old-age, survivors	Contributions plus state subsidy.	Contributions.	Contributions and state subsidy.	Contributions.
4. Employment injuries and occupational diseases	Premiums plus state subsidy.	No application.	Contributions and state subsidy.	<i>Accidents:</i> Insurance premiums. <i>Diseases:</i> Contributions.
5. Unemployment	Special tax.	Contributions.	Contributions and state subsidy.	Contributions.
6. Family allowances	Contributions and tax.	Public means.	Family allowance (<i>Familienbeihilfe</i>) and Mother-child-pass-bonus (<i>Mutter-Kind-Paß-Bonus</i>): Mainly tax financed; in addition, direct benefits paid by public employers. Child-raising allowance (<i>Karenzgeld</i>) and Special Unemployment Assistance (<i>Sondernotstandshilfe</i>): Contributions and state subsidy.	Contributions.

Table II

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

Table II

Financing

	Belgium	Denmark	Germany	Greece
Contributions	<i>General principle: global management</i>	No contributions. Public health insurance tax financed.	<i>Sickness insurance (Krankenversicherung):</i> The contribution rate varies according to regulations of the concerned insurance. Average rates in 1998: <i>Old Länder:</i> 13.56% (total), 6.78% employee 6.78% employer. <i>New Länder:</i> 13.950% (total), 6.975% employee 6.975% employer. Ceiling (75% of the ceiling for the old age pension insurance for manual workers): <i>Old Länder:</i> DEM 75,600 (ECU 38,253) per year. <i>New Länder:</i> DEM 63,000 (ECU 31,877) per year. <i>Long-term Care Insurance (Pflegeversicherung):</i> 1.70% (total), 0.85% employee 0.85% employer Exception: Land Saxonia (1.35% employee, 0.35% employer). Ceiling: DEM 75,600 (ECU 38,253) in the Old Länder and DEM 63,000 (ECU 31,877) in the New Länder.	<i>Persons insured before 31.12.1992:</i> Benefits in kind: 6.45% (total) 2.15% employee 4.30% employer. Ceiling: GRD 524,250 (ECU 1,680) per month. <i>Cash benefits:</i> 1.20% (total) 0.40% employee 0.80% employer. Ceiling: GRD 524,250 (ECU 1,680) per month. <i>Persons insured since 1.1.1993:</i> 11.45% total, comprising: 2.55% employee (no ceiling) 5.10% employer (no ceiling) 3.80% State: monthly ceiling up to GRD 305,182 (ECU 978)
Rates and ceiling				
1. Sickness and maternity	<p>Basic contribution: 37.94% of which: 24.87% employer 13.07% employee.</p> <p>"Wage moderation" contribution: 7.48% employer.</p> <p>Contribution for firms having 10 or more workers: 1.69% employer.</p> <p>Contribution levied on civil servants: 7.35%, of which 3.55% civil servant and 3.80% State.</p> <p>No ceiling.</p> <p><i>Social insurance contributions:</i> A part of the contributions stems from global management, which varies according to need.</p> <p><i>Other contributions to the sector:</i></p> <ul style="list-style-type: none"> • A share of the contributions of 5% or 10% levied on car insurance premiums. • 10% contribution levied on hospitalisation insurance premiums. • Royalties paid by the pharmaceutical firms on certain products of theirs and contributions related to the turnover of the pharmaceutical industry achieved on the Belgian market. • A 3.55% deduction from pension amounts. This deduction may not reduce the monthly pension to less than BEF 45,939 (ECU 1,127) or -in the case of a person with no dependants - to less than BEF 38,762 (ECU 951). 			
2. Invalidity	<p><i>Social insurance contributions:</i> Part of the contributions from global management, which varies according to need.</p> <p><i>Other contributions:</i> A share of the contributions of 5% or 10% levied on car insurance premiums.</p>	No contributions. Social pension tax financed.	Contribution is included in the overall rate shown under "Old age, survivors".	Contribution is included in the overall rate shown under "Old age, survivors".

Table II

Financing

Spain	France	Ireland	Italy	Contributions Rates and ceiling
<p>28.3% global contribution for social protection: 4.7% employee 23.6% employer. Ceiling: ESP 392,700 (ECU 2,346) per month = ESP 4,712,400 (ECU 28,153) per year.</p> <p>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 ESP 392,700 (ECU 2,346) per month. For categories 5 to 11, the ceiling is ESP 322,230 (ECU 1,925) per month.</p>	<p>13.55% contribution for sickness, maternity, invalidity and death: 0.75% employee 12.8% employer. No ceiling.</p> <p>Degressive reduction of contributions on low wages. Minimum amount as of 1st January 1998: FRF 1,213 (ECU 183).</p> <p>Further contributions are levied upon supplementary pensions (1%) and early retirement pensions (1.7%). A 15% contribution is levied on car insurance premiums.</p> <p>Tax on alcoholic drinks with more than 25 per cent: FRF 0.84 (ECU 0.10) per dl.</p> <p>Contributions to be paid by companies ensuring the distribution in France of pharmaceutical products and by wholesale companies selling pharmaceutical specialities.</p> <p>Taxes on persons with tax domicile in France: generalised social contribution CSG (<i>contribution sociale généralisée</i>) and contribution for the repayment of the social debt (CRDS). See below under "Other contributions or deductions not allocated to a particular branch".</p>	<p>Overall social security rates:</p> <p><i>Health Service:</i> 1.25% for employees and self-employed. No ceiling. No charge for employees with earnings of IEP 197 (ECU 255) per week or less or for persons with full eligibility to health services. See Table III.</p> <p><i>Cash benefits:</i></p> <ul style="list-style-type: none"> • Self-employed (maternity benefit only): Contribution is included in the overall rate shown under 'Old age, survivors' below. • Employee: 4.5%, the first IEP 80 (ECU 104) of weekly earnings is excluded from the calculation of the percentage payable. • Employer: 8.5% on incomes up to IEP 260 (ECU 337) per week. 12.0% on all earnings where weekly income is in excess of IEP 260 (ECU 337); (IEP 13,520 (ECU 17,514) per annum). <p>Ceiling: IEP 23,200 (ECU 30,053) (employee) and IEP 27,900 (ECU 36,142) (employer) per year.</p> <p>In addition to these rates, there is an employment and training levy of 1% on all earnings. No charge for employees with earnings of IEP 197 (ECU 255) per week or less or for persons with full eligibility for health services.</p>	<p><i>Manual workers:</i> 15.35% (total) 1.00% worker 14.35% employer. Ceiling: ITL 40,000,000 (ECU 20,597) per year.</p> <p>Including contributions for maternity (0.66% in industry, 0.44% in commerce), 1.87% for tuberculosis insurance, and for cash benefits (2.22% in industry, 2.44% in commerce).</p> <p><i>White-collar workers:</i></p> <ul style="list-style-type: none"> • Industry: 13.13%, 1.00% employee 12.13% employer • Commerce: 12.91%, 1.00% employee 11.91% employer. <p>No ceiling.</p> <p><i>Self-employed</i> pay a contribution up to a ceiling of ITL 40,000,000 (ECU 20,597); for incomes above this ceiling but below than ITL 150,000,000 (ECU 77,239), an additional solidarity contribution of 4.60% is levied.</p> <p>These rates apply also to income received by employed workers or pensioners apart from their wages or pensions.</p>	<p>1. Sickness and maternity</p>
Contribution is included in the global rate shown under "Sickness and maternity" above.	Contribution is included in the overall rate shown under „Sickness and maternity“ above.	Contribution is included in the overall rate shown under "Sickness and maternity" above.	Contribution is included in the overall rate shown under "Old age, survivors".	<p>2. Invalidity</p>

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
Contributions	<i>Benefits in kind:</i> 5.1% (total) 2.55% employee 2.55% employer.	<i>BENEFITS IN KIND:</i> <i>Health Insurance Act (ZFW):</i> 6.80% (total) 1.20% employees 5.60% employer. Ceiling: NLG 62,220 (ECU 27,934) per year. Pensioners pay a contribution of 4.00% of the AOW-benefit and 7.00% of eventual wages or supplementary pensions. Next to the health insurance contributions a flat-rate contribution of annually NLG 343 (ECU 154) (average amount, set by the health insurance per adult). <i>Exceptional Medical Expenses Act (AWBZ)</i> (insurance against serious risks): 9.60%, paid by the employees. Ceiling: NLG 47,184 (ECU 21,183) per year.	<i>Sickness Insurance (Krankenversicherung):</i> For manual workers: 7.90% in total: 3.95% employees 3.95% employers For white-collar workers: 6.80% in total: 3.40% employees 3.40% employers. Ceiling: ATS 42,000 (ECU 3,021) per month, ATS 84,000 (ECU 6,042) special payments per year <i>Continued Payment of Wages and Salaries Act (Entgeltfortzahlungsgesetz):</i> Employers 2.30%.	34.25%, global rate for the systems of social security (with the exception of employment injuries and occupational diseases): 11.00% employee 23.25% employer. No ceiling. Reduced contributions for certain activities and employers, in particular for non-profit organisations, and for certain groups as for young people looking for their first job, and for the employment of handicapped people.
Rates and ceiling				
1. Sickness and maternity				
2. Invalidity	Contribution is included in the overall rate shown under "Old-age, survivors".	<i>BENEFITS IN CASH:</i> <i>WAO:</i> 7.85%, paid by the employers. Ceiling: NLG 301 (ECU 135) per day. <i>WAZ:</i> 7.90% paid by the insured persons. Ceiling: NLG 84,000 per year (ECU 37,712) Franchise: NLG 29,000 (ECU 13,020) per year. <i>Wajong:</i> no contributions, benefits paid out of general means.	Contribution for "Invalidity" included in the contribution for "Old-age, Survivors".	Contribution is included in the overall rate shown under "Sickness and maternity" above.

Table II

	Finland	Sweden	United Kingdom	Contributions Rates and ceiling 1. Sickness and maternity
Contributions Rates and ceiling 1. Sickness and maternity	<p><i>Public health care:</i> financed by local authorities. Municipalities receive state subsidies for arranging health and social services. For health services the subsidy is paid in a lump sum, which is calculated on the basis of the number of municipal residents, age structure, area, population density, morbidity and the financial capacity of the municipality.</p> <p><i>Sickness insurance:</i> Insured: 1.50% on taxable income up to FIM 80,000 (ECU 13,362), 1.95% on exceeding taxable income plus additionally 2.70% on pension income. Employer: 1.60% of payroll; private sector 2.85% of payroll; public sector 7.85% off payroll; church. No ceiling.</p>	<p>7.93% employer 8.66% self employed Health care is financed and administered by the county councils.</p>	<p>Contributions vary with the level of earnings: <i>Employees:</i> No contribution is paid if the weekly earnings are below GBP 62 (ECU 93). In other cases: 2% of GBP 62 plus 10% (8.4% if member of approved occupational pension scheme) of earnings between GBP 62 and GBP 465 (ECU 697). <i>Employer:</i> No contribution for weekly earnings below GBP 62 (ECU 93). In other cases, 3%, 5%, 7% or 10% depending on the level of earnings on all earnings (no upper limit). If the employee is a member of an approved occupational pension scheme, the above rates apply for the first GBP 62. For earnings between GBP 62 and GBP 465 (ECU 697) the rates are reduced. The reduction is 3% for salary related pension schemes and 1.5% for money purchase pension schemes. A contribution rebate related to the age of the employee is also paid by the Government into money purchase schemes. Benefits in kind are almost entirely financed under the National Health Service (NHS), i.e. mostly tax financed.</p>	Contributions Rates and ceiling 1. Sickness and maternity
2. Invalidity	Contribution is included in the overall rate shown under „Old age, survivors“.	Financed in the same way as „Old age, survivors“.	Contribution is included in the overall rate shown under “Sickness and maternity” above.	2. Invalidity

Table II

Financing

	Belgium	Denmark	Germany	Greece
3. Old-age, survivors	<p><i>Social insurance contributions:</i> Part of the contributions from global management, which varies according to need.</p> <p><i>Other special contributions to this sector:</i></p> <ul style="list-style-type: none"> • A 3.50% deduction from invalidity benefits and pre-retirement pensions: entire deduction for a daily allowance of BEF 1,775 (ECU 44) and for the entitled person with a dependant and BEF 1,478 (ECU 36) for the entitled person without dependants; partial deduction for a daily allowance between BEF 1,714 (ECU 42) and BEF 1,774 (ECU 44) (entitled recipient with dependants) and between BEF 1,427 (ECU 35) and BEF 1,477 (ECU 36) (entitled recipient without dependants); inapplicable for a daily allowance of BEF 1,713 (ECU 42) or less for an entitled recipient with dependants and BEF 1,426 (ECU 35) for an entitled recipient without dependants. • 8.86% contribution levied on group insurance policies. • Contributions for every early retiree of BEF 1,000 (ECU 25) per month, paid by the employers. • Progressive contribution of solidarity (from 0.5% to 2%) to be levied on pensions exceeding certain amounts. 	<p><i>National pension:</i> Tax financed, no contributions.</p> <p><i>Supplementary pension:</i> Contribution of DKK 223.25 (ECU 30) per month: 1/3 employee 2/3 employer.</p> <p>Employers who pay their share of the contribution for sick employees - even during the period when the local authorities provide daily allowances - will be compensated by the State.</p>	20.3% (total) 10.15% employee 10.15% employer. Annual ceiling: DEM 100,800 (ECU 51,004) in the old Ländler and DEM 84,000 (ECU 42,503) in the new Ländler.	<p><i>Persons insured before 31.12.1992:</i> 20.00% (total) 6.67% employee 13.33% employer. Ceiling: GRD 524,250 (ECU 1,680) per month.</p> <p><i>Persons insured since 1.1.1993:</i> 30.00% total, comprising: 6.67% employee (no ceiling) 13.33% employer (no ceiling) 10.00% State, monthly ceiling up to GRD 305,182 (ECU 978)</p> <p>The contribution rate is increased by 3.6% (2.2% for the employee, 1.4% for the employer) in the case of hard or insalubrious work and by 1% (paid by employer for enterprises which involve a professional risk).</p>
4. Employment injuries and occupational diseases	Insurance premiums or contributions based on the rates of approved insurers. Contributions go to the sector concerned with employment injuries. Part of the contributions from global management, which varies according to need.	Insurance contribution varies according to risk, paid by the employer.	Collective rates according to the risks in the various occupational sectors. Contributions are fixed by the insurance funds (<i>Berufsgenossenschaften</i>) and calculated on the base of the total gross earnings for different risk groups (scale of risks). Paid by the employer.	Contribution is included in the overall rate shown under "Sickness and maternity" above.

Table II

Spain	France	Ireland	Italy	
<p>Contribution is included in the global rate shown under "Sickness and maternity" above.</p> <p><i>General contribution:</i> 14.75% (total) 6.55% employee 8.20% employer. Ceiling: FRF 14,090 (ECU 2,131) per month; FRF 169,080 (ECU 25,571) per year + employer 1.60% (no ceiling imposed). Degressive reduction of contributions on low wages (see above category 1. Sickness and maternity). <i>Survivor contribution:</i> 0.10% employee (widowhood). No ceiling.</p>	<p><i>Employees and employers:</i> Contribution is included in the overall rate shown under "Sickness and maternity" above. <i>Self-employed:</i> 5.0%. Ceiling IEP 23,200 (ECU 30,053) per year. The first IEP 1,040 (ECU 1,347) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable.</p>	<p>33.00% (total) 8.89% employee 24.11% employer. Including supplementary contribution (0.5%), contribution for crèches (0.1%) and contribution for health care of retired workers (0.2%). No ceiling.</p>		3. Old-age, survivors
<p>Rates fixed by government decree according to the different levels of risks of activities, industries and jobs.</p>	<p>Collective, individual or mixed rates according to the number employed in the firm and to the degree of risk. Contributions based on total salary; paid by the employer. Average contribution of 2.3%.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Collective rates according to the degree of risk in the various occupational sectors. The rate, varying between 0.5% and 16%, is calculated on the basis of the total wage.</p>	4. Employment injuries and occupational diseases

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
3. Old-age, survivors	<p>24.0% (total): 8.0% employee 8.0% employer 8.0% State. Ceiling: LUF 2,776,488 (ECU 68,105) per year.</p>	<p>17.90% paid by the employees. 16.50% old age AOW 1.40% survivors AWW Ceiling: NLG 47,184 (ECU 21,183) per year.</p>	<p>22.80% in total: 10.25% employees 12.55% employers Ceiling: ATS 42,000 (ECU 3,021) per month, ATS 84,000 (ECU 6,042) special payment per year.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>
4. Employment injuries and occupational diseases	<p>Collective rates according to the degree of risk, fixed by the insurance association. The rate varies between 0.54% and 6%. The premium is calculated on the basis of the total gross wage (minimum: LUF 46,275 (ECU 1,135) per month, maximum: LUF 2,776,488 (ECU 68,105) per year.</p>	<p>No application.</p>	<p>1.40% Employers Ceiling: ATS 42,000 (ECU 3,021) per month, ATS 84,000 (ECU 6,042) special payment per year.</p>	<p><i>Employment injuries:</i> insurance premiums varying according to risks, paid by the employer. <i>Occupational diseases:</i> 0.5%, paid by the employer. No ceiling.</p>

Table II

	Finland	Sweden	United Kingdom
3. Old-age, survivors	<p><i>National pension:</i> employer: 2.40/4.00/4.90% of payroll according to the amount of redemptions and ratio to payroll.</p> <p><i>Employment pension:</i> employers: 16.85% private sector (average) 20.90% local government 18.80% state 27.00% church. employees: 4.7% of salary. farmers and self-employed: 21.10%. No ceiling.</p>	<p><i>Basic pension:</i> 6.83% employers contribution 6.83% self employed persons. These contributions cover 62% of the costs in 1996. The rest is tax financed.</p> <p><i>Supplementary pension:</i> 6.40% employer 6.40% self employed persons 6.95% general pension contribution. Ceiling: 7.5 times the base amount = SEK 278,250 (ECU 31,864) for the general contributions.</p>	Contribution is included in the overall rate shown under "Sickness and maternity" above.
4. Employment injuries and occupational diseases	Insurance premiums, varying according to risk. Paid by employers. Average 1.2% of payroll.	1.38% employer 1.38% self employed persons.	Government.
			3. Old-age, survivors
			4. Employment injuries and occupational diseases

Table II

Financing

	Belgium	Denmark	Germany	Greece
5. Unemployment	<p><i>Social security contributions:</i> Part of the contributions from global management, which varies according to need.</p> <p><i>Other special contributions to this sector:</i></p> <ul style="list-style-type: none"> • Employer contributions, lump-sum payments paid for conventional early-retirement pensions: BEF 1,000 (ECU 25) to BEF 4,500 (ECU 110) to the category of early retirement pension; • Special compensatory employer contribution for certain early retirement pensions equal to 50% or 33% of the supplementary indemnity to the unemployment benefits; • A 1% deduction on early-retirement pensions. 	<p><i>Salaried workers and non-wage earners :</i> 6.50% (total) Flat-rate contributions fixed every year based on legal maximum rate of daily allowance. At present: 7.24 times this rate per year.</p> <p><i>Employers:</i> Flat-rate contributions based on turnover subject to VAT (<i>MOMS</i>) payable by the employer and the total of all salaries and wages paid.</p> <p>Contribution towards the Labour Market Funds (since January 1st 1994) paid also by non-insured persons to cover cost of daily allowances paid by the State.</p>	<p>6.50% (total) 3.25% employee 3.25% employer.</p> <p>Annual ceiling: DEM 100,800 (ECU 51,004) in the old <i>Länder</i> and DEM 84,000 (ECU 42,503) in the new <i>Länder</i>.</p>	<p>5.41% (total) 1.43% employee 3.98% employer.</p> <p>Ceiling: <i>Persons insured before 31.12.1992:</i> GRD 524,250 (ECU 1,680) per month. <i>Persons insured since 1.1.1993:</i> No ceiling.</p>
6. Family allowances	<ul style="list-style-type: none"> • Part of the contributions from global management, which varies according to need. • Lump-sum contributions paid by employers for each worker employed who is not subject to pay social security contributions. 	Tax financed, no contributions.	Tax financed, no contributions.	<p>2.0% (total) 1.0% employee 1.0% employer.</p> <p>Ceiling: <i>Persons insured before 31.12.1992:</i> GRD 524,250 (ECU 1,680) per month. <i>Persons insured since 1.1.1993:</i> No ceiling.</p>
7. Other contributions or deductions not allocated to a particular branch	<ul style="list-style-type: none"> • Special social security contributions: collection of lump-sum, progressive amounts related to household income. • Percentage of revenues from annually fixed VAT rate. • Employer contribution of 33% on the tax advantage associated with company cars. 	None.	None.	None.

Table II

Financing

Spain	France	Ireland	Italy	
<p><i>Unemployment insurance:</i> 7.8%, of which: 1.6% employee 6.2% employer.</p> <p><i>Wage Guarantee Fund:</i> 0.4%, paid by the employee*. Vocational training: 0.7%, of which: 0.6% employer. 0.1% employee</p> <p>Ceiling: ESP 392.700 (ECU 2,346) per month = ESP 4.712.400 (ECU 28.153) per year.</p>	<p>Monthly income up to FRF 14,090 (ECU 2,131): 6.18% (total) 2.21% employee 3.97% employer.</p> <p>Monthly income from FRF 14,090 (ECU 2,131) to FRF 56,360 (ECU 8,524): 6.68% (total) 2.71% employee 3.97% employer.</p> <p>Monthly ceiling of FRF 14,090 (ECU 2,131) and of FRF 56,360 (ECU 8,524).</p> <p>Supplementary pensions: A contribution of 1.2% on former salary if unemployment benefit is higher than FRF 145.37 (ECU 22) per day.</p> <p>Possibility of exoneration according to resources.</p>	<p>Contribution is included in the overall rate shown under "Sickness and maternity" above.</p>	<p>Industry: (with over 50 employees): 4.71% (total) 0.30% employee, 4.41% employer.</p> <p>Commerce (with over 50 employees): 2.51% in 0.30% employee, 2.21% employer.</p> <p>Including 1.61% supplementary contribution, 3.1% (industry) for topping up earnings (partial unemployment; this supplement to top up earnings is made up as follows: 2.2% ordinary pay supplement, 0.9% extraordinary wage supplement, 0.3% of which is from the employee, 0.6% from the employer) and 0.73% for mobility allowances (the share payable by the employer is not defined). No ceiling.</p>	<p>5. Unemployment</p>
<p>Contribution is included in the global rate shown under "Sickness and maternity" above.</p>	<p><i>Contribution:</i> 5.4%, paid by the employer. No ceiling.</p> <p><i>As part of employment measures if:</i></p> <ul style="list-style-type: none"> • Salaries up to 150% of the interprofessional minimum wage (<i>SMIC</i>), i.e. FRF 9,995 (ECU 1,512) per month in enterprises zones of rural revitalisation and in some newly established enterprises: No contribution for family benefits. • Salaries up to 160% of the interprofessional minimum wage (<i>SMIC</i>) per month, i.e. FRF 10,662 (ECU 1,612) for enterprises in zones of rural revitalisation and for some newly established enterprises: Contribution rate is 2.7% of the total wage. 	<p>Tax financed.</p>	<p>2.48%, paid by the employers. No ceiling. Lower contributions for certain types of employers.</p>	<p>6. Family allowances</p>
None.	<p>Taxes on all persons with tax domicile in France:</p> <ul style="list-style-type: none"> • Generalised social contribution (CSG, <i>contribution sociale généralisée</i>) levied at a rate of 7.5% on total salary, minus 5%, as well as on the income from property. On replacement incomes is levied a rate of 6.2%. In some cases this can be reduced to 3.8%, e.g. for pensions, early-retirement benefits and unemployment benefits. The contribution is used to finance sickness insurance, old-age insurance and family benefits. • Contribution for the repayment of the social debt (CRDS, <i>contribution pour le remboursement de la dette sociale</i>) levied at a rate of 0.5% on all incomes, created to settle the social security deficit. 	<p>None.</p>	<p>None.</p>	<p>7. Other contributions or deductions not allocated to a particular branch</p>

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
5. Unemployment	Financed by taxation. The employment fund is financed by solidarity taxes from individuals and legal persons and by a general annual contribution from the State.	12.80% (total) 6.45% employee 6.35% employer. Ceiling: NLG 301 (ECU 135) per day. The contributions mentioned is an average; they may vary according to branch of industry.	6.00% in total: 3.00% employees 3.00% employers Ceiling: ATS 42,000 (ECU 3,021) per month, ATS 84,000 (ECU 6,042) special payment per year.	Contribution is included in the overall rate shown under "Sickness and maternity" above.
6. Family allowances	1.7%, paid by the employers. Ceiling: LUF 2,776,488 (ECU 68,105) per year. The State covers the cost of the employers' contributions.	Financed by the State.	<i>Family allowance (Familienbeihilfe) and Mother-child-pass-bonus (Mutter-Kind-Paß-Bonus):</i> no contributions, financed through taxes. <i>Child-raising allowance (Karenzgeld), special unemployment assistance (Sondernotstandshilfe):</i> contribution included in the contribution for "Unemployment"	Contribution is included in the overall rate shown under "Sickness and maternity" above.
7. Other contributions or deductions not allocated to a particular branch	None.	None.	None.	VAT was increased by 1.0% on 1.1.1996 in order to provide additional funds for social security.

Table II

	Finland	Sweden	United Kingdom	
5. Unemployment	<p><i>Earnings-related security:</i></p> <p>Employer: 0.9% on first FIM 5 million (ECU 835,107) of payroll, 3.9% on exceeding amount</p> <p>Insured: Membership fees to unemployment fund (Funds finance 5,5% of costs for daily allowances).</p> <p>Employees' additional contribution: 1.4% of salary.</p>	<p>5.42% employer 3.30% self employed.</p> <p>SEK 1.2 billion (ECU 137 mio.) as a special financing contribution from members of the different unemployment insurance funds, state subsidy.</p>	Contribution is included in the overall rate shown under "Sickness and maternity" above.	5. Unemployment
6. Family allowances	Financed by the state.	Tax financed.	Government.	6. Family allowances
7. Other contributions or deductions not allocated to a particular branch	None.	None.	None.	7. Other contributions or deductions not allocated to a particular branch

Table II

Financing

	Belgium	Denmark	Germany	Greece
Public authorities' participation	Part of global subsidies provided to the global management, depending on needs. Lump-sum State subsidy indexed annually. In 1997: BEF 188,200,000 (ECU 4,616,422).	Financed by local and regional authorities except for the participation by the insured.	No contribution of public authorities. Hospitals: Subsidies according to § 9 KHG.	Annual subsidy to cover any deficit. State share to cover sickness or maternity for persons insured since 1.1.93: 3.8%. Ceiling up to GRD 305,182 (ECU 978) per month (earnings).
1. Sickness and maternity: Benefits in kind				
2. Sickness and maternity: Cash benefits	Part of subsidies provided to the global management, depending on needs.	<p>Local authorities, which are reimbursed by the State for 50% of their expenditures in the case of sickness and for 100% of their expenditures in the case of maternity, cover the costs of maternity allowances and of sickness periods exceeding 2 weeks, except for the public sector where the employers cover the whole sickness period (as regards the law on sickness benefits, state institutions and bodies as well as private institutions receiving at least 50% State funding are considered "Public sector employers").</p> <p>The State reimburses 100% of the costs incurred during the first 8 weeks of a period of sickness.</p> <p>40% of the costs of the voluntary insurance are covered by contributions.</p> <p>Since 1.1.1994, contributions into the Labour Market Funds cover State costs.</p>	Lump sum payment of DEM 400 (ECU 202) drawn from Federal funds for female employees who are not members of a sickness fund.	Annual subsidy to cover any deficit.
3. Invalidity	Part of subsidies provided to the global management, depending on needs.	<i>National pension:</i> State covers all costs for pensions of persons over 67 years and reimburses 50% of the costs for pensions to persons under the age of 67 to the local communities.	Annual Federal subsidies fixed according to variations in the general basic earnings. Financing of periods of children's education.	Annual subsidy to cover any deficit.

Table II

Spain	France	Ireland	Italy	
Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.	State contributions approximately 90% of costs of benefits in kind. Workers' contributions and user charges account for remainder of costs.	Besides contributions to sickness insurance, the National Health Fund is financed by contributions from the regions, provinces, local communities and other public institutions as well as from the surplus of the tuberculosis insurance of up to 1.66%.	Public authorities' participation
Progressive State contributions charged on a permanent basis to the general budget; contributions for exceptional expenses and for special circumstances due to the economic situation.	No participation of public authorities.	State subsidy to cover deficit.	No participation of public authorities.	1. Sickness and maternity: Benefits in kind
The minimum pension guaranteed by the contributory system is financed by state (see table XII). Non-contributory pensions are finances by the state to 100%.	No participation of public authorities.	State subsidy to cover deficit.	A part of the total amount of pensions paid by the general system is financed by the State.	2. Sickness and maternity: Cash benefits
				3. Invalidity

Table II**Financing**

	Luxembourg	Netherlands	Austria	Portugal
Public authorities' participation	The state pays a premium supplement of 250% on the sum of the pensioners' contribution and a supplement of 10% for all other insured.	Government grant for insurance under the Health Insurance Act (ZFW) and under the Exceptional Medical Expenses Act (AWBZ).	Participation in financing hospitals from taxes. 50% of the expenses for the examinations of young persons are assumed by the State.	Financed by the State.
1. Sickness and maternity: Benefits in kind	The state fully covers the flat rate of maternity care during normal childbirth.			
2. Sickness and maternity: Cash benefits	The state fully covers cash maternity allowance.	No participation of public authorities.	70% of the expenses for maternity benefits (<i>Wochengeld</i>) are reimbursed by the Funds for the Compensation of Family Expenses (<i>Familienlastenausgleichsfonds</i>).	No participation of public authorities.
3. Invalidity	State: 1/3 of the total contribution rate fixed at 24%, and 50% of the administrative and staff costs.	Annual subsidy to cover expenditure on handicapped young people.	See Table "Old-age, Survivors".	No participation of public authorities.

Table II

	Finland	Sweden	United Kingdom	
Public authorities' participation	Financed by local authorities. Municipalities receive state subsidies for arranging health and social services. For health services the subsidy is paid in a lump sum, which is calculated on the basis of the number of municipal residents, age structure, area, population density, morbidity and the financial capacity of the municipality.	Health and maternity care is mainly financed by taxes to county councils and municipalities except from a minor part paid by patient fees.	Services provided by the National Health Service: Financed by the Government and (to a lesser extent) from the National Insurance Fund.	Public authorities' participation
1. Sickness and maternity: Benefits in kind				1. Sickness and maternity: Benefits in kind
2. Sickness and maternity: Cash benefits	<p>State share is 13% of cost of daily allowances, however temporarily abolished since 1996.</p> <p>Annual state subsidy to cover any deficit.</p>	No participation of public authorities.	<p><i>Maternity Allowance</i> and <i>Short-term Incapacity Benefit</i> financed from the National Insurance Fund.</p> <p><i>Statutory Maternity Pay</i> by the Government (92%) and employers (8%). Small employers receive full reimbursement plus 6.5% compensation.</p> <p><i>Statutory Sick Pay</i> funded by employers (but with Government relief in the case of exceptionally high sick absence).</p>	2. Sickness and maternity: Cash benefits
3. Invalidity	Included in the overall financing shown under „Old age, survivors“.	Basic pension, handicap allowance and care allowance are partly financed by taxes.	<p><i>Long-term Incapacity</i>: Benefit financed from the National Insurance Fund</p> <p>Full cost of <i>Attendance Allowance</i>, <i>Disability Living Allowance</i>, <i>Non-Contributory Retirement Pension</i> and <i>Severe Disablement Allowance</i>, financed by the Government.</p>	3. Invalidity

Table II**Financing**

	Belgium	Denmark	Germany	Greece
4. Old-age, survivors	Part of subsidies provided to the global management, depending on needs.	<p><i>National pension:</i> State covers all costs.</p> <p><i>Supplementary pensions:</i> No participation of public authorities.</p>	Annual Federal subsidies amounting to approx. 20% of pension payments for manual and white-collar workers. Annual adjustment to meet development of wages and contribution rates.	Annual subsidy to cover any deficit. State share to cover invalidity, old age and survivors for persons insured since 1.1.93: 10%. Ceiling up to GRD 305,182 (ECU 978) per month (earnings).
5. Employment injuries and occupational diseases	Part of subsidies provided to the global management, depending on needs.	No participation of public authorities. The registered insurance companies pay a lump sum for each case into the National Office (<i>Arbejdsskadestyrelsen</i>) to cover administration costs.	For farmers: Annual Federal subsidies. Public accident insurance: Financed from Federal, <i>Länder</i> and local budgets.	Annual subsidy to cover any deficit.
6. Unemployment	Part of subsidies provided to the global management, depending on needs.	The State covers the possible deficit.	The Federal government covers any insurance deficit and the cost of unemployment assistance.	Annual subsidy to cover any deficit.

Table II

Financing				
Spain	France	Ireland	Italy	
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%.	Financing of expenditure which is part of the national solidarity principle through the Old-age Solidarity Fund.	State subsidy to cover deficit.	The State covers completely expenditure for social pensions, early retirement, topping-up pensions to minimum and a part of the total amount of pensions paid by the general system.	4. Old-age, survivors
No participation of public authorities.	No participation of public authorities.	No participation of public authorities. Cost met by employers' contribution.	No participation of public authorities.	5. Employment injuries and occupational diseases
The State covers the portion of the cost of unemployment benefits which is not covered by contributions. For the year 1998, the State subsidies will amount to 4.6% of the total sum of unemployment benefits.	Flat-rate subsidy by the State (solidarity scheme).	State subsidy to cover deficit.	Annual State subsidies.	6. Unemployment

Table II**Financing**

	Luxembourg	Netherlands	Austria	Portugal
4. Old-age, survivors	State: 1/3 of the total contribution rate fixed at 24% and 50% of the administrative and staff costs.	No participation of public authorities.	Liability of the State for (100% of the amount by which the expenses outnumber the yield) and compensation of the total amount of compensation supplement (<i>Ausgleichszulage</i>) and care allowance (<i>Pflegegeld</i>).	No participation of public authorities.
5. Employment injuries and occupational diseases	1/3 of costs of adapting and adjusting pensions, and 50% of the administrative and staff costs.	No application.	ATS 60 mil. (ECU 4.3 mill.) for the accident insurance of pupils and students from the <i>Familienlastenausgleichsfonds</i> and compensation of the expenses for care allowance, in so far as the need for care did not result from an employment injury or an occupational disease.	No participation of public authorities.
6. Unemployment	Financed by an employment fund, alimented - among others - by annual contributions from the state and a social contribution included in the price for fuel.	No participation of public authorities.	ATS 2.5 billion (ECU 179 mill.) federal contribution (also for the financing of individual promotions and the promotion of enterprises).	No participation of public authorities.

Table II

Financing

	Finland	Sweden	United Kingdom
4. Old-age, survivors	<p><i>National pension:</i> State pays 29% of pension expenditure plus an annual state subsidy to cover any deficit plus some specific allowances. State finances national survivors' pension.</p> <p><i>Employment pension:</i> Employees' schemes: no participation of public authorities Self-employed persons' and farmers' schemes: state covers any deficit.</p>	See above.	<i>Non-Contributory Retirement Pension</i> is financed by the Government.
5. Employment injuries and occupational diseases	<p><i>Employees' accident insurance:</i> No participation of public authorities.</p> <p><i>For farmers:</i> State share 33.8%</p>	No participation of public authorities.	Full cost of <i>Disablement Benefit, Reduced Earnings Allowance, Retirement Allowance, Constant Attendance Allowance, Unemployability Supplement, Industrial Death Benefit</i> and <i>Exceptionally Severe Disablement Allowance</i> , financed by the Government.
6. Unemployment	<p><i>Basic security:</i> The state pays the expenditure.</p> <p><i>Earnings-related security:</i> The state pays 52.5% of cost for daily allowance, however 27% of daily allowance due to redemption (+ any deficit due to prediction error in yield of additional employee contributions) plus subsidy for administration expenses.</p>	Partly financed by state subsidies (taxes).	<i>Contribution based Jobseeker's Allowance (JSA):</i> through National Insurance Fund. <i>Income based JSA:</i> from general taxation.

Table II

Financing

	Belgium	Denmark	Germany	Greece
7. Family allowances	Part of subsidies provided to the global management, depending on needs.	Financed by the State.	Financed by the budget of the Federal State, the <i>Länder</i> and the local authorities.	Annual subsidy to cover any deficit.
Financing systems for long-term benefits	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing ('pay as you go').	Current income financing (pay as you go).
1. Invalidity				
2. Old-age, survivors	Current income financing ('pay as you go').	<i>National Pension:</i> Current income financing ('pay as you go'). <i>Supplementary pensions:</i> mixed system ('pay as you go' and capital cover).	Current income financing ('pay as you go').	Current income financing (pay as you go).
3. Employment injuries and occupational diseases	<i>Employment injuries:</i> Capitalisation, financing systems of commercial insurance companies. <i>Occupational diseases:</i> Current income financing (pay as you go).	Mixed system: 'Pay as you go' and capital cover.	Special current income financing ('pay as you go') and creation of a reserve.	Current income financing (pay as you go).

Table II

Spain	France	Ireland	Italy	
The non-contributory family allowances are financed by the state.	Compensation for employment measures.	Financed by the State.	Part of the benefits is financed by the State.	7. Family allowances
Current income financing by current revenue ('pay as you go') and creation of a single stabilisation fund for the whole social security system.	Current income financing ('pay as you go').	Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	Financing systems for long-term benefits
Current income financing ('pay as you go') and creation of a single stabilisation fund for the whole social security system.	Current income financing ('pay as you go').	Current income financing ('pay as you go') plus Exchequer supplement.	Current income financing ('pay as you go').	2. Old-age, survivors
<i>Employment injuries:</i> Funding in respect of permanent pensions administered by the employment injuries mutual benefit societies or by the firms (not by the National Social Security Office).	Current income financing ('pay as you go').	Current income financing ('pay as you go') (financing is included in employers' social insurance contribution).	Mixed system: 'pay as you go' and capital cover system. Formation of a mathematical reserve representing the current values of permanent pensions.	3. Employment injuries and occupational diseases
<i>Occupational diseases:</i> Current income financing ('pay as you go').				

Table II

Financing

	Luxembourg	Netherlands	Austria	Portugal
7. Family allowances	<ul style="list-style-type: none"> The State finances birth grants, maternity grants and education allowances and the administrative costs. The State also pays a subsidy equal to the amount of the contributions. Finally the State covers the cost of the employers' contributions and of the farmers. 	Financed by the State.	<p><i>Family allowance and Mother-child-pass-book:</i> State financed and partly by an appropriated tax.</p> <p><i>Child-raising allowance (Karenzgeld):</i> 70% of the expenses are borne by the <i>Familienlastenausgleichsfonds</i>.</p> <p><i>Special unemployment assistance (Sondernotstandshilfe):</i> One third of the expenses are refunded by the local communities.</p>	No participation of public authorities.
Financing systems for long-term benefits				
1. Invalidity	System of common funding to the contributory pension scheme (invalidity, old-age, survivors), based on spreading charges over periods of seven years and the creation of a reserve fund (minimum: 1.5 times the amount of the annual benefits paid out by the four pension funds).	Current income financing ('pay as you go').	Current income financing (pay-as-you-go).	Current income financing and consolidation fund for social security (Statutory Order 259/89 of 14 August 1989).
2. Old-age, survivors	See "Invalidity".	Current income financing ('pay as you go').	Current income financing (pay-as-you-go).	Current income financing and consolidation fund (see "Invalidity").
3. Employment injuries and occupational diseases	System for spreading the charges and creation of a reserve fund (minimum: 3.3 times the amount of annual pensions of the general scheme, excluding the redemption of annuities).	No application.	Pay-as-you-go system.	<p><i>Employment injuries:</i> Mixed system ('pay as you go' and capital cover system).</p> <p><i>Occupational diseases:</i> 'pay as you go'.</p>

Table II

	Financing			
	Finland	Sweden	United Kingdom	
7. Family allowances	Financed by state.	Financed by taxes.	Financed by the State.	7. Family allowances
Financing systems for long-term benefits				Financing systems for long-term benefits
1. Invalidity	<p><i>National pension:</i> Current income financing („pay as you go“). <i>Employment pension:</i> Mixed system: partly funded and partly „pay as you go“.</p>	<p>Current income financing („pay as you go“). <i>Supplementary pensions:</i> Mixed system („pay as you go“ and capital cover).</p>	<p>Current income financing („pay as you go“).</p>	1. Invalidity
2. Old-age, survivors	<p><i>National pension:</i> Current income financing („pay as you go“). <i>Employment pension:</i> Old age: mixed system: partly funded and partly „pay as you go“. Survivors: „pay as you go“.</p>	<p>Current income financing („pay as you go“). <i>Supplementary pensions:</i> Mixed system („pay as you go“ and capital cover).</p>	<p>Current income financing („pay as you go“).</p>	2. Old-age, survivors
3. Employment injuries and occupational diseases	Mixed system: partly funded (pensions) and „pay as you go“ (index increases).	Mixed system: „Pay as you go“ and capital cover.	Financed by the Government.	3. Employment injuries and occupational diseases

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Table III

Health Care

	Belgium	Denmark	Germany	Greece
Legislation	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883	Law of 1934.
1. First law	Law on the compulsory Insurance for Health Care and Sickness Benefits, co-ordinated on 14 July 1994.	Public health insurance: Law of 9 June 1971, amended. Hospitals: Law of 19 June 1974, amended.	Reich Insurance Code (RVO) of 19 July 1911 and amendments. Social Code, Book IV, of 23 December 1976 and amendments.	Law of 14 June 1951, modified.
2. Basic legislation	Law on hospitals, co-ordinated on 7 August 1987. Law of 27 June 1969.		Social Code, Book V, introduced by the Health Reform Act of 20 December 1988 and most recently further developed by the First and Second Acts for the Reorganisation of the Statutory Sickness Insurance of 23 June 1997. <i>Long-term Care Insurance (Pflegeversicherung):</i> Law of 26 May 1994, last changed through the first amendment to the Social Code Book XI dated 24.06.1996.	
Beneficiaries	All salaried workers and assimilated categories, such as: <ul style="list-style-type: none">• Pensioners (including widows and widowers, orphans, and disabled persons).• Unemployed persons.• Handicapped persons.• Higher education students.• Certain members of the clergy and of religious communities.• Persons listed on the national register as individuals.• Certain members of the former public service in Africa.	All residents.	<ul style="list-style-type: none">• All persons in paid employment and those receiving vocational training, trainees.• Pensioners with a sufficient period of insurance.• Unemployed, receiving benefits of unemployment insurance.• Handicapped persons in sheltered employment.• Trainees in vocational rehabilitation so as people being trained for some form of employment in special youth training institutions.• Students of recognised higher education.• Farmers, and helping members of their family.• Artists, and writers.• Personally insured etc.• Dependants.	<ul style="list-style-type: none">• Employees and persons assimilated thereto.• Pensioners.• Unemployed.
1. Field of application				
2. Membership ceiling	No ceiling.	No ceiling.	Old <i>Länder</i> : DEM 75,600 (ECU 38,253) New <i>Länder</i> : DEM 63,000 (ECU 31,877)	No ceiling.

Table III

Health Care				
Spain	France	Ireland	Italy	
Law of 14 December 1942. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Decree no. 2766 of 16 November 1967. Decree no. 1088 of 8 September 1989. Law 14 of 25 April 1986 (General Health Law).	Laws of 5 and 30 April 1930. Social Security Code, Book III. Decree of 29 December 1945, amended. Law no. 92-772 of 29.7.92. Decree no. 93-687 of 27.3.93.	Law of 1911. 1970 Health Act. 1991 Health Amendment Act. 1996 Health (Amendment)(No. 3) Act.	Law of 20 May 1928, no. 1132. Law of 23 December 1978, no. 833, instituting the National Health Service. Statutory Order of 30 December 1992, no. 502.	Legislation
• Salaried workers and persons assimilated there to. • Pensioners and persons in receipt of regular cash benefits. • All residents with insufficient means of existence.	• All employees or persons assimilated thereto. Non-wage workers and salaried workers belonging to certain special schemes not covered by the general scheme. • Pensioners. • Unemployed persons. • Certain persons are included in the general scheme: beneficiaries of certain allowances (API, AAH, RMI); students; priests and members of religious congregations; prisoners; personally insured etc.	All persons "ordinarily resident" in Ireland. Full eligibility: needy persons whose incomes are below a certain threshold. Limited eligibility for remainder of population.	All residents (including foreign residents) who are registered at the National Health Services (S.S.N.).	Beneficiaries
No ceiling.	No ceiling.	No ceiling.	No ceiling.	1. Field of application 2. Membership ceiling

Table III

Health Care

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 31 July 1901.	Law of 1 November 1941.	Law of 30 March 1888.	Law of 1935.
1. First law	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	Health Insurance Act (ZFW): Law of 15 October 1964. Exceptional Medical Expenses Act (AWBZ): Law of 14 December 1967 introducing general insurance for serious risks.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Federal Hospitals Act of 18 December 1956 (KAG) and Hospitals Acts of the <i>Länder</i> and amendments.	Decree no. 45266 of 23 September 1963, as since amended on several occasions. Law 56/79 of 19 September 1979. Law 48/90 of 24 August 1990. Statutory Order No. 10/93, 15th January 1993. Statutory Order No. 11/93, 15th January 1993.
2. Basic legislation				
Beneficiaries				
1. Field of application	<ul style="list-style-type: none"> • All persons in paid employment (salaried or self-employed worker). • Pensioners. • Unemployed persons. • Persons in receipt of a replacement income from which contributions are deducted. • Beneficiaries of a supplement to the guaranteed minimum income. • Persons voluntarily insured. 	<p><i>Health Insurance Act (ZFW)</i>:</p> <ul style="list-style-type: none"> • All persons under 65 in paid employment. • Recipients of social security benefits up to the age of 65. • Persons of 65 or older when insured under the Health Insurance Act before reaching the age of 65. • Option for persons of 65 or older if taxable household income is below NLG 35,550 (ECU 15,960). <p><i>Exceptional Medical Expenses Act (AWBZ)</i>:</p> <ul style="list-style-type: none"> • All residents. • Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands. 	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Pensioners. • Unemployed persons receiving benefits from unemployment insurance. • Participants of vocational rehabilitation. • Persons rendering their military or civilian service. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons carrying out a "free contract of employment". • Persons voluntarily insured. <p>No compulsory insurance if the income is below the limit of ATS 3,830 (ECU 275) per month.</p>	All residents. Subject to reciprocity principle where nationals of other states are concerned.
2. Membership ceiling	No ceiling.	<p><i>Health Insurance Act (ZFW)</i>:</p> <p>Insured persons under 65: NLG 62,200 (ECU 27,934) per year,</p> <p><i>Exceptional Medical Expenses Act (AWBZ)</i>:</p> <p>No ceiling.</p>	No ceiling.	No ceiling.

Table III

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

Table III

Health Care

	Belgium	Denmark	Germany	Greece
3. Eligible dependants	Dependants, subject to certain conditions.	None.	Spouse and children, income not exceeding DEM 620 (ECU 314) in old Länder and DEM 520 (ECU 263) in new Länder per month, provided they are not insured in their own right, or active as self-employed. Age limit for children. Some other exclusions.	Dependant members of the insured family.
4. Special rules for pensioners	Reduction of 3.55% in benefits as long as payment not reduced below BEF 45,939 (ECU 1,127) per month or BEF 38,762 (ECU 951) if no dependants.	No special rules for pensioners.	Same entitlement to benefits in kind for the pensioner himself and for his (her) dependants. Pensioner's participation in obligatory contributions according to the general contribution rate of the sickness fund of the pensioner, half each being paid by pensioner and body granting pension.	No special rules for pensioners.
Conditions				
1. Qualifying period	The proof of payment of minimum contributions for the past year usually opens entitlement to health care benefits for the following calendar year. In special cases: qualifying period of 6 months comprising 120 working days.	6 weeks for new residents.	<i>Sickness Insurance:</i> No period of work and membership required. <i>Long-term Care Insurance:</i> Persons having been compulsorily insured since 1 January 1995 are eligible for benefits without any qualifying period. Persons whose membership starts after 31 December 1995 are entitled to benefits if they have been insured - either personally or as a member of the contributor's family - for a certain qualifying period. This period is increasing every year for one year until the end of 1999. As from 1 January 2000, they must have been insured for at least five years before claiming benefits. Children qualify for benefits, if one parent has completed the qualifying period.	50 days of work subject to contribution over the preceding year, or in the 12 first months of the 15 months preceding the illness.

Table III

Health Care

Spain	France	Ireland	Italy	
Persons living with and dependant on the insured person: spouse, children, brothers and sisters, relatives in the ascending line and their spouses and, exceptionally, de facto dependants. Divorce and judicial separation do not forfeit entitlement to health care of spouse and descendants, or of cohabitants if they are not entitled to a benefit themselves.	Spouse, dependant children, relatives in the ascending, descending and collateral lines (subject to certain conditions), partner living together with and being economically dependent on the insured person. Any other person living with the insured for at least 12 consecutive months and dependent on him or her.	Dependant members of the insured person's family.	All residents.	3. Eligible dependants
Do not pay contributions. Are not required to contribute towards the cost of pharmaceutical products.	<ul style="list-style-type: none"> • Holders of an invalidity pension (<i>pension d'invalidité</i>) are covered 100%. • Those receiving a pension due to work injury (<i>rente d'accident de travail</i>) at a rate > 66.66% are covered 100% together with their family members. 	There are higher income guide-lines for persons aged 66 or over.	No special rules.	4. Special rules for pensioners
No qualifying period required.	The insured must have paid sufficient contributions (6.8%) calculated on the basis of n times the minimum wage SMIC of FRF 39.43 (ECU 6) per hour as of 1.7.1997: 2,030 times in a year or 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked.	Must be "ordinarily resident" in Ireland.	Membership as of registration with the National Health Service (S.S.N.).	Conditions
				1. Qualifying period

Table III**Health Care**

	Luxembourg	Netherlands	Austria	Portugal
3. Eligible dependants	Spouse, relatives or non-blood relations of the 1st/2nd/3rd degree who, in the absence of a spouse, look after the insured person's house, children until they become entitled to family allowances (extensions are permitted in certain cases).	Subject to certain conditions covered under the Health Insurance Act can be extended to the partner (up to the age of 65) of an insured person (subject to the insured person being the breadwinner) and children (depending on their being largely maintained by the insured person).	Spouse and children as far as they are not insured in their own right. Age limits for children.	
4. Special rules for pensioners	Compulsory contribution of 5.1% of the pension, half being paid by the body granting the pension. If the beneficiary carries on an occupational activity, membership is required by reason of those activities. Same contribution ceiling as for employed insured persons. Minimum contribution payable on the minimum social wage plus 30%, i.e. LUF 60,157 (ECU 1,476). If the pension is below the minimum, the pensioner pays the contribution in proportion to the pension he is receiving and the body granting the pension pays the difference.	Insurance under the Health Insurance Act (ZFW): <ul style="list-style-type: none">• Beneficiaries of incapacity pensions if the incapacity is over 45%• Beneficiaries of widows' or orphans' pensions.• Beneficiaries of unemployment benefits calculated to 70% of reference earnings if they were member of the compulsory scheme.	The same benefits in kind for themselves and dependants. The pension insurance funds transfers the amount of 7.61% of the expenses for pensions to sickness insurance; to this pensioners contribute with a contribution of 3.75% of their pensions.	No special rules for pensioners.
Conditions				
1. Qualifying period	No period of work and membership required, except for voluntary insurance where a three-month period is applicable.	No qualifying period required. Entitlement to care subject to registration with a health insurance fund.	No qualifying period (Exception: certain benefits which are within the insurance funds' discretion; for voluntarily insured persons the qualifying period is 6 months).	No qualifying period required.

Table III

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

Table III

Health Care

	Belgium	Denmark	Germany	Greece
2. Commencement of benefits	From beginning of illness, or exceptionally from end of qualifying period.	From beginning of illness.	As a rule from beginning of illness; exception: claimants must fulfil conditions of entitlement for receiving dentures (for certain categories of persons). <i>Long-term Care Insurance:</i> from the moment the application is filed, at the earliest from the time the need for care has been proven.	From beginning of illness.
3. Duration of benefits	Unlimited as long as conditions for entitlement are fulfilled.	Unlimited.	Unlimited. When an employee withdraws from the insurance scheme, benefits cease to be paid basically at the end of membership; for compulsory members entitlement to benefits continues for maximum one month after end of membership.	Unlimited.
Organisation				
1. Doctors				
• Approval	All doctors registered with the Order of Doctors and approved by the Minister of Public Health.	All doctors qualified to practise (numbers limited by district according to number of inhabitants).	Contract doctors are formed into "associations of sickness fund doctors" (<i>Kassenärztliche Vereinigungen</i>) at regional and national level. In certain cases, hospital doctors who have completed a course of further training, doctors in hospitals and rehabilitation institutions, in special cases doctor-run institutions.	Doctors employed by the insurance institute (IKA).
• Payment	Scales of fees fixed by agreement between the insuring bodies and doctors' organisations or, failing this, laid down officially. If no contract exists or for non-approved doctors, fees fixed freely by doctors and the insurance refund is laid down by royal decree.	Fees are fixed by agreement between the Doctors' Organisation and the public health insurance. Fees are calculated according to the number of patients registered and of the medical services performed. Specialists are paid a flat-rate sum for each medical action.	Remuneration package to the doctors' association by the sickness insurance fund: • Fixed point values for medical acts performed within the framework of the regular medical act volume, with progressive decrease in case of excess based on the uniform valuation scale (Fee index for all medical acts that can be charged) or, alternatively, • Lump sum remuneration forms (fixed amount per sick case, per head, singly or in combination) The association of sickness fund doctors distributes the remuneration package among the contract doctors on the basis of a certain scale (payment distribution scale).	Doctors are paid by the insurance institution.

Table III

Health Care

Spain	France	Ireland	Italy	
From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits
Unlimited. In case of cessation of contributing membership, benefits will be continued (subject to condition of duration of membership in relation to seniority) for: <ul style="list-style-type: none"> • If care commenced prior to cessation of membership, 52 weeks for insured person and 39 weeks for dependants. • If care commenced after cessation of membership, 39 weeks for insured person and 26 weeks for dependants. 	Unlimited (or until 12 months after termination of membership).	Unlimited.	Unlimited.	3. Duration of benefits
Public Health Services (Servicios Pùblicos de Salud) appoint doctors to vacancies on the basis of competitive examinations.	All doctors qualified to practise.	Doctors participate in the general medical services on the basis of a contract agreed by the Department of Health with the "Irish Medical Organisation".	Doctors employed either by the regional health administrations, or by the hospitals. General practitioners and specialists approved under special contracts.	Organisation 1. Doctors <ul style="list-style-type: none"> • Approval
General practitioners and specialists working outside hospitals are, in general, paid on the basis of lump sum determined by the number of insured persons entered on their list, thereby guaranteeing a minimum level of earnings. Hospital doctors are, in general, paid on the basis of a monthly salary plus certain supplementary payments.	Scales of fees fixed by a national agreement or by interministerial decree. These scales may be exceeded: For agreed physicians working in the so-called „free fee“ sector, or having acquired a special qualification before 1980.	Doctors are paid an annual capitation fee per eligible patient in accordance with a scale of fees agreed with the "Irish Medical Organisation".	Employed doctors: Variable monthly wages, determined by the government according to professional categories. Approved doctors: Flat-rate amount per capita.	• Payment

Table III

	Health Care			
	Luxembourg	Netherlands	Austria	Portugal
2. Commencement of benefits	From beginning of illness.	From beginning of illness.	From beginning of illness.	From beginning of illness.
3. Duration of benefits	Unlimited. In the event that membership contributions are stopped, cover continues to be provided for the rest of the month and for the 3 following months.	Unlimited. Physiotherapy: entitlement to Physiotherapy of 9 treatments per indication per year.	Unlimited (also valid after the termination of the membership, as long as it is the same illness).	Unlimited.
Organisation	All doctors qualified to practise.	All doctors qualified to practise with whom a health insurance fund has entered into a contract.	The relationship between medical doctors and insurance funds is governed by individual contracts, the contents of which are determined to a far-reaching extent by overall contracts with the Regional Chambers of Medical Doctors.	Doctors employed either by regional health authorities or by hospitals. Specialists approved under agreement between the Order of Medical Practitioners and the Ministry of Health for the purpose of consultations for persons unable to reach an official clinic within a specified time.
1. Doctors • Approval				
• Payment	Fees according to collective agreements. Scales of fees are linked to the trend of reasonable compensation of employees. Payment for treatment.	Direct payment of fees by the sickness fund: Flat-rate per insured person according to the system of lists (family doctor principle).	Fees are laid down in the overall contracts between the Regional Chambers of Medical Doctors and the insurance funds (flat-rate per person, per sick case or per medical treatment or a combination of all).	Employed doctors: monthly salary set by government, varying according to professional category. Approved doctors: payment per item of service.

Table III

	Health Care			
	Finland	Sweden	United Kingdom	
2. Commencement of benefits	From beginning of illness.	From beginning of illness.	From beginning of illness.	2. Commencement of benefits
3. Duration of benefits	Unlimited.	Unlimited.	Unlimited.	3. Duration of benefits
Organisation				Organisation
1. Doctors	All doctors must be approved by the National Board of Medicolegal Affairs.	All doctors qualified to practise are able to be affiliated to the sickness insurance.	Doctors under contract with Local Health Authorities.	1. Doctors
• Approval				• Approval
• Payment	Doctors working at public hospitals or health centres are salaried by municipalities. Private doctors are paid on a fee-for-service basis.	Doctors employed by the public health authorities are paid an income. Private practitioners affiliated to a county council paid according to a tax which is fixed after negotiations between the government and the doctors' organisations.	GPs are reimbursed all expenses incurred in the delivery of general medical services, and provided with a net income for doing so. Some practice expenses are reimbursed to the individual GP who incurs them (e.g. staff and premises costs). All remaining expenses (e.g. heating and lighting, cars and travelling expenses) and the GPs income are paid through a system of fees and allowances. Fees and allowances depend on the number and ages of registered patients, whether they live in rural or deprived areas, the provision of specific services (such as family planning advice or maternity services) and the achievement of target levels of coverage for childhood immunisations and cervical cytology screening.	• Payment

Table III

Health Care

	Belgium	Denmark	Germany	Greece
2. Hospitals	Establishments approved by the Minister of Public Health, scales of fees fixed by agreements or, failing this, by the public authorities.	Public hospitals established by regional health authorities. Private hospitals: the regional health authorities may conclude agreement with some of the private hospitals.	The sickness funds pay in-patient care in university clinics and hospitals included in the Land's hospital requirement plan or with which agreements have been concluded (approved hospitals). Rates fixed by negotiation. Care facilities: remuneration is arranged with those institutions which are approved care facilities based on the long-term care insurance.	Public hospitals and registered private clinics and hospitals of IKA.
Benefits				
1. Choice and payment of doctor	Free choice of doctor. Advance on fees by insured person and, in exceptional cases, co-payment by the sickness fund. Refund at the agreed or official rate. Direct payment of provider of care by the insurance fund, if beneficiary is hospitalised.	<i>Category 1:</i> Free choice of doctor (once in a period of 6 months) registered with the district. No fees payable for care given by the chosen doctor. <i>Category 2:</i> Free choice, but the insured person has to pay part of the costs.	Free choice among contracted sickness insurance fund doctors. System based in principle on benefits in kind. No fees paid by insured; fees are paid by the association of sickness fund doctors. Insured patients can choose cost repayment instead of benefits in kind.	There is no option for the doctor's choice. The insured goes to the local insurance institute doctor. No fees.

Table III

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

Table III

Health Care

	Luxembourg	Netherlands	Austria	Portugal
2. Hospitals	Separate budget for each hospital on the basis of its predicted activities (with the exception of the doctors' fees which are paid for each treatment).	Public hospitals: Rates fixed by the public authority.	Public hospitals are obliged to accept each person in need of medical treatment in the general scale of fees. In order to ensure treatment in public hospitals (non-profit institutions), state funds were set up as of 1 January 1997 in the 9 <i>Länder</i> . These funds are responsible for the handling of treatment in each individual case. The costs of treatment are usually determined according to achievement-oriented criteria. The sickness insurance contributes to the expenses through a flat rate contribution independent of the individual case. Private law contracts were concluded with those hospitals (in most cases profit-oriented) which do not belong to the state funding. The state funds receive that portion of their expenses which is not covered in the flat rate contribution by the health insurance through taxes.	Public hospitals. Admission to private hospitals and clinics where public hospitals cannot provide treatment required within a period of three months.
Benefits				
1. Choice and payment of doctor	Free choice of doctor for each complaint, treatment abroad subject to approval of sickness fund. Fees first paid by the insured person which are in turn refunded by sickness funds.	Free choice of doctor (twice a year) by registering with a doctor who has entered into contract with a health insurance fund. Benefit in kind: No fees. Direct payment (flat-rate per insured person) by the health sickness fund.	Free choice of doctors who have concluded an individual contract (<i>Vertragsärzte</i>). No fees paid by the insured person, the payment is made by the insurance fund.	Free choice of general practitioner/ specialist working either in health centres or under agreement. No fees to be paid (National Health Service).

Table III

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

Table III

Health Care

	Belgium	Denmark	Germany	Greece
2. Patient's participation	<p>Insured person's share must not exceed 25% for general medical care. In special cases, however, it can amount to 30, 35 or 40%. In principle, no share borne for technical benefits.</p> <p>In excess of a certain annual amount paid by the insured themselves (so-called social exemption), certain categories of insured no longer need to contribute to the medical costs and will benefit from this point onwards from free health care services.</p> <p>A tax reimbursement for all insured whose personal payments exceed a certain upper-limit, which varies according to household income (tax exemption).</p> <p>Notably excluded from tax and social exemptions: medicine.</p> <p>Preferential treatment for certain groups: the disabled, pensioners, widows/widowers, orphans, those benefiting from old-age income, claimants of minimum subsistence resources (<i>minimex</i>), handicapped children benefiting from family benefit supplements and persons benefiting from a handicap allowance granted if the family's annual gross taxable income is less than a maximum of BEF 465,211 (ECU 11,411) + BEF 86,123 (ECU 2,113) per dependant.</p>	<p><i>Category 1:</i> No charges. (Treatment by the chosen GP or a specialist to whom he refers the patient.)</p> <p><i>Category 2:</i> The part of expenses which exceeds the amount fixed by the public scheme for Category 1.</p>	<p>No participation in the case of treatment by contracted doctors, except in the case of treatment (e.g. massages, baths or physiotherapy) which is also part of the prescribed cure, 15% has to be paid by the patient, except for children or hardship cases.</p>	<p>No participation.</p>

Table III

Spain	France	Ireland	Italy
No participation.	<p>Share borne by insured person (statutory):</p> <ul style="list-style-type: none"> • 30% for doctors' fees, • 25% for consultations given in hospitals, • 20% for hospital treatment. <p>Not required for certain complaints and for those complaints only.</p>	<p>General Medical Care:for persons with full eligibility no charge. Others pay the whole cost of services except in cases of certain serious or long-term diseases and disabilities.</p> <p>Specialists:Specialist services in hospitals are free of charge for everybody.</p>	<p>Tests, visits to a specialist and medication of group B are free of charge for:</p> <ul style="list-style-type: none"> • children up to 6 years, • and persons aged over 65 if they come from a family whose income is below ITL 70,000,000 (ECU 36,045); • recipients of minimal pensions aged over 60 and unemployed persons with an annual family income of less than ITL 16,000,000 (ECU 8,239); this limit amounts to ITL 22,000,000 (ECU 11,328) for a couple and is increased by ITL 1,000,000 (ECU 515) for each dependent child; • recipients of social pensions; • those with serious complaints of for patients waiting for a transplantation. • Other insured persons pay up to ITL 70,000 (ECU 36) for each prescription. <p>In the case of pregnancy all tests are free of charge if carried out within the framework of the public health service.</p> <p>For each test carried out or each visit to a specialist the insured person is expected to contribute ITL 6,000 (ECU 3.10). If more than one service rendered in the same specialised field, the insured person contributes 50% of the costs, with a ceiling of ITL 70,000 (ECU 36).</p>

2. Patient's participation

Table III**Health Care**

	Luxembourg	Netherlands	Austria	Portugal
2. Patient's participation	Share borne by insured person: 20% of the ordinary tariff for visits for the first medical visit in any 28 day period; 5% for other visits or consultations. No charge in cases of hospitalisation. No restriction for seeing a specialist.	Share borne by insured person: 20% of the costs with a maximum of NLG 200 (ECU 90) per year. Exceptions are made for doctor, dentist, obstetric care and medical care during confinement. For certain categories of people (pensioners/low income) the maximum share borne is NLG 100 (ECU 45) per year. Under the Exceptional Medical Expenses Act (AWBZ) a share must be borne by insured persons over 18, for nursing home care with a maximum of NLG 3,150 (ECU 1,414) per month.	As of 1.1.1997 patients will pay a contribution amounting to ATS 50 (ECU 3.60) on each certificate for treatment by a doctor or a dentist (except in the case of children, pensioners and the needy).	Variable insured person's share set by government. Exemption for some specific groups, e.g. pregnant women, children under 12 years, pensioners with income below the national minimum wage, persons responsible for certain handicapped young people, the socially and economically disadvantaged.

Table III

	Finland	Sweden	United Kingdom
2. Patient's participation	<p><i>Health Centre:</i> Physician services maximum FIM 50 (ECU 8.40) for the first three visits in a calendar year or an annual fee of maximum FIM 100 (ECU 17) for 12 months depending on the municipality; most other services free of charge. Children under the age of 15 are exempt from the fee.</p> <p><i>Hospital:</i> The fee for an out-patient visit is FIM 100 (ECU 17). The fee for in-patient care is FIM 125 (ECU 21) a day. The fee for in-patient care in psychiatric units is FIM 70 (ECU 12).</p> <p><i>Private doctor:</i> The patient pays doctor's basic fee which, as far as it does not exceed a fixed tariff, is refunded by 60% from the sickness insurance. For treatment costs on prescription by certain other medical staff, the patient's own liability is FIM 70 (ECU 12) and 25% of the excess amount within a fixed tariff.</p>	<p>The insured person pays between SEK 60 (ECU 5.90) and SEK 130 (ECU 15) per visit to a doctor. For specialist care the patient pays between SEK 150 (ECU 17) and SEK 260 (ECU 30). Emergency cases: between SEK 100 (ECU 11) and SEK 300 (ECU 34). Below the age of 20 no charge.</p>	2. Patient's participation

Table III

Health Care

	Belgium	Denmark	Germany	Greece
3. Hospitalisation	<p>Free choice among approved hospitals.</p> <p>Complete refund (public ward). Save for a participation of BEF 450 (ECU 11) per day.</p> <p>For dependants, those benefiting from the preferential scheme and the unemployed found to qualify as an unemployed single for at least 12 months or unemployed with a dependant: BEF 150 (ECU 3.70) per day.</p> <p>Where hospitalised within a psychiatric home for more than 5 years: BEF 750 (ECU 18) per day. For dependants, those benefiting from the preferential scheme and the unemployed found to qualify as an unemployed single for at least 12 months or unemployed with a dependant: BEF 450 (ECU 11) per day.</p> <p>Fixed contribution by the insurance for approved homes for the aged, nursing homes and psychiatric homes.</p> <p>Hospitalisation fee: BEF 1,100 (ECU 27).</p>	<p>Free choice of regional public hospitals.</p> <p>Public hospitals and approved private establishments: No charge.</p> <p>Non-approved private establishments: patients pay all costs. In the case where a public hospital refers a patient to a private establishment: no charge.</p>	<p>Free hospitalisation in a shared room with exception of participation of DEM 17 (ECU 8.60) (old <i>Länder</i>) or DEM 14 (ECU 7.10) (new <i>Länder</i>) per calendar day during a maximum of 14 days.</p> <p>Duration of benefit: Unlimited, in principle.</p>	<p>The insured has the right to hospitalisation in a public hospital or in a registered clinic designated by the insurance institute or in an IKA hospital.</p> <p>No charge, in case of hospitalisation, for the insured.</p>
4. Sanatoriums	See "Hospitalisation".	See "Hospitalisation".	Treatment in sanatoriums may be provided if necessary. Participation of insured: DEM 25 (ECU 13) (old <i>Länder</i>) and DEM 20 (ECU 10) (new <i>Länder</i>) per day, in the case of rehabilitation subsequent to treatment DEM 17 (ECU 8.60) (old <i>Länder</i>) or DEM 14 (ECU 7.10) (new <i>Länder</i>).	See "Hospitalisation".
5. Courses of treatment	<p>Preventive health centres and centres for underdeveloped children: Daily contribution of insurance calculated by INAMI (<i>Institut National d'Assurance Maladie-Invalidité</i>) on real cost.</p>	See "Hospitalisation".	<p>Payment of medical services for ambulatory preventive or rehabilitative courses; contribution to the other costs (accommodation, nursing, transportation) up to DEM 15 (ECU 7.80) per day. Full compensation with DEM 25 (ECU 13) (old <i>Länder</i>) and DEM 20 (ECU 10) (new <i>Länder</i>) paid by the insured patient per (calendar) day or contribution of sickness funds for preventive and curative courses for mothers. Full compensation for institutional preventive or rehabilitative courses, except for copayment of insured person of DEM 25 (ECU 13) (old <i>Länder</i>) and DEM 20 (ECU 10) (new <i>Länder</i>) per day.</p>	Partial contribution by the insured.

Table III

Health Care

Spain	France	Ireland	Italy
Surgery: entirely free of charge. For other reasons: Authorised by administering body either automatically or on medical application where necessitated by diagnosis or patient suffering from a communicable disease or conduct or behaviour of the patient is such as to require constant attention.	Free choice among public and private (approved) hospitals. Participation of the insured: 20%. in general. No participation from 31 st day of hospitalisation for treatment or series of treatments above K 50 (scale of sicknesses). Participation for hospitalisation: FRF 70 (ECU 11) per day, including the day of discharge. Duration of coverage: Unlimited, subject to sickness fund's prior approval.	<ul style="list-style-type: none"> • Persons with full eligibility: No charge. • Persons with limited eligibility: Charge of IEP 25 (ECU 32) per night in a public ward up to a maximum of IEP 250 (ECU 324) on any 12 month consecutive period. • Persons who attend the Accident and Emergency Department directly without having a letter of referral from their general practitioner are liable for a charge of IEP 20 (ECU 26) which applies to the first visit for any episode of care only. No charge applies to attendances at out-patient clinics. • Private hospitals and homes: Patient is liable for all costs except that in some nursing homes financial aid is given towards the cost of maintenance. • Infectious diseases treatment: Free of charge to all persons. Unlimited duration. 	Free choice of public or private hospital among those registered under the scheme. Direct assistance free (sharing a room). 3. Hospitalisation
See "Hospitalisation".	Subject to sickness fund's prior approval: No share borne by insured person.	See "Hospitalisation".	See "Hospitalisation". 4. Sanatoriums
Precautionary measures. Thermal baths possible under certain conditions.	Subject to sickness fund's prior approval: refund of medical fees and cost of treatment in a thermal centre. No daily allowances in principle (except for social and medical treatment provided by the sickness fund).	Health examination service for pre-school children and pupils of national schools. All necessary follow-up services for defects discovered at such examinations. A national screening service for scoliosis. Immunisation, diagnostic and hospital services for infectious diseases available without charge to all. See also "Other benefits".	Thermal cures: subject to prior approval of the local health unit. Participation: ITL 6,000 (ECU 3,10) for the prescription, plus 50% of fixed rates, with a maximum of ITL 70,000 (ECU 36) for each course of treatment.
			5. Courses of treatment

Table III

Health Care

	Luxembourg	Netherlands	Austria	Portugal
3. Hospitalisation	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund). Participation in maintenance costs: LUF 219 (ECU 5.40) per day of hospitalisation.</p>	<p>Free choice among hospitals or institutions approved by the Minister of Health. No share borne by the beneficiary in the lower class of accommodation. Admission must be authorised by the health insurance fund. Duration of benefit: as long as indicated (after a year taken over by cover under the Exceptional Medical Expenses Act AWBZ).</p>	<p>Full coverage of expenses in the general scale of fees of a public or private hospital (which has concluded a contract), with the exception of a minor participation of an amount of max. ATS 70 (ECU 5) per day which can only be claimed for a maximum of 28 days per calendar year. For the hospitalisation of a dependant a 10%-contribution for a period of 4 weeks. Duration of benefit: as long as required.</p>	<p>Free choice among public hospitals and, if there is a waiting list, institutions approved by the Ministry of Health. No participation in charges in public ward (or in private room if recommended by the doctor). If in private room freely chosen by beneficiaries, charges are payable in full by the beneficiaries, as well as private hospital and clinic charges.</p>
4. Sanatoriums	No specific provisions.	See "Hospitalisation".	<p>Medical rehabilitation measures may be granted if necessary. Contribution amounts to ATS 75 (ECU 5.40) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.</p>	See "Hospitalisation".
5. Courses of treatment	Subject to approval.	No benefits.	<p>May be granted if necessary (in institutions of the insurance funds, contract institutions or in the form of supplements). Contribution amounts to between ATS 75 (ECU 5.40) and ATS 191 (ECU 14) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.</p>	Reimbursement of cost of treatment in thermal centres in line with prevailing official scale, after receiving permission.

Table III

Health Care

	Finland	Sweden	United Kingdom	
3. Hospitalisation	<p><i>Public hospital:</i> Hospital fee of FIM 125 (ECU 21) a day. Patient under the age of 18 may be charged only for the first seven treatment days in a calendar year. Patient receiving long-term care (over three months) are charged a fee in accordance with their means. Such a fee, however, may be no more than 80% of the patient's net monthly income.</p> <p><i>Private hospital:</i> Part of the doctor's fee and costs for examination and care are refunded by the sickness insurance.</p>	<p>Free choice of regional public hospitals and approved private establishments. The patient will be charged maximum SEK 80 (ECU 9.20) per 24 hours.</p>	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>	3. Hospitalisation
4. Sanatoriums	See „Hospitalisation“.	See "Hospitalisation".	See "Hospitalisation".	4. Sanatoriums
5. Courses of treatment	See "Patients' participation".	See "Hospitalisation".	<p>No charge, except where the patient asks for special amenities or for extra treatment which is not clinically necessary.</p>	5. Courses of treatment

Table III

Health Care

	Belgium	Denmark	Germany	Greece
6. Dental treatment	<p>Comprising preventive and conservative treatment, extractions, dental prosthesis, orthodontic treatment.</p> <p>Refund:</p> <ul style="list-style-type: none"> • Of cost of treatment: See medical care • Of cost of dental plates, etc., subject to sickness fund doctor's approval, up to 100% if patient is over 50, or if younger, affected by specific complaints justifying the intervention of the insurance. 	<p>Cost to insured person in both categories: From 35% to 60% of cost of treatments on list. 100% for treatment not included in the list.</p> <p>Treatment is free for children and partially covered for handicapped persons.</p>	<p>A system encompassing all age groups of prophylactic measures designed to prevent dental disease.</p> <p>Full compensation of conservative dental treatment, including dental prophylactics.</p> <p>Since dentures are avoidable through regular dental care and by taking advantage of existing prophylactic measures, those born after 1978 have no entitlement to dentures (exceptions: in the case of accidents, serious and unavoidable diseases of the chewing system, general diseases and their consequences.)</p> <p><i>For those born before 1929:</i></p> <p>For dentures, reimbursement of fixed benefits which are based on standardised forms of care and not on the concrete dental treatments performed in the individual case. Fixed benefits include all dental treatments in one payment. The fixed benefits were determined in 1997 on the basis of 50% of the level of care in effect.</p> <p>When the insured person takes measures to maintain healthy teeth, the fixed benefit is increased by a bonus of 20% .</p>	<p>As for health care but charge of 25% for dental prosthesis.</p>

Table III

Health Care

Spain	France	Ireland	Italy
Comprising extractions and certain types of treatment. Certain financial aids for dental prosthesis. In the event of an employment injury or in the case of an occupational disease, oral and facial surgery are also covered.	Comprising preventive and conservative treatment, extractions and (submit to approval) dental prosthesis, orthodontic treatment. Refund: according to fixed rate as for medical care. Share borne by the insured person: 30%.	No charge for persons with full eligibility, children under 6 years of age and persons who attend national school up to the age of 14 years. No charge for insured persons who satisfy certain contribution conditions for scalings, examinations, and polishing. Limited charge for fillings, extractions and other services.	Free treatment in the centres of the National Health Service and from registered doctors.

6. Dental treatment

Table III

Health Care

	Luxembourg	Netherlands	Austria	Portugal
6. Dental treatment	<p>Comprising preventive and conservative treatment, extractions, orthodontic treatment, and prostheses. Refund of tariffs as established in the collective agreements.</p> <p>80% reimbursement in excess of an annual sum of LUF 1,334 (ECU 33) which is fully covered. Prostheses are 100% covered, unless the insured person did not regularly consult a dentist, in which case patient's participation is 80%. Supplements for prostheses and benefits are for necessary treatment only, any extra treatment is not covered.</p>	<p>Comprising dental care for children including preventive maintenance work, fluoride applications up to twice a year from the age of six, sealing, periodontal care and surgical treatment.</p> <p>Comprising for adults preventive dental care (check up at least one a year), dentures and specialist surgical treatment.</p>	<p>Dental treatment and (indisposable) dental prosthesis are granted according to the statutes. Medical treatment includes conservative, surgical and orthodontic treatments. The patient's or family member's contribution towards orthodontic treatment and removable dental prosthesis such as braces is between 25% and 50%. As of 1.1.1997 a contribution amounting to ATS 50 (ECU 3.60) is to be paid for each dental treatment certificate, except in the case of children, pensioners and the needy).</p> <p>For extra treatment and services (e.g. inlays and crowns) the insurance fund's subsidy is between ATS 325 (ECU 23) and ATS 2,960 (ECU 213) per unit.</p>	<p>Medical treatment in health centres. Reimbursement by health service in line with scale laid down by government, in the event of recourse to private health services. Dental prosthesis prescribed by Health Service: benefit of 75% of the price of the dental prosthesis according to scale. Dental prosthesis prescribed by private specialist: Fees paid by patient. Refund of 75% of the fee according to official scale.</p>

Table III

Health Care

	Finland	Sweden	United Kingdom	
6. Dental treatment	<p><i>Health Centre:</i> The patient normally pays a fee according to a basic fee and a fixed tariff for each intervention. Health Centres are allowed to fix their tariff within certain limits. They are all lower than those by private dentists. Persons under the age of 19 and war veterans receive dental treatment free of charge.</p> <p><i>Sickness insurance:</i> Dental expenses are partly refunded to persons born in 1956 or thereafter. For examination and preventive treatment, the rate of refund is 75% and for other treatment 60% of the fee up to a specified limit. No refund is provided in respect of ortho- and prosthetic treatment.</p> <p>For other persons costs for dental treatment are partly refunded only if the care was needed for the treatment of a disease other than the dental one. In addition, costs for examination and preventive treatment are refunded to persons born 1955 or before that, once in every three calendar years.</p>	<p>For children up to 20 years of age dental care is free of charge in the public dental care.</p> <p>For a visit to a private dentist the patient's part of the costs are:</p> <ul style="list-style-type: none"> • The whole cost up to and including SEK 1 300 (ECU 149); • 65% of costs above SEK 1,300 (ECU 149); • 30% of costs above SEK 13.500 (ECU 1,546). 	<p>Proportional charges for NHS dental treatment in the General Dental Service, including examination. 80% of cost of a course of treatment up to a maximum of GBP 330 (ECU 495).</p> <p>No charge for:</p> <ul style="list-style-type: none"> • women who are pregnant, or who have had a baby in the preceding 12 months, when the course of treatment starts; • people under 18; • those under 19 in full-time education; • people receiving income support, or income-related job seekers allowance, family credit or disability working allowance and their partners. <p>People on a low income may be able to get help with the cost of treatment.</p> <p>Dental treatment in the hospital and Community Dental services, however, is free except for dentures and bridges.</p>	6. Dental treatment

Table III**Health Care**

	Belgium	Denmark	Germany	Greece
7. Pharmaceutical products	<p>Insured person's share:</p> <ul style="list-style-type: none"> • Cat. A (serious illness): No charge. • Cat. B (useful drugs): 25%, ceiling BEF 370 (ECU 9.10). • Cat. C (less useful drugs): 50%, ceiling BEF 615 (ECU 15). • Cat. CS (ease drugs): 60%. • Cat. Cx (f.e. the pill): 80%. <p>Patients in hospital: BEF 25 (ECU 0.60) per day.</p> <p>Refund of cost of preparations by pharmacist: Maximum share of insured person BEF 35 (ECU 0,90) or BEF 70 (ECU 1.70). Exemption made for long lasting treatments.</p> <p>Charge reduced for those benefiting from the preferential scheme: Cat. B: 15%, ceiling BEF 245 (ECU 6). Cat. C: Ceiling BEF 370 (ECU 9.10). Refund of cost of preparations by pharmacist: BEF 0 (ECU 0), BEF 10 (ECU 0,20), BEF 20 (ECU 0,50) or BEF 70 (ECU 1.70) depending on social and therapeutic usefulness.</p>	<p>Cost to insured according lists of products:</p> <ul style="list-style-type: none"> • Very important products: 25% of cost; • Less important products: 50% of cost. <p>Insulin: No charge to the insured person.</p> <p>For each category, the proportion of the cost payable by the insurance schemes is calculated with reference to two similar medicines on the market at the lowest end of the price scale.</p>	<p>Insured person's contribution: A charge of DEM 9 (ECU 4.60), DEM 11 (ECU 5.60), DEM 13 (ECU 6.60), depending on the packet size of the pharmaceutical product prescribed, except for children and hardship cases. If there is a fixed-price for a group of products, the amount of contribution payable depends on this fixed price. In such cases, the patient must pay the difference between the fixed price and the prescribed product, in addition to the set prescription charge.</p> <p>Insured persons must pay for comfort drugs. Certain uneconomical drugs are not paid by the insurance.</p> <p>Members of family: As for insured persons.</p>	<p>Charge of 25% for medicaments prescribed by doctor.</p> <p>10% contribution towards cost of medication prescribed for certain illnesses (Parkinson's disease, Paget's disease, Crohn's disease, etc.).</p> <p>No charges payable in the event of an employment accident, for medication during pregnancy and for chronic illnesses (cancer, diabetes etc.).</p>
8. Prosthesis, spectacles, hearing-aids	Full refund of fees fixed by agreement.	Partial reimbursement.	<p>As long as no fixed amounts are established, the sickness funds cover the entire costs, when fixed amounts have been established, the costs will be covered up to this amount.</p> <p><i>Participation of the insured:</i></p> <p>For bandages, insoles, and aids for compression therapy: 20% of the amount to be covered by the sickness funds, with the exception of children and hardship cases.</p> <p>Payment of costs for a spectacle frame by the insured.</p>	Charge limited to 25% maximum.

Table III

Health Care

Spain	France	Ireland	Italy
Beneficiaries pay 40% of the price of medicaments. There is a 10% reduction of the price for certain special medicaments, with a maximum limit of ESP 400 (ECU 2.40). No charge whatsoever for: pensioners, patients undergoing residential hospital care, residents over 65 years of age with insufficient means of existence, as well as conscientious objectors performing social work.	Insured person's share: 35%, or 65% for drugs mainly meant for troubles or affections normally without gravity. 100% for ease drugs. No share required from long-term patient, only for the illness concerned.	No charge for persons with full eligibility. For those with limited eligibility, a refund of expenses over IEP 90 (ECU 117) per quarter. Persons suffering from a long-term condition are obliged only to pay IEP 32 (ECU 41) per month. No charge for persons suffering from mental handicap and mental illness (for persons under 16 years only) and from specified long-term illnesses in respect of drugs prescribed for treatment.	Classification of medication into three groups: <ul style="list-style-type: none"> • Group A: Medication termed "essential" for the treatment of more serious complaints: Free for all insured persons. • Group B: Medication for the treatment of serious complaints but less serious than those referred to in group A: Free of charge for some categories of persons as mentioned under item „Patient's contributions towards medical expenses“ and for the disabled. The rest of the population pays half price. • Group C: Other medication and medication for which a prescription is not required: The cost is borne fully by the insured person. Each prescription may not include more than 2 items. The patient is expected to contribute ITL 4,000 (ECU 2.10) for the prescription of 1 item and ITL 6,000 (ECU 3.10) for the prescription of 2 items; only the 100% disabled are exempt from making a contribution, and all medication essential for the treatment of very serious illnesses.
Provision and normal replacement of prosthesis, orthopaedic apparatus and wheelchairs free of charge. Grants may be made towards spectacles, hearing aids and other special types of prosthesis.	Subject to sickness fund's prior approval: refund of established fees (65%) and for major fittings (100%).	No charge for persons with full eligibility and for children under 6 years of age and national school pupils. Limited charges only levied on insured persons who satisfy certain contribution conditions.	No benefits.
7. Pharmaceutical products			
8. Prosthesis, spectacles, hearing-aids			

Table III

Health Care

	Luxembourg	Netherlands	Austria	Portugal
7. Pharmaceutical products	<p>Reimbursement according classification of drugs:</p> <ul style="list-style-type: none"> • Normal reimbursement: 80% • Preferential reimbursement: 100% • Reduced reimbursement: 40% • Non-refundable products and drugs. 	<p>Registration of insured person with a chemist who entered into contract with the health insurance fund.</p> <p>Benefit in kind. Insured person is entitled to a qualitatively good package of medicines without it being necessary to make additional payment. Besides this medical package medicines can be supplied and charged to the health insurance funds up to the average price per standard dosage of medicines which belong to a certain classified medical package, with an additional payment to be paid by the insured himself.</p>	Coverage of expenses for medically prescribed registered pharmaceutical products included in the List of Pharmaceutical Products (others: approved by medical superintendent or supervisory medical doctor). The charge amounts to ATS 43 (ECU 3.10) per item prescribed (free of charge for notifiable infectious diseases or in case of need).	Depending on type of illness, the state contributes 70% or 40% of the cost of medicines on the official list drawn up by the health services. This percentage is increased by 15% for pensioners whose pensions are less than the minimum wage.
8. Prosthesis, spectacles, hearing-aids	Subject to sickness fund's prior approval: Refunds at the tariff rates fixed by agreements.	<p>Subject to prior approval of health insurer. No cost sharing except for:</p> <ul style="list-style-type: none"> • Artificial breasts: payment of cost in excess of maximum NLG 390 (ECU 175). • Orthopaedic shoes: share in cost of NLG 106 (ECU 48) per year up to age 16; NLG 211.50 per year (ECU 95) for age 16 and over. • Spectacles and contact lenses: After first purchase entitlement without cost-sharing only on specific medical indication. • Hearing appliances: payment of cost in excess of NLG 1,249.50 (ECU 561). • Wigs: payment of cost in excess of NLG 540.50 (ECU 245). 	Insured person's contribution 10%, minimum ATS 276 (ECU 20) (free of charge in case of need). The maximum amount to be covered by the insurance funds amounts up to ATS 13,800, (ECU 993) for prostheses up to ATS 34,500 (ECU 2,482) according to the statutes of the insurance funds.	80% charge for prosthesis on the official list. Spectacles under health service prescription: 75% charge for spectacles (contact lenses if certified necessary by doctor). Spectacles prescribed by specialists in private practice: Paid for by patient subject to 75% reimbursement on prices according to official scale.

Table III

	Finland	Sweden	United Kingdom
7. Pharmaceutical products	<p><i>Public hospitals:</i> Costs included in fee.</p> <p><i>Sickness insurance:</i> Patient's own liability is FIM 50 (ECU 8.40) + 50% of excess amount for products prescribed by a doctor. In serious and chronic diseases a number of listed pharmaceutical products qualify for refunds of 75% or 100% of the costs exceeding FIM 25 (ECU 4.20). If patient's own costs for pharmaceutical products during one calendar year exceed FIM 3,240.43 (ECU 541), the excess amount is fully reimbursed.</p>	<ul style="list-style-type: none"> • The patient pays the whole cost up to and including SEK 400 (ECU 46). • Costs between SEK 401 (ECU 46) and SEK 1,200 (ECU 137) are subsidised by 50%. • Costs between SEK 1,201 (ECU 137) and SEK 2,800 (ECU 321) are subsidised by 75%. • Costs between SEK 2,801 (ECU 321) and SEK 3,800 (ECU 435) are subsidised by 90%. • Costs above SEK 3,800 (ECU 435) are subsidised totally. 	<p>Charge of GBP 5.65 (ECU 8.50) per prescribed item except for children under 16, people aged 16-18 and still in full-time education, people aged 60 or over, pregnant women and women who have had a baby within the last 12 months, War Pensioners (for their accepted disability), persons receiving <i>Income Support</i>, income based <i>Jobseeker's Allowance</i>, <i>Family Credit</i> or <i>Disability Working Allowance</i> and their partners, some other people on low incomes, and people suffering from specified conditions.</p> <p>An annual (or 4 months) season ticket can be bought entitling the holder to an unlimited number of prescribed items without charge in the period of its validity. The cost of the ticket is GBP 29.30 (ECU 44) for 4 months and GBP 80.50 (ECU 121).</p>
8. Prosthesis, spectacles, hearing-aids	<p><i>Health Centre:</i> In certain cases free of charge.</p> <p><i>Sickness Insurance:</i> Not refundable.</p>	<p>The county councils provide appliances on certain conditions.</p>	<p>Spectacles: No spectacles supplied free. Vouchers available to help with purchase of spectacles for certain groups: to children under 16 or under 19 and still in full-time education, or people receiving income-based <i>Jobseeker's Allowance</i>, <i>Income Support</i>, <i>Family Credit</i> or <i>Disability Working Allowance</i> and their partners. Also for those on low incomes or requiring complex lenses; also War Pensioners (for their accepted disability) and Hospital Eye Service patients.</p> <p>No charge for sight tests for the above categories, plus registered blind or partially sighted, diagnosed diabetic or glaucoma patient, or aged 40 or over and the brother, sister, parent or child of a diagnosed glaucomed patient. Others pay privately.</p> <p>Prosthesis and hearing-aids: No charge for provision and fitting of National Health Service appliances.</p>

Table III

Health Care

	Belgium	Denmark	Germany	Greece
9. Other benefits	As laid down in by-laws of insurance fund. Flat-rate contribution from a special solidarity fund of the National Institute (INAMI), for certain expensive treatments not provided under the official list of reimbursable services.	Free assistance and treatment given by nurse at home if recommended by a doctor. Free transport to doctor or hospital for pensioners who are insured in Category 1, and in certain other cases and circumstances. For both categories of insured persons, share of cost met for treatment by chiropractor, physiotherapist or psychologist to whom the general practitioner has referred the insured.	<i>Home care:</i> Basic nursing and treatment as well as household assistance. <i>Household aid</i> , i.e. replacement in the household, or payment of cost of household assistant. In certain cases the cost for rescue and transport back to the hospital or the doctor are covered; DEM 25 (ECU 13) participation per journey. <i>Examination of children</i> for early discovery of diseases. <i>Medical examination</i> of insured persons after the age of 35 for early discovery of heart-, circulation- or kidney diseases and of diabetes. <i>Examinations for early discovery of cancer</i> . <i>Prescribed items</i> other than medicines: Insured person pays 15%, except for children and hardship cases. <i>Long-term Care Insurance</i> : Benefits for persons permanently and to a large extent in need of help because of a physical illness or a mental disease or due to any other handicap. <i>Domiciliary care</i> : Basic nursing and household assistance by non-residential care institutions up to the amount of DEM 750 (ECU 379), DEM 1.800 (ECU 911) or DEM 2.800 (ECU 1.417) per month, depending on the nursing level; in special „hardship cases“ up to DEM 3.750 (ECU 1.897) p.m. <i>Care allowance</i> : Instead of availing of the help of professional care services, the person in need of care may apply for a nursing allowance, if he/she personally ensures that the necessary basic care and assistance is provided by a carer; depending on the nursing level, the rate of the allowance is equal to DEM 400 (ECU 202), DEM 800 (ECU 405) or DEM 1.300 (ECU 658) per month. <i>Combined benefit</i> : If the insured person does not claim the full benefit in kind to which he/she is entitled, a proportionate nursing allowance is paid at the same time. <i>Carer's substitute</i> : If the carer is temporarily unable to ensure the care because of a holiday, sickness or other reasons, the costs of providing a substitute are taken over for a maximum of four weeks and up to the amount of DEM 2.800 (ECU 1.417) per year. <i>Partially residential care</i> : As a supplement to domiciliary care, the care in institutions providing care during day and night is paid up to the value of DEM 750 (ECU 379), DEM 1.500 (ECU 759) or DEM 2.100 (ECU 1.063) per month. If the insured person does not claim the full amount of the benefit in kind, he/she is entitled to a proportionate nursing allowance. <i>Short-time care</i> : Provided that there is no other possibility to ensure domiciliary care, the costs of accommodation in a residential institution are taken over for a maximum of 4 weeks and up to DEM 2.800 (ECU 1.417) per year during the transitional period following to an in-patient treatment or if the carer is unavailable. <i>In-patient care</i> : from 1.1.1998 the costs for care, for medical treatment and also for social assistance will be covered to a sum of DEM 2.800 (ECU 1.417), in extreme cases the sum increases to DEM 3.300 (ECU 1.670).	Various benefits, such as cost of travelling for the sick living in distant regions, subject to certain conditions.

Table III

Spain	France	Ireland	Italy
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Other types of benefit available either to all beneficiaries or to certain categories of beneficiary:

- Home help for retired people, invalids, the mentally handicapped, etc.
- Transport to hospital for sick people, in emergencies and under other special circumstances.

- Medical aids.
- Transportation in case of hospitalisation.
- Preventive benefits etc.
- Supplementary benefits and aid benefits which may be granted by the sickness insurance fund for social and medical treatment.

- Hospital in-patient and out-patient services are provided free of charge for children suffering from certain long-term diseases and disabilities, women receiving Maternity Services, children up to six weeks of age and children referred from child health clinics and school health examinations.
- Free home help service, subject to certain conditions.
- Free transport to hospital, subject to certain condition.

Italy

9. Other benefits

Table III

	Health Care			
	Luxembourg	Netherlands	Austria	Portugal
9. Other benefits	Transportation cost reimbursable under certain conditions.	<ul style="list-style-type: none"> • Transport of patients by ambulance, taxi or private car: share in the cost of NLG 147 (ECU 66) per 12 months. • Maternity care: home maternity care: NLG 3.15 (ECU 1.40) per hour contribution. in a maternity clinic or a hospital (without a medical indication): NLG 24.50 (ECU 11) per day for mother and child each, plus the cost in excess of NLG 355,50 (ECU 160) per day. • Haemodialysis. • Services for patients with chronic recurring respiratory problems. • Services of thrombosis prevention unit. • Services of a genetic testing centre. • Care and nursing for the physically disabled and mentally handicapped. • Services of a home nursing association. • Rehabilitation. • Psychiatric care (clinical or non clinical, Regional Institute for Out-patient Mental Health Care, sheltered accommodation etc.). • Physiotherapy: entitlement to physiotherapy of 9 treatments per indication per year. • Vaccinations. 	<ul style="list-style-type: none"> • Examinations of young persons, • preventive examinations, • mother-and-child examinations, • medical care at home (medical benefits following the doctor's orders, provided by qualified staff, for a maximum of 4 weeks), • psychotherapy, • expenses for transport, refund of travel expenses. 	Payment of travel costs for patients living in remote areas, subject to certain conditions.

Table III

	Finland	Sweden	United Kingdom
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9. Other benefits

- Travel and transport costs are fully compensated from the sickness insurance after deduction of patient's own liability of FIM 45 (ECU 7.50).
- If the patient's share of travel costs during the same calendar year is more than FIM 900 (ECU 150), the excess amount is fully refunded.
- Accommodation is refunded up to a maximum of FIM 120 (ECU 20) per night.

Reimbursement for transportation costs on certain conditions.

Limitations for high costs. When a person within a 12 months period has costs for public health and medical care the limit is a maximum of SEK 900 (ECU 103). For pharmaceutical products the limit is SEK 1,300 (ECU 149) for a period of 12 months.

Various additional benefits provided under the National Health Service and by local authorities, e.g. free transport to hospital, or in cases of medical need, reimbursement of hospital travelling costs in certain cases.

9. Other benefits

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

Table IV

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
Legislation	Law of 28 December 1944.	Law of 1892.	Law of 15 June 1883.	Law of 1934.
1. First law	Law on Compulsory Insurance for Health Care and Sickness Benefits, co-ordinated on 14 July 1994.	Law of 20 December 1989 and amendments.	Reich Insurance Code (RVO) of 19.7.1911 and amendments.	Law of 14 June 1951, modified.
2. Basic legislation	Law on hospitals, co-ordinated on 7 August 1987. Law of 27 June 1969.		Sozialgesetzbuch (Social Code), Book 4, of 23.12. 1976 and amendments. Sozialgesetzbuch (Social Code), Book 5, introduced by the Health Reform Act of 20.12.1988 and most recently further developed by the First and Second Acts for the Reorganisation of the Statutory Sickness Insurance of 23. June 1997.	
Beneficiaries	All workers bound by a contract of service and categories assimilated thereto.	All salaried workers and self-employed, including spouse if helping.	All persons in paid employment and assimilated.	Employees and assimilated.
1. Field of application				
2. Membership ceiling	No membership ceiling.	No membership ceiling.	DEM 75,600 (ECU 38,253) in old Länder and DEM 63,000 (ECU 31,877) in new Länder.	No membership ceiling.

Table IV

Sickness - Cash Benefits

Spain	France	Ireland	Italy	
Law of 14 December 1942. Royal Legislative Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Decree No 3158 of 23 December 1966 and other provisions. Law No 42 of 30 December 1994 on Fiscal, Administrative and Social Policy Measures.	Laws of 5 and 30 April 1930. Social Security Code, Book III. Decree of 29 December 1945, amended. Law no. 92-772 of 29.7.92. Decree no. 93-687 of 27.3.93.	Law of 1911. Social Welfare Consolidation Act 1993, amended.	Law of 11 January 1943, No 138. Law of 23 December 1978, No 833, instituting the National Health Service.	Legislation 1. First law 2. Basic legislation
All employees.	All employees or persons assimilated thereto.	With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Notable exceptions:civil servants and other public service employees recruited prior to 6 April 1995.	Manual workers or persons assimilated thereto. For TB: member of insured person's family. White-collar workers do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least three months.	Beneficiaries 1. Field of application
No membership ceiling.	No membership ceiling.	No membership ceiling, but employees do not pay contributions on any earnings above an upper limit of IEP 23,200 (ECU 30,053).	No membership ceiling.	2. Membership ceiling

Table IV

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 31 July 1901.	Law of 1913.	Law of 30 March 1888.	Law of 1935.
1. First law	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), content stems from the law of 27 July 1992.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments.	Statutory Order 132/88 of 20 April 1988.
2. Basic legislation			Continued payment of wages and salaries: Employees Act 1921 and Continued Payment of Wages and Salaries Act (EFZG) of 26 June 1974 and amendments.	
Beneficiaries	All active persons and pensioners in paid employment.	All persons under 65 in paid employment.	<ul style="list-style-type: none"> • All employees in paid employment. • Unemployed persons receiving benefits from unemployment insurance. • Participants of vocational rehabilitation. • Certain assimilated self-employed persons, such as teachers, musicians and artists. No compulsory insurance if the income is below the limit (<i>Geringfügigkeitsgrenze</i>) of ATS 3,830 (ECU 275) per month.	All insured employees.
1. Field of application				
2. Membership ceiling	No membership ceiling.	No membership ceiling.	No compulsory ceiling.	No membership ceiling.

Sickness - Cash Benefits

Table IV

	Finland	Sweden	United Kingdom	
Legislation	Law of 1963	Law of 1891.	Law of 1911.	Legislation
1. First law	Sickness Insurance Act of 4 July 1963, as amended.	Law of 1962 on General Social Security with amendments.	Social Security Contributions and Benefits Act 1992.	1. First law
2. Basic legislation		Law of January 1 st 1992 on Sick Pay from the employer.	Social Security (Incapacity for work) Act 1994.	2. Basic legislation
Beneficiaries	All residents aged 16-64.	Employees and self-employed.	<i>Short-term incapacity Benefit (IB):</i> Employed and self-employed persons (except married women who opted before April 1977 not to be insured) and unemployed. <i>Statutory Sick Pay (SSP):</i> Employees only.	Beneficiaries
1. Field of application				1. Field of application
2. Membership ceiling	None.	No membership ceiling.	No membership ceiling, but employees do not pay contributions on any earnings above the upper earnings limit GBP 465 (ECU 697) per week, or below the lower earnings limit GBP 62 (ECU 93) per week.	2. Membership ceiling

Table IV

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
Conditions	<ul style="list-style-type: none"> Period of work and membership required: Six months, in which 120 days of work or assimilated periods (unemployment, holidays, etc.). Proof of payment of minimum amount of contributions. To have ceased all activities because of reduction of earning capacity of at least 66%. To have provided the sickness fund doctor with a "notice of cessation of work" within 2 days. 	<p><i>Salaried workers:</i></p> <ul style="list-style-type: none"> Period of work of at least 120 hours in 13 weeks immediately preceding illness, or Persons who have just completed a vocational training course for a period of at least 18 months and persons doing a paid work placement as part of a vocational training course, or Unemployed entitled to benefits from unemployment insurance or similar benefits (anti-unemployment measures). <p><i>Self-employed:</i></p> <ul style="list-style-type: none"> Professional activity of a certain importance for a duration of at least 6 months within the last 12 month period, of which one month immediately precedes the illness. Voluntary insurance for self-employed and helping spouse: 6 months period (except work injury and persons who have recently set themselves up as self-employed persons and become member of the insurance within three months after the termination of their salaried activity). 	<p>Inc incapacity for work certified by doctor.</p> <p>No work period nor qualifying period required.</p>	<p>Inc incapacity for work certified by the Institute's doctor.</p> <p>Contributions required:</p> <ul style="list-style-type: none"> 100 days of work subject to contributions during the previous year or the 12 first months of the 15 preceding the illness (duration of benefit: 182 days). 300 days subject to contributions during the 2 years, or 27 months of the 30, preceding the illness (duration of benefit: 360 days). 1,500 days of insurance during the last 5 years preceding the incapacity for work due to the same illness (duration of benefit: 720 days).
Waiting period	<p>One working day.</p> <p>No waiting period: If the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities; if the worker has been in contact with someone suffering from an infectious disease.</p>	<p><i>Salaried workers:</i> No waiting period.</p> <p><i>Self-employed:</i> 3 weeks. Voluntary insurance for self-employed and helping spouse may cover the first 3 weeks.</p> <p>With payment of a premium supplement, the self-employed can be assured of receiving daily allowances beginning on the first day of sickness.</p>	<p>No waiting period if incapacity with entitlement to statutory sick pay under labour law or if sickness is due to a work injury or a professional disease or if hospital treatment is required.</p>	<p>3 days.</p>

Table IV

Spain	France	Ireland	Italy	
<ul style="list-style-type: none"> Contributions paid for 180 days during 5 years immediately preceding illness (with the exception of accidents). Receiving health care paid for by social security scheme. Doctor's certificate to be sent to employing firm, and received within 3 days of its dispatch. Doctor's certificate confirming unfitness for work to be sent on 4th day of absence and received by employing firm within 3 days following its dispatch. 	<p>The insured must have paid a minimum of contributions on the basis of n times the SMIC of FRF 39.43 (ECU 6) per hour on 1.7.97.</p> <ul style="list-style-type: none"> For the first 6 months: 1,015 SMIC in the 6 preceding months. After 6 months and having been registered for a minimum of 12 months since having stopped working: 2,030 SMIC in the 12 previous months, including 1,015 SMIC in the first 6 months. <p>In both cases, claims may also be investigated on the basis of the number of hours worked.</p>	<ul style="list-style-type: none"> 39 weekly contributions paid since first starting employment and 39 weekly contributions paid or credited during the contribution year preceding the benefit year, of which a minimum of 13 must be paid contributions. The latter requirement may be satisfied by contributions paid in the 2 most previous contribution years, or the most recent complete contribution year, or the current tax year. The benefit year begins on the first Monday of January and the contribution year is the last tax year preceding that date. 	<p>No work period nor qualifying period required. For TB: TB in active phase.</p>	Conditions
3 days.	3 days.	3 days.	3 days. For TB: None.	Waiting period

Table IV

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Conditions	No work period or membership period required.	No qualifying conditions.	Unfitness for work because of illness. Continued payment of wages (<i>Lohnfortzahlung</i>): Workers: work relationship must have lasted for at least 14 days.	Six months membership with registered salary and 12 days salary registered during the 4 months prior to the one proceeding the day of incapacity.
Waiting period	No waiting period.	No waiting period.	<i>Sickness benefit (Krankengeld)</i> : 3 days. Commencement of benefit only from date notification if unfitness for work has not been reported with one week.	3 days per period of absence owing to incapacity. None in the event of hospitalisation or maternity.

Table IV

Sickness - Cash Benefits

	Finland	Sweden	United Kingdom	
Conditions	Incapacity for work due to sickness certified by a doctor.	Incapacity for work due to sickness certified by a doctor from the 7 th day of sickness. No work period nor qualifying period required. For sickness cash benefit the insured person must be 16 years old and have an income above 24% of the base amount, SEK 8,736 (ECU 1,000) per year, and be registered with a local Social Insurance Office. The sickness must be reported to the local Social Insurance Office from the first day of absence.	<ul style="list-style-type: none"> • Incapable of carrying out normal occupation. Usually based on medical certificates from family doctor. For short-term incapacity benefit, the "all work" test applies after 28 weeks of incapacity, or from first week if insufficient recent employment upon which to base "own occupation" test. (See Table VI). • <i>Statutory Sick Pay</i>. Employees' earnings before sickness must have reached the lower earnings limit for payment of National Insurance Contributions. • <i>Short-term IB</i>: Must have paid sufficient contributions in any one tax year, and have been paid or been credited with sufficient contributions in two relevant tax years; normally the two preceding the year of the claim. • Employees have to satisfy the contribution conditions where they claim short-term incapacity benefit on cessation of SSP. <p>Those employees entitled to SSP for less than 28 weeks can receive lower rate short-term incapacity benefit for the remainder of the 28 weeks. They may then become eligible for higher rate short-term incapacity benefit and then long-term incapacity benefit, subject to medical test.</p>	Conditions
Waiting period	9 days (excluding Sundays) following the day on which the illness begins.	<i>Employees</i> : one day waiting period. <i>Self-employed</i> : may decide on different waiting periods himself (3 or 30 days).	3 days.	Waiting period

Table IV

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
Benefits				
1. Duration of benefits	Maximum of 1 year (= period of "primary incapacity for work").	52 weeks in 18 months; pensioners or people who have reached the age of 67 not more than 13 weeks in a 12-month period. Not included: the first two weeks of a period of sickness (covered by employer). Benefits can be paid for a longer period under certain conditions, for example when beginning a re-education process, when applying for early retirement and in the case of employment injury. The local authorities assume the control task. After an 8-week period of absence due to illness – and every 8 weeks – the local authorities assess the possible steps to take. After a six-month period of illness, the local authorities will draw up a future assistance plan to be proposed to the ill person.	Sickness benefit (<i>Krankengeld</i>) for the same illness, limited to 78 weeks over a 3-year period.	Duration of benefits dependent on the length of the period of contributions: 182, 360 or 720 days. See above "conditions".
2. Amount of the benefits	60% of earnings. From 31st day of incapacity: 55% of earnings for co-habiting recipients. Ceiling of earnings: BEF 3,698.06 (ECU 91) per day.	<i>Salaried workers:</i> Calculated upon the basis of the hourly wage of the worker (contributions to Labour Market Funds deducted), with a maximum of DKK 2,688 (ECU 357) per week or DKK 72.65 (ECU 9.70) per hour (37 hours per week), and upon the number of hours of work. Period to be covered by the employer: two weeks. <i>Self-employed:</i> The daily allowances are calculated on the basis of the earnings from the occupational activity of the self-employed person, with the same maximum as mentioned above. The self-employed persons who have taken out a voluntary insurance (see above), are entitled to at least 2/3 of the maximum amount. The <i>unemployed</i> and persons in receipt of various anti-unemployment benefits are entitled to the same amount they previously would have received had they not fallen ill, with the maximum amount indicated above.	Sickness benefit (<i>Krankengeld</i>): 70% of the normal salary but not exceeding 90% of the net salary. Normal salary: Wages and income from work, normally received (during last 3 months), insofar as subject to contribution. Continued payment of wages and salaries by the employer for 6 weeks. After 1 year adjustment as for pensions.	For the first 15 days: The total ceiling for benefits plus supplement for dependants (max. 4) is GRD 3,430 (ECU 11) per day (daily wage assumed for 3rd insurance category). After 15 days: The total ceiling for benefits plus supplements for dependants (max. 4) is GRD 6,320 (ECU 20) per day (daily wage assumed for 8th insurance category).

Table IV

Spain	France	Ireland	Italy	Benefits
12 months with possibility of extension for a further 6 months where there is deemed to be a chance of the beneficiary once again being fit for work.	Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36 th month for „protracted sickness“.	<ul style="list-style-type: none"> Unlimited if the claimant has paid 260 weekly contributions. Limited to 52 weeks if between 39 and 260 weekly contributions paid. 	Maximum of 6 months (180 days) per year. For TB: No limit during treatment; maximum of 2 years for post-sanatorium allowance; 2 years for the treatment allowance (renewable every 2 years).	1. Duration of benefits
<ul style="list-style-type: none"> From 4th to 20th day of sick leave inclusive, 60% of reference wage. From the 4th to the 15th day the benefit will be paid at the expense of the company. From the 21st day, 75% of reference wage. 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. 	<ul style="list-style-type: none"> 50% of daily earnings, maximum of FRF 234.83 (ECU 36). With 3 children, 66.66% from 31st day with ceiling, maximum FRF 313.11 (ECU 47). Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = FRF 47.49 (ECU 7.20). 51.49% from 7th month of drawing benefits without interruption. Maximum 1/700th of annual ceiling: FRF 241.54 (ECU 37). 68.66% from 7th month of drawing benefits without interruption. Maximum 1/525th of annual ceiling: FRF 322.05 (ECU 49). 	<p>IEP 67.50 (ECU 87) per week.</p> <p>Family supplements:</p> <ul style="list-style-type: none"> Adult dependant: IEP 40.00 (ECU 52) per week. Each child dependant: IEP 13.20 (ECU 17) per week. 	<p><i>Without hospitalisation:</i> 50%. From 21st day 66.66% (earnings taken as basis: Real earnings).</p> <p><i>With hospitalisation:</i> Allowance is reduced to 2/5 for insured without dependants.</p> <p><i>TB:</i></p> <ul style="list-style-type: none"> Daily allowance during treatment: Insured person: As the sickness benefit for 180 days, then ITL 13,256 (ECU 6.80); members of the family: ITL 6,628 (ECU 3.40). Daily post-sanatorium allowance: Insured person: ITL 22,091 (ECU 11); members of the family: ITL 11,046 (ECU 5.70). Allowance for a cure: ITL 89,130 (ECU 46) per month. The allowance is granted after the post-sanatorium treatment and is completed where earnings capacity is reduced by at least half. 	2. Amount of the benefits

Table IV

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Duration of benefits	Maximum: 52 weeks. Payment ends if an invalidity pension is granted.	12 months (52 weeks).	<i>Sickness benefit (Krankengeld):</i> Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sickness benefit can be extended to 78 weeks.	Maximum 1,095 days (then, possibly, invalidity). In the event of tuberculosis: Unlimited.
2. Amount of the benefits	The full salary which the insured person would have earned if he had continued to work.	70% of the daily wage, maximum daily wage considered: NLG 301 (ECU 135). With the minister's approval this percentage can be increased by the industrial boards.	<i>Sickness benefit (Krankengeld):</i> 50% of gross wage or salary, 60% from 43rd day of illness. Ceiling: ATS 42,000 (ECU 3,021) per month.	Daily benefit: <ul style="list-style-type: none"> • 65% of average daily wage for 6 months preceding the 2 months in which the illness began. • 70% of this average wage after a period of incapacity of more than 365 days without interruption. • In the event of tuberculosis: 80% of average wage or 100% if insured has 2 or more dependants. Minimum amount: 30% of the minimum wage or the average earning if it is lower than this percentage.

Table IV

Sickness - Cash Benefits

	Finland	Sweden	United Kingdom
Benefits			
1. Duration of benefits	<p>For the same illness, limited to 300 days (excluding Sundays) over a 2-year period.</p>	<p>Sick pay from the employer is paid for the 14 first days in a sickness period, thereafter sickness cash benefit is paid from the insurance.</p> <p>There is no formal limitation but the sickness cash benefit may be converted into a disability pension if the sickness will continue for a long time.</p>	<ul style="list-style-type: none"> • <i>Statutory Sick Pay:</i> paid by employer in case of illness lasting at least 4 consecutive days up to a maximum of 28 weeks, or • <i>Short-term incapacity benefit:</i> 52 weeks maximum in a period of incapacity for work; lower rate payable for first 28 weeks, followed by higher rate from week 29. Then replaced by long-term incapacity benefit.
2. Amount of the benefits	<p>Daily amounts dependent on annual earnings:</p> <ul style="list-style-type: none"> • earnings under FIM 5,170 (ECU 864): benefit is means-tested and payable only if sick leave lasts more than 60 days with limitations; • FIM 5,180 (ECU 865) - FIM 134,800 (ECU 22,514): 70% of 1/300 earnings; • FIM 134,800 (ECU 22,514) - FIM 207,380 (ECU 34,637): FIM 314.53 (ECU 53) plus 40% of 1/300 earnings exceeding FIM 134,800 (ECU 22,514); • above FIM 207,380 (ECU 34,637): FIM 411.31 (ECU 69) plus 25% of 1/300 of earnings exceeding FIM 207,380 (ECU 34,637). 	<p>The sick pay from the employer is 80% of the wages.</p> <p>From day 15 in the sickness period the sickness cash benefit from the insurance will be 80% of the income carrying sickness cash benefit rights.</p> <p>Incomes exceeding SEK 273,000 (ECU 31,263) per year does not carry benefit rights.</p> <p>Unemployed persons are entitled to sickness cash benefit with the same amount they received before the employment ended as long as they are looking for a job.</p>	<p><i>Statutory Sick Pay:</i> Standard rate of GBP 55.70 (ECU 84) per week. Earnings less than GBP 62 (ECU 93): No benefit. No additions for dependants.</p> <p><i>Short-term incapacity benefit:</i> paid at two rates: lower rate of GBP 47.10 (ECU 71) per week for first 28 weeks; higher rate of GBP 55.70 (ECU 84) thereafter. If over pension age, up to GBP 59.90 (ECU 90) per week.</p> <p><i>Additions:</i> Spouse aged 60 or over or adult caring for dependent child GBP 29.15 (ECU 44), or if over pension age GBP 35.90 (ECU 54). Child dependency increase with higher rate benefit, or from first day if over pension age: GBP 9.90 (ECU 15) for first child, GBP 11.20 (ECU 17) for each other.</p>

Table IV

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
3. Continuation of payments in case of sickness	<p><i>Manual workers:</i></p> <ul style="list-style-type: none"> • during the first 7 days of incapacity for work: 100% of earnings, paid by the employer; • from 8th to 14th day of incapacity: 60% of upper earnings limit, paid by the employer and a supplementary allowance also paid by the employer; • from 15th to 30th day of incapacity: work incapacity allowance paid by insurance and supplementary allowance paid by employer. <p><i>White-collar workers:</i> 100% of earnings paid by employer during a period of one month.</p>	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.	Manual and white-collar workers: 6 weeks.	No continuation of payment of wage in case of sickness.
4. Other benefits	Funeral grant (<i>allocation pour frais funéraires</i>): BEF 6,000 (ECU 147), unindexed.	<ul style="list-style-type: none"> • Reduced (partial) benefits in the event of partial incapacity to work. • Death grant: See Table VIII "Survivors" (other benefits). 	<ul style="list-style-type: none"> • Sickness benefit (<i>Krankengeld</i>): Maximum of 10 working days (for single parents, 20 working days) if a child under 12 years is ill and needs supervision, care or assistance of the insured person. However, maximum of 25 working days per year per insured parent (50 days for single parent). • As a transitory measure: death benefit (<i>Sterbegeld</i>) for persons who were insured under the legal sickness insurance on 1 January 1989. Members: DEM 2,100 (ECU 1,063); dependants included on the member's insurance: DEM 1,500 (ECU 759). 	<ul style="list-style-type: none"> • <i>Death grant.</i> At least 8 times the reckonable earnings of the lowest group, i.e. GRD 163,680 (ECU 525). • <i>Private nurse in hospital.</i> Amount of GRD 5,968 (ECU 19) per working day and GRD 7,460 (ECU 24) on sundays and public holidays.

Sickness - Cash Benefits

Table IV

Spain	France	Ireland	Italy	
No continuation of payment of salaries but from the 4 th to the 15 th day of sickness, the benefit (60% of the salary) is payable by the company.	Depending on collective agreement.	Not applicable.	Manual workers: none. White-collar workers: The employer is obligated by law to continue paying wages for at least three months.	3. Continuation of payments in case of sickness
Death Grant: See Table VIII "Survivors".	Death grant (<i>Capital décès</i>): see table VIII „Survivors“.	Death grant: See Table VIII "Survivors".	<i>Death grant:</i> ITL 20,000 (ECU 10). <i>Allowance in case of Tuberculosis:</i> Special Christmas grant of ITL 25,000 (ECU 13) + ITL 3,000 (ECU 1.50) per dependent person, if the beneficiary is insured; ITL 15,000 (ECU 7.70) if the beneficiary is a member of the family of the insured.	4. Other benefits

Table IV

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
3. Continuation of payments in case of sickness	In the case of sickness, white-collar employees in the private sector continue to receive pay by the employer for the month in which the disease occurs and for the following three months. No continuation of payment for manual workers.	Continued payment of 70% of wages by the employer for 52 weeks.	For workers according to the duration of work relationship between 4 and 10 weeks, employees between 6 and 12 weeks, entitlement to continued payment of wages; afterwards employees are entitled to the payment of half their salaries for a period of 4 weeks. No sickness benefit during 100% continued payment of wages, half of sickness benefit for the period in which half of the salaries are paid.	No legal regulations for the continuation of payment of salaries.
4. Other benefits	<p>Death grant (<i>Indemnité funéraire</i>): LUF 38,407 (ECU 942).</p> <p>For children under 6: 50%.</p> <p>For children dead at birth: 20%.</p>	<ul style="list-style-type: none"> • Death grant: Daily wage multiplied by the number of days between day of death and the last day of second following month. • If 70% of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefits Act (means tested). The maximum supplementary benefit amounts to 30% of the minimum wage for couples, 27% of the minimum wage for single-parent families and 21% of the minimum wage for single persons. Lower rates apply to single persons under 23 (see table XII). 	<p>Support towards funeral costs up to a maximum of ATS 6,000 (ECU 432) in case of need according to the statutes of the insurance funds.</p>	<ul style="list-style-type: none"> • Death grant: See Table X "Family benefits". • Sickness allowances for single parents payable in the event of illness of a child under age 10 (means tested), amount equivalent to sickness benefit (maximum 30 days per year and child). • Sickness allowance for parents in the event of illness of a child under the age of 10 or a disabled child of any age living in the home. Maximum period is 30 days per child per calendar year. The amount of the allowance is equivalent to the sickness benefit.

Sickness - Cash Benefits

Table IV

	Finland	Sweden	United Kingdom	
3. Continuation of payments in case of sickness	In case of rehabilitation the payment can continue under special provisions.	See above. The employer pays the sick pay from the 2 nd to the 14 th day of sickness. The amount is 80% of the wages.	See Statutory Sick Pay (SSP).	3. Continuation of payments in case of sickness
4. Other benefits	None.	Rehabilitation benefit is paid after a sickness period if a person takes part in vocational training. The benefit is paid with the same amount as sickness cash benefit.	No other benefits.	4. Other benefits

Table IV

Sickness - Cash Benefits

	Belgium	Denmark	Germany	Greece
Taxation	Benefits are fully liable to taxation.	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression). Benefits from the long-term care insurance are not liable to taxation for those requiring care.	Benefits are generally fully liable to taxation. Certain exceptions: Disabled ex-servicemen, war victims and their families, blind persons and persons suffering from paraplegia.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reductions.	The minimum income levels are not subject to taxation under any circumstances. The tax-free minimum income levels for 1998 are DEM 12,365 (ECU 6,257) for single adults and DEM 24,731 (ECU 12,514) for married couples.	Tax is levied on benefits where total annual income exceeds the GRD 1.355.000 (ECU 4.342) ceiling. Tax reduction according to the number of children: For 1 child: GRD 25.000 (ECU 80). For 2 children: GRD 50.000 (ECU 160). For 3 children: GRD 105.000 (ECU 336). For 4 children: GRD 180.000 (ECU 577). For 5 children: GRD 225.000 (ECU 721).

Sickness - Cash Benefits

Spain	France	Ireland	Italy	Taxation
Benefits are fully liable to taxation.	CSG: 6.2%; CRDS: 0.5%. Benefits are liable to taxation after deduction of 10% and 20%. Tax relief for sickness benefits is possible in the event of a long-term illness certified by the medical control commission of the local sickness insurance fund when paid to insured persons affected by a disease requiring prolonged medical treatment or a particularly costly therapy.	Benefits are fully liable to taxation (including supplement for adult dependants but excluding supplements for child dependants).	Benefits are liable to taxation. Tax relief is applicable for the part of the income corresponding to social security contributions.	1. Taxation of cash benefits
Tax is levied on benefits where total annual income exceeds the ESP 1,100,000 (ECU 6,572) ceiling or ESP 1,200,000 (ECU 7,169) for pensioners. Tax reduction according to number of dependents. Tax is deducted at source for incomes in excess of ESP 1,071,300 (ECU 6,400) per year.	Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling: <ul style="list-style-type: none">• Single person: FRF 43,030 (ECU 6,508)• Couple with no children: FRF 68,640 (ECU 10,381)• Couple with one child: FRF 81,440 (ECU 12,317)• Couple with two children: FRF 94,250 (ECU 14,254).	The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits for 1997/98 are: <i>People under 65:</i> <ul style="list-style-type: none">• Single person: IEP 4,000 (ECU 5,182).• Married couple with no children: IEP 8,000 (ECU 10,363).• Married couple with:<ul style="list-style-type: none">1 child: IEP 8,450 (ECU 10,946).2 children: IEP 8,900 (ECU 11,529).4 children: IEP 10,200 (ECU 13,213). <i>People aged between 65 and 74:</i> <ul style="list-style-type: none">• Single person: IEP 4,600 (ECU 5,959).• Married couple: IEP 9,200 (ECU 11,918). <i>People over 75:</i> <ul style="list-style-type: none">• Single person: IEP 5,200 (ECU 6,736).• Married couple: IEP 10,400 (ECU 13,472).	The extent of taxation depends on total annual income of the individual or of the family. The annual tax exemption limits: <ul style="list-style-type: none">• Single person: ITL 9,100,000 (ECU 4,686).• Married couple with no children: ITL 14,202,983 (ECU 7,313).• Married couple with 1 child: ITL 15,145,480 (ECU 7,799).• Married couple with 2 children: ITL 15,658,687 (ECU 8,063).	2. Limit of income for tax relief or tax reduction

Table IV

Sickness - Cash Benefits

	Luxembourg	Netherlands	Austria	Portugal
Taxation	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Continued payment of wages and sickness benefit are both fully liable to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	For tax purposes social security benefits are in general treated as wages or salaries. Exempt from taxes, however, are the family allowance, maternity benefit, unemployment benefits, child-raising allowance and accident insurance pensions. Tax is levied on the income after the deduction of social security contributions. The individual tax due depends in particular on the individually applicable tax reductions. There is a general annual reduction of ATS 8,840 (ECU 636) as well as, for example, annual reductions for persons who solely provide for the income of their households or for pensioners in the amounts of ATS 5,000 (ECU 360) and ATS 5,500 (ECU 396) respectively. These amounts are deducted from the annual tax due.	Not applicable.

Sickness - Cash Benefits

Table IV

	Finland	Sweden	United Kingdom	
Taxation				Taxation
1. Taxation of cash benefits	Benefits are liable to taxation.	Benefits are fully liable to taxation.	<i>Statutory Sick Pay</i> is subject to taxation. Lower rate <i>short-term incapacity benefit</i> is not subject to taxation. Higher rate <i>short-term incapacity benefit</i> is subject to taxation.	1. Taxation of cash benefits
2. Limit of income for tax relief or tax reduction	No tax reductions.	No tax reductions.	In general there is a progressive taxation of gross income after deduction of personal and other reliefs. <ul style="list-style-type: none"> • Main personal reliefs per person per year: Aged under 65: GBP 4,045 (ECU 6,067). Aged between 65 and 74: GBP 5,220 (ECU 7,829). Aged over 75: GBP 5,400 (ECU 8,099). • Supplement for married couples and single parents: Aged under 65: GBP 1,830 (ECU 2,745). Aged between 65 and 74: GBP 3,185 (ECU 4,777). Aged over 75: GBP 3,225 (ECU 4,837). These supplementary allowances are restricted to give tax relief at a fixed rate of 15 per cent - e.g. GBP 1,830 (ECU 2,745) allowance gives relief of GBP 1,372.50 (ECU 2,058).	2. Limit of income for tax relief or tax reduction

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

Table V

Maternity

	Belgium	Denmark	Germany	Greece
Legislation	Law of 9 August 1963. Law on Compulsory Insurance for Health Care and Sickness Benefits, co-ordinated on 14 July 1994.	Law of 1892. Law of 20 December 1989 and amendments.	Law on sickness insurance of manual workers of 15 June 1883. Reich Insurance Code (RVO) of 19.07.1911 and amendments. <i>Mutterschutzgesetz</i> (Law of Maternity Protection) of 24.01.1952 and amendments.	Law of 1934. Law of 14 June 1951, modified.
1. First law				
2. Basic legislation				
Field of application				
1. Benefits in kind	Insured women. Members of the family.	All residents.	Insured women. Spouse and daughters of insured person.	Insured women. Spouse or dependant of insured person.
2. Cash benefits	Insured women.	All employed and self-employed women, including spouse helping.	Insured women. Spouse and daughters of insured person.	Insured women.

Table V

Spain	France	Ireland	Italy	
Law of 14 December 1942. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Legislative Decree No 1 of 24 March 1995. Law No 42 of 30 December on Fiscal, Administrative and Social Policy Measures.	Law of 5 and 30 April 1930. Social Security Code, Book III. Decree of 29 December 1945, amended. Law No. 94-629 of 25 July 1994. Decree No. 95-1361 of 30 December 1995.	National Insurance Act, 1911. Social Welfare (Consolidation) Act 1993, as amended.	Statutory Order of 13 May 1929 No. 850. Law of 30 December 1971 No. 1204 Law of 9 December 1977 No. 903.	Legislation 1. First law 2. Basic legislation
• All employed women. • Pensioners and persons drawing other regular benefits. • Dependants of insured person entitled to health care. In cases of separation or divorce entitlement continues irrespective of whether insured person has a maintenance obligation in respect of beneficiary.	Insured women. Spouse and daughters of insured person.	All women residents.	All female residents who are registered with the National Health Service (S.S.N.).	Field of application 1. Benefits in kind
All employed women.	Insured women.	Maternity benefit for insured women in employment and self-employment. In addition to this scheme, a maternity grant is paid by the health services to women with full eligibility (see Table III for explanation of eligibility).	Insured women or alternatively the father.	2. Cash benefits

Table V

Maternity

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 31 July 1901.	Law of 1913.	Law of 30 March 1888. General Social Insurance Act of 9 September 1955 (ASVG) and amendments.	Law 4/84 of 5 April 1984. Statutory Order 154/88 of 29 April 1988.
1. First law	Book I of Social Insurance Code (<i>Code des assurances sociales</i>), its content resulting from the Law of 27 July 1992.	Law of 5 June 1913 on sickness insurance, amended and supplemented.	Federal Hospitals Act of 18 December 1956 (KAG) and Hospitals Acts of the <i>Länder</i> and amendments.	
2. Basic legislation		Law of 24 April 1997, Self-employed Persons Disablement Benefits Act.	Mother-child-pass-bonus: Act on the Compensation of Family Expenses of 24 October 1967 and amendments.	
Field of application				
1. Benefits in kind	Personally insured women. Spouse of insured person.	Insured women. Spouse and daughters of insured person.	Insured women (see Table III "Health care"). Female family members of insured persons.	See Table III "Health care".
2. Cash benefits	<i>Maternity cash benefit (Prestations en espèces de maternité):</i> Personally insured women. <i>Maternity allowance (allocation de maternité):</i> All women residents.	Insured women.	<i>Maternity benefit (Wochengeld):</i> See Table IV "Sickness - cash benefits". <i>Mother-child-pass-bonus:</i> See Table X "Family benefits".	Insured employees.

Table V

	Maternity			
	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 1937. Sickness Insurance Act of 4 July 1963, as amended.	Law of 1891. Law of 1962 on General Social Security and amendments.	Law of 1911. Social Security Contributions and Benefits Act 1992.	1. First law
2. Basic legislation	Maternity Grant Act of 28 May 1993.	Law of January 1974 on Parental Insurance and amendments.		2. Basic legislation
Field of application				Field of application
1. Benefits in kind	All residents.	All residents.	All women residents.	1. Benefits in kind
1. Cash benefits	All residents.	All employed and self-employed women have a right to pregnancy cash benefit before confinement. All employed and self employed parents, men and women, have a right to parents cash benefit and temporary parental benefit.	<i>Statutory Maternity Pay (SMP):</i> Employees only. <i>Maternity Allowance:</i> Recently employed or self-employed insured women, or employees not getting SMP.	2. Cash benefits

Table V

Maternity				
	Belgium	Denmark	Germany	Greece
Conditions	See Table III "Health care".	6 weeks of residence.	None.	50 days insurance.
1. Benefits in kind				
2. Cash benefits	Contributions paid for six months.	See Table IV "Sickness - cash benefits".	<p><i>Maternity benefit (Mutterschaftsgeld):</i> Membership for 12 weeks between 10th and 4th month before confinement. In case of incapacity to work: Entitlement to sickness benefit.</p> <p><i>Confinement grant (Entbindungsgeld):</i> Insured without entitlement to maternity benefit.</p>	200 days work resulting in contributions during the last 2 years.
Benefits	See Table III "Health care".	Free maternity services or hospital care.	See Table III "Health care". Medical care and midwife care, maternity hospital, home care, family assistance, drugs and appliances, etc.	<ul style="list-style-type: none"> For birth expenses: At least 30 x the minimum wage of an unskilled manual worker = GRD 185,850 (ECU 596). For the costs of in vitro fertilisation: GRD 120,000 (ECU 385).
1. Benefits in kind				

Table V

Maternity

Spain	France	Ireland	Italy	
<p>Employed women.</p> <p>Beneficiaries dependent on insured person entitled to health care:</p> <ul style="list-style-type: none"> • Must live with or be supported by insured person. • Must neither undertake paid work nor draw a pension or annuity exceeding twice the minimum wage. • Must not be entitled to medical help of the social security on any other count. 	<p>See Table III „Health care“.</p> <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	Residence.	Registered with the National Health Service (S.S.N.).	Conditions 1. Benefits in kind
<ul style="list-style-type: none"> • Affiliated employees with active contributor or equivalent status. • Contributions paid for at least 180 days in the five years immediately preceding the delivery or the date of the administrative decision of the reception or the judicial decision of the adoption. • Presentation of a doctor's certificate giving the forecast date of birth for the commencement of the period of voluntary or compulsory maternity leave and presentation of the notification of delivery for the purpose of calculating the period of post-natal leave. 	<p>See table IV „Sickness - cash benefits“.</p> <p>Registration under insurance scheme for at least 10 months at the expected date of confinement.</p> <p>The entitlement to benefits begins either with the date of conception or with maternity leave.</p>	<p>Maternity benefit:</p> <p><i>Employees:</i> 39 contributions paid in the 12 months before the first day of maternity leave or 39 contributions paid since first starting work, and 39 contributions paid or credited in the relevant tax year before the year in which maternity leave commences.</p> <p><i>Self-employed:</i> 52 contributions paid in the last complete tax year before the year in which the claim to benefit is made or 52 contributions paid in the second last complete tax year before the year in which the claim to benefit is made.</p>	No qualifying conditions.	2. Cash benefits
<ul style="list-style-type: none"> • Medical checks during pregnancy. • Optional care during birth and post-natal confinement and in case of associated complications. • Hospitalisation in national health hospitals or hospitals operating under agreement with the national health authorities. <p>See also Table III "Health care".</p>	<p>See Table III „Health care“.</p> <ul style="list-style-type: none"> • Rate: 100%. • Obligatory medical checks before and after birth. • Medical benefits during the final four months of pregnancy. • No flat-rate sum for maternity confinement. 	<p>Maternity services and hospital care for infants under 6 weeks are free.</p>	See Table III "Health care".	Benefits 1. Benefits in kind

Table V

Maternity

	Luxembourg	Netherlands	Austria	Portugal
Conditions	Membership either personal or as a member of the family.	No qualifying conditions.	None.	See Table III "Health care".
1. Benefits in kind				
2. Cash benefits	<p><i>Maternity cash benefit (Prestations en espèces de maternité):</i> must have been affiliated for 6 months in the year preceding the birth.</p> <p><i>Maternity allowance (allocation de maternité):</i> Residence on the national territory and not having entitlement to insured women's maternity cash benefit.</p>	No qualifying conditions.	<p><i>Maternity benefit (Wochengeld):</i> None.</p> <p><i>Mother-child-pass-bonus:</i> See Table X "Family Benefits".</p>	6 months membership, with registered remuneration.
Benefits	See Table III "Health care".	See Table III "Health care".	See Table III "Health care".	See Table III "Health care".
1. Benefits in kind	Midwife and medical assistance, stay in maternity hospital. Drugs and baby foods are covered by lump sum payment.	Obstetric care is normally provided by a midwife but may be provided by a general practitioner or specialist, if necessary in a clinic or hospital when no midwife is available or when medically indicated.	Medical care and midwife care, hospital or maternity hospital care, care provided by certified children's nurses and baby nurses and pharmaceutical products, drugs and appliances, etc.	

Table V

	Maternity			
	Finland	Sweden	United Kingdom	
Conditions				Conditions
1. Benefits in kind	See table III „Health Care“.	Residence.	No qualifying conditions.	1. Benefits in kind
2. Cash benefits	Mother (maternity and parents' allowance) and father (paternity and parents' allowance) must have been resident in Finland for at least 180 days immediately before the expected date of confinement. In case of adoption, same condition applies to the time immediately before the adoptive parent took over the care of the child.	Pregnancy cash benefit is paid to expectant mothers, who are unable to continue with their normal task during the last stages of pregnancy. For parental cash benefit the parent must have been insured for 180 consecutive days before the claim. To receive a cash benefit above SEK 60 (ECU 6.90) per day (the guarantee amount) the parent must have been insured for 240 consecutive days before confinement. Temporary parental benefit is paid if the child is ill and a parent or the person normally caring for the child has to refrain from work to take care of the child.	<i>Statutory Maternity Pay (SMP):</i> Continuously employed by her employer for 26 weeks by the end of the 15 th week before the week baby due and has earnings which average at least GBP 62 (ECU 93) a week. <i>Maternity Allowance:</i> cannot get SMP and has been employed or self-employed and has paid contributions for at least 26 weeks in the 66 weeks before week baby due.	2. Cash benefits
Benefits				Benefits
1. Benefits in kind	<ul style="list-style-type: none"> • <i>Maternity grant:</i> Either a maternity package containing necessities for care of the child, or a lump sum of FIM 760 (ECU 127) see table X „Family benefits“. • Medical checks at maternity and child health care centres during and after pregnancy are free of charge. <p>Other benefits: see table III „Health care“.</p>	Free maternity services. Hospital care see table III „Health care“.	Free health care under the National Health Service.	1. Benefits in kind

Table V

	Maternity			
	Belgium	Denmark	Germany	Greece
2. Cash benefits				
• Kind and duration	<p><i>Maternity allowance (Indemnité de maternité):</i> Prenatal leave (7 weeks: 6 being optional and the week immediately preceding delivery being compulsory) is determined on the basis of expected date of delivery.</p> <p>The part of the optional prenatal leave that has not been used up before delivery can be taken after the postnatal leave (8 mandatory weeks after delivery) or at the time when the child comes home after a long period of hospitalisation. In the case of death of the mother, part of the postnatal leave may be changed into a paternity leave under certain conditions.</p> <p><i>Birth grant (Allocation de naissance):</i> See Table X "Family benefits".</p>	<ul style="list-style-type: none"> For employed or self-employed women or women pursuing training/education under the anti-unemployment measures enacted: Weekly payments during 4 weeks before expected confinement and for 24 weeks after (the last 10 weeks of 24 weeks may be in favour of the father). Male employed or self-employed: Weekly payments for 2 weeks within the 14 weeks following birth. Employed or self-employed in case of adoption: Weekly payments for 24 weeks from the date when the parent actually takes charge of the child of which 2 weeks are for the two adopting parents. Hours or days during pregnancy where work was interrupted for preventive medical examinations. 	<p><i>Maternity allowance (Mutterschaftsgeld)</i> (only in case of cease of salary): 6 weeks prior to and 8 weeks after confinement (12 weeks in cases of premature or multiple birth).</p> <p>One-time confinement grant (<i>Entbindungsgeld</i>).</p>	Maternity allowance payable to insured women 56 days before and 56 days after confinement.
• Amount	<p><i>Maternity allowance (Indemnité de maternité):</i> 82% of wages (without ceiling) in the first 30 days, and 75% or 60% of wages up to ceiling respectively, for period from 31st day, and for period exceeding the 15 weeks. Special regulations for unemployed workers and for disabled.</p> <p><i>Birth grant (Allocation de naissance):</i> See Table X "Family benefits".</p>	<p>See Table IV "Sickness - cash benefits". Maximum DKK 2,688 (ECU 357) per week or DKK 72.65 (ECU 9.70) per hour.</p>	<p><i>Maternity benefit (Mutterschaftsgeld):</i> Average net wage of insured person, reduced with legal contributions, with maximum of DEM 25 (ECU 13) per day. Difference covered by supplement paid by employer (in case of suppression of this supplement, complement paid by the State). Women employees who are not compulsorily insured receive a maximum of DEM 400 (ECU 202).</p> <p><i>Confinement grant (Entbindungsgeld):</i> Fixed grant of DEM 150 (ECU 76) to insured persons not entitled to maternity benefit.</p>	<p>Maximum (no dependants): GRD 10,230 (ECU 33) per day. Maximum (4 dependants): GRD 14,322 (ECU 46) per day.</p>
Taxation				
1. Taxation of cash benefits	<p><i>Maternity allowance (Indemnité de maternité):</i> Benefits are fully liable to taxation. see Table IV "sickness-cash benefits".</p> <p><i>Birth grant (Allocation de naissance):</i> not subject to taxation.</p>		<p><i>Maternity benefit</i> benefits are not generally liable to taxation (subject to progression).</p> <p><i>Confinement grant:</i> benefits not subject to taxation (regardless of progression).</p>	<p>In general, benefits are fully liable to taxation.</p> <p>Tax relief: See table IV "Sickness - cash benefits".</p>
2. Limit of income for tax relief or tax reduction	<p><i>Maternity allowance (Indemnité de maternité):</i> No limit of income and no tax reduction. see Table IV "sickness-cash benefits".</p>		<p><i>Maternity benefit</i>: see table IV "Sickness - cash benefits".</p> <p><i>Confinement grant:</i> not applicable.</p>	See table IV "Sickness - cash benefits".

Table V

Maternity			
Spain	France	Ireland	Italy
<p>Maternity allowance for a maximum of 16 weeks (18 weeks in case of multiple birth). If employee in receipt of benefit continues to require medical care beyond this 16-week period, she will be treated as temporarily unfit for work.</p> <p>In the case of multiple births, a special allowance is paid for six weeks.</p> <p>In the case of adopted and foster-children, allowance is paid for 16 weeks (child under 9 months). Allowance is paid for 6 weeks with a child aged between 9 months and 5 years.</p> <p>If both parents work, 4 weeks (leave and allowance) may be in favour of the father.</p> <p>In the event that the mother dies during childbirth, the father has the right to post-natal maternity leave, (six weeks).</p>	<p>Daily allowance only for employees interrupting their work:</p> <ul style="list-style-type: none"> • 16 weeks (6 before confinement and 10 after). • 2 additional weeks before birth in case of pathological pregnancy. • 26 weeks (8 before confinement) in case of a third child. • 34 weeks (12 before confinement) in case of twins. • 42 weeks (24 before confinement) for multiple births (more than 2 children). <p>In case of adoption: Maternity leave. This leave can be divided between the father and the mother, on condition that both are entitled to it.</p> <p>If mother dies during childbirth: Father entitled to paternity leave.</p>	<p><i>Maternity benefit:</i> 14 weeks - at least 4 must be taken before and 4 weeks after confinement. In addition, grants are available for multiple births (see Table X "Family Benefits").</p>	<p>Maternity allowance (only if wage is discontinued): 2 months before the presumed confinement date and 3 months after (optionally, 6 supplementary months).</p> <p>The optional supplementary leave may be requested by the father if the mother does not claim, or if the father has sole charge.</p>
100% of the contribution basis. Contribution basis: daily salary subject to contributions of the month preceding the termination of work.	Net salary with ceiling. Maximum: FRF 371.97 (ECU 56) per day. Minimum: FRF 47.49 (ECU 7.20) per day.	<ul style="list-style-type: none"> • 70% of average weekly earnings in the relevant tax year. Minimum IEP 82,30 (ECU 107), maximum IEP 162.80 (ECU 211) per week) or • the amount of Disability Benefit including increases for adult and child dependents which the person would be entitled to if absent from work through illness, <p>whichever amount is greater.</p>	<p>80% of earnings for the compulsory period, and 30% for the supplementary period.</p> <ul style="list-style-type: none"> • Amount
Benefits are fully liable to taxation.	CSG: 6.2% ; CRDS: 0.5% Benefits are subject to taxation after deduction of 10% and 20%.	Benefits are not subject to taxation.	<p>Benefits are subject to taxation. Tax relief: See table IV "Sickness - cash benefits".</p> <p>Taxation</p> <ul style="list-style-type: none"> 1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	See table IV.	Not applicable.	<p>See table IV "Sickness - cash benefits".</p> <ul style="list-style-type: none"> 2. Limit of income for tax relief or tax reduction

Table V

	Maternity			
	Luxembourg	Netherlands	Austria	Portugal
2. Cash benefits				
• Kind and duration	<p><i>Maternity cash benefit (Prestations en espèces de maternité):</i> Only if wage is discontinued. 8 weeks before presumed date of confinement and 8 weeks after effective date of confinement; 4 weeks supplement for nursing mothers and in case of premature birth or multiple births.</p> <p><i>Maternity allowance (allocation de maternité):</i> 16 weeks. Non-cumulative with similar maternity cash benefits or with earnings.</p> <p><i>Birth grant (allocation de naissance):</i> See Table X "Family benefits"</p>	<p><i>Confinement allowance:</i> 16 weeks (only in the case of cease of payment of salary).</p>	<p><i>Maternity benefit (Wochengeld)</i> (if there is no continued payment of wages and salaries): 8 weeks before and after confinement (12 weeks in case of premature and multiple birth or Caesarean sections) and for the duration of an individual employment prohibition.</p> <p><i>Mother-child-pass-bonus:</i> See Table X "Family benefits".</p>	<p><i>Maternity benefit:</i> During maternity leave for 98 days (60 of which have to be after confinement) 14 to 30 days after miscarriage or delivery of a still-born child.</p> <p><i>Paternity benefit:</i></p> <ul style="list-style-type: none"> • In case of physical or mental incapacity of the mother; • in case of the mother's death; • based on a joint decision made by both parents. <p>The period the benefit is granted is in relation to the time the mother would have had a right to the benefit; in the event of the mother's death, however, the period is a minimum of 14 days.</p> <p><i>Benefit in case of adoption:</i> 60 days.</p> <p><i>Benefit in the event of a particular risk:</i> in the case of night-shifts or work entailing contact with dangerous substances.</p> <p><i>Benefit in the case where special leave is taken for attending to children who are severely disabled or who suffer from a chronic illness:</i> regulation of this benefit is being currently adopted.</p>
• Amount	<p><i>Maternity cash benefit (Prestations en espèces de maternité):</i> 100% of the salary the insured received during the maternity leave.</p> <p><i>Maternity allowance (allocation de maternité):</i> LUF 6,584 (ECU 162) per week, payable over a period of 16 weeks.</p> <p><i>Birth grant (allocation de naissance):</i> see Table X "Family benefits".</p>	<p><i>Law of 5 June 1993:</i> 100% of the daily wage. Maximum daily wage considered: NLG 301 (ECU 135).</p> <p><i>Law of 24 April 1997:</i> 100% of the earned income. Maximum: minimum wage.</p>	<p><i>Maternity benefit (Wochengeld):</i> To the amount of the average net income of the last 13 weeks or 3 months.</p> <p><i>Mother-child-pass-bonus:</i> See Table X "Family benefits".</p>	<p><i>Daily allowances:</i> 100% of the average daily wages on same conditions as for sickness benefit (see Table IV).</p> <p>Minimum amount: 50% of the average daily wages. In case of particular risks: amount equivalent to sickness benefit.</p>
Taxation				
1. Taxation of cash benefits	Maternity cash benefits are subject to taxation.	In general, benefits are fully liable to taxation.	<p><i>Maternity benefit (Wochengeld):</i> Fully liable to taxation.</p> <p><i>Mother-child-pass-bonus:</i> See Table X "Family benefits".</p>	Benefits are not subject to taxation.
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	See table IV "Sickness - cash benefits".	See Table IX "Sickness - cash benefits".	Not applicable.

	Maternity		
	Finland	Sweden	United Kingdom
2. Cash benefits			
• Kind and duration	<ul style="list-style-type: none"> • <i>Special maternity allowance</i> paid during pregnancy, if the mother is exposed to chemical substance, radiation or an infectious disease at her work. • <i>Maternity allowance</i> paid to the mother for 105 consecutive calendar days except Sundays, 30-50 of which before expected date of confinement. • <i>Paternity allowance</i> paid to a father for 6-12 days (excluding Sundays) in connection with childbirth and 6 days during allowance period. • <i>Parents' allowance</i> paid immediately after the maternity allowance to either the mother or father for 158 days (excluding Sundays). In case of multiple births 60 days are added to this period for each additional child. In case of adoption of a child under the age of 7 the parents' allowance is paid for a minimum of 180 days. 	<p>Pregnancy cash benefit is paid for maximum 50 days. The benefit is payable 60 days before expected confinement.</p> <p>Parents cash benefit is payable during 450 days. The days may be taken out 60 days before expected confinement by the mother and by either of the parents until the child is 8 years old. When the parents both have custody of the child they can divide the days with benefit between them except for 30 days each which are reserved for the father respectively the mother.</p> <p>Temporary parental benefit may be taken out for maximum 60 days/year until the child is 12 years old. (In certain cases the benefit could be extended)</p> <p>The father is entitled to 10 special days with temporary parental benefit in connection with childbirth.</p>	<p><i>SMP</i> and <i>Maternity Allowance</i> are payable for up to 18 weeks. Working women can start their maternity benefits at any time from the 11th week before their expected date of confinement right up to the baby's birth. If they fall sick with a pregnancy related illness in the 6 weeks before the week the baby is due, their maternity benefits (and leave) start automatically.</p>
• Amount	<p>Minimum cash benefit is FIM 60 (ECU 10) per day</p> <p>Otherwise, see table IV „Sickness - cash benefits“.</p>	<p>The compensation is the same as for sickness cash benefits. 80% of the income carrying sickness cash benefit rights.</p>	<p><i>Statutory Maternity Pay (SMP)</i>: SMP: 90 per cent of earnings for the first 6 weeks of the maternity pay period; GBP 55.70 (ECU 84) for the remaining weeks (up to 12).</p> <p><i>Maternity Allowance</i>: GBP 55.70 (ECU 84) per week if employed in the 15th week before baby is due; GBP 48.35 (ECU 50.10) a week if she is self-employed or has given up her job by then.</p>
Taxation			
• Taxation of cash benefits	Benefits are liable to taxation.	Benefits are fully liable to taxation.	<p><i>Statutory Maternity Pay</i> is subject to taxation.</p> <p><i>Maternity Allowance</i> is not subject to taxation.</p>
• Limit of income for tax relief or tax reduction	No tax reductions.	No tax reductions.	<p><i>Statutory Maternity Pay</i>: see table IV "Sickness - cash benefits".</p> <p><i>Maternity Allowance</i>: Not applicable.</p>
			Taxation
			1. Taxation of cash benefits
			2. Limit of income for tax relief or tax reduction

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

Table VI

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

Table VI

Invalidity				
Spain	France	Ireland	Italy	Legislation
Decree of 18 April 1947.	Law of 5 April 1930.	Law of 1911.	Statutory Order of 21 April 1919, No. 603.	1. First law
Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved.	Regulation of Public Administration (RAP) of 29 December 1945.	Social Welfare (Consolidation) Act 1993, Law of 12 June 1984, No. 222, amended.		2. Basic legislation
Law No. 13 of 7 April 1982, elements of which have ceased to be in force.	Social Security Code			
Decree No. 3158 of 23 December 1966.	Decree of 12 September 1960.			
Ministry of Labour Order of 15 April 1969.	Decree of 28 March 1961.			
Law No. 42 of 30 December 1994 on Fiscal, Administrative and Social Policy Measures.	Law no. 92-772 of 29.7.92.			
Royal Decree 1300/1995.	Decree no. 93-687 of 27.3. 93.			
Law No. 24 of 15 July concerning the strengthening and rationalisation of the Social Security system.				
Royal Decree No1647 of 31 October 1997.				
Permanent incapacity : Situation of a worker who, after having undergone prescribed treatment, suffers from physical or functional disabilities, capable of objective assessment and probably definitive in character, which render him/ her partially or totally incapable of work.	A worker who, as a result of sickness or infirmity, can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category with the same training and in the same region.	Insured persons who have been receiving sickness benefit for at least 12 months and whose incapacity is likely to be permanent.	A worker whose earning ability, in occupations suited to his capacity, is permanently reduced to at least one third as a result of sickness or infirmity (physical or mental) is considered as invalid for the purpose of invalidity allowance.	Risks covered Definitions
	The worker is classified under Group 1 if he is none the less still considered capable of being gainfully employed, and under Group 2 if he is not. He is classified under Group 3 if he requires the help of another person.		The incapacity pension is payable to the insured person who is absolutely and permanently incapable of any occupational activity, as a result of sickness or infirmity (physical or mental).	

Table VI

	Invalidity			
	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 May 1911.	Law of 5 June 1913.	See Table VII "Old-age"	Law of 1935.
1. First law	Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.	Law of 18 February 1966, as amended. Law of 24 April 1997 (WAZ) Law of 24 April 1997 (Wajong).		Statutory Order 329/93 of 25 September 1993.
2. Basic legislation				
Risks covered	An insured person who, as a result of prolonged sickness or infirmity, has lost the working capacity to such a degree that he/she is unable to carry on the occupation of the last post or another occupation suited to his/her capacity.	A person is considered completely or partially incapable of working when, as a result of sickness or infirmity, he/she cannot earn the same as healthy workers with similar training and equivalent skills normally earn at the location where he/she works or most previously worked, or in the vicinity. No distinction is made as to the cause of incapacity (invalidity or employment injury).	As invalid considered: <ul style="list-style-type: none"> • A manual worker or a white-collar worker, who (in the last 15 years) has mainly worked (for more than half of the time) in the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, his earning capacity has been reduced to less than 50% of a healthy person's earning capacity who has a similar education and working experience; • A manual worker who has mainly worked in occupations other than the occupation he was trained for or has acquired skills for is deemed invalid if, because of his physical or mental state, this person will no longer be able to earn at least half of the income when performing any activity whatsoever which a healthy person could earn performing this activity; • A person is deemed invalid and is entitled to early retirement pension on the grounds of reduced capacity for work after the completion of age 55 for women and age 57 for men (the same for manual workers and white-collar workers) if, because of his physical or mental state, he/she is no longer able to earn half of the income which an insured healthy person regularly earns performing such an activity, if this activity has been performed for more than 50% of the time during the last 15 years and if the reduced capacity for work has existed for at least 20 weeks. 	Any worker who, before reaching retirement age, becomes unable to earn more than one third of a normal wage, as a result of an illness or accident not covered by the specific legislation on employment injuries and occupational diseases.
Definitions				

Table VI

	Invalidity			
	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 31 May 1937 Law of 8 July 1961	Law of 1913.	Law of 1911.	1. First law
2. Basic legislation	National Pension Act of 1956 Seamen's Pensions Act of 1956 Private-sector Employees' Pensions Act of 1961 Private-sector Temporary Employees' Pensions Act of 1962 Local Government Employees' Pensions Act of 1964 State Employees' Pensions Act of 1966 Evangelical-Lutheran Church Pensions Act of 1966 Self-employed Persons' Pensions Act of 1969 Farmers' Pensions Act of 1969 Private-sector Freelance Employees' Pensions Act of 1985. Disability Allowance Act of 1988.	Law of 1962 on General Social Security and amendments.	Social Security Contributions and Benefits Act 1992. Social Security (Incapacity for work) Act 1994.	2. Basic legislation
Risks covered	<i>Both national and employment pensions:</i>			Risks covered
Definitions	<ul style="list-style-type: none"> • <i>Disability pension:</i> an insured person who has lost his work capacity through illness and whose incapacity is estimated to last for at least one year. • <i>Rehabilitation benefit:</i> an insured Person whose ability to work is assessed to be restorable by rehabilitation. • <i>Individual early retirement pension:</i> an insured person who has reached the age of 58, has had a long working career and who is incapable of continuing at his/her present employment because of work-related stress and fatigue and other factors. 			Definitions
	Permanent incapacity for work with at least 25%.	Disabled children up to 16 years of age.	Incapacity for work by reason of physical or mental illness or disability in a period of incapacity for work where there has been entitlement, or deemed entitlement, to short-term incapacity benefit for 52 weeks.	

Table VI

Invalidity

	Belgium	Denmark	Germany	Greece
Field of application	Manual and white-collar workers.	All resident nationals.	Manual and white-collar workers. Handicapped persons incapable for work.	Employees and assimilated.
Conditions				
1. Minimum level of incapacity for work	66.66%.	50%.	Occupational invalidity: 50% General invalidity: 100%	50%.
2. Period for which cover is given	From the day after the end of the primary period of incapacity until retirement age.	Maximum age: 66 years. From the 1st day of the month following the decision, or at the latest, the first day of the fourth month following the decision. It is the date of the claim which determines the pension granted.	From the end of the month in which the conditions are fulfilled. At the age of 65, pension is converted into old-age pension when the conditions are fulfilled.	From the date when invalidity is deemed to exist. Periodically (after 1 or 2 years depending on circumstances) the insured persons are reassessed by the health committees.

Table VI

Spain	France	Ireland	Italy	
Employees and assimilated.	Employees and assimilated.	With some exceptions, all persons aged 16 years and over, employed under a contract of service or apprenticeship. Notable exceptions:civil servants and other permanent public service workers recruited prior to 6 April 1995 and Self-employed people.	All wage and salary earners of the private sector, below pension age.	Field of application
33%.	66.66%.	None.	Invalidity allowance: Incapacity pensions:	66%. 100%.
Total permanent incapacity: 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).	From the date when the state of invalidity is deemed to exist. At the age of 60, the pension is replaced by the old-age pension.	From the date when the state of permanent invalidity is deemed to exist (normally after sickness benefit period of at least 12 months). Unlimited duration. Maximum age: None.	From the month following the application of the party concerned. Maximum age: Retirement age.	Conditions 1. Minimum level of incapacity for work 2. Period for which cover is given

Table VI

	Invalidity																					
	Luxembourg	Netherlands	Austria	Portugal																		
Field of application	All persons carrying on a professional activity and voluntary insured persons.	<p><i>Law of 18 February 1966:</i> All employees under 65.</p> <p><i>Law of 24 April 1997 (WAZ):</i> self-employed persons, spouses who help in the business and professional practitioners.</p> <p><i>Law of 24 April 1997 (Wajong):</i> young handicapped people and students</p>	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons carrying out an independent contract of employment. • Persons voluntarily insured. <p>No compulsory insurance if the income is below (<i>Geringfügigkeitsgrenze</i>) the limit of ATS 3,830 (ECU 275).</p>	All insured employees.																		
Conditions	None.	<p>Law of 18 Feb. 1966: 15%.</p> <p>Law of 11 Dec. 1975: 25%.</p>	50%.	Earnings less than 1/3 of normal occupation.																		
1. Minimum level of incapacity for work																						
2. Period for which cover is given	<ul style="list-style-type: none"> • For permanent incapacity: • immediately. • For temporary incapacity: • on expiry of entitlement to sickness benefits or, failing such entitlement on expiry of an invalidity period of 6 months without interruption. <p>At 65, replaced by old-age pension.</p>	<p><i>Law of 18 Feb. 1966:</i> From the end of the period for which sickness benefit is paid.</p> <p><i>Initial Benefit:</i> varies according to the age at which invalidity benefit is paid:</p> <table> <thead> <tr> <th>Age when qualifying for WAO-benefit</th> <th>Duration of the benefit</th> </tr> </thead> <tbody> <tr> <td>up to 32</td> <td>0 years</td> </tr> <tr> <td>33 - 37</td> <td>0.5 year</td> </tr> <tr> <td>38 - 42</td> <td>1 year</td> </tr> <tr> <td>43 - 47</td> <td>1.5 year</td> </tr> <tr> <td>48 - 52</td> <td>2 years</td> </tr> <tr> <td>53 - 57</td> <td>3 years</td> </tr> <tr> <td>58</td> <td>6 years</td> </tr> <tr> <td>59 and over</td> <td>until age of 65</td> </tr> </tbody> </table> <p><i>Continuing benefit:</i> Until the age of 65.</p> <p><i>Law of 24 April 1997:</i> After 52 weeks of incapacity until the age of 65.</p>	Age when qualifying for WAO-benefit	Duration of the benefit	up to 32	0 years	33 - 37	0.5 year	38 - 42	1 year	43 - 47	1.5 year	48 - 52	2 years	53 - 57	3 years	58	6 years	59 and over	until age of 65	From the 1st day of the month following the contingency or the application. The pension is granted for a period of 24 months. A new application must be made to extend the period. In the case of early retirement pension on the grounds of reduced capacity for work, this reduced capacity must have existed for at least 20 weeks. After retirement age the invalidity pension is granted to the same amount. It is possible to transfer the invalidity pension into an old-age pension on the basis of an application.	From first day of month in which claim was submitted or day determined by medical board until retirement age.
Age when qualifying for WAO-benefit	Duration of the benefit																					
up to 32	0 years																					
33 - 37	0.5 year																					
38 - 42	1 year																					
43 - 47	1.5 year																					
48 - 52	2 years																					
53 - 57	3 years																					
58	6 years																					
59 and over	until age of 65																					

Table VI

	Invalidity			
	Finland	Sweden	United Kingdom	
Field of application	<p><i>National pension:</i> All residents aged 16 to 65.</p> <p><i>Employment pension:</i> All insured employed and self-employed persons aged 14 to 65.</p>	<p>All resident persons between the age of 16-65 years and disabled children under 16 years of age.</p>	<p>Employed and self-employed persons (except married women who chose before April 1977 not to be insured) and unemployed.</p>	Field of application
Conditions				Conditions
1. Minimum level of incapacity for work	<p><i>National pension:</i> No level specified.</p> <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • <i>Disability pension:</i> no more than 2/5 of working capacity left. • <i>Partial disability pension:</i> no more than 3/5 of working capacity left. • <i>Individual early retirement pension:</i> no level specified. 	25%.	Incapable of all work.	1. Minimum level of incapacity for work
2. Period for which cover is given	<p><i>Both national and employment pensions:</i></p> <ul style="list-style-type: none"> • <i>Disability pension:</i> from the end of the period of payment of sickness benefit (300 days) for as long as the conditions are fulfilled. At the age of 65 the disability pension is automatically converted into old-age pension. • <i>Rehabilitation benefit:</i> from the end of the period of payment of sickness benefit (300 days) when the disability pension is awarded on a temporary basis as a rehabilitation benefit. • <i>Individual early retirement pension:</i> from the entitlement to the pension for as long as the conditions are fulfilled, converted automatically to old-age pension at the age of 65. 	<p><i>Disability pension:</i> From the day the person is 16 years old until 65 years.</p> <p><i>Care allowance:</i> payable to a parent who takes care of a disabled child under 16 years of age.</p> <p><i>Handicap allowance:</i> payable to persons from 16-64 years.</p>	<p><i>Long-term incapacity benefit:</i> After one year of incapacity until state pension age.</p>	2. Period for which cover is given

Table VI

	Invalidity															
	Belgium	Denmark	Germany	Greece												
3. Minimum period of membership for entitlement	6 months, with 120 days worked.	At least 3 years of residence between the age of 15 and 67. At the age of 67 the pension is automatically converted into an old-age pension.	<p><i>Manual and white-collar workers:</i> 60 months, of which 36 contribution months in the 5 years before onset of complaint. Requirement considered to be fulfilled when the insured person's capacity for work has been impaired by certain occurrences (e.g. employment injury) or under certain circumstances or his death has been induced by these circumstances.</p> <p><i>Handicapped:</i> 240 months of insurance.</p>	<p><i>Persons insured before 31 December 92:</i> 4,500 working days during the whole active life required, or</p> <p>Period of contributions depending on age:</p> <table> <tbody> <tr><td>21 years:</td><td>300 days</td></tr> <tr><td>22 years:</td><td>420 days</td></tr> <tr><td>23 years:</td><td>540 days</td></tr> <tr><td>24 years:</td><td>660 days</td></tr> <tr><td>53 years:</td><td>4,140 days</td></tr> <tr><td>54 years:</td><td>4,200 days</td></tr> </tbody> </table> <p>If none of these conditions are fulfilled, 1,500 working days are required, 600 of those in the 5 years preceding the invalidity.</p> <p>In case of employment injury and occupational disease: No minimum period of membership.</p> <p>If injury is due to an accident taking place out of the employment the following are required 2,225 or 750 working days (of which 300 in the last 5 years preceding the invalidity).</p> <p><i>Persons insured since 1.1.93:</i></p> <ul style="list-style-type: none"> • Working days: 4,500 working days or 15 years of insurance, 1,500 working days (600 within the 5 years preceding the invalidity) or 5 years of insurance. • Contribution period (depending on age): Up to the age of 21: 300 days (or 1 year of insurance). This time increases progressively up to 1,500 contribution days, if for each year beyond the age of 21, an average of 120 days (or 5 months of insurance) can be added. • Employment injury and occupational disease: Full eligibility starts if one day insured. • Injury due to an accident not occurred at the place of work: Eligibility as soon as 50% of the conditions for invalidity as result of normal disease are fulfilled. 	21 years:	300 days	22 years:	420 days	23 years:	540 days	24 years:	660 days	53 years:	4,140 days	54 years:	4,200 days
21 years:	300 days															
22 years:	420 days															
23 years:	540 days															
24 years:	660 days															
53 years:	4,140 days															
54 years:	4,200 days															

Table VI

Spain	France	Ireland	Italy
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For permanent incapacity:			
• Regularly insured person under 26 years: Half time between the age 16 and the date of onset of condition giving rise to invalidity.	• Regularly insured for at least 12 months before the 1 st day of the month of interruption of work due to invalidity, or of an accident followed by invalidity, or of the medical declaration of invalidity due to a precarious attrition.	• At least 260 contribution weeks of insurable employment for which the appropriate contributions have been paid.	3. Minimum period of membership for entitlement
• 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.	• The insured must have paid a minimum of contributions on 2,030 times the SMIC (guaranteed minimum wage) in the 12 months preceding the realisation of the risk, of which 1,015 times the SMIC during the first six months or prove 800 working hours in the last 12 months, of which 200 hours during the first three months preceding the realisation of the risk.	• At least 48 weekly contributions paid or credited during the contribution year preceding the claim. See Table IV "Sickness - cash benefits".	<i>General invalidity:</i> 5 contribution years with at least 3 during the last 5 years. <i>Occupational invalidity</i> (caused by circumstances of employment other than industrial injury): No conditions
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.			

Table VI

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
3. Minimum period of membership for entitlement	12 months of insurance in the three years prior to the invalidity. The three-year period is extended if it overlaps with additional reduced periods of eligibility. No qualifying period if invalidity is caused by an injury of any kind or occupational disease.	No qualifying conditions.	<p><i>Invalidity pension (Invaliditätsrente):</i> "Eternal qualifying period" (See Table VII "Old-age") or 60 insurance months within the last 120 calendar months. (after completion of age 50 the qualifying period for each month after the age of 50 will be increased by 1 month and the observance period by 2 months - maximum after completion of age 60: 180 insurance months within the last 360 calendar months).</p> <p><i>Early retirement pension on the grounds of reduced earning capacity (Vorzeitige Altersrente wegen geminderter Arbeitsfähigkeit):</i> "Eternal qualifying period" (240 contribution months of compulsory insurance in total) or 180 months within the last 360 calendar months and in both cases 72 contribution months of compulsory insurance within the last 180 calendar months.</p> <p>The qualifying period is not required if invalidity occurs on the grounds of an employment accident or an occupational disease or before the completion of age 27 if there are 6 insurance months.</p>	Contributions paid or credited for 5 years (in special cases, after 1,095 days of sickness benefit and subject to endorsement by the Medical Board).

Table VI

Invalidity

	Finland	Sweden	United Kingdom	
3. Minimum period of membership for entitlement	<p><i>National pension:</i> 3 years of residence after the age of 16.</p> <p><i>Employment pension:</i> Employees: none; accrual status from the first day of employment. Self-employed: 4 months.</p>	<p><i>Disability basic pension:</i> periods of residence.</p> <p><i>Disability supplementary pension:</i> at least 3 years with income carrying pensions rights in the supplementary pensions scheme.</p> <p><i>Care allowance:</i> residence.</p> <p><i>Handicap allowance:</i> residence.</p>	<p>Must have been entitled or deemed entitled to <i>short-term incapacity benefit</i> payments for 52 weeks in the period of incapacity for work.</p>	3. Minimum period of membership for entitlement

Table VI

	Invalidity			
	Belgium	Denmark	Germany	Greece
Benefits				
1. Amount of pension	<p><i>Normal allowance:</i></p> <ul style="list-style-type: none"> • 65% of the lost earnings (subject to ceiling if there are dependants) • 45% if single without dependants, • 40% if cohabiting person without dependants. <p><i>Minimum for regularly employed:</i></p> <ul style="list-style-type: none"> • With dependants: BEF 1,337 (ECU 33) per day, • Without dependants: single: BEF 1,070 (ECU 26) per day; cohabit: BEF 957 (ECU 23) per day. <p><i>Minimum for non-regularly employed:</i></p> <ul style="list-style-type: none"> • With dependants: BEF 1,073 (ECU 26) per day, • Without dependants: BEF 804 (ECU 20) per day. <p>If incapacity commenced on or after 1 July 1983, the minimum daily amount cannot exceed 75% of lost wages.</p>	<p>Pension according to incapacity level:</p> <ul style="list-style-type: none"> • at least 50% and/or social reasons: early pension = basic amount + pension supplement + amount of early pension, if applicable. • 67 to 99%: medium invalidity pension = basic amount + amount of invalidity + pension supplement. • 100%: maximum invalidity pension = basic amount + invalidity pension + amount for work incapacity + pension supplement. <p><i>Basic amount:</i> DKK 46,812 (ECU 6,218) per year, if income is not above a certain level.</p> <p><i>Invalidity amount:</i> DKK 22,776 (ECU 3,026) per year. Married persons: DKK 19,392 (ECU 2,576) per year each, if both qualify for this supplement or the invalidity allowance.</p> <p><i>Incapacity of work amount:</i> DKK 31,428 (ECU 4,175) per year. For married persons: DKK 22,740 (ECU 3,021) per year each, if both qualify for this supplement.</p> <p><i>Pension supplement:</i> DKK 20,568 (ECU 2,732) per year on condition that the earnings of the pensioner and his/ her spouse do not exceed a certain level. For single pensioners the supplement amounts to DKK 39,576 (ECU 5,257) per year.</p> <p><i>Special pension supplement:</i> for pensioners living alone. DKK 6,828 (ECU 907) per year. This supplement can also be paid to single persons who are in receipt of an invalidity allowance.</p> <p><i>Early retirement amount:</i> If the early pension is given to a person under 60, a "pre-retirement amount" is paid as a supplement to the basic amount: DKK 11,892 (ECU 1,580) per year.</p> <p><i>Temporary supplement</i> for pensioners living in the municipal areas where local taxes have risen over a certain amount.</p>	<p>Pension formula:</p> <p><i>For occupational invalidity:</i> $\text{PEP} \times 0.6667 \times \text{AR}$</p> <p><i>For general invalidity:</i> $\text{PEP} \times 1.0 \times \text{AR}$</p> <p>PEP = Personal Income Points. The number of income points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods: Substitute periods, credited periods (in particular periods of sickness, rehabilitation, unemployment, studies over 16 years of age, completed technical training or higher education) and added periods (added when the worker qualifies for invalid insurance before reaching the age of 60). Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p> <p>AR = Current pension value: Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p><i>Persons insured before 31.12.1992:</i> For full pension, see Table VII "Old-age".</p> <ul style="list-style-type: none"> • 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 GRD 123,900 (ECU 397) per month. <p><i>Persons insured since 1.1.1993:</i> The maximum increase is equal to $\frac{1}{4}$ of the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants pensions.</p>

Invalidity

Spain	France	Ireland	Italy	Benefits
<ul style="list-style-type: none"> • Permanent partial incapacity for habitual occupation: lump sum equal to 24 times monthly reference wage used for calculation of sickness (see Table IV). • 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: ESP 65,860 (ECU 393) with dependent spouse and ESP 55,980 (ECU 334) without dependent spouse. • Permanent total incapacity for work: 100% of reference wage. Minimum pension ESP 55,980 (ECU 334) per month or ESP 65,860 (ECU 393) for beneficiaries with dependent spouse. • Severe disablement amount payable for permanent total incapacity for work plus 50%. Minimum pension: ESP 83,970 (ECU 502) per month. For beneficiaries with dependent spouse: ESP 98,790 (ECU 590). All pensioners receive 14 times monthly pension payment each year and monthly pension must in no case exceed ESP 290,166 (ECU 1,733). <p>Reference wage: Reference wage obtained by dividing by 110/112 the sum of the contribution assessment figures for 96 months preceding the event giving rise to invalidity. The 72 contribution months which are the farthest off the event giving rise to invalidity are adjusted according to the development of the consumer price index.</p> <p>In case of an accident other than at work and in case the employee was regularly insured or in a situation assimilated thereto, the reference wage is obtained by deviding by 28 the income subject to contributions of a continuous period of 24 month within the last 7 years preceding the event giving rise to invalidity.</p>	<ul style="list-style-type: none"> • Group 1 (those still able to work): 30% of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period). • Group 2: 50% of the average annual earnings for the best 10 years of insurance prior to interruption of work (or, when applicable, a shorter period). • Group 3 (those requiring help from another person): Group 2 pension + 40% supplement. Minimum supplement: FRF 67,897.45 per year (ECU 10,269). 	<p><i>Invalidity pension:</i></p> <ul style="list-style-type: none"> • IEP 69,20 (ECU 90) per week, if aged under 65. • IEP 78,00 (ECU 101) per week if aged between 65 and 80 years. • IEP 83,00 (ECU 108) per week if recipient is aged 80 or over. 	<p><i>Invalidity allowance:</i></p> <ul style="list-style-type: none"> • Earnings up to ITL 64,126,000 (ECU 33,020) (ceiling): $2\% \times n \times S$ • Partial amount up to ITL 85,287,580 (ECU 43,917) (ceiling $\times 1.33$): $1.6\% \times n \times S$ • Partial amount up to ITL 106,449,160 (ECU 54,813) (ceiling $\times 1.66$): $1.35\% \times n \times S$ • Partial amount up to ITL 121,839,400 (ECU 62,738) (ceiling $\times 1.90$): $1.1\% \times n \times S$ • Earnings over ITL 121,839,400 (ECU 62,738): $0.9\% \times n \times S$. <p>n = number of years of insurance (max. 40) S = Reference salary:</p> <ul style="list-style-type: none"> • for those who on 31.12.92 had worked 15 years: average earnings during the last 10 years, with ceiling. • for those who on 31.12.92 had worked < 15 years: average earnings over a variable period of between the last 10 years and the entire period worked, with ceiling. • for those employed after the 31.12.92: average earnings during the entire period worked, with ceiling. <p>"S" readjusted in line with the consumer price index, increased each year by 1% for each year worked.</p> <p>The minimum pension amount of ITL 9,070,100 (ECU 4,670) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.</p> <p><i>Incapacity pension formula:</i> see above for "Invalidity allowance". As well as actual insurance years, the years between the date of liquidation of the pension and retirement age are also taken into account.</p> <p><i>New System:</i> The conventional contribution constitutes 33% of the income for each contribution year. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension contribution is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). The minimum coefficient applies for those under 57. The reform awards pension supplements for total incapacity, but the minimum pension no longer exists.</p>	<p>1. Amount of pension</p>

Table VI

Invalidity

	Luxembourg	Netherlands	Austria	Portugal																										
Benefits																														
1. Amount of pension	<p>Comprises lump sum supplements of 1/40 per year of insurance (max. 40) and of proportional supplements.</p> <ul style="list-style-type: none"> • Lump sum supplements: LUF 9,711 (ECU 238) per month for 40 years' insurance. • Proportional supplements: 1.78% of total wage taken into account. <p><i>For invalidity before age of 55:</i> special lump sum supplements of 1/40 for each year between commencement of entitlement to pension and age 65 (max. 40 years) and special proportional supplements for years remaining from commencement of entitlement until age 55. The rate of supplement is 1.78% of average salary gained between age 25 and the year of cessation.</p>	<p><i>Law of 18 Feb. 1966:</i></p> <ul style="list-style-type: none"> • <i>Initial benefit:</i> Daily allowance for incapacity level between: <table> <tr><td>15 - 25%:</td><td>14.00% of 100/108 E</td></tr> <tr><td>25 - 35%:</td><td>21.00% of 100/108 E</td></tr> <tr><td>35 - 45%:</td><td>28.00% of 100/108 E</td></tr> <tr><td>45 - 55%:</td><td>35.00% of 100/108 E</td></tr> <tr><td>55 - 65%:</td><td>42.00% of 100/108 E</td></tr> <tr><td>65 - 80%:</td><td>50.75% of 100/108 E</td></tr> <tr><td>80% and over:</td><td>70% of 100/108 E</td></tr> </table> <p>E = daily wages.</p> • <i>Continuing benefit:</i> For full disablement: 70% of the minimum wage plus a supplement. The amount of the supplementary benefit increases with age. For partial disablement the continuing benefit is proportionally lower. In addition holiday allowance of 8%, payable in May. <p><i>Law of 24 April 1997:</i> Daily allowance for incapacity level between: <table> <tr><td>25 - 35%:</td><td>21.00% of M</td></tr> <tr><td>35 - 45%:</td><td>28.00% of M</td></tr> <tr><td>45 - 55%:</td><td>35.00% of M</td></tr> <tr><td>55 - 65%:</td><td>42.00% of M</td></tr> <tr><td>65 - 80%:</td><td>50.75% of M</td></tr> <tr><td>80% and over:</td><td>70.00% of M.</td></tr> </table> <p>M = the earned income, the maximum being the statutory minimum wage: NLG 104.66 (ECU 47).</p> </p>	15 - 25%:	14.00% of 100/108 E	25 - 35%:	21.00% of 100/108 E	35 - 45%:	28.00% of 100/108 E	45 - 55%:	35.00% of 100/108 E	55 - 65%:	42.00% of 100/108 E	65 - 80%:	50.75% of 100/108 E	80% and over:	70% of 100/108 E	25 - 35%:	21.00% of M	35 - 45%:	28.00% of M	45 - 55%:	35.00% of M	55 - 65%:	42.00% of M	65 - 80%:	50.75% of M	80% and over:	70.00% of M.	<p>See Table VII "Old-age". If invalidity occurs before the age of 56 the beneficiary annually receives an additional supplement of 1.83% of the calculation basis (maximum: pension + additional supplement = 60% of the upper limit of the calculation basis). Reduction of the additional supplement for earned income above individual limits. As of 1 January 2000 a new method of calculation.</p>	<p>Monthly pension: For each calendar year covered by contributions, 2% of average monthly wage (= R/140) for the 10 years with the highest remuneration of the last 15 years. Maximum 80% and minimum 30% of this average wage. Yet if the pension amount is less than PTE 31,300 (ECU 155) per month, then the pensioner will be entitled to draw a supplementary social pension amount to match this level, which will not be able to be above that of the old-age social pension of PTE 22,100 (ECU 109). Earnings taken into account are readjusted according to the consumer price index, and the 2% rate does not apply for years with less than 120 registered days of paid work. Christmas and holiday bonuses: amounts equal to the pension amount paid for the corresponding month.</p>
15 - 25%:	14.00% of 100/108 E																													
25 - 35%:	21.00% of 100/108 E																													
35 - 45%:	28.00% of 100/108 E																													
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45 - 55%:	35.00% of M																													
55 - 65%:	42.00% of M																													
65 - 80%:	50.75% of M																													
80% and over:	70.00% of M.																													

Invalidity

	Finland	Sweden	United Kingdom
Benefits			
1. Amount of pension	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • <i>Pension:</i> Full amount between FIM 2,178 (ECU 364) and FIM 2,591 (ECU 433) according to marital status and municipality. A full pension if resident of Finland, 80% of time after age 16 and before disability. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of Employment pension and other statutory Finnish and foreign pensions. • <i>Care allowance:</i> 3 categories: FIM 278 (ECU 46), FIM 691 (ECU 115) and FIM 1,382 (ECU 231) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. • <i>Pensioners' housing allowance:</i> may be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs and some other factors. <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • Disability pension: Full projected old age pension. • Partial disability pension: 50% of the full disability pension. • Individual early retirement pension: equals to the disability pension. <p>Within certain limits, the beneficiary is allowed to work while receiving the pension. In the case of disability pension, if earnings are 40% but not 60% of the pensionable salary, the full disability pension is changed to a partial disability pension. If earnings are over 60% of the pensionable salary, the pension is withdrawn. In the case of individual early retirement pension, if earnings exceed FIM 1,156 (ECU 193) per month but do not exceed 3/5 of the pensionable salary, the full pension is changed to a partial pension. If earnings exceed 3/5 of the pensionable salary the payment of the pension is suspended for the working period.</p>	<p>A disability pension is paid according to the grade of incapacity with a 100%, 75%, 50% or 25% compensation level. Maximum rates per month:</p> <p><i>Disability pension from the basic scheme:</i> SEK 2,675 (ECU 306).</p> <p><i>Disability pension from the supplementary scheme:</i> SEK 11,593 (ECU 1,328).</p> <p><i>Care allowance:</i> SEK 7,583 (ECU 868).</p> <p><i>Handicap allowance:</i> SEK 2,093 (ECU 240).</p> <p><i>Housing supplement for pensioners:</i> 85% of the housing costs between SEK 100 (ECU 11) and SEK 4000 (ECU 458). The supplement is income-tested.</p>	<p><i>Long-term incapacity benefit:</i> GBP 62.45 (ECU 94). Age addition: GBP 13.15 (ECU 20) if incapacity began before age 35; GBP 6.60 (ECU 9.90) if it began between 35 and 44.</p>

Table VI

	Invalidity			
	Belgium	Denmark	Germany	Greece
2. Annual earnings ceiling	None. Invalidity allowance (<i>Indemnité d'invalidité</i>) is calculated on the basis of daily earnings. Ceiling set at BEF 3.698.06 (ECU 91).	No earnings ceiling.	No earnings ceiling.	<i>Persons insured before 31.12.1992:</i> GRD 511.500 (ECU 1.639) per month. <i>Persons insured since 1.1.1993:</i> The sum of the monthly pension may not exceed an amount equal to four times the monthly mean of the GNP per head in 1991, readjusted in line with rises in civil servants pensions: GRD 610.364 (ECU 1.956) per month.
3. Supplements for dependants • Spouse	No supplements.	No supplements.	No supplements.	see Table VII "Old-age".
• Children	See Table X "Family benefits".	See Table X "Family benefits".	See Table X "Family benefits".	See Table VII "Old-age".
4. Adjustment	Automatic adjustment of allowances by 2% when the index of consumer prices varies by 1.02 in relation to the preceding index. Rates of allowances are adapted in line with the evolution of the general standard of living by fixing an annual adjustment coefficient or flat-rate charge via benefit grant.	The rate of adjustment (<i>satsreguleringsprocenten</i>) of social pensions and other transfer incomes (<i>overförselsindkomster</i>) is fixed once a year, on the basis of the evolution of wages.	Adjustment of the current pension value according to the net salary development in the past calendar year compared to the calendar year preceding the past year; in the new Länder adjustments to the current development of net wages and salaries.	See Table VII "Old-age".

Table VI

Invalidity				
Spain	France	Ireland	Italy	
ESP 4,062,324 (ECU 24,269).	FRF 169,080 (ECU 25,571).	No earnings ceiling.	ITL 64,126,000 (ECU 33,020). The part of the wages above the ceiling is taken into consideration according to the indicated percentages (see above). <i>New System:</i> ITL 139,480,000 (ECU 71,822), amount adjusted according to consumer price index.	2. Annual earnings ceiling
See "Benefits: Amount of pension".	No supplements.	IEP 45.10 (ECU 58) per week.	No supplements.	3. Supplements for dependants • Spouse
See Table X "Family benefits".	See Table X „Family benefits“.	For each child: IEP 15.20 (ECU 20) per week.	See Table X "Family benefits".	• Children
Pensions are adjusted at the beginning of each year in line with forecast changes in the consumer price index for the year in question. Adjustment is automatic.	Annual adjustment by way of order fixing the coefficient of increase.	Invalidity pensions are normally increased once a year.	From 1 January 1995 the annual adjustment based on the development of the cost of living according to the following modalities: annual adjustment • for the pension category up to twice the minimum pension: 100%. • for pension category between twice and three times the minimum pension: 90%. • for pension category exceeding three times the minimum pension: 75%. In 1998, pensions which are five times higher than the minimum pension will not be adjusted in accordance with the development of the cost of living.	4. Adjustment

Table VI

	Invalidity			
	Luxembourg	Netherlands	Austria	Portugal
2. Annual earnings ceiling	LUF 2,776,488 (ECU 68,105).	<i>Law of 18 Feb. 1966:</i> NLG 78,561 (ECU 35,270) per year or NLG 301 (ECU 135) per day.	ATS 588,000 (ECU 42,296).	No earnings ceiling.
3. Supplements for dependants	No supplements. <ul style="list-style-type: none">• Spouse	No supplements.	No supplements.	PTE 4,740 (ECU 23) per month.
 • Children	No supplements.	See Table X "Family benefits".	See Tables VII "Old-age" and X "Family Benefits". No supplements.	
4. Adjustment	<ul style="list-style-type: none">• Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index.• Adjustment of pensions to earnings level by special law.	Adjustment on 1 January and 1 July in accordance with the average development of contract-wages.	See Table VII "Old-age".	Normally increased once a year by government decision with regard to the price level.

Table VI

	Invalidity			
	Finland	Sweden	United Kingdom	
2. Annual earnings ceiling	None.	No earnings ceiling.	No earnings ceiling.	2. Annual earnings ceiling
3. Supplements for dependants • Spouse	See Table VII "Old-Age".	Wife's supplement is payable to women born 1931-1934.	<i>Long-term incapacity benefit:</i> Increase for spouse aged 60 or over or adult caring for dependent child: GBP 37.35 (ECU 56).	3. Supplements for dependants • Spouse
• Children	See Table VII "Old-Age".	Child's supplement is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years.	Increase for dependent child: GBP 9.90 (ECU 15) for the first, GBP 11.20 (ECU 17) for each other.	• Children
4. Adjustment	<i>National pension:</i> annually according to price changes. <i>Employment pension:</i> annually according to the average of price and wage changes (TEL-index).	The rate of adjustment is fixed every year on the basis of the evolution of prices (the base amount).	Adjustment by legislation at least annually in line with movements in the general level of prices.	4. Adjustment

Table VI

Invalidity

	Belgium	Denmark	Germany	Greece
5. Other benefits	None.	<p><i>Outside assistance allowance:</i> given for the personal aid of a third person and in case of blindness or extreme shortsightedness: DKK 23,784 (ECU 3,159) per year. This allowance can be replaced by:</p> <p><i>Constant attendance allowance:</i> when the claimant needs constant surveillance or care by a third person: DKK 47,460 (ECU 6,304) per year.</p> <p><i>Invalidity allowance:</i> given when earnings are too high for a pension, but when invalidity (66 - 100%) is medically certified, and in cases of deafness resulting in serious problems of communication: DKK 22,896 (ECU 3,041) per year; if the spouse receives the same invalidity allowance or invalidity pension: DKK 18,600 (ECU 2,471) per year. The supplement of single persons receiving invalidity allowance and assistance allowance or outside assistance amounts to DKK 25,836 (ECU 3,432) per year.</p> <p><i>Personal allowance:</i> See Table VII "Old-age".</p>	<p>None. Long-term care insurance: See table III "Health care".</p>	<p><i>Pension:</i> Totally blind persons and insured persons suffering from quadriplegia or paraplegia having accomplished 4,050 days of contribution, receive a pension corresponding to 10,500 working days regardless of their age. This amount increases according to the increase of the employees' wages. Pension increased in line with rises in civil servants pensions.</p> <p><i>Allowance:</i> Insured persons or members of their family suffering from quadriplegia-paraplegia, are entitled to a special benefit under the following conditions: 350 days of contribution in the 4 calendar years preceding the disability of which 50 days in the last 12 or 15 months, c. 1,000 days of total contribution. Same conditions required as under 1. above. Amount of allowance: 20 times the minimum wage of an unskilled manual worker, i.e. GRD 123.900 (ECU 397) per month.</p>

Table VI

Spain	France	Ireland	Italy	
None.	None.	<p><i>Living alone allowance:</i> paid to pensioner aged 66 or over living alone: IEP 6.00 (ECU 7.80) per week.</p>	Invalidity pensioners who need help to move around or who need permanent attendance to accomplish daily tasks are entitled to a monthly allowance equal to that paid under the employment injury scheme.	5. Other benefits

Table VI

Invalidity				
	Luxembourg	Netherlands	Austria	Portugal
5. Other benefits	None.	<p><i>Death allowance:</i></p> <ul style="list-style-type: none"> • Law of 18 Feb. 1966: 100/108% of daily wages. • Law of 24 April 1997: 100% of basic amount from the day of death until the last day of the second month which follows this; if incapacity rate was fixed at 80% or over. <p><i>Supplement:</i> If invalidity benefits, together with any unemployment benefits, are lower than the social minimum, a supplement can be claimed under the supplementary Benefits Act (means tested). The maximum amount of this supplement is 30% of the minimum wage for a couple, 27% for single-parent families and 21% of this wage for single persons. Lower rates apply for single persons under age 23.</p>	<p><i>Care allowance (Pflegegeld):</i> See Table VII "Old-age".</p> <p><i>Increased family allowance (Erhöhte Familiенbeihilfe):</i> See Table X "Family benefits".</p>	Christmas bonus and Holiday bonus amounts equal to those of the pension for December. Supplement paid to invalids who need permanent attendance by a third party: PTE 10,875 per month (ECU 54).

Table VI

	Finland	Sweden	United Kingdom	
5. Other benefits	<p><i>Rehabilitation allowances</i> are paid if the pensioner is referred to rehabilitation.</p> <p><i>National pension:</i> The rehabilitation allowance is 10% extra to the amount of the pensioner's national pension or the person's sickness or unemployment benefit.</p> <p><i>Employment pension:</i> The rehabilitation allowance amounts to the full disability pension plus a rehabilitation increment of 33% for periods of active rehabilitation arranged by the employment pension institution.</p> <p><i>Disability allowance for non-pensioners:</i> A special disability allowance is paid to 16-64 year old persons who are not in receipt of a pension but whose health is weakened through illness or injury to compensate for hardship, necessary services etc. The amount depends only on the degree of disability, being FIM 414 (ECU 69), FIM 967 (ECU 162) or FIM 1,796 (ECU 300) per month.</p>	<p>Attendance allowance is payable to a person who has severe functional disabilities and is in need of personal attention or assistance for more than 20 hours per week.</p>	<p><i>Severe Disablement Allowance:</i> may be paid to severely disabled people with insufficient national insurance contributions for Incapacity Benefit. The "all work" test for incapacity benefits is applied to new claimants. Claimants who became incapable of work after age of 20 must be 80% disabled. Rate GBP 37.75 (ECU 56) a week. Plus age additions: 3 rates varying according to the age when incapacity began: aged under 40: GBP 13.15 (ECU 20) aged 40 - 49: GBP 8.30 (ECU 12) aged 50 - 59: GBP 4.15 (ECU 6.20) Plus increases for dependants: Adult GBP 22.40 (ECU 34). Child GBP 9.90 (ECU 15) for first child, GBP 11.20 (ECU 17) for each other).</p> <p><i>Attendance Allowance:</i> is paid to disabled people over 65 who have personal care needs as a result of illness or disability. Amount: GBP 49.50 (ECU 74) or GBP 33.10 (ECU 50) per week dependent on the amount of care a person needs.</p> <p><i>Disability Living Allowance:</i> may be paid to people who have personal care and/ or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs: GBP 49.50 (ECU 74) or GBP 33.10 (ECU 50) or GBP 13.15 (ECU 20) and two rates for mobility needs: GBP 34.60 (ECU 52) or GBP 13.15 (ECU 20) depending on the amount of help a person needs.</p> <p><i>Invalid Care Allowance:</i> GBP 37.35 (ECU 56) per week payable to a person under pension age (and not earning more than GBP 50 (ECU 75) per week, after allowable expenses) who is providing at least 35 hours care a week to another person who is receiving <i>Disability Living Allowance</i> care component at the highest or middle rate or <i>Attendance Allowance</i> or <i>Constant Attendance Allowance</i> at not less than the normal maximum rate. Dependant additions are also available.</p>	5. Other benefits

Table VI

	Invalidity			
	Belgium	Denmark	Germany	Greece
Taxation	See Table IV "Sickness-cash benefits".	Basic pensions, pension supplements, and amounts for work incapacity are fully liable to taxation. Invalidity pensions, early pension, amount of invalidity, special pension supplement, constant attendance allowances and outside assistance allowances are not subject to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation (i.e. hypothetical interests on the pension capital, calculated degressively according to the age of the beneficiary at the commencement of pension payments).	In general, benefits are fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	See Table IV "Sickness - cash benefits".	No upper limit of annual income and no reduction of taxation.	See table IV "Sickness – cash benefits".	See table IV "Sickness - cash benefits".

Table VI

Invalidity				
Spain	France	Ireland	Italy	Taxation
s of 1994, permanent incapacity benefits are fully liable to taxation. Permanent total incapacity (for work) bene- fits and benefits for severe disablement are not subject to taxation.	CSG: 6.2% (reduced level of 3.8%) ; CRDS: 0.5%. Invalidity pension (<i>Pension d'invalidité</i>) bene- fit is liable to taxation after deduction of 10% and then of 20%. Tax relief if the pension amount does not ex- ceed that of the old-age allowance for sala- ried workers of FRF 17,336 (ECU 2,622) and if other sources of income do not exceed FRF 53,120 (ECU 8,034) for a single person or FRF 82,260 (ECU 12,441) for a couple (declaration of incomes is not necessary). Supplement for assistance by a third party: not subject to taxation.	Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are fully liable to taxation. Tax relief: see Table IV "Sickness - cash benefits".	1. Taxation of cash benefits
See Table IV "Sickness - cash benefits".	Invalidity pension (<i>Pension d'invalidité</i>): See Table IV „Sickness - cash benefits“. Supplement for assistance by a third party: not applicable.	See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	2. Limit of income for tax relief or tax reduction

Table VI**Invalidity**

	Luxembourg	Netherlands	Austria	Portugal
Taxation	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	See Table VII "Old-age".	The majority of invalidity pensions are subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages. Special tax allowances for persons in gainful employment and pensioners respectively.	See Table IV "Sickness - cash benefits".	See Table VII "Old-age".	Pensions less than or equal to PTE 1,820,000 (ECU 9,004) are not subject to taxation. For pensions in excess of this sum, the deduction is equivalent to the reference amount.

Table VI

	Invalidity		
	Finland	Sweden	United Kingdom
Taxation			
1. Taxation of cash benefits	As old age pensions. See Table VII "Old-Age". The disability allowance is not taxed.	Benefits are fully liable to taxation except for handicap allowance and such parts of the care allowance which are supposed to cover special costs due to the handicap.	<ul style="list-style-type: none"> • <i>Long-term incapacity benefit</i> is taxable (with exceptions for people who were receiving the former Invalidity Benefit when it was abolished in April 1995). • <i>Attendance Allowance, Disability Living Allowance</i> and <i>Severe Disablement Allowance</i> are not subject to taxation. • <i>Invalid Care Allowances</i> are taxable, but any Child Dependency Addition is not.
2. Limit of income for tax relief or tax reduction	See Table VII "Old-Age".	No tax reduction.	See table IV "Sickness - cash benefits" in case of taxable benefits.
Taxation			
1. Taxation of cash benefits			
2. Limit of income for tax relief or tax reduction			

Table VI

	Invalidity			
	Belgium	Denmark	Germany	Greece
Accumulation with other social security benefits	Accumulation with employment injuries' or occupational diseases' pension is possible up to a variable maximum.	Accumulation possible, but some specific parts of a pension depend on the earnings of the pensioner. Limited duration of some cash benefits to pensioners. An early retirement pension calculated according to unemployment regulations cannot be granted to a pensioner. It is possible to go from an early-retirement pension to a partial pension, see Table VII.	If combined with an employment injury pension, the pension payable for reduced capacity to work is suspended if the total pensions would exceed the former net income of the insured (calculated on a flat rate, adjusted to match average wage development).	<i>Persons insured before 31.12.92:</i> Accumulation possible with widow's pension or with other Social Security benefits. <i>Persons insured since 1.1.93:</i> See Table VIII "Survivors".
Prevention and rehabilitation	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialised establishments.	Measures to lessen the consequences of invalidity by: <ul style="list-style-type: none"> • assistance for special medical care; • maintenance allowances during vocational rehabilitation; • appliances and aids supplied by local authorities under the Social Assistance Act of 1974. 	Rehabilitation: medical benefits and occupational training as well as other measures, including transitional benefits.	None.

Table VI

Invalidity			
Spain	France	Ireland	Italy
Invalidity pensions may not be drawn concurrent with any other pension under the general scheme except a widow's pension. They are also incompatible with lump-sum payments in respect of lesions, mutilations and deformities, except where the latter are entirely unconnected with the factors giving rise to invalidity.	Accumulations with employment injuries' or occupational diseases' pension limited to the normal earnings of a worker in the same category.	Not payable with any pension under the social welfare acts with the exception of Disablement Benefit (see Table IX).	The pension reform (Law n° 335 of 8.8.95) stipulates that as of September 1st 1995, invalidity pensions shall no longer be drawn in addition to the pensions for employment injuries (if these are being granted for the same disability). However, if the invalidity pension (paid by the INPS) is higher than the employment injury pension (paid by the INAIL), then the differing amount may be collected. As of this same date (1 September 1995), the invalidity pension will be reduced by 25 or 50% if the recipient's income is 4 to 5 times higher than the minimum pension.
Accumulation with other social security benefits			
Rehabilitation measures: medical treatment (functional rehabilitation); vocational guidance; vocational training (rehabilitation for habitual occupation or retraining for another occupation). Rehabilitation allowance paid to persons not in receipt of periodic cash benefits. Preferential access to employment in certain situations.	Vocational retraining in specialised vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued.	People receiving Invalidity Pension may engage in work for therapeutic purposes.	The National Institute for Social Protection (INPS) is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work. Hospitalisation is free and charged to the region.
Prevention and rehabilitation			

Table VI

Invalidity

	Luxembourg	Netherlands	Austria	Portugal
Accumulation with other social security benefits	In case of receipt of employment injury pension, reduction of invalidity pension if both pensions exceed either the average of the five highest annual earnings in the insurance cycle or, if more favourable, the earnings on which employment injury pension was based.	Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work. <i>Law of 18 Feb. 1966:</i> Deduction of amount of general insurance indemnity.	Accumulation of benefits on the grounds of employment injuries and occupational diseases and survivor's pensions possible. Other care-related benefits are offset against care allowance.	Subject to certain limits, payable in addition to employment injury and occupational disease pensions and survivors' pensions.
Prevention and rehabilitation	Insured person must, until age 50, comply with such rehabilitation or retraining measures as may be laid down by the pension fund; otherwise pension may be suspended.	<i>Law of 18 Feb. 1966:</i> Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions.	<ul style="list-style-type: none"> • Several measures of health prevention, such as spa treatment and treatment in sanatoriums. • Several measures of medical, vocational and social rehabilitation, <i>inter alia</i> transitional allowance (60% of the invalidity pension paid out or still due, supplements for spouses and other family members). <p>Before the invalidity pension is approved, an attempt should be made to reconstitute the patient's ability to work through rehabilitation (Rehabilitation takes priority over the pension).</p>	None.

Invalidity

	Finland	Sweden	United Kingdom	
Accumulation with other social security benefits	<p>Only one pension from National Pension Scheme may be paid.</p> <p>If combined with an employment pension or 'employment injuries' or 'occupational diseases' pension the basic amount and the basic amount addition are reduced.</p> <p>The employment pension is secondary to the employment accident insurance benefit, and only the part of employment pension in excess of the compensation under employment accident insurance is payable. The same applies to traffic insurance compensations.</p> <p>Sickness benefit is usually paid for the maximum period before the disability pension starts. Sickness benefit is not payable before the individual early retirement pension.</p>	<p>Accumulation with handicap allowance is possible if the handicap has occurred before the age of 65.</p> <p>Care allowance is payable irrespective of other benefits.</p>	<p><i>Attendance Allowance</i> and <i>Disability Living Allowance</i> can be paid in addition to any other benefit except other allowances paid for the same purpose.</p>	Accumulation with other social security benefits
Prevention and rehabilitation	<p>To prevent disability, the pension institutions provide rehabilitation services.</p> <p>Before making the disability pension determination, the pension institution has to make sure that the applicant's prospects of rehabilitation have been investigated.</p> <p>A rehabilitation allowance is payable for the period of rehabilitation (see point 5 „other benefits“).</p>	<p>Appliances and aids supplied by local health authorities.</p>	<ul style="list-style-type: none"> • Preventive health care, medical rehabilitation and therapy are provided by the National Health Service. • Vocational assessment and rehabilitation, and supported employment (covering workshops and placements) are provided by the Disabled Persons (Employment) Acts 1944 and 1958, and the Employment and Training Act 1973. • Allowances are payable during rehabilitation and training. <p>There is similar provision in Northern Ireland.</p>	Prevention and rehabilitation

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

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
Applicable statutory basis	Royal Order No. 50 of 24 October 1967 and the Royal Order of 21 December 1967, with important modifications made by the Royal Order of 23 December 1996.	<p><i>National pension:</i> Law of 1891. Law of 16 May 1984, amended.</p> <p><i>Supplementary pension:</i> Law of 7 March 1964, amended.</p> <p><i>Partial pension:</i> Law of 4 June 1986.</p>	Social Code (<i>Sozialgesetzbuch</i>), Book 6, introduced by the Pension Reform Law of 18 December 1989, amended by the Pension Reform Law 1999 of 16 December 1997.	Law 1846/51 of 14 June 1951, last amended on 24 December 1997 with the publication of Law No. 2556/97. Law 1902/90 of 17 October 1990. Law 2084/92 of 7 October 1992
Basic principles	A system of current income financing ("pay as you go") based primarily on contributions.	System of universal coverage (national pension) and social insurance system (supplementary pension) linked to employment.	Compulsory insurance for employees (manual and white-collar workers).	Insurance system. Benefits dependent on contributions.

Table VII

Spain	France	Ireland	Italy	
Legislative Royal Decree 1/94 of 20 June 1994, which adopts the amended text of the General Law on Social Security. Law No. 24 of 15 July 1997 concerning the strengthening and rationalisation of the Social Security system.	Regulation of Public Administration (RAP) of 29 December 1945. Social Security Code. Decree no. 93.1022 of 27 August 1993. Decree no. 1023 of 27 August 1993. Decree no. 93.1024 of 27 August 1993.	Law of 1908. Social Welfare (Consolidation) Act 1993, amended.	Law No. 155 of 23 April 1981. Law No. 297 of 29 May 1982. Law No. 638 of 11 November 1983. Law No. 140 of 15 April 1985. Law No. 88 of 9 March 1989. Statutory Order No. 503 of 30 December 1992. Law No. 335 of 8 August, 1995. Law No. 449 of 27 December 1997.	Applicable statutory basis
Insurance system. Benefits depend on contributions.	Insurance system. Benefits are paid out depending on contributions. Compulsory supplementary pension schemes (insurance system) for all employed under the general pension scheme or social insurance system for farmers. Insurance system.	Contribution based Social Insurance system.	Insurance system. Benefits depend on the contributions.	Basic principles

Table VII

	Old-Age			
	Luxembourg	Netherlands	Austria	Portugal
Applicable statutory basis	Book III of the Social Insurance Code, including the last amendments through the Law of 27 December 1996.	Law of 5 June 1913. General old-age insurance: Law of 31 May 1956. Modified by the law of 24 December 1997.	General Social Insurance Act (ASVG) Official Journal (BGBl.) No. 189/1955, last amended by Official Journal (BGBl.) I No. 139/1997. Care allowance (<i>Pflegegeld</i>): Federal Care Allowance Act (BPFG), Official Journal (BGBl.) No. 110/ 1993, last amended by Official Journal (BGBl.) Nr. 758/1996.	Statutory Order 329/93 of 25 September 1993.
Basic principles	Insurance system.	System of universal coverage, financed with contributions on earned incomes. Compulsory supplementary pension schemes for employees based on agreements between social partners.	Insurance system for all dependently employed persons based on current income financing (pay-as-you-go).	Insurance system. Benefits depend on contributions. The law provides for supplementary conventional schemes as an option.

Table VII

	Old-Age			
	Finland	Sweden	United Kingdom	
Applicable statutory basis	<p>Law of 31 May 1937 Law of 8 July 1961 National Pensions Act 347/1956 (KEL) Seamen's Pensions Act 72/1956 (MEL) Employees' Pensions Act 395/1961 (TEL) Temporary Employees' Pensions Act 134/1962 (LEL) Local Government Employees' Pensions Act 202/1964 (KvTEL) State Employees' Pensions Act 280/1966 (VEL) Evangelical-Lutheran Church Pensions Act 298/1966 (KiEL) Self-employed Persons' Pensions Act 468/1969 (YEL) Farmers' Pensions Act 467/1969 (MYEL) Freelance Employees' Pensions Act 662/1985 (TaEL)</p>	<p>Law of 1913. Law of 1962 on General Social Security and amendments. Law of 1979 on Partial pension.</p>	<p>Social Security Contributions and Benefits Act 1992 and the regulations thereunder. Pension Act 1995.</p>	Applicable statutory basis
Basic principles	<p>Dual system of insurance system (employment pension) covering all economically active persons (employees, self-employed, farmers) and an universal coverage system (national pension) guaranteeing a minimum pension.</p> <p>The pension schemes are integrated and when other pension income is above a given limit no national pension is paid. Voluntary supplementary company schemes exist but are of relatively small importance.</p>	<p>The public pension system is compulsory and of universal coverage and consists primarily of two parts:</p> <ul style="list-style-type: none"> • <i>The national flat rate basic pension</i> based on residence in Sweden and financed partly out of general revenue and partly out of contributions. • <i>The national income related supplementary pension scheme</i> is a benefit defined system which is financed by employers contributions, based on the wage bill. The supplementary pension scheme is a pay-as-you-go system. 	<p>Contributory State Retirement Pension scheme (for people who have reached state retirement age) made up of a flat rate <i>Basic Pension</i>, an earnings-related Additional Pension (<i>SERPS</i>) and an earnings-related <i>Graduated Retirement Benefit</i>. A non-contributory State pension is payable to certain persons aged 80 years and over (see Table XII.2). Voluntary supplementary pension schemes may be used to replace benefits provided by SERPS.</p>	Basic principles

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
Field of application	Compulsory insurance for all wage and salary earners.	<p><i>National pension:</i> compulsory membership for all resident nationals.</p> <p><i>Supplementary pension:</i> compulsory membership for all employees aged 16 - 66 working nine hours or more per week, as well as persons who receive daily allowances in case of sickness or unemployment or who have started participating in activation or training/education measures.</p> <p>Persons who draw an early pension or receive a transition benefit in case of unemployment may enrol, on a voluntary basis, in the scheme, as may persons who receive a disability pension, an early pension or a partial pension.</p> <p>Salaried workers who take up a non-salaried activity may remain, on a voluntary basis, in the scheme if they have made contributions over a period of three years.</p> <p>Persons who are affected by the guarantee of sufficient resources: see Table XII.</p>	Compulsory insurance for manual and white-collar workers.	Compulsory insurance for all employees and assimilated.
Exemptions from compulsory insurance	None.	<p><i>Supplementary pension:</i> Exempted from compulsory insurance are employees working less than 9 hours per week (also see above under "Field of application").</p>	No compulsory insurance for employees in insignificant employment (up to DEM 620 (ECU 314) per month in the old <i>Länder</i> and DEM 520 (ECU 263) in the new <i>Länder</i> , and a weekly work schedule of less than 15 hours) or a short-term employment (up to 2 months or 50 working days per year).	None.

Table VII

Spain	France	Ireland	Italy	
Compulsory insurance for all employees.	Compulsory insurance for all employed and assimilated persons.	With some exceptions, all persons aged 16 to 66 years of age employed under a contract of service or apprenticeship. Also self-employed persons aged 16 years to 66 years.	Compulsory insurance for all salaried workers in the private sector. There is a special scheme managed by the INPS for farmers, tenants, self-employed craftsmen and merchants /retailers.	Field of application
All salaried work which is considered marginal and not a basic means to earn one's living because of the number of hours worked and of the wage paid are exempted from compulsory insurance.	None.	Persons with weekly earnings less than IEP 30 (ECU 39) per week and the self-employed with an annual income of less than IEP 2,500 (ECU 3,239). Others in subsidiary employments or employments of inconsiderable extent.	None.	Exemptions from compulsory insurance

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Field of application	Compulsory insurance for all persons engaged in a professional activity. A voluntary insurance is possible.	Compulsory insurance for all residents 65 whatever their income or nationality. Entitled to a full pension is the person who has been insured between 15 and 65.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons who do not have a formal employment contract but essentially work as an employee (e.g. no own organisational structure, perform their services themselves). • Persons voluntarily insured. 	Compulsory insurance for all salaried workers, persons treated as such and the self-employed.
Exemptions from compulsory insurance	<p>Exemption from compulsory insurance is granted to persons who are only engaged occasionally and not customarily in a professional activity, when the period of activity is determined in advance. The period of activity should not exceed three months in each calendar year.</p> <p>The insurance does not cover non salaried activities if the work income does not exceed one third of the minimum social wage.</p>	None	No compulsory insurance if the income is below the limit of ATS 3,830 (ECU 275) per month (<i>Geringfügigkeitsgrenze</i>). The income from more than one job is added together, voluntarily "opting in" is possible in the case where insurance is not compulsory.	None.

Table VII

	Old-Age		
	Finland	Sweden	United Kingdom
Field of application			Field of application
	<p><i>National pension:</i> Compulsory coverage for all residents aged 16 to 65.</p> <p><i>Employment pension:</i> All employees, self-employed persons and farmers aged 23 to 65.</p> <p>Separate laws for different groups (see above; the most important law is the Employees' Pensions Act TEL) adapting the general principles to different circumstances. (For special rules of farmers see also table XIII.1).</p>	<p><i>Basic pension:</i> Compulsory coverage for all residents</p> <p><i>Supplementary pension(ATP):</i> All employees and self-employed aged 16-64 years with pensionable income (income exceeding one base amount and up to and including 7.5 times the base amount).</p>	<p><i>Basic pension:</i> All employed and self employed persons (except certain married women who chose before April 1977 not to be insured) who have paid sufficient contributions for a required numbers of years.</p> <p><i>Graduated Retirement Benefit:</i> All employed persons who paid "graduated" (i.e. earnings-related) contributions between 6 April 1961 and 5 April 1975.</p> <p><i>State Earnings Related Pension (SERPS):</i> based on an employed person's earnings from April 1978 on which full rate contributions are paid between the lower and upper earnings limits.</p>
Exemptions from compulsory insurance			Exemptions from compulsory insurance
	<p><i>Employees:</i> No exemption (for short term, low income employment pension accrual see below "Benefits. 2. Calculation method or pension formula").</p> <p><i>Self-employed, farmers:</i> Liable to take out insurance after 4 months of self-employment and when the annual insurable income exceeds FIM 27,760 (ECU 4,637) for self-employed and FIM 13,880 (ECU 2,318) for farmers.</p>	<p>Income less than one base amount are exempted from the supplementary pensions scheme. Income below the base amount are covered by the basic pension scheme.</p>	<p>No compulsory insurance for employed persons earning less than GBP 62 (ECU 93) per week or for self-employed persons with annual earnings less than GBP 3,480 (ECU 5,219)</p>

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
Conditions	None.	<i>National pension:</i> At least three years of residence in Denmark between the ages of 15 and 67. <i>Supplementary pension:</i> None.	60 months of insurance.	<i>Persons insured before 31.12.1992:</i> 4,500 working days, for which contributions were paid. <i>Persons insured since 1.1.1993:</i> 4,500 working days for which contributions were paid.
1. Minimum period of membership				
2. Conditions for drawing full pension	Career duration equivalent to 41 years (for women) and 45 years (for men).	<i>National pension:</i> Full pension after 40 years of residence between the ages of 15 and 67. <i>Supplementary pension:</i> scheme in force since 1 April 1964. Payment of full contributions from 1964 to 1997.	Completion of a certain year of age and fulfilment of a certain qualifying period.	<i>Persons insured before 31.12.1992:</i> Period of insurance of 35 years or 10,500 working days to obtain a pension corresponding to 80% of pensionable income. <i>Persons insured since 1.1.1993:</i> Period of insurance of 35 years to obtain a pension corresponding to 60% of pensionable income.
3. Legal retirement age • Standard pension	Women: 61 years (the age is raised progressively to 65 during a transitory period running from 1997 to 2009); Men: 65 years.	67 years.	In principle 65 years.	<i>Persons insured before 31.12.1992:</i> Men: 65 years. Women: 60 years. <i>Persons insured since 1.1.1993:</i> Men: 65 years. Women: 65 years.

Table VII

Old-Age				Conditions
Spain	France	Ireland	Italy	
Contributions must have been paid during a period of 15 years of which at least 2 years must have been during the 15 years immediately preceding the event which gives the right to entitlement.	Eligibility is dependant on the payment of contributions enabling the validation of at least one quarter's insurance (1 quarter's insurance is acquired when the remuneration of the person concerned = 200 hours of the minimum wage (SMIC) as of 1 January).	<p><i>Retirement Pension:</i> Must have become insured before the age of 55; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 24 contribution weeks registered (paid or credited) from 1953 (or from first entry into insurable employment, if later) to the end of the tax year before attaining the age of 65.</p> <p><i>Old-Age (Contributory) Pension:</i> Must have become insured before the age of 56; at least 156 contribution weeks of insurable employment for which the appropriate contributions have been paid; annual average of at least 10 contribution weeks registered (paid or credited) from 1953 (or date of first entry into insurable employment, if later) to the end of the relevant tax year prior to attaining the age of 66. Where the yearly average is between 10 and 19 contributions a total of 260 contributions must have been paid.</p>	18 years of contributions up to 31 December 1998. Progressive increase of one year every two years for up to 20 years (on 1 January 2001). <i>New system:</i> 5 years of contributions (since 1 January 1996).	1. Minimum period of membership
To obtain a full rate pension the contribution period must have been 35 years.	Full rate is paid either because of the duration of the insurance period (160 quarters on 1 January 2003), because of age (65 years) or because the person belongs to a particular group (insured unable to work, etc.).	<p><i>Retirement Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited.</p> <p><i>Old-Age (Contributory) Pension:</i> As for minimum pension but with an annual average of 48 contributions paid or credited.</p>	40 years of insurance and contributions.	2. Conditions for drawing full pension
65 years.	60 years.	<p><i>Retirement Pension:</i> 65 years.</p> <p><i>Old-Age (Contributory) Pension:</i> 66 years.</p>	Men: 63 years (64 years after 1 July 1998). Women: 58 years (59 years after 1 July 1998). Progressive rise of retirement age of one year every 18 months up to 65 years for men and 60 years for women. <i>New system:</i> age 57-65 years. The amount of the benefit varies according to age.	3. Legal retirement age <ul style="list-style-type: none">• Standard pension

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Conditions				
1. Minimum period of membership	120 months of effective insurance. If, at age 65, the insured does not fulfill the necessary condition of 120 months of insurance to obtain an old-age pension, the contributions paid (except the portion paid by the State) are reimbursed.	No qualifying conditions.	"Eternal qualifying period" in case of 180 contribution months or 300 insurance months, with assimilated periods (substitute periods) only counting from 1 January 1956, or 180 insurance months within the last 360 calendar months.	Contributions paid or credited for 15 years.; is necessary to prove 120 registered days; pay for each year to be taken into account.
2. Conditions for drawing full pension	40 years of insurance.	Full pension payable after 50 years of insurance, otherwise the pension is reduced.	For a standard pension: 40 insurance years.	Contributions paid for 40 years.
3. Legal retirement age • Standard pension	65 years.	65 years.	65 years for men. 60 years for women. Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2019 and 2028.	Men: 65 years. Women: 64.5 years. Beginning in 1999: 65 years.

Table VII

	Old-Age			
	Finland	Sweden	United Kingdom	
Conditions				
1. Minimum period of membership	<p><i>National pension:</i> 3 years of residence in Finland after the age of 16.</p> <p><i>Employment pension:</i> 1 month of employment and salary above given minimum, e.g. TEL: FIM 1,157 (ECU 193) p.m. For shorter employment periods and/or income below the minimum, pension is accrued if the total annual income is above FIM 3,650 (ECU 610).</p> <p><i>Self-employed and farmers:</i> From beginning of insurance</p>	<p><i>Basic pension:</i> At least 3 years of residence in Sweden or 3 years with pensionable income in the supplementary scheme.</p> <p><i>Supplementary pension:</i> At least 3 years with pensionable income above the base amount for the income year.</p>	<p><i>Basic pension:</i> Generally contributions paid for at least 10 years.</p> <p><i>Graduated Retirement Benefit:</i> Must have paid sufficient "graduated" (earnings-related) contributions between April 1961 and April 1975 to earn at least 1 "unit" of graduated pension [1 unit earned for every GBP 7.50 (ECU 11) men or GBP 9 (ECU 13) (women) contributed].</p> <p><i>SERPS:</i> Must have surplus earnings, i.e. in excess of the lower earnings limit in at least one year since April 1978.</p>	Conditions
2. Conditions for drawing full pension	<p><i>National pension:</i> 40 years of residence in Finland between the ages of 16 and 65 for a full pension.</p> <p><i>Employment pension:</i> 40 years of employment/self-employment.</p>	<p>Everyone who has lived in Sweden for at least 40 years, or has worked for at least 30 years is entitled to an unreduced national basic pension.</p> <p>Everyone who has worked for at least thirty years is entitled to an unreduced national supplementary pension.</p>	<p><i>Basic pension:</i> Contributions paid or credited for 90% of years in "working life" [i.e. from age 16 to age 65 (men)/ 60 (women)]. Generally this means that for full amount of pension, contributions must be paid or credited for 44 years (men) and 39 years (women).</p>	2. Conditions for drawing full pension
3. Legal retirement age • Standard pension	65 years.	65 years.	Men: 65 years. Women: 60 years (gradually rising to 65 over period 2010 and 2020).	3. Legal retirement age • Standard pension

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
• Early pension	Age 60 for women and men; on the condition that 20 years of professional activity can be proved.	Early pension for persons over 50 for social and/or health reasons (see Table VI "Invalidity").	<p><i>Men and women:</i></p> <ul style="list-style-type: none"> At the age of 63 (or 60 in case of severely handicapped, unfit to work) after 35 years of insurance, or At the age of 60 after 180 contribution months if unemployed for a year in last 18 months and if at least 8 years compulsory insurance in last 10 years. <p><i>Women:</i></p> <p>At age 60 after 180 contribution months, if they were compulsorily insured for more than ten years since the age of 40.</p>	<p><i>Persons insured before 31.12.1992:</i></p> <p>Full pension:</p> <ul style="list-style-type: none"> From 62 years for men (57 for women) if 10,000 working days. From 58 years for men if 10,500 working days. From 55 years for mothers with a child who is a minor if 5,500 working days. From 60 years for men (55 for women) if arduous or unhealthy work if 4,500 working days (of which 3,600 are days of arduous or unhealthy work and 1,000 days worked during the 10 years preceding the retirement). From 58 years for men (53 years for women) construction workers if 4,500 working days (of which 3,600 are days of construction work and 500 days worked during the 10 years preceding retirement). <p>Reduced pension:</p> <ul style="list-style-type: none"> From 60 years for men (55 years for women) if 4,500 working days (of which 100 days have been worked during the last 5 years). From 60 years for men (55 years for women) if 10,000 days of insurance (of which 100 per year during the last five years). From 56 years for men if 35 working years or 10,500 working days (of which 7,500 days must have been worked under arduous or unhealthy conditions). From 50 years for mothers with children who are minors or disabled if 5,500 working days. <p><i>Persons insured since 1.1.1993:</i></p> <p>Full pension:</p> <ul style="list-style-type: none"> From 60 years for men and women if arduous or unhealthy work if 4,500 working days or 15 years of insurance (of which $\frac{3}{4}$ are years of arduous or unhealthy work). From 55 years for mothers with a child who is a minor or disabled if 6,000 working days or 20 years of insurance. For mothers with at least 3 children and 6,000 working days or 20 years of insurance, pension age (65 years) may be brought forward by 3 years per child to the age of 50. <p>Reduced pension:</p> <ul style="list-style-type: none"> From 60 years for men and women if 15 working years or 4,500 days insured (of which 750 days are required during the last 5 years). From 50 years for mothers with a child who is a minor if 20 years of insurance or 6,000 working days (of which 750 are required during the last 5 years).

Old-Age

Spain	France	Ireland	Italy
<ul style="list-style-type: none"> • As a transitory measure and in order to guarantee the vested rights, the persons insured according to the system abolished on 1 January 1967 have the possibility of retiring at 60 years of age. • The age of 65 years can also be reduced for certain groups whose professional activity is arduous, toxic, dangerous or unhealthy. 	None.	Not applicable.	<p>"Seniority" pension: At the age of 54 and after 35 years of contributions, or after 36 years of contributions regardless of age (after 2008, at the age of 57 with 35 years of contributions or after 40 years of contributions regardless of age).</p> <p>Pensions awarded to workers whose companies are in economic difficulties: early retirement is possible at the latest 5 years before normal retiring age.</p> <ul style="list-style-type: none"> • Early pension

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
• Early pension	<ul style="list-style-type: none"> • From 60 years of age, on condition that 480 months of effective insurance can be proved or additional reduced periods can be proved. • From 57 years of age, on condition that 480 months of effective insurance can be proved . 	<p>None.</p>	<p>60 years for men. 55 years for women. Progressive increase of age limit for women until the same retirement age as for men will have been reached between the years 2024 and 2033.</p>	<p>For unemployed workers from the age of 60. In case of heavy or unhealthy work: as a rule, from the age of 55 (only for professions legally foreseen).</p>

Table VII**Old-Age**

	Finland	Sweden	United Kingdom	
• Early pension	Early old-age pension from the age of 60 (no other conditions). Accrued old age pension actuarially reduced. Reduction is permanent. Farmers: See Table XIII.	An old-age pension can be drawn at the age of 61. The pension must be drawn from both schemes.	No early pension.	• Early pension

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
• Deferred pension	None.	Possible deferment (3 years) under the supplementary pension scheme.	Possible.	None.
Benefits				
1. Determining factors	The amount of earnings taken into account, the duration of insurance, family status and sex (until 2009).	<p><i>National pension:</i> length of time residing in Denmark between the ages of 15 and 67.</p> <p><i>Supplementary pension:</i> membership in scheme since 1 April 1964.</p>	Amount of employment income insured through contributions during the entire insured life.	Amount of the wage and number of insured years.

Table VII

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

Table VII

	Old-Age			
	Luxembourg	Netherlands	Austria	Portugal
• Deferred pension	The beginning of the old-age pension may be deferred until the age of 68.	None.	Unlimited possibility.	No deferment possible.
Benefits				
1. Determining factors	Contributions and length of insurance periods are taken into account.	Length of insured periods, family status.	Amount of income and length of time insured.	Salary amount and length of time insured.

Table VII

	Old-Age		
	Finland	Sweden	United Kingdom
• Deferred pension	Deferment possible (no upper age limit).	Insured persons may defer their pension until 70 years of age. The pension must be drawn from both schemes.	Deferment possible. Maximum deferment period of 5 years (until 70 years of age for men and 65 years for women).
Benefits			
Determining factors	<p><i>National pension:</i> Duration of residence in Finland, marital status, municipality of present residence and amount of other pensions.</p> <p><i>Employment pension:</i> Length of time insured and level of earned income</p>	<p><i>Basic pension:</i> For a full basic pension 40 years of residence are required or 30 years with pensionable income which give right to a supplementary pension.</p> <p><i>Supplementary pension.</i> The pension is calculated on the basis of the average covered income (Pensionable income is the income from gainful activity exceeding one base amount up to and including a ceiling of 7.5 base amounts) during the 15 best years of total 30 years.</p>	<p><i>Basic Pension:</i> length of time insured.</p> <p><i>Additional Pension (SERPS):</i> level of earnings.</p> <p><i>Graduated Retirement Benefit:</i> amount of contributions paid between 1961 and 1975.</p>
Benefits			
1. Determining factors			

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
2. Calculation method or pension formula	<p>For each year taken into consideration, a pension share is granted according to the following formulas:</p> <p><i>Single or married without dependent spouse:</i> Men: $S \times 60\% \times 1/45$. Women: $S \times 60\% \times 1/41$ (fraction of career raised progressively to 45 years within a transitory period running from 1997 to 2009).</p> <p><i>Married with dependent spouse:</i> Men: $S \times 75\% \times 1/45$. Women: $S \times 75\% \times 1/41$ (raised progressively, see above). S = reference salary (see category below).</p>	<p><i>National pension:</i> Basic pension: an annual amount of DKK 46,812 (ECU 6,218). This sum is reduced if the conditions for obtaining a full pension (40 years of residence) are not fulfilled. In this last case: 1/40 of full pension for each year of residence between the ages of 15 and 67.</p> <p><i>Supplementary pension:</i> Annual amount of DKK 16,620 (ECU 2,208) if the insured has been affiliated to the supplementary scheme since 1 April 1964 and has always worked full-time since then. Supplementary pensions of less than DKK 1,150 (ECU 153) per year will be replaced by a lump sum payment.</p>	<p>Pension formula: $PEP \times 1.0 \times AR$.</p> <p>PEP: Personal Income Points.</p> <p>1.0: pension type factor (a factor established according to the respective insurance objective)</p> <p>AR: Current pension value.</p> <p>PEP = Personal Income Points. The number of Income Points is based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods, multiplied by the accession factor. The accession factor takes into account the various lengths of time pension will be drawn in the case of claim to an early retirement pension or of waiver of an old-age pension after the 65th year of age.</p> <p>AR = Current pension value: Corresponds to the monthly pension paid to an average earner for each year he has been insured. It is adjusted annually to keep pace with net wages and salaries.</p>	<p><i>Persons insured before 31.12.1992:</i> Basic pension: the percentage of the fictive wage taken as a reference (see below) varies between 70% and 30% in inverse relationship to earnings.</p> <p><i>Persons insured since 1.1.1993:</i> The level of the pension varies according to the number of years insured. Each year corresponds to 1.714% of pensionable income.</p>

Old-Age

Table VII

Spain	France	Ireland	Italy	
<p>The amount of the pension is obtained by applying a percentage to the statutory basis (see below under "Reference earnings or calculation basis"), the percentage corresponding to the number of contribution years the worker can prove according to a scale ranging from 50% for 15 years of contributions to 100% for 35 years of contributions, plus 3% supplement per additional year of contributions between the 16th and 25th year, and 2% supplement per year starting from the 26th year.</p> <p>Pension Formula: Reference salary $x t \times n / 150$ t = pension rate. Based on the age of the insured person and the number of years of contributions: Maximum rate of 50% for insured persons born in 1938 who have made contributions over a period of 155 quarters; period increased by 1 year every year. In 2003, 160 quarters regardless of the birth year of the insured person. 1.25% reduction for each missing quarter until the age of 65 or until required insurance period based on the year of birth is fulfilled.</p> <p>The rate of 50% is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, female manual workers having raised 3 children, war veterans or victims) or if the insured person has reached the age of 65 at the moment the pension payment is due.</p> <p>n = number of contribution quarters taken into account in the scheme retained for the calculation of the pension, maximum 150 quarters.</p>	<p><i>Retirement Pension:</i> IEP 78 (ECU 101) per week (max.). If average number of annual contribution weeks registered is more than 24, but less than 48, a reduced pension is payable.</p> <p><i>Old Age (Contributory) Pension:</i> IEP 78 (ECU 101) per week (max.). If average number of annual contribution weeks registered is more than 20, but less than 48, a reduced pension is payable.</p>	<ul style="list-style-type: none"> • Earnings up to ITL 64,126,000 (ECU 33,020) (ceiling): 2% $\times n \times S$ • Partial amount up to ITL 85,287,580 (ECU 43,917) (ceiling $\times 1.33$): 1.6% $\times n \times S$ • Partial amount up to ITL 106,449,160 (ECU 54,813) (ceiling $\times 1.66$): 1.35% $\times n \times S$ • Partial amount up to ITL 121,839,400 (ECU 62,738) (ceiling $\times 1.90$): 1.1% $\times n \times S$ • Earnings over ITL 121,839,400 (ECU 62,738): 0.9% $\times n \times S$. <p>n = number of years of insurance (max.: 40). S = reference earnings (see below "3. Reference earnings or calculation basis.").</p> <p><i>New system:</i> For each contribution year a conventional contribution of 33% of the earnings is applied. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension amount is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). There is no longer a minimum pension.</p>	<p>2. Calculation method or pension formula</p>	

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
2. Calculation method or pension formula	<p>Comprises flat rate supplements (depending on duration) of 1/40 per year of insurance (max. 40 years) and of proportional supplements (which depend on the contribution effort).</p> <ul style="list-style-type: none"> • Flat rate supplements (<i>majoration forfaitaire</i>): LUF 9,711 (ECU 238) per month for 40 years of insurance. • Proportional supplements (<i>majoration proportionnelle</i>): 1.78% of total earnings taken into account. 	<p><i>Pension:</i></p> <ul style="list-style-type: none"> • Single person: NLG 1,638 (ECU 735) per month; • Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): NLG 1,123.27 (ECU 504) per month for each person; • Pensioners with a partner younger than 65: if the AOW pension took effect before 1 February 1994: NLG 1,638 (ECU 735); if the AOW pension took effect on 1 February 1994 or later: NLG 1,123.37 (ECU 504). <p>Full pension payable after 50 years of insurance. For every year in which there was no insurance, an amount of 2% of the full pension is deducted.</p>	<p>The calculation of pensions is identical for normal retirement pensions and early retirement pensions and is therefore presented for both together</p> <p>The formula for the calculation of pensions is based on the beginning of the pension with the 61st year for men and the 56th year for women. In these cases the following applies: 1.83% of E per year for the first 30 insurance years; 1.675% of E per year for the further insurance years (maximum: 80% of E). E = calculation basis (see below 3. Reference earnings or calculation basis").</p> <p>If the pension is claimed later or earlier, an actuarial supplement or reduction is necessary, so that when the pension is claimed at the standard age (for men 65, for women 60), no longer 45, but 40 insurance years for the maximum of 80% of E are necessary.</p> <p>For child-raising years (maximum of 4 years per child), a supplement to the pension is due in the amount of 1.83% per year of a set amount of ATS 6.586 (ECU 474).</p> <p>The pension is paid 14 times per year.</p>	$\text{Monthly pension} = \frac{0.02 \times N \times R}{140}$ <p>N = number of years insured. R = remuneration of the 10 best years within the last 15 years.</p> <p>Monthly pension paid out 14 times in a year.</p>

Table VII

	Old-Age			
	Finland	Sweden	United Kingdom	
2. Calculation method or pension formula	<p><i>National pension:</i> Full amount between FIM 2,178 (ECU 364) and FIM 2,591 (ECU 433) per month. If years of residence are less than 40 the pension is proportional to the length of residence. Employment pension or other statutory Finnish or foreign pensions received reduce the national pension by 50%.</p> <p><i>Employment pension:</i> The target is 60% of pensionable salary after 40 years. The accrual rate is 1.5% of reference earnings (see below "Reference earnings or calculation basis") per year, increased to 2.5% after the age of 60.</p>	<p>For the basic pension scheme, pensions paid out and for the supplementary pension scheme credits earned and pensions paid out are expressed in base amounts. The base amount is changed every year by the Government caused by changes in the consumer price index which means that pensions are increased in line with inflation. Base amount for 1998: SEK 36,400 (ECU 4,168).</p> <p><i>Basic pension:</i> The national basic pension provides a single person with 96% of a base amount yearly. Married persons receive 78.5% of a base amount yearly.</p> <p><i>Supplementary pension:</i> The right to a supplementary pension is based on the pensionable income. Pensionable income is calculated for incomes exceeding one base amount up to and including 7.5 base amounts. For each year with pensionable income a pension point is calculated. The pension point is obtained by dividing the pensionable income by the base amount each year. The maximum pension point for one year is 6.5. The supplementary pension is based on the fifteen best years that hold the highest amount of points. The national supplementary pension is 60% of the base amount multiplied by the average of the fifteen best years out of 30 years with earned pension points.</p>	<p><i>Basic pension:</i> Flat-rate amount of GBP 61.15 (ECU 76) per week (paid pro-rata if number of qualifying years is less than the requisite number but at least a quarter of that figure).</p> <p><i>Graduated Retirement Benefit:</i> GBP 0.811 (1.20) per week for each GBP 7.50 (ECU 11) (men) or GBP 9 (ECU 13) (women) contributed.</p> <p>Minimum for a person on their own contributions: GBP 0.811 (ECU 1.20) per week. Maximum: GBP 6.97 (ECU 10.0) per week (men) and GBP 5.83 (ECU 8.70) per week (women).</p> <p><i>SERPS pension:</i> Accrual rate of 1.25% a year, based on average indexed surplus earnings (after 1978) between the lower and upper earnings limit.</p>	2. Calculation method or pension formula

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
3 Reference earnings or calculation basis	<p>Calculation of salary considered:</p> <p><i>Years prior to 1st January 1955:</i> S = fixed amount of BEF 418,275 (ECU 10,260).</p> <p><i>Years 1955 - 1980:</i></p> <ul style="list-style-type: none"> • Manual workers: gross earnings without upper limit. • White-collar workers: gross earnings without upper limit (except for the years between 1955-1957: lump-sum amount corresponding to BEF 2,035 (ECU 50) for each day of work lasting at least 4 hours). <p><i>Years after 1980:</i> Gross earnings limited to BEF 1,383,993 (ECU 33,948).</p>	None.	<p>Insured employment income (up to the contribution assessment ceiling) during the entire duration of the insurance. The contribution assessment ceiling for 1998 is:</p> <p>West: DEM 8,400 (ECU 4,250) East: DEM 7,000 (ECU 3,542)</p>	<p><i>Persons insured before 31.12.1992:</i> Wage assumed for each of 28 insurance categories, corresponding to average gross earnings in the 5 years before retirement (the insurance categories set a ceiling above which the average gross wage of the last 5 years is not taken into account for calculating the pension). The wages which are taken into account are adjusted according to the annual increase rates of the pensions. These rates are set by the government.</p> <p><i>Persons insured since 1.1.1993:</i> The wages of the last 5 years are taken into account for calculating the pension.</p>
4. Non-contributory periods credited or taken into consideration	<p>On the condition that certain legal conditions will be met, the following periods of non-activity are generally taken into account: involuntary unemployment, contractual early retirement, certain periods of career interruption, incapacity for work, maternity rest, annual holiday periods, military service, recognised strikes, preventive detention, recognised studies, etc.</p>	<p>Supplementary pension: see "Field of application."</p>	<p>Substitute periods, credited periods (in particular periods of sickness, rehabilitation, unemployment, studies over 16 years of age, completed technical training or higher education) and added periods (added when the worker qualifies for invalid insurance before reaching the age of 60). Mothers and fathers born in 1921 or later are credited with the first 12 months after the birth as an insured period, if they stayed at home to look after the child. For children born from 1992 onwards, the period credited for bringing up children has been increased to 36 calendar months.</p>	<ul style="list-style-type: none"> • Periods during which an invalidity pension is paid (they are taken into account for entitlement to an old-age pension); • periods during which a sickness benefit and an unemployment benefit (up to 200 days for each benefit during the last 10 years preceding retirement); • periods of participation in the Resistance during the Second World War; • periods of military service (option to repay missing contributions amounting to 3 years); • periods of educational leave (option to repay missing contributions amounting to 2 years); • periods of parental leave to bring up the children (option to repay missing contributions amounting to 3 months per child).

Table VII

Old-Age				
Spain	France	Ireland	Italy	
<p>The statutory basis which serves as a reference results from the division by 210 of the pensionable wages of the concerned person during the 180 months preceding the event which gives entitlement. The 156 months of contributions which are the most remote from the date of entitlement are adjusted in line with consumer price trends between the month in question and that 25 months from retirement.</p> <p>Annual wage ceiling: ESP 4.062.324 (ECU 24.269).</p>	<p>Reference earnings = annual average salary, limited to the social security ceiling of FRF 169,080 (ECU 25,571) per year which is adjusted every year by decree.</p> <p>The average salary is calculated on the basis of the 15 best years for the insured born in 1938. The duration is increased by one year for every birth year up to 25 years in 2008, no matter the year of birth of the insured.</p>	<p>Based on a minimum number of paid contributions and a yearly average of contributions since entry into Social Insurance. Earnings not relevant.</p>	<p>S = reference earnings.</p> <ul style="list-style-type: none"> • For those who on 31 December 1992 had worked 15 years or more: average of salaries during the last 10 years with ceiling. • For those who on 31 December 1992 had worked less than 15 years: average earnings over a variable period between the last 10 years and the entire period worked, with ceiling. • For those hired between 31 December 1992 and 31 December 1995: average of the earnings for the entire period of work, with ceiling. <p>Annual salary ceiling: ITL 64,126,000 (ECU 33,020). The part of the salary exceeding the ceiling is taken into account according to the percentages indicated above under "Calculation method or pension formula."</p> <p>The reference earnings are adjusted according to the consumer price index, increased by 1% for every year of work.</p> <p><i>New system:</i> Ceiling of ITL 132,000,000 (ECU 67,970). Amount adjusted according to the consumer price index.</p>	<p>3 Reference earnings or calculation basis</p>
<p>The first year of parental leave to bring up a child under three years is considered to be a period of effective contributions.</p> <ul style="list-style-type: none"> • Periods during which are drawn sickness, maternity, invalidity, employment injury benefits (life-time annuities in case of an incapacity over 66.66%); • Unemployment periods with or without allowances; • Periods of military service and of detention pending judgement (under certain conditions); • Mothers (credit of 2 years insurance per child); • Parental leave within a limit of 3 years; • Periods during which the allowance to prepare for retirement is paid to unemployed war veterans of North Africa. 	<p>Credited contributions granted to:</p> <ul style="list-style-type: none"> • Persons aged 16 to 66 years while in receipt of cash benefits for sickness, maternity, permanent disability, unemployment, work injury or retirement pension. • Insured persons registered as unemployed or ill but not in receipt of a payment. <p>Periods of up to 20 years spent by an insured person caring for children under 12 years or providing care to incapacitated persons of any age can be disregarded for the purpose of calculating entitlement to Old Age Contributory Pension.</p>	<p>Total consideration for periods of illness, maternity, military service, unemployment and mobility.</p>	<p>4 Non-contributory periods credited or taken into consideration</p>	

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
3 Reference earnings or calculation basis	The salary or the professional income are taken into account. Minimum amount liable for contribution: LUF 46,275 (ECU 1,135) per month. Maximum amount liable for contribution: LUF 231,374 (ECU 5,675) per month.	Not applicable.	E = the average of the (revalued) income of the best 15 insurance years. The income is only considered up to the upper limit of the contribution assessment ceiling of monthly ATS 42,000 (ECU 3,021). Because of the differences between the revaluations of the contribution assessment basis of the past years and the annual setting of the contribution assessment ceiling, the highest calculation basis for 1998 is ATS 36,172 (ECU 2,602).	Reference earnings = average monthly wages of the 10 best years (10 years x 12 months = R/140). Earnings taken into account for the calculation of pensions are adjusted according to the consumer price index.
4. Non-contributory periods credited or taken into consideration	Periods for the rearing of children, education/training periods between the age of 18 and 27, periods during which a dependent was cared for, periods during which an invalidity pension is granted, periods exempted from payment of self-employment contributions, etc.	Not applicable.	Contribution-free periods which are credited: <ul style="list-style-type: none">• Periods of military or war service as well as assimilated periods (e.g. periods of civil service).• Periods in which maternity benefits are received (periods of maternity leave).• Periods in which unemployment benefits or sickness benefits are received.• Periods of child-raising (maximum of 4 years per child).• Periods of schooling and university studies, as long as the appropriate contributions are paid.	Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods spent caring for the children, periods in the Resistance.

Table VII

Old-Age

	Finland	Sweden	United Kingdom	
3 Reference earnings or calculation basis	<p><i>National pension:</i> Not applicable.</p> <p><i>Employment pension:</i> Pensionable salary is based on the earnings of the last 10 years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from the former 4 years to 10 years starting from 1996. The full 10-year period being fully in effect by the year 2005. Years with exceptionally low annual income will not be taken into account. No ceiling for reference earnings.</p>	See above under "2. Calculation method or pension formula".	<p><i>Additional Pension (SERPS):</i> Calculated based on average indexed surplus earnings (after 1978) between the lower und upper earnings limit.</p>	3 Reference earnings or calculation basis
4. Non-contributory periods credited or taken into consideration	<p>Basically none. However, if leave from work due to e.g. maternity, military service etc. is less than one year, this year is credited in most pension schemes (not LEL, TaEL). Disability pension periods are fully credited.</p>	<p><i>Basic pension:</i> Residence periods in years. 40 years of residence is required for a full pension.</p> <p><i>Supplementary pension:</i> To complete the number of years required for a full supplementary pension years during which a parent has taken care of a child under the age of three could be taken into consideration.</p>	<p><i>Basic Pension:</i> Number of years required for full pension reduced by number of years (after 1978) spent at home caring for children or sick or disabled person (Home Responsibilities Protection HRP). However, number of years required for pension cannot be reduced below 20 through HRP. Apart from HRP, contributions are credited for periods of sickness, incapacity and unemployment and, in the case of men, from 60 to 65.</p>	4. Non-contributory periods credited or taken into consideration

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
5. Supplement for dependants				
• Spouse	In the event of the presence of a dependent spouse, the household rate (75%) shall be applied (see above, "Calculation method or pension formula").	None.	No supplements.	<i>Persons insured before 31.12.1992:</i> GRD 9,292 (ECU 30) per month. Adjustment according to the rises in civil servants' pensions. <i>Persons insured since 1.1.1993:</i> No supplements.
• Children	No supplements. (however see Table X "Family benefits. Special cases. 2. Pensioners": special benefits for pensioners.)	<i>National pension:</i> None. However see Table X "Family benefits. Special cases. 2. Pensioners": special allowances for pensioners. <i>Supplementary pension:</i> None.	No supplements.	<i>Persons insured before 31.12.1992:</i> 1st child: 20% of the pension 2nd child: 15% of the pension 3rd child: 10% of the pension <i>Persons insured since 1.1.1993</i> 1st child: 8% of the pension 2nd child: 10% of the pension 3rd child and any additional children: 12% of the pension
6. Special supplements	None.	<i>National pension:</i> <ul style="list-style-type: none"> • Pension supplement: on the condition that the earnings of the pensioner and spouse do not exceed a certain amount: DKK 20,568 (ECU 2,732) per year. For pensioners living alone: DKK 39,576 (ECU 5,257). • Special pension supplement: for pensioners living alone: DKK 6,828 (ECU 907) per year. • Personal allowance: a personal allowance may be granted to pensioners whose living conditions are exceptionally difficult, e.g. to cover medication or heating costs. 	No supplements.	<i>Persons insured before 31.12.1992:</i> After 3,000 insured days, supplement of 1% of the wage for each 300 days for which contributions were made (after 7,800 days, the percentage raises between 1.5% and 2.5% of the wage, according to the amount of the latter). If the pensioner has total blindness, his basic pension is raised. <i>Persons insured from 1.1.1993:</i> If the pensioner has total blindness, the amount of the pension is raised by 25% of the monthly average of the Gross National Product per capita for 1991. This amount is adjusted accordingly each time the civil servants' pensions are increased; as of 1 January 1998, the monthly average of the GNP per capita for 1991 with adjustment is GRD 158,711 (ECU 509).

Old-Age

Spain	France	Ireland	Italy	
The pension is not increased as a general rule when the spouse is dependent. Only the amount of the minimum pensions which is legally fixed is to be increased when there is a dependent spouse.	Spouse aged over 65 years (60 years if incapacitated): FRF 4,000 (ECU 605) maximum per year (means of spouse tested. See Table XII).	<i>Retirement Pension and Old-Age (Contributory) Pensions:</i> Spouse aged under 66: IEP 51.00 (ECU 66) per week. Spouse aged 66 or over: IEP 55.40 (ECU 72) per week.	No supplements.	5. Supplement for dependants • Spouse
No increase of the retirement pension for children.	None.	For each child: IEP 15.20 (ECU 20) per week.	No supplements.	• Children
Two supplementary payments in an amount which is equal to the monthly amount of the pension automatically attributed each year.	Bonus for children: 10% of the pension to any pensioner who has had at least 3 children, including children he/she has brought up for at least 9 years before their 16 th birthday. (Possible accumulation with family benefits.) The bonus is granted to each of the parents who draw an old-age pension.	<i>Living Alone Allowance:</i> An extra allowance of IEP 6.00 (ECU 7.80) per week is granted to a pensioner aged 66 or over who is living alone. <i>Over 80 Allowance:</i> An extra allowance of IEP 5.00 (ECU 6.50) per week is granted where the pensioner is aged 80 years or over.	<i>Supplements:</i> Beneficiaries of a minimum pension: <ul style="list-style-type: none">• Between the ages of 60 and 65 years and with annual income less than ITL 9,460,000 (ECU 4,871) if single or ITL 16,053,000 (ECU 8,266) if married: annual supplement of ITL 390,000 (ECU 201).• Over 65 years of age and with annual income less than ITL 10,110,100 (ECU 4,977) if single or ITL 16,703,700 (ECU 7,506) if married: annual supplement of ITL 1,040,000 (ECU 536).	6. Special supplements

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
5. Supplement for dependants				
• Spouse	None.	Pension supplement according to income of the spouse in case the spouse is younger than 65 years.	None. As regards the increase of the reference rate for the compensation supplement for spouses living in the same household see below "Minimum Pension".	No supplements.
• Children	None.	None.	ATS 300 (ECU 22) for each child up to the completion of age 18 or up to the completion of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities. As regards the increase of the reference rate for the compensation supplement for children see below "Minimum Pension".	No supplements.
6. Special supplements	None.	<p><i>Supplement:</i></p> <ul style="list-style-type: none"> • If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earns less than NLG 1,259.40 (ECU 574) gross per month, can receive a supplementary benefit of maximum 30% of the minimum wage - gross NLG 607.98 (ECU 270). • If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earns less than NLG 2,032.34 (ECU 912) gross per month, can receive a supplementary benefit of maximum 50% of the gross AOW pension for married persons = NLG 1,123.27 (ECU 504); <p>Pension + maximum supplementary benefit: NLG 2,246.54 (ECU 1,009). Single-parent family: NLG 2,018.79 (ECU 906) per month. In addition a "holiday allowance" amounting to NLG 130.38 (ECU 59) per month for couples - each partner NLG 65.19 (ECU 29), NLG 91.26 (ECU 41) per month for single persons and NLG 117.34 (ECU 53) per month for one-parent family is paid.</p>	Entitlement to care allowance in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. According to the need for care 7 categories of care allowance have been provided for between ATS 2.000 (ECU 144) and ATS 21.074 (ECU 1.516) per month. The care allowance will be granted 12 times a year.	No supplements.

Table VII

Old-Age

	Finland	Sweden	United Kingdom
5. Supplement for dependants • Spouse	<p><i>National pension:</i> No new supplements granted after 1.1.1996. Spouse increase FIM 243 (ECU 41) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1997 and will be abolished by 2001.</p> <p><i>Employment pension:</i> No supplement.</p>	<p>Wife's supplement payable to women born before 1934. This supplement is awarded to a basic pension according to a legislation that ceased January 1st 1995. It is paid out in accordance with transitional rules. The supplement is paid to basic pension only.</p>	<p><i>Basic pension:</i> GBP 37.35 (ECU 56) per week. <i>Graduated Retirement Benefit, SERPS pension:</i> No supplement.</p>
• Children	<p><i>National pension:</i> No new supplements granted after 1.1.1996. Spouse increase FIM 209 (ECU 35) month/child, under the age of 16 if the supplement was granted before 1.1.1996. The supplement is gradually reduced by one fifth a year starting from 1998 and will be abolished by 2002.</p>	<p>Children's supplement is payable to persons who were entitled to the benefit in December 1989. It is payable for every child under 16 years. The supplement is paid to basic pension only.</p>	<p><i>Basic pension:</i> Each child for whom Child Benefit is received: GBP 11.20 (ECU 17) a week. GBP 9.90 (ECU 15) for a child for whom the higher rate of Child Benefit is payable. <i>Graduated Retirement Benefit, SERPS pension:</i> No supplement.</p>
• Special supplements	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • Care allowance: 3 categories: FIM 278 (ECU 46), FIM 691 (ECU 115) and FIM 1,382 (ECU 231) per month. Payable to compensate for costs arising from home care or other special expenses caused by illness or injury. • Pensioners housing allowance: May be awarded to a pensioner residing in Finland. The amount is proportional to the pensioner's income and housing costs as well as some other factors. 	<p><i>Pension supplement:</i> This supplement is payable to persons who receive low or no supplementary pension at all. The maximum supplement to an old age pension is 55.5% of the base amount.</p> <p><i>Housing supplement for pensioners:</i> 85% of the housing costs between SEK 100 (ECU 11) and SEK 4000 (ECU 458). The supplement is income-tested.</p>	<p><i>Christmas Bonus:</i> GBP 10 (ECU 15) (lump sum) paid once a year. <i>Age addition:</i> Basic Pension increased by GBP 0.25 (ECU 0.40) per week from age 80.</p>

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
7. Minimum pension	<p>Guaranteed minimum pension (<i>Pension minimale garantie</i>) for a complete career, as well as for the equivalent of 2/3 of a complete career (following stated amounts pro rata):</p> <p>Household rate: BEF 424,828 (ECU 10,421).</p> <p>Single rate: BEF 339,960 (ECU 8,339).</p>	<p><i>National pension:</i> a factor of 3/40 DKK 67,380 (ECU 8,951).</p> <p><i>Supplementary pension:</i> DKK 1,150 (ECU 153).</p>	No minimum pension.	<p><i>Persons insured before 31.12.1992:</i> Minimum pension: GRD 104,960 (ECU 336).</p> <p><i>Persons insured since 1.1.1993:</i> The amount of the pension may not be less than the pension which is paid after 15 years of insurance. The minimum pension is calculated on the basis of the monthly average of the GNP per capita for 1991 which is adjusted accordingly each time the civil servants' pensions are increased. As of 1 January 1998, the monthly average of the GNP per capita for 1991 with adjustment is GRD 158,711 (ECU 509).</p>
8. Maximum pension	<p>This maximum amount does exist in theory when taking the annual earnings ceiling into account for the calculation basis:</p> <p>single male: BEF 596,472 (ECU 14,631) per year.</p> <p>Single female: BEF 628,418 per year (ECU 15,415).</p>	<p><i>National pension:</i> a factor of 40/40 = basic amount DKK 46,812 (ECU 6,218) + pension supplement DKK 20,568 (ECU 2,732) (may be reduced on account of the earnings of the pensioner and spouse) = DKK 67,380 (ECU 8,951).</p> <p><i>Supplementary pension:</i> DKK 16,620 (ECU 2,208) per year.</p>	None.	<p><i>Persons insured before 31.12.1992:</i> GRD 511,500 (ECU 1,639).</p> <p><i>Persons insured since 1.1.1993:</i> GRD 634,844 (ECU 2,035) starting 1 January 1998.</p>

Table VII

Old-Age

Spain	France	Ireland	Italy	
Minimum pension: ESP 55,980 (ECU 334) per month (14 payments per year) or ESP 65,860 (ECU 393) per month with dependent spouse.	Minimum pension (<i>Pension minimale</i>): FRF 38,524.90 (ECU 5,826) per year. It is granted to any person with whatever validated eligibility to maximum rate (50%). It may be prorated if the period of contributions is below 150 quarters. Minimum (means tested): It amounts to FRF 17,336 (ECU 2,622) per year for a single person and is supplemented, after a means test, by a supplementary allowance so that it reaches FRF 41,651 (ECU 6,299) per year for a single person.	<i>Retirement Pension:</i> Minimum Rates: IEP 73.40 (ECU 95) per week. <i>Old Age (Contributory) Pension:</i> Minimum Rates: IEP 71.80 (ECU 93) per week.	<i>Annual amount of minimum pension:</i> ITL 9,070,000 (ECU 4,670). The old-age pension is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension.	7. Minimum pension
Maximum pension: ESP 290,166 (ECU 1,733) per month.	50% of the social security ceiling = FRF 84,540 (ECU 12,786) per year.	<i>Retirement Pension:</i> Maximum Rates: IEP 78.00 (ECU 101) per week. <i>Old Age (Contributory) Pension:</i> Maximum Rates: IEP 78.00 (ECU 101) per week.	None.	8. Maximum pension

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
7. Minimum pension	No pension shall be less than 90% of the reference amount, if the insured has at least 40 years of insurance; therefore, there is a minimum of LUF 39,727 (ECU 974) per month. If the insured did not qualify as aforementioned, the minimum pension is reduced by 1/40 for each missing year.	Not applicable, flat-rate pension benefits.	As far as the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, a compensation supplement is due in the amount of the respective difference: Single pensioners: ATS 7.992 (ECU 575), Pensioners living in the same household with spouse: ATS 11.403 (ECU 820). Increase of the compensation supplement for each child up to the completion of age 18 or of age 27 for children engaged in vocational training or university education, no age limit in case of children with disabilities: ATS 851 (ECU 61).	Minimum pension: PTE 31,300 (ECU 155) per month. Where the pension amount does not match this minimum, the pensioner is entitled to a supplementary social pension amount (non-contributory benefit), which will not, however, be able to go beyond the old-age pension amount (see Table XII.2) of PTE 22,100 (ECU 109). Percentage: 30% of reference earnings.
8. Maximum pension	No pension shall exceed 5/6 of five times the reference amount, that is LUF 183,920 (ECU 4,511) per month. Calculation is based on the rules of common law.	Not applicable, flat-rate pension benefits.	ATS 28,937.60 (ECU 2,082) monthly.	Maximum pension: 80% of reference earnings.

Table VII

	Old-Age		
	Finland	Sweden	United Kingdom
7. Minimum pension	No minimum pension. National pension guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.	No special scheme. The minimum pension is the basic pension and pension supplement.	<i>Basic Pension:</i> Minimum of 25% of full rate of pension, GBP 15.30 (ECU 23), payable if contributions paid for at least 10 years. See Table XII for minimum non-contributory pension.
Maximum pension	<i>Employment pension:</i> The total maximum pension is 60% of the highest pensionable salary. The pensions of the two schemes are integrated, the maximum being 60% of the pensionable salary.	<i>Basic pension:</i> maximum (full period of residence or work), yearly amounts: Single pensioner: SEK 34,245 (ECU 3,922); married each: SEK 28,003 (ECU 3,207); Supplement maximum: SEK 19,798 (ECU 2,267). <i>Supplementary pension:</i> Maximum of SEK 139,155 (ECU 15,936) per year.	<i>Basic Pension:</i> Full (100%) pension GBP 62.45 (ECU 94) payable if contributions paid for 44 years (men) or 39 years (women). <i>Additional Pension (SERPS):</i> GBP 120.11 (ECU 180) per week.
			8. Maximum pension

Table VII

Old-Age

	Belgium	Denmark	Germany	Greece
9. Early pension	Entitlement to retirement pension (<i>pension de retraite</i>) from aged 60, provided that a minimum career of 20 years can be proved. Calculation according to calculation method for normal pension, see category above, "Calculation method of pension formula".	Benefits: basic pension, pension supplement, special pension supplement, early retirement pension (if the pension is granted to a person under 60 years of age, see Table VI "Amount of pension.")	In the case of early retirement (for conditions see above). Calculated according to the general pension formula.	<p><i>Persons insured before 31.12.1992:</i> Full pension: see above under "3. Legal retirement age. Early pension".</p> <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men (55 years for women) if 4,500 working days: reduction of 1/200 for each missing month until the age of 65 for men and 60 for women. • From 60 years for men (55 years for women) if 10,000 days of insurance: reduction of 1/200 for each missing month until the age of 62 for men and 57 for women. • From 56 years for men: reduction of 1/200 for each missing month until the age of 58. • From 50 years for mothers with children who are minors or disabled: reduction of 1/200 for each missing month until the age of 55. <p><i>Persons insured since 1.1.1993:</i> Full pension: see above under "3. Legal retirement age. Early pension".</p> <p>Reduced pension:</p> <ul style="list-style-type: none"> • From 60 years for men and women: reduction of 1/200 for each missing month until the age of 65. • From 50 years for mothers with a child who is a minor: reduction of 1/200 for each missing month until the age of 55.
10. Deferment	None.	<p><i>National pension:</i> no possible deferment.</p> <p><i>Supplementary pension:</i> 5% increase every six months from the age of 67 onwards to a limit of 30%.</p>	Possible. A supplement of 0.5% of the old-age pension per calendar month after the age of 65.	None.

Table VII

Old-Age			
Spain	France	Ireland	Italy
A reduction of 8% for every anticipated retirement year is applied to the persons insured according to the system which was abolished on 1 January 1967 and who retire at the age of 60 years. In this case, when these are workers who have contributed at least 40 years and whose anticipated retirement is not done on a voluntary basis, the deduction is 7%.	None.	Not applicable.	Pension granted to workers in enterprises having economic difficulties: the missing contribution years up to the normal retirement age are calculated as if they were covered by contributions.
The insured person may continue to work after the legal age of retirement, but his pension is suspended. In this case, the rate which is applied to the statutory basis for calculation is increased by 2% for each additional working year up to 100% of the statutory basis for calculation.	Only when pension is due after the age of 65 years if 150 insurance quarters are not reached; the period of contribution payments is increased by 2.50% per quarter of deferment.	None.	<p>9. Early pension</p> <p>Salaried workers having reached the normal retirement age but not yet entitled to the full pension: annual increase in the pension of 3% or 3.5% according to age.</p> <p>Salaried workers entitled to full pension (40 years of contributions): possibility of obtaining pension supplements for these periods of work.</p>
			10. Deferment

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
9. Early pension	Calculation is based on the common law.	None.	<p><i>General conditions for all early pensions:</i> "Eternal qualifying period" in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months.</p> <p><i>In case of unemployment:</i></p> <ul style="list-style-type: none"> • 180 contribution months of compulsory insurance (periods spent raising children are included, provided there have been 120 contribution months of compulsory insurance). • Beneficiary must have received 52 weeks of unemployment benefits or of sickness benefit pay within the last 15 months. • No earned income from self-employed or non-self-employed activities over ATS 3.830 (ECU 275) per month. <p><i>In case of long-term insurance:</i></p> <ul style="list-style-type: none"> • 450 insurance months are required for the calculation of the benefit or • 420 contribution months of compulsory insurance (transitional provisions exist for persons who are close to retirement age). • No earned income from self-employed or non-self-employed activities over ATS 3.830 (ECU 275) per month. <p>The early retirement pensions are to be calculated according to the general pension formula.</p>	The benefits paid out in the case of early retirement are the same as in the case of normal retirement.
10. Deferment	Supplement to the pension by an actuarial co-efficient applicable between the ages of 65 and 68 years.	None.	Pension increase for 12 months respectively of the deferment of the age limit for the standard pension: <ul style="list-style-type: none"> • 2% (from age of 61 to 65), • 3% (from age of 66 to 70), • 5% (from age of 71). 	No deferment possible.

Table VII

	Finland	Sweden	United Kingdom	Old-Age
9. Early pension	The pension is permanently reduced by 0.5% per month the pension is taken early.	The pension is permanently decreased with 0.5% of the old age pension per calendar month before the age of 65.	No early pension.	9. Early pension
10. Deferment	The amount of pension is increased by 1% per month beyond the age of 65.	The pension is increased with 0.7% of the old age pension per calendar month after the age of 65.	<i>Basic pension:</i> Pension is increased by approximately 7.5% for each year of deferment. <i>Graduated Retirement Benefit:</i> As for basic pension. <i>SERPS pension:</i> As for basic pension.	10. Deferment

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
Adjustment	<p>An automatic pension adjustment of 2% occurs if the average consumer price index varies by 2% in relation to the former pivot index.</p> <p>Adaptation of the pension amount to changes in the general well-being by establishing an annual flat-rate increase or adaptation coefficient in the form of an allowance.</p>	<p><i>National pension:</i> the rate of adjustment for social pensions, as well as that for the other "transfer payments", is set once a year on the basis of wage development.</p> <p><i>Supplementary pension:</i> only adjusted when sufficient funds.</p>	<p>Adjustment of the current pension value according to the net salary development in the past calendar year compared to the calendar year preceding the past year (see Table VI "Invalidity").</p>	<p>Adjustment according to the rise in civil servants' pensions.</p>
Partial pension	<p>A law of 26 July 1996 for modernising the statutory pension schemes lay down the legal groundwork for establishing a part-time pension. Enforceable provisions have not yet been effected.</p>	<p><i>Conditions:</i></p> <ul style="list-style-type: none"> • between the ages of 60 and 67; • resident in Denmark; • Salaried workers: Must have participated in the supplementary pension scheme (ATP) for at least 10 out of the past 20 years; must have worked at least 9 out of the past 12 months in Denmark. Self-employed: Must have worked full-time during the past 5 years; must have been self-employed in Denmark for at least 4 out of the past 5 years and must have been self-employed for at least 9 out of the past 12 months; must have made some profit in their self-employment and must have reduced their working hours to 18.5 hours per week on average. • must reduce the number of working hours by at least seven hours or at least by one quarter; remaining number of hours must be between 12 and 30 per week. <p><i>Amount:</i> 1/37 of basic amount per reduced hour or DKK 3,097.74 (ECU 411) per year and per hour reduced. This amount corresponds to 82% of the maximum daily allowance paid by the sickness insurance funds; it is adjusted once a year. The partial pension for the self-employed amounts to DKK 57,312 (ECU 7,613) per year (which corresponds to 18.5 working hours per week on average).</p> <p><i>Financing:</i> Financed by taxes, no contributions. The communities are reimbursed by the State for 100% of the costs.</p>	<p>Old-age pensions can be claimed to the full amount (full pension or as partial pension in the amount of one third, one half or two thirds of the full pension).</p>	<p>None.</p>

Table VII

Spain	France	Ireland	Italy	
Automatic adjustment at the beginning of each year according to the consumer price index which was forecast for the year.	Annual adjustment is fixed on the basis of the evolution of consumer prices effective from 1 January, by statutory order fixing the coefficient of increase.	Pensions are normally increased once a year.	As of 1 January 1995, annual adjustment based on the development of the cost of living according to the following modalities: <ul style="list-style-type: none"> • for the pension category up to twice the minimum pension: 100% adjustment • for the pension category between twice and three times the minimum pension: 90% adjustment • for pension category exceeding three times the minimum pension: 75% adjustment. 	Adjustment
Access to a part-time retirement is possible from the age of 62. The worker who receives a pension receives 50% of the pension he would be entitled to at the age of 65 and works simultaneously part-time in an enterprise.	The insured aged 60 years of age with a validated period of contributions for a pension at maximum rate may claim due payment of part of his pension: <ul style="list-style-type: none"> • at a rate of 30% for a part-time activity between 80% and 60% of full-time employment; • at a rate of 50% for a part-time activity between 60% and 40% of full-time employment; • at a rate of 70% for a part-time activity below 40% of full-time employment. 	Not applicable.	None.	Partial pension

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Adjustment	Pensions automatically index-linked to price development whenever the index varies by 2.5% in relation to the preceding index. Adjustment of pensions to level of wages by special law.	Adjustment on 1 January and 1 July in accordance with the average development of contract wages.	Annual adjustment on 1 January by regulation of the Federal Minister of Labour and Social Affairs (in principle according to the development of net wages). For 1998: 1.33%.	Normally increased once a year by government decision with regard to the price level.
Partial pension	If salaried activity is exercised for which monthly earnings exceed one-third of the minimum social wage, the pension is automatically reduced by half.	None.	<p><i>Partial pension (Gleitrente):</i> Retirement age as for early retirement pension.</p> <p>The last 24 calendar months must be contribution months of compulsory insurance or periods of receiving unemployment benefits or sickness benefit. Furthermore, either the insurance conditions for early retirement pension in case of long-term insurance must be fulfilled or (in case of men's claim upon completion of their 61st year or women's upon completion of their 56th year) all general conditions for early retirement pensions must be met and in addition a total of 300 insurance months, of which 108 are contribution months of compulsory insurance within the last 180 calendar months.</p> <p>Arrangement of a part-time job with maximum 28 work hours per week.</p> <p>Amount of pension: As far as the pension calculated using the normal calculation method and the employment income are not over ATS 12,000 (ECU 863) per month: 80% when the conditions of the early retirement pension due to long-term insurance are met, in all other cases 60% of the pension calculated using the normal calculation method. If the amount is over ATS 12,000 (ECU 863), it shall be offset by a portion of the employment income.</p> <p>Minimum amount: 40% of the pension calculated using the normal calculation method.</p>	None.

Table VII

	Finland	Sweden	United Kingdom	
Adjustment	<p><i>National pension:</i> Annually on the basis of the evolution of the cost-of-living index.</p> <p><i>Employment pension:</i> Annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).</p>	<p>The rate of adjustment is fixed every year on the basis of the evolution of prices (base amount).</p> <p>Supplementary pensions are adjusted according to changes in the base amount yearly.</p>	<p>Adjustment by legislation at least annually in line with movements in the general level of prices.</p>	Adjustment
Partial pension	<p>Part-time pension payable to persons aged 58-64. Temporarily reduced to 56 years between 1.7.1998 - 31.12.2000. Working hours have to be reduced considerably (to 16-28 hours per week) and the income has to be reduced to 35-70% of earlier earnings. The pension is 50% of the loss of income.</p>	<p>Part time pension according to the Law on Part-time pension may be drawn between ages of 61 and 64.</p> <p>The insured must reduce his working hours under certain conditions. After the reduction of working hours, the partial pensioner must work between a minimum of 17 and a maximum of 35 hours per week on average.</p> <p>Payments are made for a reduction of a maximum of ten hours per week.</p> <p>The loss of income is reimbursed at 55% payment. The partial pension only compensates for loss of income up to 7.5 base amounts.</p>	<p>No concept of partial pension.</p>	Partial pension

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
Accumulation with earnings	<p>Once the pension has taken effect in 1998, the accumulation is authorised as long as earnings from a professional activity do not exceed BEF 287,760 (ECU 7,059) per year (gross income of salaried workers) or BEF 230,207 (ECU 5,647) per year (net income of self-employed). These amounts will be raised to BEF 431,640 (ECU 10,588) and BEF 345,311 (ECU 8,470) respectively if the pensioner has a dependant.</p> <p>If the income from a professional activity surpasses the previously mentioned amounts by less than 15%, then the pension is reduced by a percentage of the pension amount that is equivalent to the percentage which is exceeded. With earnings in excess of 15%, the pension is not paid.</p>	<p><i>National pension:</i> The basic amount depends on the income gained from the pensioner's professional activity. Reduced by DKK 60 (ECU 8.10) for every DKK 100 (ECU 14) earned in excess of DKK 176,100 (ECU 23,393) (for single person) or DKK 134,900 (ECU 17,920) (for married person) per year. Pension supplement is reduced by 30% of earnings (earnings of pensioner and spouse) in excess of DKK 88,000 (ECU 11,690) per year for each married person and DKK 43,900 (ECU 5,832) for singles.</p> <p><i>Supplementary pension:</i> Unlimited accumulation permitted.</p>	<p>Accumulation possible. In case of full pension, until the age of 65, earnings from professional activities must not exceed DEM 620 (ECU 314) per month (old <i>Länder</i>) and DEM 520 (ECU 263) (new <i>Länder</i>).</p> <p>When only a partial pension is claimed, in addition to a general limit there is also an individual ceiling which depends on the last insured wage or salary received.</p>	<p><i>Persons insured before 31.12.1992:</i> Accumulation possible with a monthly wage limited to 50 times the daily minimum wage GRD 6,195 (ECU 20) x 50 = GRD 309,750 (ECU 993).</p> <p><i>Persons insured since 1.1.1993:</i> If the pensioner works, his pension is reduced by one third, whatever the amount of his professional income, but cannot amount to less than the minimum pensions.</p>

Table VII

Old-Age				
Spain	France	Ireland	Italy	
<p>Full retirement: the payment of the pension is suspended if a paid professional activity is pursued.</p> <p>Part-time retirement: a pension may be accumulated for the worker as part-time pensioner with the salary paid for part-time work.</p>	<p>Possible accumulation subject to certain conditions. There is no payment of the pension if the concerned person continues to work with his last employer.</p>	<p><i>Retirement Pension:</i> No accumulation permitted when recipient is 65 years of age, otherwise accumulation is permitted.</p> <p><i>Old Age (Contributory) Pension:</i> Accumulation permitted.</p>	<p>Total accumulation possible for the minimum pension.</p> <p>No accumulation for the portion of the pension exceeding the minimum pension.</p> <p>As of 1 January 1994, it is possible to combine the pension with income from self-employed activities. The share of the pension which may be combined with these earnings is equal to the amount of the minimum pension plus 50% of the amount in excess.</p>	Accumulation with earnings

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Accumulation with earnings	<p>Normal old-age pension: accumulation possible without limit.</p> <p>Early old-age pension: accumulation is limited to earnings resulting from occasional or insignificant activity, i.e. earnings less than one third of the minimum social wage (monthly average during the calendar year).</p>	<p>Possible. The amount of the pension supplement depends on earnings of the partner younger than 65.</p>	<p><i>Old-age pension (Altersrente):</i> Accumulation possible when income is less than ATS 7,992 (ECU 575) per month or beneficiary has at least 420 contribution months, otherwise reduction of the pension by a maximum of 15%.</p> <p><i>Early retirement pensions (Vorgezogene Renten):</i> In case a non-self-employed or self-employed activity is taken up with an income of over ATS 3,830 (ECU 275) per month, the pension will be discontinued.</p> <p><i>Partial pension (Gleitrente):</i> Accumulation possible: The pension will be reduced accordingly (see above calculation of the partial pension).</p>	<p>Limitless accumulation possible. Contributions on earnings.</p> <p>Pension increased by 1/14 of 2% of the total earnings registered per year.</p>

Table VII

	Finland	Old-Age Sweden	United Kingdom	
Accumulation with earnings	Accumulation possible. Earnings do not affect entitlement or amount of old age pension.	Accumulation possible since earnings do not effect pension entitlement.	Pension entitlement not affected by earnings if person continues, or starts, gainful employment or self-employment after pension age.	Accumulation with earnings

Table VII

	Old-Age			
	Belgium	Denmark	Germany	Greece
Taxation and social contributions	Benefits are fully liable to taxation.	The parts of the pension liable to taxation are taxed in the same way as salaries. <i>National pension:</i> Basic amount and pension supplement are fully liable to taxation. <i>Supplementary pension:</i> Supplementary pensions are fully liable to taxation.	In general, pensions are liable to taxation. The taxation is partial: only the returns on the pension are liable to taxation. The returns are comparable to an interest amount that is credited to the capital collected through the payment of contributions. The amount of the returns depends on the age of the beneficiary at the commencement of pension payments. Despite the partial taxation, often income tax is not due because the income from the returns on the pension do not exceed the tax-free minimum income level and the other tax exemptions – as long as no further income exists.	In general, the benefits are fully liable to taxation. There are a few exemptions: persons crippled in war, war victims and their families blind persons and persons suffering from quadriplegia or paraplegia.
1. Taxation of pension benefits				
2. Limit of income for tax relief or tax reduction	No tax relief for incomes below a certain threshold. However, there is the possibility of a tax reduction. The basic amount of the tax reduction corresponds to the tax that would be paid by a beneficiary who is neither in receipt of any taxable income nor has any dependants. Marital status is taken into account. The basic amount is determined according to total net income and the family status (single person, couple with or without children). If these net income values are not exceeded, then tax reduction for social security benefits is not limited and social security benefits are consequently not subject to taxation.	No limit of income and no tax reduction.	The minimum income levels are not subject to taxation under any circumstances. The tax-free minimum income levels for 1998 are DEM 12,365 (ECU 6,257) for single adults and DEM 24,731 (ECU 12,514) for married couples.	Taxation if the annual income ceiling of GRD 1,355,000 (ECU 4,342) is reached. Tax reduction linked to the number of children: 1 child: GRD 25,000 (ECU 80) 2 children: GRD 50,000 (ECU 160) 3 children: GRD 105,000 (ECU 336) 4 children: GRD 180,000 (ECU 577) 5 children: GRD 225,000 (ECU 721).
3. Social security contributions from pension	<ul style="list-style-type: none"> • A 0.2% contribution of solidarity for the sum of statutory and other pensions. • A 3.55% pension reduction on the condition that this does not have the effect of reducing the monthly pension amount to below BEF 45,939 (ECU 1,127) or - without any dependants - to BEF 38,762 (ECU 951). 	None.	<p>The portion contributed for sickness insurance by the pensioner is determined according to the respective contribution rate of the sickness fund.</p> <p>The portion contributed by the pensioner for long-term care insurance is 0.85%.</p>	<p>Special contributions on pensions allocated to the solidarity account of the social security institutions (LAFKA):</p> <p>Pensions up to GRD 120,000 (ECU 385): no contribution paid. Pensions amounting to more than GRD 120,000 (ECU 385):</p> <ul style="list-style-type: none"> • For amounts up to GRD 120,000 (ECU 385): 1%. • For the part between GRD 120,001 (ECU 385) and GRD 200,000 (ECU 641): 2%. • For the part between GRD 200,001 (ECU 641) and GRD 300,000 (ECU 961): 3%. • For the part between GRD 300,001 (ECU 961) and GRD 400,000 (ECU 1,282): 4%. • For parts over GRD 400,001 (ECU 1,282): 5%.

Spain	France	Ireland	Italy	
These benefits are fully taxable.	Benefits are taxable after a deduction of 10% and 20%. Supplements for assistance by a third party, as well as the 10% supplement of the pension for having brought up at least 3 children, are not subject to taxation. Exemptions: If the amount of the pension does not exceed that of the old-age allowance for salaried workers of FRF 17,336 (ECU 2,622) and if other means do not exceed FRF 53,120 (ECU 8,034) for a single person or FRF 82,260 (ECU 12,441) for a couple (no tax declaration must be submitted).	Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are fully liable to taxation. Exemption for the portion of income corresponding to contributions to the social security system.	Taxation and social contributions 1. Taxation of pension benefits
Taxes are to be paid when the income exceeds a threshhold of ESP 1,200,000 (ECU 7,169) per year or of ESP 1,250,000 (ECU 7,468) per year for pensioners. Reduction of taxes for family dependents. Taxes ar levied by deduction at source starting from ESP 1,250,000 (ECU 7,468) per year.	Taxation takes place when the annual net income taxable exceeds a certain ceiling. <ul style="list-style-type: none">• For a single person: FRF 43,030 (ECU 6,508).• For a couple without children: FRF 68,640 (ECU 10,381).• For a couple with 1 child: FRF 81,440 (ECU 12,317).• For a couple with two children: FRF 94,250 (ECU 14,254).	The extent of taxation depends on total annual income of the individual or family. The annual tax exemption limits for 1997/1998 are: <i>People under 65:</i> <ul style="list-style-type: none">• Single Person: IEP 4,000 (ECU 5,182)• Married couple with no children: IEP 8,000 (ECU 10,363).• Married couple with one child: IEP 8,450 (ECU 10,946).• Married couple with 2 children: IEP 8,900 (ECU 11,529).• Married couple with 4 children: IEP 10,200 (ECU 13,213). <i>People aged between 65 and 74:</i> <ul style="list-style-type: none">• Single Person: IEP 4,600 (ECU 5,959).• Married couple: IEP 9,200 (ECU 11,918). <i>People aged over 75:</i> <ul style="list-style-type: none">• Single Person: IEP 5,200 (ECU 6,736).• Married Couple: IEP 10,400 (ECU 13,472).	Taxation depends on the total annual income of the individual or of the family. Annual tax exemption ceiling: <ul style="list-style-type: none">• Single person: ITL 9,100,000 (ECU 4,686).• Married couple without children: ITL 14,202,983 (ECU 7,313).• Married couple with one child: ITL 15,145,480 (ECU 7,799).• Married couple with two children: ITL 15,658,687 (ECU 8,063).	2. Limit of income for tax relief or tax reduction
None.	None for the basic pensions and 1% for the supplementary pensions except for the persons with fiscal residency (in their case there is a CSG contribution of 2.8% on the basic pension and of 3.8% on the supplementary pension). See also Table II under "Contributions: rates and ceilings. 1. Sickness and Maternity" as well as "7. Contributions or deductions not allocated to a particular branch".	A 1.25% Health Contribution and a 1% Employment and Training Levy is payable on all income where total income including pension exceeds IEP 207 (ECU 268) per week.	None.	3. Social security contributions from pension

Table VII

Old-Age

	Luxembourg	Netherlands	Austria	Portugal
Taxation and social contributions	For tax purposes, social security benefits replacing income are treated as wages.	In general, benefits are fully liable to taxation like other types of income, i.e. wages.	Pensions are fully liable to taxation. Care allowance is not liable to taxation.	Old-age pensions are subject to taxation but the tax system is different than the one for earnings from work.
1. Taxation of pension benefits				
2. Limit of income for tax relief or tax reduction	The same special tax allowances for persons in gainful employment and pensioners respectively.	The income tax structure is progressive. In general, taxation applies if a certain minimum income is exceeded.	Tax is levied on the income after the deduction of sickness insurance contributions. The individual tax due depends in particular on the individually applicable tax reductions, including a general annual tax reduction of ATS 8,840 (ECU 636) and, for example, annual tax reduction for pensioners in the amount of ATS 5,500 (ECU 396). These amounts are deducted from the annual tax due.	Taxation is only applied for an annual income starting at PTE 1,415,000 (ECU 7,000).
3. Social security contributions from pension	Contributions are deducted for health care.	Social insurance contributions for the General Survivors Act, the Exceptional Medical Expenses Act and, in some cases, the Health Insurance Act are deducted from pensions. The amount of the contributions is 11% on a maximum taxable income of NLG 47,184 (ECU 21,183) per annum and in case of insurance for the Health Insurance Act, 1.2% on a maximum of NLG 203 (ECU 91) per day. The contributions are deducted from the benefits by the implementation body (SVB).	3.75% sickness insurance contribution.	None.

Table VII

	Old-Age		
	Finland	Sweden	United Kingdom
Taxation and social contributions			
1. Taxation of pension benefits	Pensions are fully liable to taxation and taxed as other earnings (e.g. wages). However, small pensions are entitled to a special pension deduction. Thus if the income consists of national pension only, no income tax is paid. See point 2 below. Care allowance and pensioners housing allowance are not taxed.	Pensions are fully liable to taxation except housing supplement, handicap allowance and care allowance to the extent it covers special costs.	<i>Basic Pension, Additional Pension (SERPS), and Graduated Retirement Benefit</i> are taxable as income, but any increases in respect of dependent children are not.
Limit of income for tax relief or tax reduction	The amount of the full pension deduction for pension income per year is: Local taxes: single person: FIM 33,800 (ECU 5,645) married person: FIM 28,600 (ECU 4,777) Government taxes: FIM 23,100 (ECU 3,858): for all. When pension is higher than the full pension deduction amount, the deduction is reduced by 70% of the exceeding amount. Pension deduction = Full deduction - 70% (pension-full deduction). No deduction is given when the pension is higher than Local taxes: single: FIM 82,086 (ECU 13,710) married: FIM 69,457 (ECU 11,601) Government taxes: FIM 56,100 (ECU 9,370).	Pensions below a certain limit are subject to special deductions. This means that a pensioner with only a basic pension and pension supplement is not liable to taxation. For pensioners with higher pensions the special deduction is deescalated with 65% of the income exceeding the amount of basic pension and pension supplement (the minimum pension). This means that there is no special tax deduction for pensions above the amount of SEK 109,000 (ECU 12,482).	<i>Basic Pension, Additional Pension (SERPS), and Graduated Retirement Benefit:</i> In general there is a progressive taxation of gross income after deduction of personal and other reliefs. Main personal reliefs per person per year: <ul style="list-style-type: none">• Aged under 65: GBP 4,045 (ECU 6,067).• Aged between 65 and 74: GBP 5,220 (ECU 7,829).• Aged over 75: GBP 5,400 (ECU 8,099). Supplement for married couples and single parents: <ul style="list-style-type: none">• Aged under 65: GBP 1,830 (ECU 2,745).• Aged between 65 and 74: GBP 3,185 (ECU 4,777).• Aged over 75: GBP 3,225 (ECU 4,837).
Social security contributions from pension	Sickness insurance premium for pensioners is 1.50% of taxable income up to FIM 80,000 (ECU 13,362) 1.95% on exceeding taxable income plus additionally 2.70% on pension income. No other contributions.	No contribution from pensioners.	None
			2. Limit of income for tax relief or tax reduction
			3. Social security contributions from pension

I Organisation

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed

Table VIII**Survivors**

	Belgium	Denmark	Germany	Greece
Legislation	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
1. First law				
2. Basic legislation				
Field of application	See Table VII "Old-age".	See Table VII "Old-age". Supplementary pension.	See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
Conditions	To be insured.	Ten years of insurance cover of the deceased and length of marriage: At least 10 years - the conditions for entitlement: To the pension or the death grant if death occurred before 1.7.1992 or if after 1.7.1992 and the deceased were aged over 67.	60 months of insurance.	See Table VI "Invalidity" or Table VII "Old-age" according to the case.
1. Deceased insured person				

Table VIII

Spain	France	Ireland	Italy	
Law of 23 September 1939. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Law No. 24 of 15 July 1997 concerning the strengthening and rationalisation of the Social Security system. Royal Decree No1647 of 31 October 1997. Law No. 66 of 31 December 1997 on Fiscal, Administrative and Social measures.	See Tables VI „Invalidity“ and VII „Old-age“. See Tables VI „Invalidity“ and VII „Old-age“.	Law of 1935. Social Welfare (Consolidation) Act 1993, as amended.	Law of 6 July 1939, No. 1,239. See Tables VI "Invalidity" and VII "Old-age".	Legislation 1. First law 2. Basic legislation
See Tables VI "Invalidity" and VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".	With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. Also self-employed aged 16 and over.	See Tables VI "Invalidity" and VII "Old-age".	Field of application
At the time of death: Affiliated to social security scheme and either: • Enjoying active contributor or equivalent status; nonetheless, if, at the time of death the insured person was not a regular member or not in an equivalent status, but he had contributed during a period of 22 years, the surviving spouse and the orphans will be entitled to a pension; • in receipt of an invalidity or old-age pension; • must have contributed for at least 500 days in 5 years preceding death only if the death is provoked by a non-professional disease. Otherwise, no preliminary contribution record.	Being beneficiary of a pension or fulfilling the conditions for a pension at the time of the death.	At least 156 weeks of insurable employment for which contributions were paid. An annual average of: <ul style="list-style-type: none">• 39 weekly contributions paid or credited in either the 3 or 5 tax years before reaching pension age (66) or before date of death of spouse if earlier, or• 48 weekly contributions paid or credited since entry into insurance (reduced pension is paid if annual average of contribution weeks is more than 24 but less than 48 weeks). These conditions may be fulfilled on either spouse's insurance record.	Normal pension: 5 years of contributions of which 3 during the last 5 years. Privilege pension (in case of death occurring in service which does not give rise to an occupational injury pension): No contribution conditions.	Conditions 1. Deceased insured person

Table VIII**Survivors**

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 May 1911.	Law of 1 July 1996 introducing a general insurance scheme for widows, widowers and children who have lost one or both parents.	Law of 16.12.1906. See Table VII "Old-age".	Statutory Order No. 277 of 18 June 1970. Statutory Order 322/90 of 18 October 1990.
1. First law	Book III of Social Insurance Code, in the terms following the Law of 27 July 1987 as amended.			
2. Basic legislation				
Field of application	See Table VI "Invalidity".	See Table VII "Old-age".	See Table VII "Old-age".	See Tables VI "Invalidity" and VII "Old-age".
Conditions				
1. Deceased insured person	12 months of membership, during 3 years prior to death. The three-year period is extended if it overlays with another eligible period. No qualifying period if death due to any kind of accident or to work-related illness.	To be insured at the time of death.	The same qualifying period as for invalidity pension (See Table VI "Invalidity").	Contributions paid or credited for 36 months.

Table VIII

	Survivors			
	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	Law of 17 January 1969 Law of 16. December 1966 See table VII „Old-Age“.	Law of 1913. Law of 1962 on General Social Security. Law of 1988 on Survivors pension and amendments.	Law of 1925. Social Security Contributions and Benefits Act 1992, and regulations thereunder.	1. First law
2. Basic legislation				2. Basic legislation
Field of application	<i>National Pension:</i> All residents. <i>Employment pension:</i> All employees from the age of 14 and self-employed persons from the age of 18.	See table VII „old age“. Surviving children under 18 years of age (if studies continue).	<i>Basic Pension:</i> All men entitled to pay full rate contributions. <i>State Earnings Related Pensions (SERPS):</i> Based on men's earnings from April 1978 on which full rate contributions paid between lower and upper earnings limits.	Field of application
Conditions				Conditions
1. Deceased insured person	<i>National pension:</i> 3 years of residence after the age of 16, resident in Finland at the time of death. <i>For surviving spouses pension:</i> The deceased was under the age of 65 at the time of marriage. <i>Employment pension:</i> must be insured at the time of death.	<i>Basic pension:</i> The deceased must have been resident for 3 years or gained 3 years with income carrying pension rights within the supplementary pension scheme. <i>Supplementary pension:</i> 3 years with pensionable income.	<i>Widow's Pension and Widowed Mother's Allowance:</i> See table VII "Old-Age". <i>Widow's Payment:</i> 25 flat-rate contributions paid at any time before 6 April 1975; or since 6 April 1975 he must have paid contributions in any one tax year: <ul style="list-style-type: none">• On wages of at least 25 times the lower earnings limit for that year or;• Paid at least 25 contributions as a self-employed or non-employed person.	1. Deceased insured person

Table VIII

Survivors

	Belgium	Denmark	Germany	Greece
2. Surviving spouse	<ul style="list-style-type: none"> • Spouse married to the deceased for at least 1 year (unless there is a child of the marriage or a dependant child, or death is due to an accident or occupational disease after the date of marriage); • Aged at least 45 or bringing up a child or being an invalid; • Having ceased all work with the exception of authorised work. For people under 65 receiving only a survivor's pension, the ceilings for earned income are higher than those applied to recipients of old-age pensions (see Table VII "Old-age", Accumulation with earnings). 	<p>To be or to have been married to the deceased. For divorcees the condition is that the deceased paid a maintenance grant just before he died and that the marriage lasted 5 or 10 years (accumulated widow's/widower's pension).</p>	<p>Married to the deceased at the time of his/her death, or divorced before 1 July 1977 and financially dependant upon the deceased. The surviving partner must not have married again.</p> <p>If divorce occurred after 30 June 1977 acquired rights are divided up between spouses for old-age and invalidity insurance.</p>	<p><i>Persons insured before 31.12.1992:</i> Widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if widow of pensioner).</p> <p><i>Persons insured since 1.1.1993:</i> Widow(er) with at least 67% invalidity or monthly income less than 40 times the minimum daily wage for an unskilled manual worker, plus 20% for each child. If monthly income is higher, half the normal pension is awarded.</p>

Table VIII

Spain	France	Ireland	Italy
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<p>Widow or widower: Must have lived with the deceased insured on a regular basis. In case of separation, divorce and annulment, pension is shared between beneficiaries in proportion to the length of period of cohabitation.</p>	<ul style="list-style-type: none"> • Survivor's pension (<i>pension de réversion</i>): Widow or widower (with insufficient means of existence), aged 55, marriage having lasted for at least 2 years (except if child born from marriage). • Invalid widow's (widower's) pension (<i>Pension d'invalidité</i>): Widow or widower aged 55 or above and disabled. • Widow's (or widower's) old-age pension (<i>Pension de vieillesse</i>): Widow or widower aged 55 or above and disabled. 	<p>Survivor who is not living with a person as husband and wife.</p>	<p>Widow or widower. In case of divorce, a widow/widower receiving maintenance can obtain the survivor's pension at the discretion of a judge.</p> <p>As of September 1st 1995 the pension amount will be reduced by 25, 40 or 50% if the recipient has an income that is 3, 4 or 5 times that of the minimum pension.</p>
<p>2. Surviving spouse</p>			

Table VIII

	Survivors			
	Luxembourg	Netherlands	Austria	Portugal
2. Surviving spouse	<p>Spouse married to the deceased for at least 1 year, unless there is a child of the marriage or death is caused by an accident.</p>	<p>The partner of a person who passes away on or after 1 July 1996 with:</p> <ul style="list-style-type: none"> • dependant unmarried children under the age of 18 who belongs to his or her household • or disabled for work for at least 95% at the time of the partner's death, • or born before 1 January 1950. <p>At 65 the survivor's pension is replaced by an old-age pension.</p>	<p>Widow/widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.</p>	<ul style="list-style-type: none"> • Married to the deceased for at least one year, except when there are children of the marriage (either born or conceived) or death is caused by an accident. • Aged at least 35 (otherwise pension entitlement is limited to 5 years), except if they have dependant children or are permanently incapacitated for work. <p>The person who lived with the deceased during the two years preceding the death in similar conditions as a spouse is regarded as such for the purposes of survivors' benefits.</p>

Survivors

	Finland	Sweden	United Kingdom
2. Surviving spouse	<p><i>National pension:</i></p> <ul style="list-style-type: none"> • Widow/widower under the age of 65, • has resided in Finland 3 years after the age of 16 and • has or had a common child with the deceased or • was at least age 50 at the time of death and the marriage occurred before she/he was age 50 and the marriage lasted at least 5 years. <p><i>Employment pension:</i></p> <ul style="list-style-type: none"> • spouses with common child: must be married before the deceased reached the age of 65; • spouses with no child: the widow/widower need to have reached the age of 50, the marriage lasted at least 5 years and the marriage occurred before the deceased turned 65 and the widow/ widower turned 50. 	<p><i>Adjustment pension:</i></p> <p>Is paid to a surviving spouse under the age of 65 years for a period of one year if the spouse has a dependent child under 12 years of age or if they have lived uninterrupted with the deceased spouse for a period of at least five years.</p> <p>The adjustment pension is maintained for as long as the surviving spouse lives with a dependent child under 12 years of age.</p> <p><i>Special survivors pension:</i></p> <p>If the spouse is unemployed at the time the adjustment pension runs out a special survivors pension is payable.</p> <p>Before 1990 other regulations were in force for survivors. Men did not have a right to survivors pension. There are transitional rules to the new law of 1988 which gives some elderly women a right to widow's pension according to the old law which was in force before 1990.</p> <p>Widows pension from the basic pension scheme according to the transitional rules will be means tested after a certain period.</p>	<p><i>Widow's pension:</i></p> <p>For full pension, must be aged 55 (50 for women widowed before 11 April 1988) or over at her husband's death or when widowed mother's allowance ceased. Reduced pension payable if aged between 45 and 54 (between 40 and 49 for women widowed before 11 April 1988).</p> <p><i>Widowed Mother's Allowance:</i></p> <p>Must have a child for whom Child Benefit is in payment, or be expecting late husband's baby.</p> <p><i>Widow's Payment:</i></p> <p>Must be under 60 or, if over 60, husband must not have been entitled to a category A Retirement Pension when he died.</p>

Table VIII

	Survivors			
	Belgium	Denmark	Germany	Greece
Benefits				
1. Surviving spouse	<p>80% of the actual or hypothetical retirement pension of the insured person calculated at the rate for a married couple where the spouse is dependant.</p> <p>Guaranteed minimum for fully ensured: BEF 334,252 (ECU 8,199) per year, calculated prorata if the career is at least equivalent to 2/3 of a complete career.</p>	<p><i>Supplementary pension:</i> In the event of death before July 1st 1992, widow(er) older than 62. Pension corresponding to 50% of real or hypothetical pension of the insured person.</p> <p>In the case of deaths after the 1st of July 1992 or where the widow(er) is under the age of 62: no widow's or widower's pension. Single capital payment, capitalisation of 35% or 50% of the pension to which the deceased would have been entitled. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled.</p> <p>The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension.</p>	<p>The "major" widow's or widower's pension amounts to 60% of the pension for which the deceased spouse would have been eligible. The "major" pension is payable from the age of 45 onwards, if the widow or widower is unfit to work or bringing up a child under the age of 18 or has no age-related restrictions if bringing up a child which cannot look after itself on account of a mental or physical handicap.</p> <p>In other cases, the "minor" widow's or widower's pension is payable, 25% of the pension for which the deceased spouse would have been eligible.</p> <p>Where replacement earnings of widow/ widower exceed the amount of about DEM 1,252 (ECU 634) in the old <i>Länder</i> plus amounts for children, survivor's pension is reduced by a rate of 40% of the excess amount.</p> <p>If insured person dies before the age of 60, period between date of death and 55th anniversary is counted full toward the contribution period and a third of the period between 55 and 60 years and increases the pension.</p>	<p><i>Persons insured before 31.12.1992:</i> 70% of the pension of deceased parent (husband), minimum GRD 94,460 (ECU 303) per month.</p> <p>Revalorization following the increase of pensions of the civil servants.</p> <p><i>Persons insured since 1.1.93:</i> 50% of the pension of deceased parent (husband or wife).</p>
2. Surviving spouse: remarriage	Pension maintained for maximum of 12 months.	In cases of death before the 1st of July 1992: Supplementary pension ceases.	Pension ceases; grant of 2 year's pension.	Pension ceases.

Table VIII

Survivors			
Spain	France	Ireland	Italy
<p>45% of reference wage (total amount of paid wages subject to contributions over a continuous period of 24 months within the last seven years are divided by 28) for deceased person.</p> <p>Annual pension 14 times monthly figure.</p> <p>Minimum pension:</p> <ul style="list-style-type: none"> • Widower(s) over 65: ESP 55,980 (ECU 334) per month; • widow(er)s between 60 and 65 years: ESP 48,855 (ECU 292) per month; • widow(er)s under 60: ESP 37,280 (ECU 223) per month. • widow(er)s under 60 with family dependents: ESP 40,770 (ECU 244) per month. <p>Where deceased insured was in receipt of an invalidity or retirement pension, reference wage will be the same as was used for calculation of that pension, but subject to such increases and upward adjustments in corresponding death and survivor's benefits since date on which invalidity or retirement pension was awarded.</p>	<p><i>Survivor's Pension (Pension de réversion):</i> 54% of real or hypothetical old-age pension of the deceased person.</p> <p>Minimum: FRF 17,336 (ECU 2,622) per year if it can be proved that the deceased insured person had 60 quarters of insurance. Reduced to a 60th if insurance is less. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p> <p><i>Invalid and old-aged widow's (widower's) pensions:</i> 54% of real or hypothetical invalidity or old-age pension of deceased person.</p> <p>Minimum: FRF 17,336 (ECU 2,622) per year. 10% supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday.</p>	<p>Benefit amount: IEP 71.10 (ECU 92) if under age 80. IEP 76.10 (ECU 99) if age 80 or over.</p> <p>Additional allowance paid to a survivor aged 66 or over living alone: IEP 6.00 (ECU 7.60) per week.</p>	<p>60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension.</p> <p>As of 1 September 1995 the pension amount is increased by 60 to 70% if the recipient has a child.</p> <p>As of 1 September 1995, the general compulsory insurance (A.G.O.) pensions paid out to dependent survivors as result of an employment injury or an occupational disease shall no longer be drawn in addition to the pensions for employment injuries (if they are paid for the same reason) up to the amount of the pension paid by the INAIL.</p>
<p>Entitlement to survivor's pension ceases on remarriage. If this happens before age 60, beneficiary will receive a lump sum payment corresponding to 24 times monthly pension.</p>			<p>Invalid widow's (widower's) pension ceases, but not survivor's pension, nor widow's (widower's) old-age pension.</p> <p>Pension ceases.</p> <p>Pension ceases; grant of 2 year's pension.</p> <p>2. Surviving spouse: remarriage</p>

Table VIII

	Survivors			
	Luxembourg	Netherlands	Austria	Portugal
Benefits				
1. Surviving spouse	<ul style="list-style-type: none"> • Total of the supplementary lump-sums and special supplementary lump-sums to which the insured has or would have been entitled. • 3/4 of the proportional supplements and the special proportional supplements to which the insured has or would have been entitled. <p>See Table VI "Invalidity".</p>	<ul style="list-style-type: none"> • Survivor only: NLG 1,772.84 (ECU 796) per month. • Survivor with dependant children under 18: NLG 2,163.69 (ECU 971) per month. • Survivors with dependant children under 18 who already received a benefit before 1 July 1996: NLG 2,250.79 (ECU 1,010). <p>In addition, a "holiday allowance" equal to NLG 114.91 (ECU 52) per month is paid for a widow/widower without children and NLG 147.74 (ECU 66) with children.</p>	<p>Between 40% and 60% of the invalidity or old-age pension to which the deceased person had or would have been entitled to. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income (40% are due if the income of the surviving spouse is 150% or more of the deceased person's income; 60% if the deceased spouse's income was 150% or more of the surviving spouse's income; in case of equal incomes 52% are due. If the total sum of the reduced survivor's pension and the survivor's own income is less than ATS 16,586 (ECU 1,193) per month a corresponding amount has to be granted to the maximum amount of 60% of the deceased person's pension).</p> <p>The widow's/ widower's pension will only be paid for 30 months if the surviving spouse is younger than 35 years of age (exception: if the marriage had lasted for at least 10 years) or if the marriage was concluded only after the commencement of the pension or after the legal retirement age (exception: certain minimum duration of marriage). This limitation does not apply when a child was born or when the surviving spouse is invalid after the expiry of the stipulated period.</p> <p>The pension to the divorced spouse is limited to the maintenance payments.</p>	<p>60% of the retirement or invalidity pension received by the insured person, or to which he would have been entitled at the moment of his death. 70% if - in addition to the spouse - there is a former spouse who is entitled to the pension</p>
2. Surviving spouse: remarriage	Pension ceases. Redemption grant of 60 month's payments if remarried before 50 (36 months' payments over 50), not including special lump-sum supplements or special earnings-related supplements.	Pension ceases in the month of the marriage.	Loss of unlimited pension. Settlement to the amount of 35 monthly pension payments.	Pension ceases.

Survivors

	Finland	Sweden	United Kingdom	Benefits
1. Surviving spouse	<p><i>National pension:</i> For the first 6 months the spouse receives FIM 1,145 (ECU 191) - FIM 1,375 (ECU 230) per month. This amount can be increased, depending on the spouse's other income, up to FIM 2,178 (ECU 364) - FIM 2,592 (ECU 433). After 6 months the pension is continued if the surviving spouse is supporting a child under the age of 18. If there is no child the entitlement and amount depends on other income and property.</p> <p><i>Employment pension:</i> The pension is 17-50% of the pension of the deceased, depending on how many children are entitled to a child pension. The pension equals to the pension of the deceased when the beneficiaries are a widow/ widower and two children. If the deceased person was not retired at the time of death, the survivors' pension is calculated on to the basis of the invalidity pension the deceased would have been entitled to at the time of death.</p>	<p><i>Basic pension:</i> See table VII „old age“.</p> <p><i>Supplementary pension:</i> Is paid with 20% of the deceased spouse's pension if there are children entitled to pension, otherwise it is 40%.</p> <p><i>Housing supplement for pensioners:</i> 85% of the housing costs between SEK 100 (ECU 11) and SEK 4000 (ECU 458). The supplement is income-tested.</p>	<p><i>Widow's Pension:</i> Paid from first Tuesday after husband's death, or at the end of entitlement to Widowed Mother's Allowance, provided in both cases that certain conditions as to age are fulfilled (see above). A full pension is granted to widows aged 55 or over (50 so for women widowed before 11 April 1988); rate: GBP 62.45 (ECU 94) 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).</p> <p><i>Widow's Payment:</i> Lump sum of GBP 1,000 (ECU 1,500) on husband's death.</p> <p><i>Widowed Mother's Allowance:</i> Payable, from the first Tuesday on or after the husband's death. Amount: GBP 62.45 (ECU 94) per week paid as long as the widow has a qualifying child in her charge.</p> <p>An earnings related Additional Pension (SERPS) may also be paid with WP & WMA. The amount depends upon the husband's earnings from April 1978.</p>	1. Surviving spouse
2. Surviving spouse: remarriage	<p><i>Both pension schemes:</i> Pension ceases if the widow/widower is under the age of 50. Grant of 3 years' pension.</p>	Pension ceases.	<p>Benefit ceases on remarriage. Co-habitation: Benefit withdrawn for period of cohabitation.</p>	2. Surviving spouse: remarriage

Table VIII

Survivors

	Belgium	Denmark	Germany	Greece
3. Orphan children having lost one parent	No orphan's pension; see special family allowances scheme.	<p><i>National pension:</i> See Table X "Family benefits".</p> <p><i>Supplementary pension:</i> In cases of death after 1 July 1992, single payment (children under 18).</p>	<p>1/10th of insured person's pension (see table VI) plus children's supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training).</p> <p>Sliding scale according to income, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. Only 40% of income exceeding a certain ceiling is taken into account.</p>	<p><i>Persons insured before 31.12.92:</i> 20% of the pension of deceased parent for each child until age 18 (except if invalid) or 24 (in the case of a student).</p> <p><i>Persons insured since 1.1.93:</i> 25% of the pension of deceased parent.</p>
4. Orphan children having lost both parents	No orphan's pension; see special family allowances scheme.	<p><i>National pension:</i> See Table X "Family benefits".</p> <p><i>Supplementary pension:</i> In cases of death after 1st of July 1992, single payment (children under 18).</p>	<p>One fifth of the contributory pension of both parents (see Table VI) plus supplement. No restriction on combination with family allowances. Age limit: 18 years (27 for study or occupational training).</p> <p>Sliding scale according to income, for orphan's pensions as of age 18, based on same principles as widow's or widower's pension. Only 40% of income exceeding a certain ceiling is taken into account.</p>	<p><i>Persons insured before 31.12.1992:</i> 60% of old-age pension but maximum of 80% if several orphans.</p> <p><i>Persons insured since 1.1.93:</i> 50% of the pension of the deceased parent. The total income from pensions must not exceed the amount received by the deceased parent.</p>

Survivors

Spain	France	Ireland	Italy
<p>Where there is a spouse with entitlement to a survivor's pension: 1 child: 20%; 2 children: 40%; 3 or more: 55% of reference figure. Sum of widow's and orphan's pensions paid may not exceed reference figure used for calculating those pensions, except as regards the minimum amount.</p> <p>Where there is no spouse with entitlement to a survivor's pension: 1 child: 20%; 2 children: 40%; 3: 60%; 4: 80%; 5 or more: 100%.</p> <p>Minimum orphan's pension: ESP 16,560 (ECU 99) per month. Annual pension = 14 x monthly figure.</p> <p>Age limit:</p> <ul style="list-style-type: none"> • 18 years except in case of permanent total incapacity or severe disablement; • 21 years when no income is withdrawn for lucrative work above 75% of the minimum interprofessional wage. 	<p>Survivor's pension, invalid widow's (widower's) pension and widow's (widower's) old-age pension are increased when surviving spouse has at least the charge of one child under 16.</p> <p>Increase: FRF 496.78 (ECU 75) per month and per child. See also Table X „Family benefits“.</p>	<p>The amount of survivor's weekly pension is increased by IEP 17.00 (ECU 22) for each dependant child under 18 years of age (or under 22 years of age if the child is in full-time education). No restriction on combination with family allowances.</p>	<p>In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children 40% divided by the number of children; no entitlement to family allowances unless the spouse works.</p> <p>If the surviving spouse does not have a pension: 40% for each orphan. For 3 or more children, 100% of the pension divided by the number of children.</p>
<p>1 child: 65% of reference figure; 2 children: 35%; 3 or more: 100%.</p> <p>Minimum orphan's pension: ESP 16,560 (ECU 99) per month plus product of dividing ESP 37,280 (ECU 223) by number of entitled children. Annual pension = 14 x monthly figure. Pension may be combined with family benefits.</p> <p>Age limit:</p> <ul style="list-style-type: none"> • 18 years except in case of permanent total incapacity or severe disablement; • 21 years when no income is withdrawn for lucrative work above 75% of the minimum interprofessional wage. 	<p>No orphan's pension: See Table X „Family benefits“.</p>	<p>An orphan's allowance is paid if:</p> <ul style="list-style-type: none"> • The orphan is under 18 years of age (or under 21 years of age if in full-time education). • 26 contribution weeks of insurable employment were paid by a parent or step-parent. <p>Amount (paid to guardian): IEP 45.60 (ECU 59) per week.</p>	<p>40% per child. 3 children and more: 100% divided by the number of children.</p>
			<p>3. Orphan children having lost one parent</p> <p>4. Orphan children having lost both parents</p>

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Survivors

	Luxembourg	Netherlands	Austria	Portugal
3. Orphan children having lost one parent	<ul style="list-style-type: none"> • 1/3 of the lump-sum supplements and lump-sum special supplements to which the insured has or would have been entitled. • 1/4 of the proportional supplements and special supplements to which the insured has or would have been entitled. <p>See Table VI "Invalidity".</p>	<p>Survivor, who cares for a child under the age of 18 who has lost one parent is entitled to a dependant child allowance. Amount: 20% of the net minimum wage.</p>	<p>40% on the basis of the calculated 60% of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities.</p>	<p>Children until the age of 18 (25 or 27 in the case of further or higher education): 20% pension for 1; 30% for 2; 40% for 3 or more. No age limit in case of permanent total incapacity for work. Amount doubled where there is no surviving (ex-)spouse.</p>
4. Orphan children having lost both parents	<p>If the orphan is entitled to a pension both in the father's and mother's right, the higher of the two pensions is doubled. Accumulation with family benefits possible.</p>	<p>Children (no restriction on combination with family allowances) aged:</p> <ul style="list-style-type: none"> • Under 10: NLG 567.31 (ECU 255) per month. • 10 - 16: NLG 850.96 (ECU 382) per month. • 16 - 27: NLG 1,134.62 (ECU 509) per month (student or child at home). <p>In addition, a "holiday allowance" is paid.</p>	<p>60% on the basis of the calculated 60% of the widow's or widower's pension for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Entitlement in their own right to family benefits (See Table X "Family benefits").</p>	<p>Same rules as for children having lost one parent.</p>

Survivors

	Finland	Sweden	United Kingdom	
3. Orphan children having lost one parent	<p><i>National pension:</i> Basic amount: FIM 268 (ECU 45) per month is paid if the child is under the age of 18 or aged 18-20 and a full-time student.</p> <p>Basic amount supplement is paid only to a child under the age of 18. Full amount is FIM 359 (ECU 60) per month. The amount is reduced by other survivor pensions.</p> <p><i>Employment pension:</i> Age limit 18. The pension is 33-83% of the pension of the deceased, depending on how many children are entitled to a child pension. See point 1. „Surviving spouse“.</p>	<p>If one parent is deceased and the child is under 18 years (20 if studies continue). The child pension is 25% of the base amount for each dead parent plus 30% of the dead parent's supplementary pension.</p> <p>In cases concerning more children than one, 20% is added for each additional child and the sum is divided equal among the children. The total is never less than 40% of the base amount for each parent and never exceeds the parent's total pension.</p>	<ul style="list-style-type: none"> • The amount of the <i>Widowed Mother's Allowance</i> is increased by GBP 11.20 (ECU 17) per week for each qualifying child for whom <i>Child Benefit</i> is payable or GBP 9.90 (ECU 15) for a child for whom the higher rate of <i>Child Benefit</i> is payable. • <i>Child's Special Allowance:</i> Paid to a woman whose marriage has been dissolved or annulled if on the death of her former husband she has a child towards whose support he was contributing or was liable to contribute. No new claims can be made for this allowance where a former husband died on or after 6 April 1987. Amount: GBP 9.90 (ECU 15) for first child, GBP 11.20 (ECU 17) for each other. No benefit in case of remarriage or cohabitation. 	3. Orphan children having lost one parent
4. Orphan children having lost both parents	<p><i>National pension:</i> separate pension after both parents.</p> <p><i>Employment pension:</i> separate pension after both parents. An addition of 2/12 is paid to the total of both pensions.</p>	See above.	<p><i>Guardian's Allowance</i> is a payment of GBP 11.20 (ECU 17) per week to a person who takes into his family an orphan child. One of the child's parents must have satisfied a residence condition; the beneficiary must be entitled to child benefit for the orphan. In certain very exceptional circumstances <i>Guardian's Allowance</i> is payable where only one parent has died. The rate is adjusted to GBP 9.90 (ECU 15) if the higher rate of <i>Child Benefit</i> is payable for the same child.</p>	4. Orphan children having lost both parents

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Survivors

	Belgium	Denmark	Germany	Greece
5. Other beneficiaries	None.	None.	None.	<p><i>Persons insured before 31.12.1992:</i> 20% of pension for dependant parents or grand-children.</p> <p><i>Persons insured since 1.1.93:</i> The spouse or children. No other beneficiaries.</p>
6. Maximum for all those entitled to benefits	None.	None.	None.	100% of old-age pension.

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Survivors			
Spain	France	Ireland	Italy
<p>Pension (under certain conditions): 20% of reference figure for grandchildren, siblings, mothers and fathers, grandmothers and grandfathers of retirement or invalidity pensioners (for calculation of reference figure see above).</p> <p>Temporary allowance: 20% of reference figure for old-age pension. Payment of 12 monthly rates for children or brothers/sisters aged 18 – 45.</p> <p>Minimum pension for beneficiary: ESP 16,560 (ECU 99) per month; for sole beneficiary over 65, ESP 42,655 (ECU 255) per month; for sole beneficiary under 65, ESP 37,280 (ECU 223) per month.</p> <p>Annual pension = 14 x monthly pension.</p>	None.		<p>For parents, brothers or sisters 15% of the insured person's pension if there are no other survivors.</p> <p>5. Other beneficiaries</p>
The sum of benefits must not exceed 100% of relevant reference figure.	None.	100% of the insured person's pension.	<p>6. Maximum for all those entitled to benefits</p>

Table VIII

Survivors

	Luxembourg	Netherlands	Austria	Portugal
5. Other beneficiaries	<ul style="list-style-type: none"> • Persons treated as widows/widowers: Parents and direct relatives, collaterals up to second degree and dependant adopted children. Different conditions have to be fulfilled. • Children treated as orphans: Children of deceased person's family and for whom this person provided care and education. Subject to various conditions. • Divorced spouse if not remarried. 	None.	None.	If there is no spouse, parents dependant on the deceased are entitled.
6. Maximum for all those entitled to benefits	100% of the insured person's pension.	None.	None.	100% of the insured person's pension. 110% if in case of divorce two spouses are entitled to the pension.

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Survivors

	Finland	Sweden	United Kingdom	
5. Other beneficiaries	<p><i>National pension:</i> None.</p> <p><i>Employment pension:</i> Former spouse, if she/he received alimony from the deceased.</p>	A person who lived permanently together with the deceased without being married is regarded as a spouse if they had been married earlier or have had or were expecting a child at the time of death.	Social Fund Funeral Payments provide help with funeral expenses where someone has been awarded a qualifying benefit (<i>Income support, income based Jobseekers Allowances, Family Credit, Housing Benefit, Council Tax Benefit or Disability Working Allowances</i>) and has good cause for taking responsibility, but has insufficient funds to meet such a large expense. Allowable amount covers reasonable cost of burial or cremation charges, plus up to GBP 600 (ECU 900) for other funeral expenses.	5. Other beneficiaries
6. Maximum for all those entitled to benefits	<p><i>National pension:</i> None.</p> <p><i>Employment pension:</i> The pensions of the two schemes are integrated. Maximum 100% of the deceased person's pension.</p>	100% of the deceased's pension.	None.	6. Maximum for all those entitled to benefits

Table VIII

	Survivors			
	Belgium	Denmark	Germany	Greece
7. Other benefits	<p>Survivors' pension (<i>pension de survie</i>) granted or maintained temporarily:</p> <ul style="list-style-type: none"> • 12 months grant to spouses who do not qualify for survivor's pension. • Maintaining the pension over a maximum of 12 months: when the spouse remarries, when, being under 45, the surviving spouse does not qualify any more for the early grant of a survivor's pension. In this case, after 12 months reduced pension amount. <p>See Table IV for funeral expenses.</p>	<ul style="list-style-type: none"> • Death grant: Up to DKK 6,750 (ECU 897), depending on the estate of the deceased. Persons under 18 years of age: DKK 5,650 (ECU 751). • Maintenance allowance can be paid out under the Social Assistance Act of 19 June 1974 (in case of need). • Special aid under the Social Assistance Act in cases of study or vocational training necessary to enable integration into a working life. 	<ul style="list-style-type: none"> • The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death. See also allowances for funeral expenses under Table IV. • The divorced spouse (divorce after 30 June 1977) who has not remarried has a right, on the death of the ex-spouse and during the upbringing of their children, to a pension based on his and her own insurance (child-raising pension). Conditions: 60 months of insurance before the death. <p>Sliding scale according to income, same as widow's or widower's pension.</p>	<p>Two special <i>additional benefits</i> are paid for as follows: One total amount of it for the Christmas Holiday, it is almost the same amount as the amount of the monthly pension; $\frac{1}{2}$ of the other one is paid at Easter Holiday and the other half during the Summer-holidays.</p> <p><i>Funeral expenses:</i> GRD 163,680 (ECU 525).</p>
Taxation	Benefits are fully liable to taxation.			
1. Taxation of cash benefits		<p><i>Supplementary pension:</i> A tax of 40% is imposed on death grants when they are paid out. Pensions paid out on a regular basis are subject to taxation (income tax).</p>	<p>In general, the pensions are subject to taxation.</p> <p>The taxation is partial: See table VI "Invalidity".</p>	<p>In general, the benefits are fully liable to taxation.</p> <p>Tax relief: See table IV "Sickness - cash benefits".</p>
2. Limit of income for tax relief or tax reduction	See table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	See Table IV "Sickness – cash benefits".	See table IV "Sickness - cash benefits".

Spain	France	Ireland	Italy
Death grant: ESP 5.000 (ECU 30).	Degressive <i>widow's or widower's allowances</i> (<i>allocation de veuvage</i>) paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1 st year: FRF 3,107 (ECU 470); 2 nd year: FRF 2,041 (ECU 309); 3 rd year: FRF 1,554 (ECU 235). Beneficiary: Less than 55 years; not remarried or living as married; raising or have raised at least 1 child for 9 years before its 16 th birthday; no sex discrimination. <i>Death insurance: (assurance décès)</i> : Grant of capital sum on death equal to 90 times the basic daily earning to the survivors (order of preference: Spouse, children, relatives in ascending line, ...) of insured persons who held a position which justified the payment of the minimum contribution amount equal to 60 times the minimum wage (SMIC) in the month or 120 times the minimum wage in the three months prior to the death. Possibility of eligibility based on hours worked. Minimum: 1% of annual earnings, subject to ceiling: FRF 1,690 (ECU 256). Maximum: 3 times the monthly earnings, subject to ceiling: FRF 42,270 (ECU 6,393).	On the death of an insured person, any benefit or pension which was in payment to the deceased continues to be paid in full to the surviving dependant for 6 weeks. Supplements paid with benefits and pensions in respect of adult or child dependants continue to be paid to the insured person for 6 weeks after the death of the adult or child dependant. A Death Grant is paid on the death of an insured person, the spouse of an insured person, or a child under 18 years of age. To qualify for payment the insured person or the spouse of the insured person must have: <ul style="list-style-type: none">• 26 contributions paid since entry into insurable employment or since 1 October 1970 whichever date is later;• 48 contributions paid or credited in the appropriate contribution year before the death occurs or an annual average of 48 contribution weeks paid or credited since 1 October 1970, or since starting work if this date is later. A reduced grant is payable where the annual average is between 26 and 48 weekly contributions. Benefit rate (payable in respect of deceased): <ul style="list-style-type: none">• child under 5 years: IEP 20 (ECU 26),• child aged 5 - 18 years: IEP 60 (ECU 78),• adult: IEP 100 (ECU 130).	If the insured person was not yet entitled to a pension and had contributed at least one year in the course of the 5 years before his death: survivors receive a once-off allowance of 45 times the total contributions paid. Minimum: ITL 43,200 (ECU 22). Maximum: ITL 129,600 (ECU 67). Order of priority: Spouse, children, relatives in ascending line.
Benefits are fully liable to taxation.	CSG: 6.2% (reduced level of 3.8%); CRDS: 0.5%. Benefits are liable to taxation after deduction of 10% and then of 20%. Supplement for assistance by a third party is not subject to taxation. Tax relief: See table VI „Invalidity“.	Benefits are fully liable to taxation (including supplements for adult and child dependants).	Benefits are subject to taxation. Tax relief: See table IV "Sickness - cash benefits".
See table IV "Sickness - cash benefits".	See table IV „Sickness - cash benefits“.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".
7. Other benefits			
Taxation			
1. Taxation of cash benefits			
2. Limit of income for tax relief or tax reduction			

Table VIII

	Survivors			
	Luxembourg	Netherlands	Austria	Portugal
7. Other benefits	<p>The insured deceased person's full pension is paid for 3 months to survivors who have lived with him in the same household.</p> <p>If the deceased was not entitled to a pension, survivors' pension paid to survivors who lived with him in the same household for the month of death + 3 subsequent months for an amount equal to the pension to which the deceased would have been entitled.</p>	<p>None.</p>	<p>If the survivor's pensions are not granted because of lacking completion of the qualifying period, but if at least one contribution month of the deceased person is available: lump-sum settlement to the amount of 6 times E (see Table VII "Old-age").</p> <p>If the qualifying period for survivor's pensions has been fulfilled, and no entitled persons exist: Lump-sum settlement to the amount of 3 times E (see Table VII "Old-age") to the children, the mother, the father or the brothers and sisters of the deceased person.</p> <p>As far as the pension including other income is below the following reference rates, a compensation amount is due to the amount of the corresponding differing amount:</p> <ul style="list-style-type: none"> • Widow/ widower: ATS 7,992 (ECU 575), • Orphans having lost one parent until the age of 24: ATS 2,984 (ECU 215), • after the age of 24: ATS 5,303 (ECU 381), • Orphans having lost both parent until the age of 24: ATS 4,482 (ECU 322), • after the age of 24: ATS 7,992 (ECU 575). <p>See also Table XII.3.</p> <p>See Table X for additional entitlement to family benefits.</p> <p>See Table VII for additional entitlement to care allowance (<i>Pflegegeld</i>).</p> <p>See Table IV and Table IX for additional entitlement to death grant (<i>Sterbegeld</i>).</p> <p>The pension is granted 14 times a year, the care allowance 12 times a year.</p>	<ul style="list-style-type: none"> • Death grant: As a rule awarded to the same persons as the survivor's pension, but without qualifying conditions. • Amount equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). Shared-out in the same proportions as the survivor's pension. • Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person: PTE 10,875 (ECU 54). • Christmas and Holiday bonus: Amounts equal to those of the pension.
Taxation	Benefits are subject to taxation.	In general, benefits are fully liable to taxation.	See Table VII "Old-age".	In general, benefits are subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	<p>For tax purposes social security benefits replacing income are treated as wages.</p> <p>Special tax allowances for persons in gainful employment and pensioners respectively.</p>	See table IV "Sickness - cash benefits".	See Table VII "Old-age".	See Table VI "Invalidity".

Table VIII

Survivors

	Finland	Sweden	United Kingdom
7. Other benefits	All employees are covered by Group Life Insurance as a part of collective agreements. The benefit varies with age being FIM 66,900 (ECU 11,174) for a deceased up to age 49 and then gradually decreasing to FIM 17,820 (ECU 2,976) for ages 60-65. Child increase FIM 29,000 (ECU 4,844) /child under 18. The benefits are increased by 50% in case of accidental death.	None.	None.
Taxation			
1. Taxation of cash benefits	Pensions are liable to taxation; Housing allowance and benefits from Group Life Insurance are tax-free.	Benefits are fully liable to taxation, except housing supplement, handicap allowance and care allowance to the extent it covers special costs.	<i>Widowed Mother's Allowances and Widow's Pensions</i> are taxable, but any increases in respect of dependent children are not.
2. Limit of income for tax relief or tax reduction	See table VII „old-age“.	Tax reduction for pensioners with a low income.	<i>Widowed Mother's Allowances and Widow's Pensions</i> : See table IV "Sickness - cash benefits". Increases in respect of child dependants: Not applicable.
7. Other benefits			
Taxation			
1. Taxation of cash benefits			
2. Limit of income for tax relief or tax reduction			

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

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Legislation				
1. First law	<i>Employment injuries:</i> Law of 24 December 1903. <i>Occupational diseases:</i> Law of 24 July 1927.	Law of 1898.	<i>Employment injuries:</i> Law of 6 July 1884. <i>Occupational diseases:</i> Law of 12 May 1925. Social Code (<i>Sozialgesetzbuch</i>), Book 7 from 7 August 1996, Decree of 31 October 1997 on Occupational Diseases.	No particular insurance exists, the risk being covered under sickness, invalidity and survivors by specific regulations.
2. Basic legislation	<i>Employment injuries:</i> Law of 10 April 1971. <i>Occupational diseases:</i> Laws co-ordinated by Royal Order of 3 June 1970.	Law of 8 March 1978, as amended. Law of 20 May 1992 which is applicable to accidents after 1 January 1993 and to occupational diseases reported after that date.		
Field of application	<i>Employment injuries:</i> Workers who are submitted to social security, apprentices and those to whom the Crown has granted status. <i>Occupational diseases:</i> As above (except those to whom the Crown has granted employment injury status) and also trainees, even unpaid, pupils and students exposed to risk because of their instruction.	All salaried workers and certain self-employed (in fishing and navigation) persons. Trainees or any other persons spending time at a training centre or at a workshop or office because of their study or vocational training. Children affected with a disease or congenital illness caused by the work of their father or mother.	Employed persons, some self-employed, students, pupils, kindergarten children, persons undergoing rehabilitation and some other persons.	Employees and assimilated.
Risks covered				
1. Employment injuries	Accident injury occurred during and as a result of the execution of the work contract (and) which causes a lesion.	Accident injury or harmful action occurred during work or as a result of the conditions under which the work is carried out. Sudden accidents which occur in the course of lifting objects.	Accident injury occurred in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity.	Accident injury occurred because of and during employment.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
<p><i>Employment injuries:</i> Employment Injuries Law of 30 January 1900. Revised text of legislation and Employment Injuries Regulation; Decree of 22 June 1956.</p> <p><i>Occupational diseases:</i> Decree of 10 January 1947 establishing cover for occupational diseases. Legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Royal Decree No 2609 of 24 September 1982. Law No. 24 of 15 July 1997 concerning the strengthening and rationalisation of the Social Security system. Royal Decree No 1647 of 31 October 1997. Law No. 66 of 31 December 1997 on Fiscal, Administrative and Social measures.</p>	<p><i>Employment injuries:</i> Law of 9 April 1898. Social Security Code, Book IV.</p> <p><i>Occupational diseases:</i> Law of 25 October 1919. Decree of 31 December 1946, as amended. Law of 30 October 1946.</p>	<p>Law of 1897.</p> <p><i>Occupational diseases:</i> Law of 25 October 1919.</p>	<p><i>Employment injuries:</i> Law of 17 March 1898. <i>Occupational diseases:</i> Law of 13 May 1929. Statutory Order (DPR) of 30 June 1965, no. 1124.</p>	<p>Legislation</p> <ol style="list-style-type: none"> 1. First law 2. Basic legislation
Employees.	Persons working in any capacity in any place for one or more employers.	Employed persons and some trainees.	Salaried workers and certain categories of self-employed workers.	Field of application
Any physical injury the employee suffers from in the course or as a consequence of his/her employment and any disease not considered as occupational disease the employee contracts during the execution of his/her professional activity.	Any injury occurred as a result of or in connection with work, regardless of its cause.	Personal injury incurred as a result of an accident at work, including diseases caused by such accidents.	Employment injury produced by violent cause at work.	<p>Risks covered</p> <ol style="list-style-type: none"> 1. Employment injuries

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Legislation				
1. First law	<i>Employment injuries:</i> Law of 5 April 1902. <i>Occupational diseases:</i> Law of 17 December 1925.		<i>Employment injuries:</i> Act of 28 December 1887. <i>Occupational diseases:</i> Act of 16 February of 1928.	<i>Employment injuries:</i> Law of 1913. <i>Occupational diseases:</i> Law of 1913.
2. Basic legislation	Book II of the Social Insurance Code (<i>Code des assurances sociales</i>), amended notably by the law of 17 November 1997.	There is no specific insurance against employment injuries and occupational diseases. These risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.	General Social Insurance Act of 9 September 1955 (ASVG) and amendments. Federal Hospitals Act of 18 December 1956 (KAG) and Hospitals Acts of the <i>Länder</i> and amendments. Federal Care Allowance Act (BPGG) of 19 January of 1993 and amendments.	Law No. 2127 of 3 August 1965, various times amended.
Field of application	Persons who are engaged in a professional wage-earning activity or the self-employed, those who attend a vocational training or a programme for their integration or reintegration. Covered are also, among others: pupils, students and teaching assistants, delegates attending meetings of the professional chambers or of the social security institutions, and persons who take part in emergency relief actions.	Not applicable.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Family members working in the enterprises of self-employed persons. • Persons engaged in a trade or business (including self-employed craftsmen). • Certain assimilated self-employed persons, such as teachers, musicians and artists. • Persons carrying out an independent contract of employment. • Pupils and students. 	All employees.
Risks covered				
1. Employment injuries	Employment injury occurring as a result or at times of work.	Not applicable.	Accidents occurred at work, during working time or as a result of the activity performed. Certain accidents are assimilated that occur in particular during rescue operations.	Accident occurring at the place of work and during the employment, giving rise directly or indirectly to a physical injury, functional disorder or disease leading to death or a partial or total loss of working or earning capacity.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
Legislation				Legislation
1. First law	<i>Employment injuries:</i> Act of 5 December 1895.	Law of 1901. Law of 1976 which is applicable on accidents and injuries occurred from 1 July 1977.	<i>Employment injuries:</i> Law of 1897. <i>Employment injuries and occupational diseases:</i> Social Security Contributions and Benefits Act 1992.	1. First law
2. Basic legislation	<i>Occupational diseases:</i> Act of 12 May 1939. Act of 20 August 1948, amended. Act of 29 December 1988		Social Security Administration Act 1992.	2. Basic legislation
Field of application	All employees, farmers, some students and trainees. Self-employed persons may join voluntarily.	Everybody who is gainfully occupied is insured.	Employed earners.	Field of application
Risks covered	An accident injury occurred at work in circumstances deriving from an employment.	Every accident or illness related to the working situation.	Personal injury by accident arising out of and in the course of employed earners' employment.	Risks covered
1. Employment injuries				1. Employment injuries

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
2. Travel between home and work	Covered.	Not covered.	Covered.	Covered.
Occupational diseases				
1. Prescribed diseases	<ul style="list-style-type: none"> • List of occupational diseases (Royal Decree of 28 March 1969, as amended) and • Open system or not included on list, when occupational demands are found to be the determining and direct cause of the disease. Proof that the person has been exposed to occupational risk and a link to the cause must be provided by the victim or the beneficiaries. 	List of recognised occupational diseases.	List of 67 occupational diseases from the Annex no. 1 of the Decree of 31 October 1997 on Occupational Diseases.	List of occupational diseases.
2. Conditions • Enterprises, work	Have been exposed to risk. Risk is presumed to exist when the person works in an enterprise quoted in a list fixed with a Royal Decree.	None.	Restricted to some certain diseases given in the list of occupational diseases.	None.
• Periods of exposure to risk	No statutory periods.	Circumstances taken into consideration.	No general periods foreseen, circumstances taken into consideration.	None.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
Covered.	Covered.	Covered.	Injuries occurring during the journey between the place of work and the home do not usually occasion compensation. Exception: Unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.	2. Travel between home and work
List of occupational diseases and links with the main activities liable to give rise to such diseases (Royal Decree No 1955 of 12 May 1978)	95 tables of occupational diseases, (tables annexed to Book IV of Social Security Code).	56 prescribed diseases set out in the Social Welfare Occupational Injuries (Prescribed Diseases) Regulations 1983, amended 1985	List of 58 occupational diseases for industry and 27 for agriculture. Also special law for silicosis and asbestosis of 27 December 1975, No. 780. Possibility of compensation for diseases not in the list.	Occupational diseases 1. Prescribed diseases
Only in exceptional cases.	Given in tables; restricted to a certain number of diseases. However, if it is proven that the illness was caused directly by the patient's regular work: An individual expert's report by a committee for the recognition of employment illnesses.	Employment in occupations involving exposure to risk as indicated in the Regulations.	None, circumstances taken into consideration.	2. Conditions • Enterprises, work
None.	No fixed period except for a certain number of diseases, such as pneumoconiosis: (5 years with exceptions), deafness (1 year, in certain cases 30 days), diseases linked with vinyl chloride (6 months), byssinosis (5 and 10 years). For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors. These periods may be discounted if the illness is shown to have been directly caused by the patient's work.	No prescribed periods, except for occupational deafness (10 years), Tuberculosis (6 weeks) and Pneumoconiosis (2 years).	None.	• Periods of exposure to risk

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
2. Travel between home and work	Covered.	Not applicable.	Covered.	<p>Such injuries as those occurring:</p> <ul style="list-style-type: none"> • Outside the place of work and working hours, but in the course of duties ordered or authorised by the employer; • On the way to or from work, where the means of transport are provided by the employer or the injury results from a special danger inherent in the normal route to/from work or from other circumstances increasing the risk associated with the journey; • In the course of any task undertaken on the worker's own initiative but to the economic benefit of the employer.
Occupational diseases				
1. Prescribed diseases	Table of 55 occupational diseases and noxious agents as provided for by the Grand-Ducal Decree of 26 May 1965.	Not applicable.	List of 47 occupational diseases.	List of occupational diseases.
2. Conditions • Enterprises, work	Given in the list, mostly in general terms.	Not applicable.	Only for certain diseases. See List of occupational diseases.	Indicated in the list of occupational diseases.
• Periods of exposure to risk	None.	Not applicable.	Only for damage of meniscus (3 years).	Indicated in the list of occupational diseases.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
2. Travel between home and work	Covered.	Covered.	As a general rule, not covered.	2. Travel between home and work
Occupational diseases				Occupational diseases
1. Prescribed diseases	Any disease which is caused by a physical factor, chemical substance or biological agent at work in such an amount that it principally can cause the disease in question unless it is stated that the disease has been clearly caused by exposure outside work. List of generally recognised occupational diseases.	Not applicable.	Schedule of over 70 prescribed industrial diseases. Special law for pneumoconiosis and byssinosis.	1. Prescribed diseases
2. Conditions • Enterprises, work	None.	None.	Occupation involving exposure to specified substances/work processes.	2. Conditions • Enterprises, work
• Periods of exposure to risk	None.	None.	Minimum of 10 years for occupational deafness, 20 years for chronic bronchitis and emphysema. Others: No limit.	• Periods of exposure to risk

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Periods of liability	No statutory periods.	None.	None, circumstances taken into consideration.	None.
• Time limit for declaration	Can be fixed by decree.	One year: special circumstances excepted.	Immediate notification by doctor or employer.	5 days following the accident.
3. Mixed system	Referred to as an open system or system not included on list (see above).	Mixed system.	Mixed system.	None.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
None.	<p>Periods given in the tables (between 3 days and 40 years).</p> <p>For asbestosis and silicosis, the periods for exposure to risk and of liability can be altered according to the decision of a council of three doctors.</p> <p>These periods may be discounted if the illness is shown to have been directly caused by the patient's work (recognised by a regional committee for the "recognition of employment illnesses").</p>	<p>Normally one month for grant of presumption of occupational origin.</p> <p>For occupational asthma, 10 years; for occupational deafness, 5 years; for tuberculosis, 2 years.</p>	<p>Periods given in the list (with a minimum of 6 months).</p>	<ul style="list-style-type: none"> • Periods of liability
None.	2 years time-limit.	None.	3 years (time-limit).	<ul style="list-style-type: none"> • Time limit for declaration
No cover for diseases not appearing on list, unless adjudged an employment injury, i.e. contracted exclusively by reason of victim's employment.	<ul style="list-style-type: none"> • If it is proven that the illness was essentially and directly caused by the victim's regular work and that it leads to death or a permanent incapacity to work of 66.66%. • If the illness is caused directly by the victim's work and is listed in a relevant table, but one or more of the conditions have not been fulfilled, with reference to the period necessary for recognition, the period of exposure or the list of restrictions included in the tables (individual assessment by a committee for the recognition of employment illnesses). 	<p>Proof system: Claims in respect of upper respiratory tract infection, dermatitis and pneumoconiosis due to mineral dusts, which are not included in the list of prescribed diseases must be proved as being of occupational origin.</p>	Mixed system.	3. Mixed system

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Periods of liability	No statutory periods.	Not applicable.	None.	Indicated in the list of occupational diseases.
• Time limit for declaration	None.	Not applicable.	None. Notification of the employment injury or occupational disease by the employer or the doctor within 5 days. The obligation of notification has no effect on the entitlement to benefits (time limit for retroactive payments from occurrence of occupational disease: two years).	One year from formal communication of diagnosis. Once this deadline has passed, benefits will only be paid from the month of application.
3. Mixed system	Mixed system.	Not applicable.	Mixed system of list and proof system.	Mixed system.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
• Periods of liability	None.	None.	Disease must be shown to be due to nature of person's work in employed earners' employment from 5 July 1948. Occupational asthma: 10 years. Chronic Bronchitis and Emphysema: 20 years underground for coal workers. Occupational deafness: 5 years. Others: no limit.	• Periods of liability
• Time limit for declaration	One year, special circumstances excepted.	Immediate notification by employer or by self employed person.	None.	• Time limit for declaration
3. Mixed system	Mixed system.	Proof system. An injury is accepted as a work injury if it is clear that the person has suffered an accident or some other harmful influence at work. The injury must be presumed to be a result from the harmful influence if these are stronger grounds for such a presumption than the contrary.	Diseases which are not included in the list are not covered except when they satisfy the industrial accident definition.	3. Mixed system

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Benefits				
1. Temporary incapacity	Free choice, unless for employment accident, if the enterprise has a recognised, comprehensive medical department.	See Table III "Health care".	In principle: No free choice; the patient must as soon as possible visit the specialist (<i>Durchgangsarzt</i>) appointed by the accident insurance funds. Any subsequent medical treatment is carried out by approved specialists. A doctor who has discovered an occupational disease must notify without delay the medical inspector or competent health service at the work place.	See Table III "Health care".
Benefits in kind				
• Free choice of doctor or hospital				
• Payment of costs and contribution by person involved	<i>Employment accident:</i> If free choice allowed, refund subject to an official scale. If organised department: Free care. <i>Occupational disease:</i> According to official rate and specific nomenclature. No participation, unless special cases.	Medical treatment: See Table III "Health care". Costs of prosthesis, artificial limbs, orthopaedic equipment and wheel chairs can be covered by the injury insurance.	Payment is made by the accident insurance funds from the beginning. If the sickness fund pays, although it is not responsible in these cases, the accident insurance funds will reimburse the expenses. No participation by insured person.	Full payment by the competent institution. No participation by insured person.
1. Duration of benefits	Unlimited.	Unlimited.	Unlimited.	Unlimited.
2. Temporary incapacity				
Cash benefits				
• Waiting period	<i>Employment accident:</i> None. <i>Occupational disease:</i> Minimum of 15 days of incapacity.	None.	None.	None
• Duration	Until recovery or permanent condition.	See Table IV "Sickness - cash benefits".	78 weeks.	See Table IV "Sickness - cash benefits".

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
Free choice of doctor but not of hospital.	Free choice.	See Table III "Health care".	See Table III "Health care".	Benefits <ul style="list-style-type: none"> 1. Temporary incapacity Benefits in kind <ul style="list-style-type: none"> • Free choice of doctor or hospital
No fees to be paid by beneficiary. Cost of treatment borne by social security scheme. Official scale for all items of treatment by health professionals and establishments not forming part of, or operating under agreement with the National Health Service. No participation, even for acquisition and replacement of vehicles and prostheses.	Direct payment by the primary social security fund. No contribution within insurance ceiling. No flat-rate sum for hospitalisation.	Costs of medical care which are not met under the General Medical Health scheme may be paid where such care is considered reasonable and necessary. No contribution of the person involved: contribution is included in employee's 1.25% contribution to General Health Service (see Table II "Financing - Sickness and Maternity").	Where corresponding structures exist, the National Insurance Institute for Employment Injuries (INAIL) insures first aid, otherwise recourse to the National Health Service (S.S.N.). See Table III "Health care".	<ul style="list-style-type: none"> • Payment of costs and contribution by person involved
Unlimited.	Unlimited.	Unlimited.	See Table III "Health care".	<ul style="list-style-type: none"> • Duration of benefits
None.	None.	3 days.	3 days from the day after the accident. In practice, the employer indemnifies this period (100% the day of the accident, 60% for the following 3 days). As of the fourth day, the national insurance institute for employment injuries (INAIL) compensates the worker with up to 60% of his/her daily earnings.	<ul style="list-style-type: none"> 2. Temporary incapacity Cash benefits <ul style="list-style-type: none"> • Waiting period
12 month which can be extended by 6 months; thereafter benefits for permanent invalidity apply.	Until recovery or permanent condition.	Maximum of 156 days (Sundays excl.).	Until recovery or permanent condition.	<ul style="list-style-type: none"> • Duration

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Benefits	Free choice.	Not applicable.	In principle free choice. Persons insured in sickness insurance receive the benefits primarily from sickness insurance (See Table III "Health care"); the accident insurance fund, however, can assume the treatment at any time.	<i>Employment injuries:</i> insurance provides for all forms of care. <i>Occupational diseases:</i> care provided by Health Service.
1. Temporary incapacity				
Benefits in kind				
• Free choice of doctor or hospital				
• Payment of costs and contribution by person involved	Directly by the insurance association. No contribution of the victim.	Not applicable.	For the first 4 weeks: sickness insurance fund covers the expenses, otherwise by accident insurance fund. No contribution of the insured person with the exception of a minor contribution in case of hospital care, medical or dental treatment, and for pharmaceutical products (See Table III "Health care").	Paid in full by responsible institution. No contribution of the victim.
• Duration of benefits	Unlimited.	Not applicable.	Unlimited.	Unlimited.
2. Temporary incapacity				
Cash benefits				
• Waiting period	None.	Not applicable.	3 days for sickness benefit.	None.
• Duration	Sickness benefit (cash) until recovery or permanent condition but granting of an annuity after 13 weeks.	Not applicable.	Until permanent condition (2 years later at the latest a permanent pension is to be determined).	Whilst victim is undergoing medical treatment or occupational rehabilitation.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
Benefits	Free choice, but avoiding unnecessary costs. See table III "Health care".	See Table III "Health care".	See Table III "Health care".	Benefits
1. Temporary incapacity Benefits in kind <ul style="list-style-type: none">• Free choice of doctor or hospital				1. Temporary incapacity Benefits in kind <ul style="list-style-type: none">• Free choice of doctor or hospital
• Payment of costs and contribution by person involved	Paid in full by responsible institution.	Medical treatment: See table III "Health care". Necessary costs for medical treatment abroad, dental care and special aids for handicapped persons are covered by the work injury insurance.	See Table III "Health care".	• Payment of costs and contribution by person involved
• Duration of benefits	Unlimited.	Unlimited until the age of 65.	Unlimited.	• Duration of benefits
2. Temporary incapacity Cash benefits <ul style="list-style-type: none">• Waiting period	None provided that the disablement last for at least three consecutive days not counting the day on which the accident occurred. (In case shorter, no allowances are paid).	See table IV "Sickness - Cash benefits".	3 days.	2. Temporary incapacity Cash benefits <ul style="list-style-type: none">• Waiting period
• Duration	One year.	Unlimited.	Maximum of 168 days (excluding Sundays).	• Duration

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Amount of the benefit	<p>Basic earnings used for calculation: Effective yearly earnings in the year preceding the accident or the incapacity due to an occupational disease.</p> <p>Maximum: BEF 965,010 (ECU 23,671). Minimum for minors and apprentices: BEF 193,002 (ECU 4,734); taking into account of wages of adult workers, when minors become of age.</p> <p>Amount:</p> <ul style="list-style-type: none"> • <i>Total incapacity</i>: Per calendar day 90% of basic earnings divided by 365 days. • <i>Partial incapacity</i>: Benefit equal to the difference between earnings before the accident or the beginning of incapacity due to occupational disease, and the earnings in partial employment. 	See Table IV "Sickness - cash benefits".	Basic earnings used for sickness insurance (but up to a special ceiling). Amount: See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".
3. Permanent incapacity				
• Minimum level of incapacity giving entitlement to compensation	No minimum level.	15%.	20% .	50%.
• Fixing level of incapacity	<p><i>Employment injuries</i>: Agreement between insuring body concerned and person involved. Must be confirmed by the Fund for Employment Injuries. Appeal possible to labour court.</p> <p><i>Occupational diseases</i>: Administrative notification by Fund for Employment Injuries. Appeals: Labour court.</p>	National Office of employment injuries and occupational diseases insurance.	Ascertained in each case by medical examination as required by the accident insurance funds.	The competent institution after an opinion from the medical committee.
• Possibility of review	<p>Review possible:</p> <p><i>Employment injuries</i>: During 3 years from the date of the agreement between the parties or the final decision.</p> <p><i>Occupational diseases</i>: At any time.</p>	Review possible at any time during the 5 years after the annuity is fixed if significant changes in circumstances. The National Office can however, before this period has passed, extend the 5 years limit once if there are special circumstances.	During first 2 years after injury, review is possible at any time; after permanent annuity is fixed, at intervals of at least 1 year. The increase or decrease of the degree of incapacity must be more than 5% .	On request by the person concerned every 6 months.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
75% of reference figure.	<p>Basic earnings used for calculation:</p> <ul style="list-style-type: none"> • 1/30th of the previous salary if it was paid monthly. • 1/28th of the two previous wages if these were paid weekly or every 2 weeks up to 0.834% of the annual ceiling. <p>Amount: 60% of basic earnings for 28 days, max. FRF 846.07 (ECU 128) thereafter 80%, max. FRF 1,128.09 (ECU 171). No reduction for hospitalisation.</p>	<p><i>Injury benefit:</i></p> <p>IEP 67.50 (ECU 87) per week.</p> <p>Additional allowances payable for dependants.</p>	<p>As reference, average daily earnings received during the 15 working days prior to cessation of work.</p> <p>Amount: 60% of basic daily earnings for 90 days; thereafter 75%.</p>	<ul style="list-style-type: none"> • Amount of the benefit
See Table VI "Invalidity".	No minimum level.	1%.	11%. No minimum for silicosis or asbestosis combined with tuberculosis.	<p>3. Permanent incapacity</p> <ul style="list-style-type: none"> • Minimum level of incapacity giving entitlement to compensation
Capacity Assessment Boards.	The social security fund, on the advise of the consultant doctor.	Disablement is assessed by the Department of Social, Community and Family Affairs following medical examination.	Fixed for injuries on the basis of a table for assessing permanent incapacity; For occupational diseases on the basis of opinion of the consultant doctor.	<ul style="list-style-type: none"> • Fixing level of incapacity
Review possible at any time up to minimum retirement age.	Review possible at any time during the first 2 years after the degree of incapacity is fixed. Thereafter normally at intervals of at least one year.	At end of any provisional assessment period, or earlier if circumstances alter.	Review possible during the 4 years after the annuity is fixed at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years (no limit for silicosis and asbestosis).	<ul style="list-style-type: none"> • Possibility of review

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Amount of the benefit	For the calculation of cash benefits: Gross salary which the employee would have earned if he had continued to work. For the calculation of a pension: See below.	Not applicable.	For the first 26 weeks see Table IV "Sickness - cash benefits", with the employer being obliged to continue to pay the wages and salaries for at least another 8 weeks to workers (without the waiting period of 14 days) and employees; afterwards see "Permanent incapacity".	Reference: Wage at the day of accident, not exceeding 80% of wage above 1/30 of the minimum wage. Amount: <ul style="list-style-type: none">• Total incapacity: Two thirds of reference wage (one third for first 3 days following accident).• Partial incapacity: Two thirds of reference wage (one third during hospitalisation and any period for which cost of medical treatment and maintenance is borne by responsible institution, unless claimant has dependants).
3. Permanent incapacity	No minimum level.	Not applicable.	20% (50% for pupils and students).	Indicated in scale of incapacities.
• Minimum level of incapacity giving entitlement to compensation				
• Fixing level of incapacity	Assessment by joint committee based on the medical examination of the social security organisation.	Not applicable.	Accident insurance fund.	<i>Employment injuries:</i> Labour Tribunal. <i>Occupational diseases:</i> National Occupational Diseases Fund or, if the claimant does not agree with its decision, Labour Tribunal.
• Possibility of review	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%.	Not applicable.	Review at any time possible in the first two years; thereafter at intervals of at least 1 year.	Review possible either on initiative of responsible institutions or at request of beneficiary.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
• Amount of the benefit	The amount of the daily allowance equals to sick pay for the first 4 week. After four weeks it is the 360 th part of the annual earnings of the insured person.	See table IV "Sickness - Cash benefits".	See Table IV "Sickness - cash benefits."	• Amount of the benefit
Permanent incapacity • Minimum level of incapacity giving entitlement to compensation	The person's working capacity has to be reduced at least by 10% and the reduction in the amount of annual wages has to be at least 5%. 1/15.		14%, except for pneumoconiosis, diffuse mesothelioma and byssinosis: 1%.	3. Permanent incapacity • Minimum level of incapacity giving entitlement to compensation
• Fixing level of incapacity	The competent institution.	The Social Insurance Office.	Adjudicating medical authorities and medical appeal tribunals.	• Fixing level of incapacity
• Possibility of review	Review always possible.	Review possible at any time up to retirement age (65).	Review possible if health condition worsens, or new evidence is submitted.	• Possibility of review

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece																		
• Basic earnings used for calculating annuity	<p>Total earnings (possibly reconstituted) of year prior to accident or cessation of work because of occupational disease.</p> <p>Maximum ceiling: BEF 965,010 (ECU 23,671) per year. For minors: Earnings of adults.</p>	<p>Total earnings in year before injury. Maximum: DKK 313,000 (ECU 41,578); Minimum: DKK 116,000 (ECU 15,409).</p>	<p>Actual earnings in the 12 months prior to the contingency. In any case 60% (persons aged over 18) or 40% (up to 18) of the reference-amount for 1998 :</p> <ul style="list-style-type: none"> • Old <i>Länder</i>: DEM 52,080 (ECU 26,352) • New <i>Länder</i>: DEM 43,680 (ECU 22,102) <p>Maximum annual earnings limits: between DEM 87,360 (ECU 44,203) and DEM 144,000 (ECU 72,863) according to accident insurance fund.</p> <p>For children, the following proportions apply: 1/4 (children under 6) or 1/3 (children 6 - 13); or 40% (children 14-17) of the relevant figure.</p>	See Table VI "Invalidity".																		
• Amount or formula	<p>In general: $E \times t$.</p> <p>Except, since April 1st 1984. For permanent incapacity below 10%: reduced by half between 0% and 5%, and by one quarter between 5% and 10%.</p> <p>Examples:</p> <table> <tbody> <tr> <td>"t" = 100%</td> <td>100%</td> </tr> <tr> <td>"t" = 50%</td> <td>50%</td> </tr> <tr> <td>"t" = 20%</td> <td>20%</td> </tr> <tr> <td>"t" = 8%</td> <td>6%</td> </tr> <tr> <td>"t" = 4%</td> <td>2%</td> </tr> </tbody> </table>	"t" = 100%	100%	"t" = 50%	50%	"t" = 20%	20%	"t" = 8%	6%	"t" = 4%	2%	<p><i>Total incapacity</i>:</p> <p>Pension equal to 80% of annual earnings of recipient up to an amount of DKK 313,000 (ECU 41,578) per year: $80\% = \text{DKK } 250,400$ (ECU 33,263). The ceiling is readjusted once a year according the general evolution of salaries.</p> <p><i>Partial incapacity</i>:</p> <p>pension proportional to the degree of invalidity.</p>	<p>Formula: $E \times t \times 66 \frac{2}{3}\%$.</p> <p>Examples:</p> <table> <tbody> <tr> <td>"t" = 100% :</td> <td>66.7% of E.</td> </tr> <tr> <td>"t" = 75% :</td> <td>50.0% of E.</td> </tr> <tr> <td>"t" = 50% :</td> <td>33.3% of E.</td> </tr> <tr> <td>"t" = 25% :</td> <td>16.7% of E.</td> </tr> </tbody> </table>	"t" = 100% :	66.7% of E.	"t" = 75% :	50.0% of E.	"t" = 50% :	33.3% of E.	"t" = 25% :	16.7% of E.	<p><i>Persons insured before 31.12.92</i>:</p> <p>60% of 25 times the assumed wage of the insurance category of the person concerned.</p> <p><i>Persons insured since 1.1.93</i>:</p> <p>For calculation of the pension: See "Old-age - Benefits". Minimum amount: In any case the amount of the pension cannot be inferior to the pension paid after 20 insurance years. The pension is calculated on the basis of the monthly average of the Gross National Product per capita in 1991 and is re-established according to the augmentation of the civil servants' pension.</p>
"t" = 100%	100%																					
"t" = 50%	50%																					
"t" = 20%	20%																					
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"t" = 50% :	33.3% of E.																					
"t" = 25% :	16.7% of E.																					
• Supplements for dependants	None.	None.	None.	See Table VI "Invalidity".																		

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy
Real earnings for normal working day at time of accident multiplied by 365, plus annual total for bonuses, special payments and other reckonable elements of remuneration.	Actual earnings in the 12 months prior to cessation of work. Minimum: FRF 93,680.26 (ECU 14,168), Maximum: FRF 749,442.08 (ECU 113,343) per year. Revaluation two times a year. Only one third of the actual earnings in excess of twice the minimum is counted up to the maximum ("E reduced"). If the level of incapacity is less than 10%, no minimum earnings.	Not applicable; benefits are not based on earnings.	Average earnings in the year prior to cessation of work depending on sector: <i>Industry:</i> Minimum: ITL 19,401,000 (ECU 9,990), maximum ITL 36,031,000 (ECU 18,553). <i>Agriculture:</i> Fixed amount: ITL 29,285,000 (ECU 15,080). Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: "t" between 11 and 64%: 50 - 98% of earnings. "t" between 65 and 100%: 100% of earnings.
• Permanent partial incapacity for habitual occupation: 24 times monthly reference wage.	Formula: "E" reduced x „t" reduced. Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%. If „t" = higher than 10%: „t" = 100%: pension 100,0% of E reduced. „t" = 75%: pension 62,5% of E reduced. „t" = 50%: pension 25,0% of E reduced. „t" = 25%: pension 12,5% of E reduced. If „t" = lower than 10%: Compensation in the form of a capital payment; flat-rate amount.	The rate of disablement benefit depends on the degree of disablement (physical or mental): • Disablement degree of 1° to 19° : Gratuaty paid (see "Redemption"). • Disablement degree of 20° to 100° : weekly pension paid. The level of pension depends on the degree of disablement. Example: IEP 91.20 (ECU 118) per week when "t" = 90° to 100°.	• Basic earnings used for calculating annuity Formula: E reduced x t. Examples: "t" = 100%: 100.0% of E. "t" = 75%: 75.0% of E. "t" = 50%: 50.0% of E. "t" = 25%: 13.2% of E.
See Table VI "Invalidity".	See Table X „Family benefits".	Increases for dependants are payable to a recipient of Disablement Benefit who is also receiving Sickness Benefit or Unemployability Supplement (see Other Benefits below). Rates (per week): Adult dependant: IEP 40.00 (ECU 52). Child dependants: IEP 13.20 (ECU 17).	5% supplement for spouse and each dependent child, and combination with any family allowances.
		• Amount or formula • Supplements for dependants	

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal																
• Basic earnings used for calculating annuity	<p>Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise. For insured persons receiving monthly salaries: 12 times the monthly salary at the time of injury.</p> <p>Legal minimum wage in application: Minimum social wage valid at the time of the accident.</p> <p>Maximum: LUF 2,776,488 (ECU 68,105) per year.</p>	Not applicable.	<p>Annual income of the year prior to the accident or the cessation of work because of an occupational disease.</p> <p>Maximum amount: ATS 588,000 (ECU 42,296) = 12 x ATS 42,000 (ECU 3,021) + ATS 84,000 (ECU 6,042) for special payments. Special arrangements for persons under the age of 30 (theoretical earnings after completion of education or training) and for persons engaged in a business or trade (including self-employed craftsmen) and for pupils and students (fixed amounts).</p>	<p><i>Permanent incapacity for work:</i> Pension of 80% to 100% of basic salary (1/30 of minimum national salary + 80% of the value above minimum national salary) depending on composition of the household.</p> <p><i>Permanent incapacity for usual work:</i> Pension between 1/2 and 2/3 of basic remuneration.</p> <p><i>Partial permanent incapacity:</i> Proportional to 2/3 of the reduction of general earnings capacity</p>																
• Amount or formula	<p>Formula: $E \times t \times 85,6\%$.</p> <p>Examples:</p> <table> <tr><td>"t" = 100%:</td><td>85.6% of E</td></tr> <tr><td>"t" = 75%:</td><td>64.2% of E</td></tr> <tr><td>"t" = 50%:</td><td>42.8% of E</td></tr> <tr><td>"t" = 25%:</td><td>21.4% of E.</td></tr> </table>	"t" = 100%:	85.6% of E	"t" = 75%:	64.2% of E	"t" = 50%:	42.8% of E	"t" = 25%:	21.4% of E.	Not applicable.	<p>Formula: $E \times 66 \frac{2}{3}\% \times t$.</p> <p>If "t" is at least 50%: supplement of 20% of the pension.</p> <p>Examples:</p> <table> <tr><td>"t" 100%:</td><td>80,0% of E</td></tr> <tr><td>"t" 75%:</td><td>60,0% of E</td></tr> <tr><td>"t" 50%:</td><td>40,0% of E</td></tr> <tr><td>"t" 25%:</td><td>16,7% of E</td></tr> </table> <p>The pension is granted 14 times a year.</p>	"t" 100%:	80,0% of E	"t" 75%:	60,0% of E	"t" 50%:	40,0% of E	"t" 25%:	16,7% of E	<p><i>Permanent total incapacity for gainful employment:</i> Annuity amounting to 80% of earnings.</p> <p><i>Permanent total incapacity for usual occupation:</i> Annuity amounting to between half and two thirds of earnings depending on residual functional capacity to pursue another suitable occupation.</p> <p><i>Permanent partial incapacity:</i> Annuity amounting to two thirds of earnings.</p>
"t" = 100%:	85.6% of E																			
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"t" 25%:	16,7% of E																			
• Supplements for dependants	<p>10% supplement for each dependent child if "t" is at least 50%, maximum: 100% of E.</p> <p>Age-limit as for family allowances.</p>	Not applicable.	<p>If "t" at least 50%, 10% of the pension (including additional pension) for each children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Maximum ATS 1,050 (ECU 76) per child.</p> <p>See also Table X "Family benefits".</p>	<p>In the event of permanent total incapacity for gainful employment, annuity is increased by 10% of E (subject to ceiling of E = 100%) per family member treated as the beneficiary of family benefit.</p>																

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
• Basic earnings used for calculating annuity	Total earnings the insured probably would have earned in one year without the employment injury or occupational disease (E). (E) is at least FIM 46,500 (ECU 7,766) per year.	Income qualifying for sickness cash benefit at the time when annuity is to be paid out or the income which should have been such an income if the social insurance office had known all the facts. Minimum: 24% of the base amount SEK 8,736 (ECU 1,000) Maximum: SEK 273,000 (ECU 31,263).	None, not earnings-based.	• Basic earnings used for calculating annuity
• Amount or formula	<i>Total incapacity:</i> the pension equal to 85% x E after the age of 65: 70% x E. <i>Partial incapacity:</i> proportional reduced amount of the full pension.	100% of loss of earnings.	The rate of benefit depends on the degree of disablement ("t"). "t" = 1% - 13%: Nothing payable, except for pneumoconiosis, byssinosis and diffuse mesothelioma ("t" = 1% - 10%: GBP 10.11 (ECU 15) p.w., "t" = 11% - 13%: GBP 20.22 (ECU 30) p.w.). For all other diseases: "t" 14% required for a pension ("t" = 14% - 19%: treated as 20%). Examples (per week): "t" = 100%: GBP 101.10 (ECU 152). "t" = 50%: GBP 50.55 (ECU 76). "t" = 20%: GBP 20.22 (ECU 30). Payable from 91 st day after date of industrial accident or onset of disease.	• Amount or formula
• Supplements for dependants	None.	None.	None.	• Supplements for dependants

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Supplements for care by another person	In the case of employment injuries and occupational diseases, a supplementary allowance (<i>allocation complémentaire</i>) of 12 times the average monthly guaranteed income, according to the degree of need, index-linked from the beginning of the period of compensation and terminated as of the 91st day of hospitalisation.	None.	Vary according to individual case from DEM 537 (ECU 272) to DEM 2,147 (ECU 1,086) (West) and from DEM 454 (ECU 230) to DEM 1,815 (ECU 918) (East) per month.	See Table VI "Invalidity".
• Redemption	<p><i>Employment injuries:</i></p> <ul style="list-style-type: none"> • Redemption possible, at the request of the victim, up to one third of the capital representing the annuities, if at least 16% incapacity. • Redemption obligatory for annuities below 10% the revision period of which expired on 01.04. 1982. • Redemption obligatory for annuities for incapacity below 10%, reduced by one quarter or one half, since 1.1.1988. • No redemption of annuities below 10% between 01.04.1982 (end of revision period) and 01.01.1988 (date on which the injury occurred). • Redemption no longer possible for annuities of less than 10%, for accidents occurred since 1 January 1988 and post-1993 settled either by confirmed agreement or by a judicial decision. Single lump-sum payments have been replaced with a non-indexed life annuity. <p><i>Occupational diseases:</i></p> <p>No redemption possible.</p>	<p>If the level of invalidity is fixed conclusively at below 50%, the pension will be compulsorily redeemed by the payment of a lump sum. If the level of incapacity is fixed at over 50%, 50% of the pension can be redeemed on request. At the age of 67 the pension is redeemed by the payment of a lump sum equal to 2 years pension.</p>	<p>Long-term redemption is possible at the request of the insured person if "t" is less than 40%.</p> <p>If "t" equal or higher than 40% redemption is possible (for ten years).</p>	None.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
Above-mentioned 50% increase for severe disablement. This supplement may on application by beneficiary or his/her legal representatives and subject to authorisation by the administering body or employers' mutual benefit association, be replaced by residential care in a welfare institution at the expense of social security.	40% of the annuity with a minimum of FRF 67,897.45 (ECU 10,269). Supplement is discontinued from the last day of the first month following hospitalisation.	Constant attendance allowance for a beneficiary receiving 100% disablement pension who requires regular attendance. <ul style="list-style-type: none">• Standard rate: IEP 38.80 (ECU 50) per week.• Reduced rate: IEP 19.50 (ECU 25) per week.• Exceptionally disabled: IEP 58.00 (ECU 75) per week.• Exceptionally severe cases: IEP 74.60 (ECU 97) per week.	In case of permanent total invalidity: Personal assistance allowance of ITL 639,000 (ECU 329) per month.	<ul style="list-style-type: none"> • Supplements for care by another person
lump-sum payment for permanent partial incapacity (see Table VI). Permanent total incapacity pensions may be commuted to a lump-sum amounting to 84 times monthly pension (claimants under 54) or 12 times monthly pension (claimants under 59), in certain cases.	Immediate compulsory redemption if „t“ is less than 10% and if the annuity is less than 1/80 th of minimum earnings. Optional full or partial redemption under certain conditions - not before 5 years after ascertaining of permanent condition.	If the level of disablement is under 20%, payment is normally a lump sum gratuity calculated according to the level of disablement and to its probable duration.	Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity "t" is between 11% and 15%.	<ul style="list-style-type: none"> • Redemption

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Supplements for care by another person	Up to E x 100%.	Not applicable.	Entitlement to care allowance in addition to the pension in case of a permanent need of care and help on the grounds of a physical, mental or emotional disability. According to the need for care 7 categories of care allowance have been provided for between ATS 2,000 (ECU 144) and ATS 21,074 (ECU 1,516) per month. The care allowance will be granted 12 times a year.	Up to 25% of pension, subject to ceiling of E = 80%.
• Redemption	Redemption if "t" is less than 40% under special conditions. Compulsory redemption if "t" is less than 10%.	Not applicable.	Lump-sum settlement is possible at the request of the insured person (application) if "t" is not more than 25%. If "t" is more than 25% a lump-sum settlement is possible under certain conditions (e.g. hearing of the competent social assistance fund).	Special conditions permitting commutation of certain pensions at request of beneficiary or responsible institution. Commutation compulsory where invalidity is 10% or less and amount due does not exceed specified percentage of national minimum wage.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom
<ul style="list-style-type: none"> • Supplements for care by another person 	<p>In case of need for another person's care a helplessness supplement amounting to maximum FIM 118 (ECU 20) per day can be paid.</p>	<p>None.</p>	<ul style="list-style-type: none"> • Constant attendance allowance for a person with 100% disablement assessment who needs someone to attend him regularly. Minimum: GBP 20.25 (ECU 30) per week. Normal maximum: GBP 40.50 (ECU 61) per week. Exceptional rate: GBP 81.00 (ECU 121). • People who cannot work because they have to stay at home to care for a severely disabled relative receiving constant attendance allowance at the normal maximum rate or more can be paid <i>Invalid Care Allowance</i> at the rate of GBP 37.35 (ECU 56) a week. • <i>Exceptionally severe disablement allowance</i>: GBP 40.50 (ECU 61) per week if there is entitlement to constant attendance allowance above the normal maximum rate of GBP 40.50 (ECU 61) and the need for attendance at such rate is likely to be permanent.
<ul style="list-style-type: none"> • Redemption 	<p>If the pension is not more than 20% of the full pension, the pension can be converted into a lump sum upon the request of the insured person.</p>	<p>None.</p>	<ul style="list-style-type: none"> • Redemption

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Accumulation with new earnings	Full accumulation possible.	Full accumulation possible.	Full accumulation possible.	See Table VI "Invalidity".
• Accumulation with other pensions	Limitations with benefits for sickness, invalidity, retirement and other pensions for accident or occupational illness.	If the invalidity pension (the lump-sum settlement has no effect) combined with a social pension or social security benefits, these are reduced. If combined with a government pension for civil servants, the invalidity pension is reduced.	See Table VI "Invalidity".	See Table VI "Invalidity".
4. Other benefits	None.	Handicap allowance for permanent handicap in daily life. For 100% handicap, allowance is DKK 379,000 (ECU 50,346).	None, in certain cases there is the possibility of supplementary benefits in kind.	None.
Death				
1. Surviving spouse	Widow or widower: E x 30%. Divorced or separated: Annuity under special conditions. Cohabits: No benefit. Remarriage after entitlement to benefit: no influence.	Pension: 30% of annual salary of deceased calculated on the basis of a maximum amount of DKK 313,000 (ECU 41,578) during a period of 10 years maximum (same rules for widows and widowers). It is a condition that the survivor was supported by the deceased or that the survivor's situation has otherwise deteriorated because of this decease. A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse.	Widow aged under 45: E x 30%. Widow or widower aged over 45 or occupationally or generally incapacitated or with at least one child receiving orphan pension: E x 40%. Personal income earned (exceeding a free allowance) will be offset against the survivor's pension.	See Table VIII "Survivors", but no time-interval in marriage.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
Permanent partial incapacity: Accumulation possible.	Full accumulation possible.	Full accumulation permitted.	Accumulation possible with new earnings.	• Accumulation with new earnings
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.				
Accumulation with widow's/widower's pensions possible.	Combination with an invalidity pension restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury. No limits for old-age pension.	Full accumulation permitted.	The pension reform (Law n° 335 of 8.8.95) stipulates that invalidity pensions and old-age pensions shall no longer be drawn in addition to the benefits for employment injuries (if these are being granted for the same reason). However, if the old-age pension is higher than the employment injury benefit, then the differing amount may be collected.	• Accumulation with other pensions
Compensation for non-disabling permanent injuries: Compensation paid on a scale reflecting degree of physical impairment. amount from ESP 36.000 (ECU 215) to ESP 72.000 (ECU 4.015).	None.	Several supplements are available in cases of disablement: Sickness benefit in cases of incapacity for work (see Table IV); Unemployability supplement if sickness benefit not payable. The rates are the same as for sickness benefit.	None.	4. Other benefits
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 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%.	Spouse aged under 55: E reduced x 30%. Spouse aged over 55 or with at least 50% incapacity level: E reduced x 50%.	Widow: Pension of IEP 89.40 (ECU 116) a week. Widower: Pension of IEP 89.40 (ECU 116) a week if incapable of supporting himself by reason of illness or invalidity. A pension supplement of IEP 6.00 (ECU 7.80) per week is paid to widow(er) aged 66 or over who is living alone.	Widow or widower: 50% of the annuity. In the case of divorce, a widower receiving maintenance can obtain, wholly or partly, the survivor's pension at the discretion of the judge.	Death 1. Surviving spouse

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Accumulation with new earnings	Accumulation possible with new earnings.	Not applicable.	No reductions. In case of accumulation with sickness benefit from sickness insurance or continued payment of wages or salaries, the pension is reduced by the amount of these benefits.	Full accumulation of permanent incapacity pensions with earning from new employment.
• Accumulation with other pensions	In case of accumulation with invalidity pension, latter is reduced if together with employment injury pension it exceeds the average of the five highest annual earnings or, if this method of calculating is more favourable the earnings on which injury pension was based.	Not applicable.	No reduction.	See Table VI "Invalidity".
4. Other benefits	None.	Not applicable.	Integrity lump-sum settlement: If the accident or the occupational disease was caused by an act of culpable negligence in total disregard of provisions for the protection of workers and employees, thus essentially impairing the physical and mental integrity, a one-time settlement will be paid according to the impairment, maximum ATS 1,176,000 (ECU 84,592).	<ul style="list-style-type: none"> • Christmas bonus: Amount equal to the annuity paid in December. • Holiday bonus: Amount equal to the annuity paid in July. • Pension supplement for severely disabled persons requiring constant attendance: Up to 25% of pension.
Death	E x 42.8%.	Not applicable.	Widow/ widower who was married to the deceased person when death occurred or divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when death occurred.	Until age 65: E x 30%.
1. Surviving spouse	With at least 50% incapacity level: E x 53.5%.		Widow (widower) over the age of 60 (65) or invalid: E x 40%, in all other cases: E x 20%. The pension to the divorced spouse is limited to the maintenance payment. As regards an additional entitlement to care allowance see supplements to pension because of care provided by third persons. The pension will be granted 14 times a year, the care allowance 12 times a year.	After age 65 or in the event of physical or mental illness: E x 40%.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
• Accumulation with new earnings	Accumulation possible with new earnings.	Full accumulation possible.	Full accumulation, except with <i>Income Support</i> or <i>War Pension</i> in respect of the same condition.	• Accumulation with new earnings
• Accumulation with other pensions	If combined with pensions or other social security benefits those reduced.	If combined with a social security pension annuity is only paid to compensate loss of earnings which are not compensated through pension.	Full accumulation, except with <i>Income Support</i> .	• Accumulation with other pensions
Other benefits	Inconvenience allowance is paid in the case of permanent incapacity. It is graded into 20 classes according to the degree of incapacity. The maximum equals to 60% of the minimum average annual earnings applied for calculation of cash benefits.	Handicap allowance can also be paid: see table VI „Invalidity“.	None.	4. Other benefits
Death Surviving spouse	The amount of the widow's pension is 40% x E, if there are no other beneficiaries. The amount of the widow's pension is decreasing, when the number of child beneficiaries is increasing. The maximum of total pension to all beneficiaries is 70% .	Adjustment annuity and special survivors annuity with the same qualifications as in the pension scheme: See table VIII "survivors". The amount is calculated on the annuity basis of the deceased and is 20% of the annuity if the deceased have surviving children entitled to annuity or otherwise 45%.	See Table VIII "Survivors".	Death 1. Surviving spouse

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
2. Orphans of the father or of the mother	Each orphan: E x 15% with maximum of 45% for group of children. Annuities due until age 18, or until end of entitlement to family benefit, and after 1.7.1987 in case of handicapped orphans: For life (or duration of handicap).	Pension of 10% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education).	Each child to age of 18, or 27 if undergoing vocational training or is handicapped: E x 20%. In the case of an orphan older than 18, income exceeding a set ceiling will be offset against the orphans pension.	See Table VIII "Survivors".
3. Orphans of parents	Each orphan: E x 20%. Max.: 60% for group of children. Annuities due until age 18, or until end of entitlement to family benefit; and since 1.7.87 in case of handicapped orphans: for life (or duration of handicap).	Pension of 20% of annual earnings of deceased (up to 18 years of age or 21 in case of studies or professional education).	E x 30%. In the case of an orphan older than 18, 40% of income exceeding a ceiling is taken into account.	See Table VIII "Survivors".
4. Dependent parents and other relatives	Father and mother: E x 20% each, if there is neither a spouse nor a child entitled to benefits; E x 15% if there is still a spouse without a child beneficiary. Relatives: E x 15% under special circumstances. Brothers, sisters, grandchildren: Under special circumstances.	If total benefits to spouse and children amount to less than E x 70%, an annuity can be granted under special circumstances to other dependants such as parents, brothers, sisters, grandchildren, etc. It is a condition that the deceased took care of the upkeep of the dependant. The benefit can be capitalised.	E x 20% (E x 30% for a couple). Parents and grandparents, with priority to the parents.	See Table VIII "Survivors".
5. Maximum for all beneficiaries	E x 75% with order of priority.	E x 70%.	E x 80%. Excluding, when applicable, parents and grandparents.	See Table VIII "Survivors".

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
<p>Reference figure calculated according to procedure set out above as in the case of surviving spouse (see Table IX). For percentages and minimum amounts see Table VIII "Survivors".</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). 1 child: E reduced x 15%, 2 children: E reduced x 30%, 3 children: E reduced x 40%, etc.</p>	<p>The widow(er)'s pension is increased by IEP 17.00 (ECU 22) per week for children under 18 years of age (under 22 years if the child is in full-time education).</p>	<p>20% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	2. Orphans of the father or of the mother
<p>Reference figure: See Table IX. Percentages and minimum amounts: See Table VIII.</p>	<p>Granted until the age of 16 (apprentices: 18; further education or handicap: 20). Each orphan: E reduced x 20%. Accumulation with family benefits possible.</p>	<p>Orphans allowance: IEP 47.90 (ECU 62) per week for each child.</p>	<p>40% of the annuity for each orphan, until age 18 (21 if studying, 26 if at university).</p>	3. Orphans of parents
<p>See Table VIII "Survivors". Reference figure calculated according to procedure set out above.</p>	<p>E reduced x 10% for each parent and grand-parent. Maximum for total parents and grandparents: E reduced x 30%.</p>	<p>Dependant parents maintained by:</p> <ul style="list-style-type: none"> • Unmarried worker: IEP 89.40 (ECU 116) per week for one parent. IEP 38.80 (ECU 50) per week for other parent. • Married worker: IEP 41.80 (ECU 54) per week for each parent. 	<p>20% of annuity for each parent, grandparent, grandchild, brother or sister if no other beneficiary exists.</p>	4. Dependent parents and other relatives
<p>100% of reference figure in each case.</p>	<p>E reduced x 85%.</p>	<p>No limit.</p>	<p>E x 100%</p>	5. Maximum for all beneficiaries

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
2. Orphans of the father or of the mother	Orphans up to 18 (or 27 if continuing studies or vocational training and with no limit for handicapped children): E x 21.4%. Accumulation with family allowances.	Not applicable.	Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities: Pension: E x 20%. See Table X "Family benefits" for additional entitlement to family benefits. See supplements for pension because of care provided by third persons for additional entitlement to care allowance (after completion of age 3). The pension is granted 14 times a year.	Children under 18 (21 or 24 in the event of further or higher education): E x 20% for one child, 40% for 2 children, 50% for 3 children and more. No age limit in the event of permanent total incapacity for work.
3. Orphans of parents	As above.	Not applicable.	Children up to the completion of age 18 or up to the completion of age 27 for children engaged in training or university education, no age limit in case of children with disabilities. Pension: E x 30%. See Table X "Family benefits" for additional entitlement to family benefits. See supplements for pension because of care provided by third persons for additional entitlement to care allowance (after completion of age 3). The pension is granted 14 times a year.	E x 40%, 80% or 100% respectively for 1, 2 or 3 or more children subject to same conditions as above, but limited to 70% of victim's earnings.
4. Dependent parents and other relatives	For all dependants of the victim: E x 31.1%. Amount of E x 21.4% for certain other persons who fulfil other conditions.	Not applicable.	Pension to parents in need (grand-parents) and dependent brothers and sisters (priority of parents) if the deceased person mainly took care of the upkeep the dependants: E x 20%. For additional benefits see Orphans of the father or of the mother. The pension is granted 14 times a year.	E x 15% for each relative in ascending line under age 65. E x 20% as from age 65 or in the event of physical or mental illness leading to incapacity for work. Where there is also an entitled spouse/child(ren): E x 10% for each relative in ascending line.
5. Maximum for all beneficiaries	E x 85.6%	Not applicable.	E x 80% (without taking account of a potential pension to a divorced spouse).	E x 80%

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
1. Orphans of the father or of the mother	Children under 18 years or 18-24 years old studying or handicapped children. One child: 25% x E Two children (together): 40% x E Three children: 50% x E Four or more: 55% x E	40% of the annuity basis of the deceased. Is more than one child entitled to annuity the percentage is raised with 20% for each additional child. The amount is divided equally among the children. Granted until the age of 18, if studies continue to 20.	See Table VIII "Survivors".	2. Orphans of the father or of the mother
Orphans of parents	As above.	As above but the children can get annuity after both parents.	See Table VIII "Survivors".	3. Orphans of parents
Dependent parents and other relatives	None.	None.	None.	4. Dependent parents and other relatives
Maximum for all beneficiaries	70% x E.	100% of the annuity basis.	No limit.	5. Maximum for all beneficiaries

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
6. Capital sum on death	<p>Redemption possible of maximum 1/3rd of capital representing annuities of parents or spouse; only for surviving spouse in case of accident after 1.4.1984.</p> <p>No redemption possible for occupational diseases.</p> <p>Allowance for funeral expenses (<i>Indemnité pour frais funéraires</i>): 30 x average daily earnings, i.e. 30 x E/365 with a minimum corresponding to the minimum guaranteed in sickness and invalidity insurance. Reimbursement of real expenses upon transfer of the victim's body to place of burial.</p>	<p>Lump sum of DKK 98,000 (ECU 13,018) for surviving spouse (or a person cohabiting with the deceased). See: <i>Surviving spouse</i></p>	<p>1/7th of the annual earnings. Cost of transporting the body to the place of interment is covered.</p>	<p>Funeral allowance, see Table IV "Sickness - cash benefits".</p>
Adjustment	<p>Adjustment for annuities which for specified categories of invalidity rates do not reach a specific sum. These sums are fixed by royal decree and are pegged and adjusted subject to possible review every year.</p>	<p>Annual adjustment according to the rate of adjustment (<i>satsreguleringsprocenten</i>).</p>	<p>Adjustment by decree according to rules governing pension insurance.</p>	<p>See Table VII "Old-age".</p>
Taxation	Benefits are fully liable to taxation.	<p>Invalidity pensions, widows' pensions and orphans' pensions are subject to taxation.</p> <p>Redemption, handicap allowances and death grants are not subject to taxation.</p>	<p>Compulsory accident insurance: Benefits are not liable to taxation (regardless of progression).</p> <p>Pensions: Partly liable to taxation. See Table VI "Invalidity".</p>	<p>Benefits are generally fully liable to taxation.</p> <p>Tax relief: See Table IV "Sickness - cash benefits".</p>
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	<p>See Table IV "Sickness - cash benefits".</p>	<p>Disability pensions, widows' pensions and orphans' pensions: No limit and no tax reductions.</p> <p>For daily allowances, see Table IV "Sickness - cash benefits".</p> <p>Redemption, handicap allowances and death benefits (capital sum on death): Not applicable.</p>	<p>Compulsory accident insurance: Not applicable.</p> <p>Pensions: See Table IV "Sickness - cash benefits".</p>	<p>See Table IV "Sickness - cash benefits".</p>

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
Death grant of ESP 5,000 (ECU 30). Special lump-sum payment equal to 6 x monthly reference figure for widow(er); 1 x monthly reference figure for each orphan entitled to a pension (where there is no entitled surviving spouse the relevant payment will be shared between the orphans); 9 x monthly reference figure for each parent (or 12 x monthly reference figure for both), where neither is entitled to a survivor's pension.	Refund of funeral expenses limited to 1/24 of the social security ceiling: FRF 7,045 (ECU 1,065) with deduction of capital sum on death.	Funeral grant of IEP 320 (ECU 415).	Lump sum of ITL 2.560.000 (ECU 1.318).	6. Capital sum on death
Employment injury and occupation disease payment are normally adjusted once a year. There is no automatic adjustment.	Annual adjustments on January 1 st by decree fixing the coefficient of increase.	Benefits are normally increased once a year.	Automatic adjustments linked to changes in industrial earnings.	Adjustment
Temporary disability: Benefits are fully liable to taxation. Permanent disability: Benefits are not subject to taxation. Exception: Benefits for permanent total incapacity for work.	The generalised social contribution (CSG) and the contribution for the repayment of the social debt (CRDS) are levied on daily allowances paid by employment injuries insurance.	Employment Injuries Benefits are fully liable to taxation (including supplements for child and adult dependants). However, in the case of Injury Benefit, the child supplement is exempt from taxation.	Benefits for partial or total invalidity are not subject to taxation if they are paid as compensation. Benefits for partial or total invalidity are subject to taxation if they are paid as part of or instead of normal remuneration. Sickness benefit from the INAIL (the national insurance institute for employment injuries) received for temporary inability to work is subject to taxation. Tax relief: See Table IV "Sickness - cash benefits".	Taxation 1. Taxation of cash benefits
Temporary disability: See Table IV "Sickness - cash benefits". Permanent disability: Not applicable.	See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	Benefits for partial or total invalidity paid as part of or instead of remuneration and sickness benefit from the INAIL (the national insurance institute for employment injuries): See Table IV "Sickness - cash benefits". Benefits for partial or total invalidity which are paid as compensation: Not applicable.	2. Limit of income for tax relief or tax reduction

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
6. Capital sum on death	1/15th of the annual earnings.	Not applicable.	1/15 of E. Minimum ATS 11,988 (ECU 862).	<i>Funeral expenses grant: 30 x daily remuneration (or twice this amount in the event of the body having to be transferred).</i>
Adjustment	<ul style="list-style-type: none"> • Pensions automatically index linked to price development each time the index varies by 2.5% in relation to the previous reference date. • Adjustment of annuities to the wage level at the same time as the adjustment of pensions. 	Not applicable.	See Table VII "Old-age".	Adjustment by government decision.
Taxation				
1. Taxation of cash benefits	Pensions paid during the first 13 weeks following the accident are not liable to taxation. All other benefits are subject to taxation.	Not applicable.	Pensions, sickness benefit and continued payment of wages and salaries are fully liable to taxation. Care allowance is not subject to taxation.	Benefits are not liable to taxation.
2. Limit of income for tax relief or tax reduction	Pensions paid during the first 13 weeks following the accident: Not applicable. Other benefits: See Table IV "Sickness – cash benefits".	Not applicable.	See Table IV "Sickness - cash benefits".	See Table VI "Invalidity".

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
6. Capital sum on death	<i>Funeral grant:</i> FIM 19,400 (ECU 3,240)	Funeral grant: 30% of the base amount at the time of death. 1998: SEK 10,920 (ECU 1,251).	See Table VIII "Survivors".	6. Capital sum on death
Adjustment	All benefits are annually adjusted according to the employment pension index (TEL-index) prescribed by law.	Annual adjustment according to changes in the base amount.	All long-term and short-term benefits are adjusted by legislation in line with general level of prices.	Adjustment
Taxation				Taxation
I. Taxation of cash benefits	Pensions and daily allowances are subject to taxation. Inconvenience allowance helplessness supplement and funeral grant are not subject to taxation.	Benefits, except for handicap allowance and funeral grant, are fully liable to taxation.	Industrial injury disabilities benefits are not liable to taxation. For temporary disability benefits See Table IV "Sickness - cash benefits".	1. Taxation of cash benefits
II. Limit of income for tax relief or tax reduction	Pensions: See Table VI, otherwise not applicable.	None.	Industrial injury disability benefit: Not applicable. Temporary disability benefit: See Table IV "Sickness - cash benefits".	2. Limit of income for tax relief or tax reduction

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
Return to active life				
1. Rehabilitation, retraining	<p>See Table VI "Invalidity". Further information can be attained from the Funds for disabled persons of the (French, Flemish or Germanophone) communities.</p>	<p>Rehabilitation: See Table VI "Invalidity". Costs can be paid by insurance if retraining is in continuation of treatment of casualty.</p>	<p>Functional rehabilitation as part of medical care on the initiative and at the expense of the accident insurance funds.</p> <p>Retraining: Where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period.</p>	<p>See Table VI "Invalidity".</p>
2. Preferential employment of handicapped persons	<p>There have been no provisions made under the laws for compensation of occupational risks. Further information can be attained from the Funds for disabled persons of the (French, Flemish or Germanophone) communities.</p>	<p>Public authorities have to give preference to handicapped persons who cannot get employment in private enterprises, but who are considered capable of executing the work in question.</p> <p>Those persons who on the grounds of their mental or physical disability are not able to find or keep a job can enter into an employment towards which the communities pay half of the salary (Law on Social Assistance). The inclusion of a social chapter into the collective agreements will also increase the opportunities of the most disadvantaged on the labour market.</p>	<p>Obligation to employ severely disabled persons in all enterprises with at least 16 employees as a 6% quota of the staff or to pay DEM 200 (ECU 101) per month compulsory compensation for each reserved job that is unfilled.</p>	<p>For certain categories (e.g. the blind).</p>
3. Change of employment • Conditions	None.	<p>In the event of risk of aggravation or relapse of an occupational disease, the National Office of Employment Injuries and Occupational Diseases Insurance can induce the insured person to change occupation.</p>	<p>In the event of risk of occupational illness arising, existing condition being aggravated or the employee suffering a relapse, the accident insurance fund must recommend a change of occupation.</p> <p>If the change of occupation leads to a reduction in income, the accident insurance fund often pays transitional allowances (two thirds of E) at least for 5 years or a flat-rate payment of one year's full annuity.</p>	None.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy	
See Table VI "Invalidity". In addition to general rehabilitation institutions, there are certain institutions intended specifically for employment injury and occupational disease victims.	Functional rehabilitation subject to medical judgement at the expense of the primary fund. Vocational retraining in special vocational re-training centres or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased.	Rehabilitation services and vocational training are available free of charge to disabled persons under the Health Acts. Contributions may be made from the Social Insurance Fund.	Functional rehabilitation in specialised health establishments and vocational retraining. Convalescence in recognised hospitals or homes is financed by the regions.	Return to active life
Iota may be established for the employment of handicapped workers. Obligation for employers with a permanent work force of over 50 people to set aside 2% of posts for handicapped workers. Firms taking on handicapped workers are eligible for incentives taking the form of social security contribution relief. Encouragement is given in the shape of subsidies and tax/contribution relief to schemes involving the creation by firms of sheltered employment centres for handicapped workers.	Preferential employment of handicapped persons on staff up to 6% of total in firms with 20 or more employees. Measures at this purpose exist for a long time for disabled ex-servicemen and other groups of handicapped workers.	Public authorities reserve up to 3% of suitable positions for disabled persons.	Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment.	2. Preferential employment of handicapped persons
Cases where a doctor diagnoses symptoms of an occupational disease which, whilst not constituting temporary incapacity, may be prevented from worsening by the transfer of the victim to another, risk-free job, transfer to that end must take place within the same firm.	Obligation to change occupation in consequence of the accident or with regard to prevent a recurrence of the occupational disease.	As under "Rehabilitation, retraining" above.	Silicosis and asbestosis.	3. Change of employment • Conditions

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
Return to active life				
1. Rehabilitation, retraining	The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures.	Not applicable.	<ul style="list-style-type: none"> • Functional adaptation within medical care at the expense of the accident insurance fund. • Retraining: where necessary for a new occupation. Financial help for the insured person and his family members for the duration of the training. • Measures of social rehabilitation (e.g. subsidies and grants for the adaptation of the flat). 	Possible for beneficiaries aged 50 or less suffering from permanent total incapacity. Pension is suspended and a special allowance paid during attendance at vocational training courses.
2. Preferential employment of handicapped persons	Certain jobs suitable for their abilities are reserved for persons affected by employment injuries at a fair and reasonable wage.	Not applicable.	Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50%) for every 25 employees or to pay a compulsory compensation of ATS 2,010 (ECU 145) per month.	Firms employing a staff of at least 20 are obliged to give priority as regards recruitment to handicapped persons permanently incapacitated as a result of accidents occurring in their service. In the case of temporary incapacity, firms employing a staff of at least 10 are obliged to give victims work corresponding to their capabilities.
3. Change of employment • Conditions	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment.	Not applicable.	<p>As a measure of vocational rehabilitation, in order to enable a handicapped person to exercise a new occupation, who is no longer able to work in his present occupation.</p> <p>As a preventive measure to enable the handicapped person the transition to an other gainful employment if, given the continuation of the present employment, the risk of the occurrence or the aggravation of an occupational disease arises.</p>	None.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
Return to active life				Return to active life
1. Rehabilitation, retraining	Various kinds of medical and vocational rehabilitation provided free of charge by the accident insurance institution. The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.	Rehabilitation: See table IV "Sickness - cash benefits".	Specialist services for people with disabilities are delivered through local Placing, Assessment and Counselling Teams, and training through Training and Enterprise Councils. Accessible local employment rehabilitation is promoted through partnerships with the voluntary sector. All the above are Government funded. Mainstream employment services and programmes - often with relaxed entry conditions - are also open to disabled people.	1. Rehabilitation, retraining
2. Preferential employment of handicapped persons	None.	No special quota rules exist for handicapped persons.	Duty on employers of 20 people for work force to include 3 per cent registered disabled people. Engagements or transfers into vacancies for car park and passenger electric lift attendants are reserved for disabled people.	2. Preferential employment of handicapped persons
3. Change of employment • Conditions	Same as for rehabilitation in general.	The conditions for change of employment are the same as for rehabilitation in general. The local insurance office may induce the injured person to change occupation. During studies or vocational training rehabilitation benefit is payable.	As under "Rehabilitation, retraining" above.	3. Change of employment • Conditions

Table IX

Employment Injuries and Occupational Diseases

	Belgium	Denmark	Germany	Greece
• Compensation	None.	None.	Employment injuries and occupational disease compensation: Transitional allowances of 75% (80% if there is at least 1 child or if spouse is unable to work, for other insured persons 68%) of the amount usually paid in case of injury. See Table IV "Sickness – cash benefits".	None.

Employment Injuries and Occupational Diseases

Table IX

Spain	France	Ireland	Italy
<p>In certain cases, occupational disease victims receive temporary compensation from the social security scheme for the consequent loss of earnings, including the difference between subsequent earnings and the payments due in the event of termination or suspension of the employment relationship.</p>	<p>Compensation for change of employment (<i>indemnités de changement d'emploi</i>) for silicosis equal to 60 days' wage per year of exposure within a limit of 300 days. No accumulation with new earnings, daily compensations or annuity.</p> <p>According decision of the establishment where the retraining took place, eventually:</p> <ul style="list-style-type: none"> • A grant for end of retraining (<i>prime de fin de rééducation</i>) between 3 and 8 times the daily wage taken as reference for the daily allowance. Minimum: FRF 4,230.36 (ECU 640), maximum FRF 11,280.96 (ECU 1.706). • Loan (<i>prêt d'honneur</i>) on trust with regard to industrial, artisanal or agricultural facilities (maximum 180 times the daily wage ceiling taken as reference for the daily allowance = FRF 253,821.60 (ECU 38.387). 	<p>None.</p>	<p>Temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to two thirds of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower.</p> <p>• Compensation</p>

Table IX

Employment Injuries and Occupational Diseases

	Luxembourg	Netherlands	Austria	Portugal
• Compensation	A temporary annuity to compensate for loss of earnings may be granted.	Not applicable.	In case of vocational rehabilitation: transitional allowance to the amount of $E \times 60\%$, supplements for family members. In case of preventive measures: transitional pension up to the full amount of the accident insurance pension for the maximum of 2 years or transitional amount up to the annual amount of the full accident insurance pension.	None.

Employment Injuries and Occupational Diseases

Table IX

	Finland	Sweden	United Kingdom	
• Compensation	Not applicable.	Loss of income as a result of work injury is compensated through annuity or during rehabilitation a rehabilitation benefit.	As in permanent incapacity.	• Compensation

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

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
Legislation	Law of 4 August 1930.	Law of 31 March 1950.	Child Benefit Act of 13 November 1954.	Law of 1958.
1. First law		Law of 3 June 1967, as amended.	Federal Child Benefit Act (BKGG) of 14 April 1964, amended version of 23 January 1997, most recently amended by the law dated 16 December 1997.	Royal Order no. 20 of 23 December 1959.
2. Basic legislation	Co-ordinated laws (Royal Order of 19 December 1939).	Law of 19 March 1986 on general family allowances, as amended.	Social Code, general part, 11 December 1975, most recently amended by the Law of 20 June 1991. Law on the advance payment of maintenance of 23 July 1979, amended version of 19 January 1994. Federal Law on Child-raising Allowance of 6 December 1985, amended version of 31 January 1994. Income tax law, amended version of 23 January 1997, most recently amended by the law dated 16 December 1997.	Presidential Order 527/1984. Presidential Order 412/1985.
Family allowances	1st child.	1st child.	1st child.	1st child.
1. First child giving entitlement				
2. Age limit	Normal: 18 years. Vocational training: 25 years. Further education: 25 years. Serious infirmity: 21 years (no limit for those who were already aged 21 on 1 July 1987).	Normal: 18 years.	Normal: 18 years. Prolongation to 21 possible for those available for work as unemployed. Vocational training / further education/ applicants for a vocational training opportunity: 27 years. Child income: no claims if income or earnings designed for the child's upbringing or for the purpose of his/her education is exceeding DEM 12,360 (ECU 6,254) per calendar year. Earnings destined for particular educational purposes are not included. Handicapped persons: No limit.	Normal: 18 years. Further education: 22 years. Serious infirmity: No limit, if the incapacity has been testified before the age of 18.

Family Benefits

Table X

Spain	France	Ireland	Italy	
Law of 18 July 1938. legislative Royal Decree 1/94 of 20 June, in which the amended version of the General Law on Social Security is approved. Royal Decree 356 of 15 March 1991.	Law of 11 March 1932. Social Security Code, Book V. Decree of 10 December 1946, as amended. Laws of 3 January 1975. Law of 12 July 1977. Law of 17 July 1980. Law No. 94-629 of 25 July 1994. Law No. 96-604 of 5 July 1996.	Law of 1944. Social Welfare (Consolidation) Act 1993, as amended.	Law of 17 June 1937, Consolidated Law. Decree of 30 May 1955. Law of 17 October 1961. Law of 13 May 1988, no. 153 (family benefits).	Legislation 1. First law 2. Basic legislation
1st child. 1 st and 2 nd child. Family allowances from the 2 nd child.	1st child.	1st child.	1st child.	Family allowances 1. First child giving entitlement
Normal: 18 years. Serious disablement: No limit.	Normal: 19 years. Vocational training: 20 years with the reservation that the income does not exceed 55% of the interprofessional minimum wage (SMIC). Further education: 20 years. Serious infirmity: 20 years.	Normal: 16 years. Further education: 19 years (from September 1995). Serious infirmity: 19 years.	Normal: 18 years. Serious infirmity: No limit.	2. Age limit

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 20 October 1947.	Law of 23 December 1939.	Act of 1948.	Statutory Order No. 133-B/97 of 30 May 1997.
1. First law	Law of 20 June 1977. Law of 19 June 1985.	Law of 26 April 1962.	Act on the Compensation of Family Expenses of 24 October 1967 and amendments. Child-raising allowance: Act on Child-Raising Allowance (<i>Karenzgeldgesetz</i>) of 1997. Special unemployment assistance: Act on Unemployment Insurance (ALVG) of 14 November 1977 and amendments.	
2. Basic legislation				
Family allowances	1st child.	1st child.	1st child.	1st child.
1. First child giving entitlement				
2. Age limit	Normal: 18 years. Vocational training/further education: 27 years. Serious infirmity: No limit.	Normal: 17 years. Vocational training/further education: 24 years (only if not entitled to student grants). Girls/boys remaining at home: 24 years. Serious infirmity: 17 years.	<ul style="list-style-type: none"> • Normal: 19 years of age (full legal age). • Vocational training/ further training: 26 years of age (except in the case of pregnant women, women with children, disabled persons or those currently completing military service). • Jobseeking children: 21 years of age. • Children with earning incapacity: unlimited. <p>No entitlement for children after completion of age 18 with their own income of over ATS 3,830 (ECU 275) per month.</p>	Normal: 16 years. Vocational training/further education: 24 years. Serious infirmity: Extension in certain cases up to 3 years.

Table X

	Finland	Sweden	United Kingdom	
Legislation	Law of 22 July 1948.	Law of 1947.	Act of 15 June 1945.	Legislation
1. First law	Law of 21 August 1992.	Law of 1947 with amendments on children's allowances.	Social Security Contributions and Benefits Act 1992	1. First law
2. Basic legislation				2. Basic legislation
Family allowances	1 st child.	1 st child.	1 st child.	Family allowances
1. First child giving entitlement				1. First child giving entitlement
Age limit	To 17 th birthday.	16 years. Another similar allowance is given for children in secondary schools.	Normal: 16 years. Continuing non-advanced education: To 19 th birthday.	2. Age limit

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
3. Monthly amounts	1st child: BEF 2,706 (ECU 66). 2nd child: BEF 5,007 (ECU 123). 3rd child and subsequent children: BEF 7,476 (ECU 183).	General family benefits (<i>børnefamilieydelse</i>): For each child of 0 - 3 years: DKK 2,750 (ECU 365) per quarter = DKK 916,66 (ECU 122) per month. For each child of 3 - 7 years: DKK 2,500 (ECU 332) per quarter = DKK 833,33 (ECU 111) per month. For each child of 7 - 18 years: DKK 1,950 (ECU 259) per quarter = DKK 650 (ECU 86) per month.	1st child: DEM 220 (ECU 111). 2nd child: DEM 220 (ECU 111). 3rd child: DEM 300 (ECU 152). 4th and subsequent: DEM 350 (ECU 177).	Up to a gross family income of GRD 2,400,000 (ECU 7,691): 1 child: GRD 1,620 (ECU 5.20). 2 children: GRD 5,560 (ECU 18). 3 children: GRD 12,060 (ECU 39). 4 children: GRD 14,300 (ECU 46). For each following child an additional GRD 2,500 (ECU 8).

Family Benefits

Spain	France	Ireland	Italy
<i>Children under 18 years of age:</i> on-disabled: ESP 3.000 (ECU 18) disabled: ESP 6.000 (ECU 36)	1 st child: See „APJE“. 2 children: FRF 682 (ECU 103). 3 children: FRF 1,556 (ECU 235). 4 children: FRF 2,430 (ECU 368). 5 children: FRF 3,304 (ECU 500). 6 children: FRF 4,178 (ECU 632). Each subsequent child: FRF 874 (ECU 132).	1 st and 2nd child: IEP 30 (ECU 39). 3rd and subsequent children: IEP 39 (ECU 51). In cases of triplets and quadruplets the allowance for each child is doubled.	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: <ul style="list-style-type: none"> • Income ITL 22,802,000 (ECU 11,741) - ITL 27,360,000 (ECU 14,088) p.y.: ITL 350,000 (ECU 130) per month. • Income ITL 36,479,000 (ECU 18,784) - ITL 41,038,000 (ECU 21,131) p.y.: ITL 150,000 (ECU 77) per month. • Income over ITL 77,512,000 (ECU 39,913): No benefit.
<i>Children over 18 years of age:</i> degree of disability at least 65%: ESP 37,280 (ECU 223)			
degree of disability at least 75%: ESP 55,920 (ECU 334).			

3. Monthly amounts

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal																																								
3. Monthly amounts	<p>1st child: LUF 4,372 (ECU 107) 2 children: LUF 11,104 (ECU 272) 3 children: LUF 21,462 (ECU 526) Each subsequent child: LUF 10,353 (ECU 254).</p>	<p><i>Children born on or after 1 January 1995:</i> up to 5 years: NLG 104.89 (ECU 47) from 6 - 11 years: NLG 127.36 (ECU 57) from 12 - 17 years: NLG 149.84 (ECU 67)</p> <p><i>Children born before 2 October 1994:</i> Monthly basic amount per child aged 6 to 11 in family with:</p> <table> <tbody> <tr><td>1 child:</td><td>NLG 149.84 (ECU 67)</td></tr> <tr><td>2 children:</td><td>NLG 172.06 (ECU 77)</td></tr> <tr><td>3 children:</td><td>NLG 179.46 (ECU 81)</td></tr> <tr><td>4 children:</td><td>NLG 195.05 (ECU 88)</td></tr> <tr><td>5 children:</td><td>NLG 204.40 (ECU 92)</td></tr> <tr><td>6 children:</td><td>NLG 210.63 (ECU 95)</td></tr> <tr><td>7 children:</td><td>NLG 215.08 (ECU 97)</td></tr> <tr><td>8 children:</td><td>NLG 223.18 (ECU 100)</td></tr> <tr><td>9 children:</td><td>NLG 229.48 (ECU 103)</td></tr> <tr><td>10 children:</td><td>NLG 234.52 (ECU 105)</td></tr> </tbody> </table> <p>Children up to 5 years: 70% of the basic amount.</p> <p>Children between 12 and 17: 130% of the basic amount.</p> <p><i>Children born between October, 1st, 1994 and January, 1st, 1995 and children who have become 6, 12 or 18 years of age after October, 1st, 1994:</i></p> <p>Basic amount per child aged 12-17 in family with:</p> <table> <tbody> <tr><td>1 child:</td><td>NLG 149.84 (ECU 67)</td></tr> <tr><td>2 children:</td><td>NLG 172.06 (ECU 77)</td></tr> <tr><td>3 children:</td><td>NLG 179.46 (ECU 81)</td></tr> <tr><td>4 children:</td><td>NLG 195.00 (ECU 88)</td></tr> <tr><td>5 children:</td><td>NLG 204.40 (ECU 92)</td></tr> <tr><td>6 children:</td><td>NLG 210.63 (ECU 95)</td></tr> <tr><td>7 children:</td><td>NLG 215.08 (ECU 97)</td></tr> <tr><td>8 children:</td><td>NLG 223.18 (ECU 100)</td></tr> <tr><td>9 children:</td><td>NLG 229.48 (ECU 103)</td></tr> <tr><td>10 children:</td><td>NLG 234.52 (ECU 105)</td></tr> </tbody> </table> <p>Children up to 5 years: 70% of the basic amount.</p> <p>Children between 6 and 11 years: 85% of the basic amount.</p> <p><i>Double amounts are payable for invalid children or students (still mainly supported by applicant) if:</i></p> <ul style="list-style-type: none"> • under 16, not living at home, • 16 or 17, not living in applicant's nor in another adult household, • 18 to 24, for students, those in occupational training or household tasks and mainly supported by applicant. 	1 child:	NLG 149.84 (ECU 67)	2 children:	NLG 172.06 (ECU 77)	3 children:	NLG 179.46 (ECU 81)	4 children:	NLG 195.05 (ECU 88)	5 children:	NLG 204.40 (ECU 92)	6 children:	NLG 210.63 (ECU 95)	7 children:	NLG 215.08 (ECU 97)	8 children:	NLG 223.18 (ECU 100)	9 children:	NLG 229.48 (ECU 103)	10 children:	NLG 234.52 (ECU 105)	1 child:	NLG 149.84 (ECU 67)	2 children:	NLG 172.06 (ECU 77)	3 children:	NLG 179.46 (ECU 81)	4 children:	NLG 195.00 (ECU 88)	5 children:	NLG 204.40 (ECU 92)	6 children:	NLG 210.63 (ECU 95)	7 children:	NLG 215.08 (ECU 97)	8 children:	NLG 223.18 (ECU 100)	9 children:	NLG 229.48 (ECU 103)	10 children:	NLG 234.52 (ECU 105)	<p>For each child per month:</p> <ul style="list-style-type: none"> • ATS 1,300 (ECU 94); • ATS 1,550 (ECU 111) from the beginning of the calendar month in which the child completes age 10; • ATS 1,850 (ECU 133) from the beginning of the calendar month in which the child completes age 19. <p>• For severely handicapped children additional ATS 1,650 (ECU 119) per month.</p>	<p>Determined on the basis of the family income, the number of beneficiaries and their respective ages.</p>
1 child:	NLG 149.84 (ECU 67)																																											
2 children:	NLG 172.06 (ECU 77)																																											
3 children:	NLG 179.46 (ECU 81)																																											
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Family Benefits

Table X

	Finland	Sweden	United Kingdom	
3. Monthly amounts	First child: FIM 535 (ECU 89). Second child: FIM 657 (ECU 110). Third child: FIM 779 (ECU 130). Fourth child: FIM 901 (ECU 150). Fifth and each subsequent child: FIM 1,023 (ECU 171).	SEK 750 (ECU 86). Supplements for large families: for the third child: SEK 200 (ECU 23) for the fourth child: SEK 600 (ECU 69) for the fifth child and additional children: SEK 750 (ECU 86).	Eldest qualifying child: of a couple: GBP 47.88 (ECU 72). of a single parent: GBP 74.10 (ECU 111). Each other child: GBP 39.00 (ECU 58).	3. Monthly amounts

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
4. Supplements which vary with income	No variation with income.	No variation with income.	No income related variation.	Progressive reduction according to increase in gross family income: If latter exceeds GRD 3.000.000 (ECU 9.614) per year, allowances are as follows: 1 child: GRD 1.120 (ECU 3.60). 2 children: GRD 3.620 (ECU 12). 3 children: GRD 6.860 (ECU 22). 4 children: GRD 9.580 (ECU 31). For each following child an additional GRD 2.500 (ECU 8).

Family Benefits

Table X

Spain	France	Ireland	Italy
No benefit if the family income per year exceeds ESP 1,181,720 (ECU 7,060). This amount increases by 15% per dependant child up from the 2nd child.	No variation with income. Starting from March 1998 family allowances will be paid according to a means test.	None.	See "Family allowances: Monthly amounts". 4. Supplements which vary with income

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
4. Supplements which vary with income	None.	None.	None.	<p>Three earnings levels which vary with national minimum wage:</p> <p>1st level: family income is equal to or less than 1,5 times the minimum wage.</p> <p><i>Children aged 12 months or less:</i> up to the second child: PTE 14,000 ECU 69); from third child on: PTE 21,000 (ECU 104)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 4,200 (ECU 21); from third child on: PTE 6,300 (ECU 31)</p> <p>2nd level: family income is more than one and half times and less than or equal to eight times the minimum wage.</p> <p><i>Children aged 12 months or below:</i> up to the second child: PTE 11,000 (ECU 54); from third child on: PTE 14,800 (ECU 73)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 2,950 (ECU 15); from third child on: PTE 4,000 (ECU 20)</p> <p>3rd level: family income over eight times the minimum salary:</p> <p><i>Children aged 12 months or below:</i> up to the second child: PTE 7,270 (ECU 36); from third child on: PTE 9,450 (ECU 47)</p> <p><i>Children over 12 months old:</i> up to the second child: PTE 2,770 (ECU 14); from third child on: PTE 3,600 (ECU 18)</p>

Table X

	Family Benefits			
	Finland	Sweden	United Kingdom	
4. Supplements which vary with income	No variation with income.	None.	None.	4. Supplements which vary with income

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
5. Supplements which vary with age	<p>Children in 1st order, born since 1st January 1991 and who do not benefit from any social supplements or supplementary allowance for handicapped children:</p> <ul style="list-style-type: none"> children aged 6 or more: BEF 471 (ECU 12) children aged 12 or more: BEF 718 (ECU 18) children aged 18 or more: BEF 758 (ECU 19) <p><i>Transitory measures:</i></p> <p>Children in 1st order, born prior to 1st January 1991 and who do not benefit from any social supplements or supplementary allowance for handicapped children:</p> <ul style="list-style-type: none"> • children aged 6 or more and under 12 years of age on 31 December 1996: BEF 940 (ECU 23). • children aged 12 or more and under 16 years of age on 31 December 1996: BEF 1,436 (ECU 35) • children aged 16 or more on 31 December 1996: BEF 1,515 (ECU 37) <p>Children in 2nd order or subsequent order, born between 1st January 1991 and 31 December 1996, who will become children in 1st order by replacing a beneficiary of an age supplement, from aged 6: BEF 940 (ECU 23).</p> <p>Children in 1st order, benefiting from social supplements or supplementary allowance for handicapped children, children in 2nd order or subsequent order and orphans:</p> <ul style="list-style-type: none"> • aged 6 or more: BEF 940 (ECU 23) • aged 12 or more: BEF 1,436 (ECU 35) • aged 18 or more: BEF 1,756 (ECU 43) <p><i>Transitory measure:</i> for children aged 16 or more on 31 December 1996: BEF 1,756 (ECU 43).</p>	See monthly amounts.	No variation with age.	No variation with age.
Other benefits				
1. Birth grants	<p>BEF 36,660 (ECU 899) for first birth; BEF 27,583 (ECU 677) for second and each subsequent birth.</p> <p>May be obtained in advance two months before the probable date of birth.</p> <p>Adoption grant: BEF 36,660 (ECU 899) per adopted child.</p>	<p>DKK 1,435 (ECU 191) per quarter = DKK 478,33 (ECU 64) per month until the children's 7th birthday, in case of birth of more than one child and in case of adoption of more than one child - brothers and/or sisters born on the same date.</p>	<p>See "Other allowances" and Table V "Maternity".</p>	<p>See Table V "Maternity".</p>

Family Benefits

Table X

Spain	France	Ireland	Italy	
No variation with age.	Supplements varying with age: • Child over 10 years: FRF 192 (ECU 29). • Child over 15 years: FRF 341 (ECU 52). Except the 1 st child in families with less than 3 children.	No variation with age.	No variation with age.	5. Supplements which vary with age
Allowance for young child (<i>allocation pour jeune enfant, APJE</i>): FRF 980 (ECU 148) per month per child. Paid with means test as from 4 th month of pregnancy to 3 years of age. Adoption allowance (<i>allocation d'adoption</i>): FRF 980 (ECU 148) per month but paid upon arrival of an adopted child in the family. It is paid out according to a means test and for no longer than 21 months.	IEP 500 (ECU 648) in case of twins. Further grant of IEP 500 (ECU 648) payable when twins reach age 4 and age 12. IEP 300 (ECU 389) in cases of triplets, IEP 400 (ECU 518) in cases of quadruplets, quintuplets etc. See also Table V "Maternity".	See Table V "Maternity".		Other benefits 1. Birth grants

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
5. Supplements which vary with age	Children aged 6 and more: LUF 548 (ECU 13) Children aged 12 and more: LUF 1,646 (ECU 40).	See the amounts above.	See "Monthly amounts".	No variation with age.
Other benefits				
1. Birth grants	A birth grant (<i>allocation de naissance</i>) of totally LUF 59,058 (ECU 1,449) is available to women resident in Luxembourg, on the condition that both mother and child have the required medical examinations. A maternity allowance is paid to women domiciled in Luxembourg by the National Fund of Family Allowance (see Table V "Maternity").	See Table V "Maternity".	<i>Mother-child-pass-bonus:</i> A one-time payment of ATS 2,000 (ECU 144) is made upon the completion of the child's first year to the parent who is predominantly responsible for the child's care. The conditions are that all prescribed medical examinations by the mother-child-pass have been carried out by the end of the first year, and that the annual taxable family income in the year of the child's birth is not over ATS 462,000 (ECU 33,233).	None.

Family Benefits

Table X

	Finland	Sweden	United Kingdom	
i. Supplements which vary with age	No variation with age.	None.	No variation with age.	5. Supplements which vary with age
Other benefits				Other benefits
Birth grants	A maternity grant is granted to a pregnant woman resident in Finland, whose pregnancy has lasted at least 154 days and who has undergone a health examination. Mothers can choose between a maternity package containing child care items and a cash benefits of FIM 760 (ECU 127). The benefit is awarded to each child born.	None.	<i>Maternity Payment:</i> GBP 100 (ECU 124) from the Social Fund. Available to those in receipt of income-related benefits (income based <i>Jobseekers Allowance</i> , <i>Income Support</i> , <i>Family Credit</i> or <i>Disability Working Allowance</i>) for each new baby expected, born or adopted.	1. Birth grants

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
2. Allowance for single parent	None.	The general benefits are supplemented by DKK 1,161 (ECU 154) per quarter = DKK 387 (ECU 51) per month and per child and by an additional allowance of DKK 887 (ECU 118) per quarter = DKK 295.66 (ECU 39) per month and per household.	This Law guarantees a minimum maintenance for children under the age of 12 living in a single parent household and being resident in Germany or normally residing there, for a maximum of six years, if maintenance is not paid by the other parent. Maintenance benefit is up to a maximum of DEM 324 (ECU 164) in the old <i>Länder</i> , DEM 280 (ECU 142) in the new <i>Länder</i> .	Increase of the family allowances of GRD 1,250 (ECU 4) for each child if parent is widow(er), invalid or soldier as long as survivor's pension does not exceed a certain amount. This benefit is paid without regard to sex of the single parent.
3. Special allowances for handicapped children	Supplementary allowance for handicapped children under the age of 21 with a 66% disability equal per month and per child to: <ul style="list-style-type: none">• BEF 12,173 (ECU 299) if the child obtains 0, 1, 2 or 3 points of autonomy;• BEF 13,325 ECU 327) if the child obtains 4, 5 or 6 points of autonomy;• BEF 14,245 (ECU 349) if the child obtains 7, 8 or 9 points of autonomy.	None.	None.	Allowance for parent of handicapped child: GRD 1,250 (ECU 4) per month.
4. Accommodation allowances and removal grants	None.	None.	A housing allowance is paid to a lodger or owner in own dwelling if housing costs are too onerous.	None.

Family Benefits

Spain	France	Ireland	Italy	
ine.	<p><i>Allowance for single parent (Allocation de parent isolé, API):</i> Guarantee of minimum family income for single persons with at least 1 child or in case of pregnancy without other dependant children. Monthly amount: FRF 3,198 (ECU 484) plus FRF 1,066 (ECU 161) per child. The allowance is equal to the difference between this amount and the beneficiary's income.</p> <p><i>Allowance of family support (allocation de soutien familial):</i> Children who are not acknowledged by either parent or whose father or mother do not fulfil the obligation to pay maintenance, based on income. Refer to Table X, Family benefits, special cases, 3.</p>	<p>One Parent Family Payment is available as a separate and specific means-tested scheme (see table XII):</p> <p>Claimant: IEP 67.50 (ECU 87) max. per week. Supplement: IEP 15.20 (ECU 20) per week for each child.</p>	None.	2. Allowance for single parent
P 6,000 (ECU 36) per month for each child under 18 with a disability of at least 5%.	Special education allowance (<i>allocation d'éducation spéciale</i>) for persons with a 50% or more handicap, up to 20 years: FRF 682 (ECU 103) per month. The payment is not subject to a means test.	IEP 103.60 (ECU 134) per month in respect of children between 2 and 16 years living at home (Domiciliary Care Allowance).	If one family member is handicapped, the ceiling of the family income is increased by ITL 14,000,000 (ECU 7,209) per year.	3. Special allowances for handicapped children
P 37,280 (ECU 223) per month for each child over 18 and with a disability of at least 5%.	Supplement for children with an incapacity degree of 80% or 50 - 80% when taken into care by a specialised institution:			
P 55,920 (ECU 334) per month if invalidity is at least 75% and assistance is required.	<ul style="list-style-type: none"> • <i>1st category:</i> Impermanent attendance of another person or expenses according to the amount of the supplement: FRF 512 (ECU 77); • <i>2nd category:</i> Constant attendance by another person or expenses according to the amount of the supplement: FRF 1,535 (ECU 232); • <i>3rd category:</i> Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence FRF 5,658 (ECU 856). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person. 			
e.	Accommodation (<i>allocation de logement</i>): Allowances for those receiving one of the various forms of family allowances: The allowance is calculated taking into account the expenses for rent (within the upper limit), the family's situation and the beneficiary's resources. It can be increased for beneficiaries with low incomes.	None.	None.	4. Accommodation allowances and removal grants

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
2. Allowance for single parent	None.	None.	None.	None.
3. Special allowances for handicapped children	<p>Supplementary allowance of LUF 4,372 (ECU 107) for each child under 18 with an insufficiency or permanent reduction of at least 50% of physical or mental ability by comparison with that of a child of the same age.</p> <p>Maintenance without an age limit if the child is unable to care for itself unless in receipt of a benefit from the national solidarity fund or another social security body.</p>	<p><i>Double</i> amounts are payable for invalid children if:</p> <ul style="list-style-type: none"> • under 16, not living at home; • 16 or 17, not living in applicant's nor in another adult household. <p>Invalid youths of 18 or more are entitled to a benefit on account of incapacity for work (see Table VI "Invalidity").</p>	<p>In addition to the general family allowance the increased family allowance of ATS 1,650 (ECU 119) will be granted for severely handicapped children per month. A child is deemed severely handicapped when the degree of disability is at least 50% or in the event of permanent earning incapacity.</p> <p>If the earning incapacity occurred before the completion of age 21 or during a later vocational training, however, before the age of 27, family allowance and increase family allowance will be granted to an unlimited extent.</p>	<ul style="list-style-type: none"> • Bonus, by handicap, to the family allowance for children and young people who are descendants of the employees, under 24 years of age and who fulfil certain health conditions. This additional bonus to the allowance for children and young people varies according to age: for children up to 14: PTE 8,100 (ECU 40), between 14 and 18: PTE 11,800 (ECU 58), between 18 and 24: PTE 15,800 (ECU 78). • Special education allowance for children of the employee to 24 years of age, who are attending an institution for special education or receiving other specific educational assistance. Variable amount. • Monthly life allowance for the same persons, older than 24 years: PTE 22,100 (ECU 109). • Allowance for third party assistance: PTE 10,875 (ECU 54) per month.
4. Accommodation allowances and removal grants	None.	None.	Accommodation and housing allowances according to the Social Assistance Acts of the <i>Länder</i> . Examination of need at the lower level (family members increase the allowance).	None.

Family Benefits

	Finland	Sweden	United Kingdom
2. Allowance for single parent	<p>The general child allowance is supplemented by FIM 200 (ECU 33) for each child of a single parent.</p> <p>Maintenance allowance for children: If parenthood has not been established or the mother or father does not fulfil the obligation to pay maintenance, the single parent is paid a maintenance allowance of FIM 518 (ECU 87) - FIM 637 (ECU 106) per month.</p>	<p>Single parents are guaranteed SEK 1,173 (ECU 140) monthly either from child support payments from the other parent or advanced maintenance allowance from the state.</p>	<p>See "monthly amounts" above.</p> <p>2. Allowance for single parent</p>
3. Special allowances for handicapped children	<p>Child care allowance for care of severely disabled and chronically ill children under 16. The benefit is graded into 3 classes depending on the degree of strain on the family:</p> <p>FIM 414 (ECU 69), FIM 967 (ECU 162) or FIM 1,796 (ECU 300) per month.</p>	<p>See VI „Invalidity“.</p>	<p>See Table VI "Invalidity" (Disability Living Allowance).</p> <p>3. Special allowances for handicapped children</p>
Accommodation allowances and removal grants	<p>Means-tested housing allowances available to families with low income. See table XII.1.</p>	<p><i>Housing Allowance:</i> Is given to all with low wages with the need for certain size/standard of housing. Foremost to families. The allowance is based on need. Taken into account:</p> <ul style="list-style-type: none"> • income • composition of household • cost of housing • housing area. 	<p>Housing Benefit - see Table XII.2 "Other specific non-contributory minima".</p> <p>4. Accommodation allowances and removal grants</p>

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
5. Other allowances	None.	<p>Allowance (single benefit) in case of adoption of a child: DKK 33,087 (ECU 4,395).</p>	<p>Child-raising allowance (<i>Erziehungsgeld</i>): DEM 600 (ECU 304) per month for the first 24 months following the child's birth.</p> <p>An annual income ceiling is applicable. This is fixed at DEM 100,000 (ECU 50,599) during the first six months for a married couple and at DEM 75,000 (ECU 37,949) for other eligible parties. From the seventh month onwards the limit is fixed at DEM 29,400 (ECU 14,876) for married couples and at DEM 23,700 (ECU 11,992) for other eligible parties. These income ceilings are increased by DEM 4,200 (ECU 2,125) for each further child of the eligible person.</p> <p>For births from 1.1.1992 onwards this allowance is treated separately from parental leave.</p> <p>Furthermore from this date onwards a parent is entitled to 36 months of leave, from the date of the birth of the child.</p>	<ul style="list-style-type: none"> Benefits for mothers who are not working or who are married to a soldier or to a prisoner. Benefits for Greek emigrants coming back to Greece. Monthly Special allowance for large families: <ul style="list-style-type: none"> GRD 500 (ECU 1.60) for 3rd child. GRD 750 (ECU 2.40) for 4th child. GRD 1,000 (ECU 3.20) for 5th child.

Family Benefits

Spain	France	Ireland	Italy
None.	<p><i>Allowance at beginning of the school year (allocation de rentrée scolaire)</i> for children aged 6 - 18: FRF 426 (ECU 64); payable in lump sum with means test.</p> <p><i>Parental education allowance (allocation parentale d'éducation, APE)</i>: Allowance is given to parents totally or partly interrupting employment for educating a child under 3 years and having care of at least 2 children. Total amount: FRF 3,039 (ECU 460). Partial amounts: FRF 2,010 (ECU 304) if the part-time activity does not make up more than 50% of the legal working time; FRF 1,520 (ECU 230) if the activity amounts between 50% and 80% of the working time.</p> <p><i>Family supplement (complément familial)</i> with means test: FRF 888 (ECU 134) for families having at least 3 children over 3 years.</p> <p><i>Employment aids</i>:</p> <ul style="list-style-type: none"> • Allowance for childcare at home (<i>allocation de garde d'enfant à domicile AGED</i>) is paid if the child concerned is under the age of 3 years. The maximum allowance amounts to 75% of social contributions, that is to say FRF 9,627 (ECU 1,456) maximum per quarter on the condition that family income does not exceed netto FRF 216,000 (ECU 32,667) per year whatever the composition of the family. For families whose means exceed this threshold, the maximum amount is set at FRF 6,418 (ECU 971). For children aged between 3 and 6 years, it amounts to FRF 3,209 (ECU 485) per quarter. • Benefit for families employing an approved maternal assistant (<i>aide à la famille pour l'emploi d'une assistante maternelle agréée AFEAMA</i>): if the child is less than 6 years old all social costs will be paid provided the gross salary does not exceed 5 times the hourly guaranteed minimum wage (SMIC) per child per day. • AFEAMA cash increase for care of children less than 3 years: FRF 820 (ECU 124); for children over 3 years: FRF 410 (ECU 62) per quarter. 	<p>Family Income Supplements (FIS): Weekly cash allowances to help families on low pay with children. Combats a situation where they may be worse off in work than out of work. In December 1996 FIS was paid to 11,847 families - average weekly payment of IEP 36.66 (ECU 47).</p> <p><i>Main conditions</i>:</p> <ul style="list-style-type: none"> • Must be working for at least 19 hours per week (hours worked by a partner can be added); • Must have at least one qualified child up to age 18 or between 18 and 22 if in full time education; • Average weekly income must be below a fixed amount for the family size. FIS is also available to lone parents. <p><i>Calculation of benefit</i>:</p> <p>The amount of FIS payable is 60% of the difference between the family income net of PRSI and the income limit applicable to that family size.</p>	<p>None.</p> <p>5. Other allowances</p>

Table X

Family Benefits

	Luxembourg	Netherlands	Austria	Portugal
5. Other allowances	<p>Allowance at the beginning of school (<i>allocation de rentrée scolaire</i>), for children over 6 years. Amounts of the allowance per child:</p> <ul style="list-style-type: none"> • For a group of one child: 6 - 11 years: LUF 3,840 (ECU 94); 12 years and more: LUF 5,486 (ECU 135). • For a group of two children (amount per child): 6 - 11 years: LUF 6,584 (ECU 162); 12 years and more: LUF 8,230 (ECU 202). • For a group of three or more children (amount per child): 6 - 11 years: LUF 9,327 (ECU 229); 12 years and more: LUF 10,973 (ECU 269). <p>Education allowance (<i>allocation d'éducation</i>) for the parent who educates a child under 2 years and either does not have a regular income or whose income, cumulated with that of the husband/wife, does not exceed:</p> <ul style="list-style-type: none"> • LUF 138,824 (ECU 3,405) when educating one child, • LUF 185,099 (ECU 4,540) when educating two children, • LUF 231,374 (ECU 5,675) when educating three children. <p>Allowance: LUF 16,460 (ECU 404). Half the allowance is available in the case of part-time employment.</p>	<p>None.</p>	<p><i>Allowance for small children:</i> The parent who primarily cares for the child in the first year is entitled to a monthly allowance amounting to ATS 1000 (ECU 72) for the year. The monthly family income may not exceed ATS 11,403 (ECU 820). The possible family income, for which the allowance is granted, can be increased to ATS 851 per child (ECU 61) provided the parent does not receive maternity benefits, child-raising allowance, temporary help nor part-time help or a similar assistance from abroad.</p> <p><i>Child-raising allowance:</i> Persons entitled: mothers and fathers who are subject to compulsory unemployment insurance. Conditions: insurance period of 52 weeks within the last 24 months and waiting period holiday or termination of employment relationship because of confinement, as far as the beneficiary is entitled to maternity benefit and care of the child in the same household; in addition maternity benefit of the sickness insurance of unemployed persons; in addition if within 12 weeks after termination of child-raising allowance or of a special sickness insurance between the child's 18th and 24th months of life maternity benefit will again be drawn; also in the event of the adoption of a child or the taking over of the care of a child, who has not yet completed the age of 2. Duration: after the termination of maternity benefit until the age of 18 months. Amount: ATS 185.50 (ECU 13) daily.</p> <p>The entitlement may be extended to max. 24 months provided the other parent (the father) takes a minimum of three months off for child raising. Single parents shall receive a supplement to their child-raising allowance amounting to ATS 2,500 (ECU 180) monthly, which is then claimed from the other parent (the father).</p> <p><i>Child-raising allowance in the event of part-time employment:</i> Duration: at the latest until the completion of age 3. This period is extended to 4 years provided the father is also employed part-time. Amount: The child-raising allowance will be reduced by the extent of the part-time employment.</p> <p><i>Special unemployment assistance:</i> Conditions: Entitlement to child-raising allowance has been exhausted; because of the care provided for the child employment cannot be taken up, since there is no other possibility of provision for the child; with the exception of the willingness to work the conditions for granting special social assistance are fulfilled (see Table XI "Unemployment"). Duration: 12 months, until the child has turned 3 years at the latest. Amount: see Table XI.</p>	<p><i>Funeral grant:</i> PTE 30,000 (ECU 148) single payment at the death of:</p> <ul style="list-style-type: none"> • dependant descendant relatives of the insured, including fetuses and the stillborn; • descendant relatives who are entitled to a monthly life allowance; • relatives in ascending line or persons treated as such who are dependant on the insured; • the spouse.

Family Benefits

Table X

	Finland	Sweden	United Kingdom	
i. Other allowances	<p>Child home care allowances for families who care for their children under the age of 3 at home or by other arrangement instead of using day care provided by municipalities. The allowance consists of: basic part FIM 1,500 (ECU 251), sibling increase FIM 500 (ECU 84) (if sibling under 3 years) or FIM 300 (ECU 50) (sibling 3-6 years) and means-tested supplement, maximum FIM 1,000 (ECU 167) per month.</p> <p>Private care allowance is paid when a family arranges the care of the child privately. The allowance is paid to the provider of care directly. The basic amount is FIM 700 (ECU 117) per month. In addition a means-tested supplement can be paid of maximum of FIM 800 (ECU 134).</p> <p>Partial care allowance of FIM 375 (ECU 63) per month is paid to a parent who has a child under the age of 3 and who reduces working hours to maximum 30 hours a week.</p>	<p>Allowance in case of adoption of a foreign child SEK 24,000 (ECU 2,748).</p>	<p>Family Credit (FC): Non-contributory, income-related benefit for working families with children. Encourages people to stay in work and largely removes the fear of being worse off in work than out of work.</p> <p>Main conditions: Must be responsible for at least one child under 16 or under 19 if in full-time non-advanced education. Payable to couples and lone parents. One parent must be employed/self-employed for at least 16 hours a week. Not payable where savings/capital exceed GBP 8,000 (ECU 11,998).</p> <p>Calculation of benefit: Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), Child Credits for each child (different rates depending upon age), and a 30 hour credit (for people who work 30 hours or more a week). A family with under GBP 77.15 (ECU 116) coming in weekly will receive the Maximum Credit. GBP 0.70 (ECU 1.00) is taken off the Maximum Credit for every pound over GBP 77.15 (ECU 116). Net income excludes Child Benefit, and GBP 15 (ECU 22) of any maintenance received from an absent parent. Net-earnings can also be reduced by up to GBP 60 (ECU 90) a week for certain childcare charges before entitlement to Family credit is calculated.</p> <p>Examples:</p> <ul style="list-style-type: none"> • A family with 2 children aged 12 and 14 with GBP 120 (ECU 180) a week coming in would get GBP 57.50 (ECU 86) a week Family Credit. • A family with 3 children aged 3, 8 and 10 with GBP 140 (ECU 210) a week coming in would get GBP 39.80 (ECU 60) a week Family Credit. <p>In August 1997, FC was in payment to over 757,000 families - average weekly payment being GBP 59 (ECU 88). Estimated expenditure in 1997/98 was GBP 2.355 million (ECU 3,532 million), met from General Taxation.</p>	5. Other allowances

Table X

Family Benefits

	Belgium	Denmark	Germany	Greece
Special cases				
1. Unemployed persons	<p>Unemployed persons, for which the unemployment benefit is the main income of the household, are entitled to family benefits from 7th month of unemployment, at the following rates (+ supplements varying with age):</p> <p>1st child: BEF 4,084 (ECU 100). 2nd child: BEF 5,861 (ECU 144). 3rd child and subsequent children: BEF 7,626 (ECU 187).</p>	Normal family benefits.	Normal family benefits.	Normal benefits if 50 days work in preceding year. Normal benefits for persons who receive unemployment benefits for two months at least persons who are unable to work for 2 months continually, women who did not work for 2 months because of maternity leave.
2. Pensioners	<p>Pensioners obtain the same benefits to the same conditions as unemployed persons.</p> <p>Pensioners recognised as unfit for work from the 7th month awards or invalids are entitled to family allowances to the following rates (+ supplements varying with age):</p> <p>1st child: BEF 5,670 (ECU 139). 2nd child: BEF 5,871 (ECU 144). 3rd child and subsequent children: BEF 7,626 (ECU 187).</p>	<p>Special allowances of DKK 2,226 (ECU 296) per quarter = DKK 742 (ECU 99) per month for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by DKK 1,161 (ECU 154) per quarter for each child = DKK 387 (ECU 51) per month).</p>	Recipients of pensions are entitled to family allowances.	Entitled to increased pension (see relevant tables and "Allowance for single parent" above).
3. Orphans	<p>Orphan's allowances (<i>allocations d'orphelins</i>): BEF 10,395 (ECU 255) for each child. Supplement according to age.</p>	<p>Special additional allowance of DKK 2,226 (ECU 296) per quarter for each motherless or fatherless child =DKK 742 (ECU 99) per month.</p> <p>Special allowance for each motherless and fatherless child: Amount is raised to DKK 4,455 (ECU 592) per quarter and child =DKK 1,485 (ECU 197) per month.</p>	Normal family allowances.	<p>See Table VIII "Survivors". Person who has dependant orphans: Increase of GRD 1,250 (ECU 4) per month.</p>
Taxation	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Benefits are not liable to taxation (regardless of progression).	Benefits are generally fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	Not applicable.	Not applicable.	Not applicable.	See table IV "Sickness - cash benefits".

Family Benefits

Table X

Spain	France	Ireland	Italy	
Normal family benefits.	Normal family benefits.	Normal family benefits.	Normal family benefits.	Special cases 1. Unemployed persons
Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	Recipients of pensions are entitled to family allowances.	2. Pensioners
Normal family allowances.	<p><i>Allowance of family support (allocation de soutien familial):</i></p> <ul style="list-style-type: none"> • FRF 640 (ECU 97) per month for motherless and fatherless child. • FRF 480 (ECU 73) per month if child is raised by a single parent. <p>See also: Table X, other benefits, 2.</p>	<p>Family allowances can be cumulated with orphans' benefits.</p> <p>See Tables VIII "Survivors" and IX "Employment injuries and occupational diseases".</p>	None.	3. Orphans
Benefits are fully liable to taxation.	<p>Family benefits, with the exception of the benefit for families employing an approved maternal assistant (AFEAMA), the allowance for childcare at home (AGED), the allowance for single parent (API), the special education allowance with its increment, are subject to the contribution for the repayment of the social debt (CRDS) at a rate of 0.5%.</p> <p>Family benefits are not subject to income taxes.</p>	Benefits are not subject to taxation.	Benefits are not subject to taxation.	Taxation 1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.	Not applicable.	2. Limit of income for tax relief or tax reduction

Table X**Family Benefits**

	Luxembourg	Netherlands	Austria	Portugal
Special cases	Normal family benefits.	Normal family benefits.	General family allowances.	Family allowances are paid to persons drawing unemployment benefit. Unemployed persons not entitled to unemployment benefit nevertheless receive family allowances if they have had at least 6 months of registered wages during the 12 months preceding the 2nd month before which the verification process to ascertain entitlement was begun. The coverage may also continue under the non-contributory scheme.
1. Unemployed persons				
2. Pensioners	Normal family benefits.	Recipients of pensions are entitled to family allowances.	General family allowances.	Recipients of pensions are entitled to family allowances.
3. Orphans	Normal family benefits.	<ul style="list-style-type: none"> • Fatherless or motherless children: Normal allowances. See also Table VIII "Survivors". • Fatherless and motherless children under the general insurance scheme for widows and orphans; also holiday benefits: See Table VIII "Survivors". 	General family allowances.	Orphans are entitled to family allowances (as are children already conceived but not yet born at the time of the insured person's death).
Taxation	Benefits are not subject to taxation.	Benefits are not liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	Not applicable.	See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.

Table X

Family Benefits

	Finland	Sweden	United Kingdom	
Special cases				Special cases
1. Unemployed persons	See table XI "Unemployment".	None.	Normal family benefit.	1. Unemployed persons
2. Pensioners	See table VII "Old-age".	None.	Recipients of pensions are entitled to family allowances.	2. Pensioners
3. Orphans	See table VIII „Survivors".	None.	Guardian's Allowance (GA) payable in addition to <i>Child Benefit</i> for orphans, or where one parent is dead and the other's whereabouts are not known or they are serving a long prison sentence. Rate GBP 48.53 (ECU 73) a month or GBP 42.90 (ECU 64) depending on seniority of child in claimant's family.	3. Orphans
Taxation				Taxation
Taxation of cash benefits	Child allowances, maternity grants, maintenance allowances and special allowances for handicapped children are not subject to taxation. The child home care allowance and the partial care allowance are subject to taxation. The private care allowance is not taxable income for the families, but the provider of care is taxed as for income.	None.	<i>Child benefit</i> , <i>guardians allowances</i> and " <i>Family Credit</i> " are not taxable.	1. Taxation of cash benefits
Limit of income for tax relief or tax reduction	No tax reductions.	None.	Not applicable.	2. Limit of income for tax relief or tax reduction

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

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
Legislation	Order of 18 February 1924.	Law of 4 April 1907.	Law of 16 July 1927.	Statutory Order of 1954.
1. First law				
2. Basic legislation	Royal Order of 25 November 1991 with regulations concerning unemployment (Belgian Monitor of 31.12.1991). Ministerial order concerning the schemes of application of unemployment regulations (Belgian Monitor of 25.1.1992).	Law of 24 March 1970, as amended.	Law of 25 June 1969 (<i>Arbeitsförderungsgesetz</i>), with several amendments. Social Code (<i>Sozialgesetzbuch</i>), Book 3, from 24 March 1997.	
Existing schemes	Insurance.	Optional insurance.	Unemployment insurance (<i>Arbeitslosenversicherung</i>). Unemployment assistance (<i>Arbeitslosenhilfe</i>).	Insurance.
Field of application	All employees covered by social security. Young persons who are unemployed following their training.	The following persons between the age of 18 and 65 may be admitted as members to an unemployment fund: <ul style="list-style-type: none"> • Salaried workers. • Persons having completed vocational training of at least 18 months and who register for the fund 2 weeks at the latest after having completed their education or training. • Conscripts. • Self-employed workers who practise a profession and their assisting spouse. • Persons holding a public office (e.g.: members of Parliament) or a municipal office. 	All employees (= manual and white-collar workers and trainees including young handicapped persons).	<ul style="list-style-type: none"> • Employees who are insured against sickness with a social security institution. • Youngsters between 20 - 29 years of age who have never worked before.

Unemployment

Spain	France	Ireland	Italy	
aw No 62 of 22 July 1961 (elements of which have been ceased to be into force). aw No 51 of 8 October 1980. aw No 22 of 29 November 1993. egislative Royal Decree 1/94 of 20 June, in which the amended version of the General aw on Social Security is approved. oyal Order: Law No 3 of 31 March 1989. aw No 22 of 30 July 1992.	Law of 11 October 1940. Agreement of 31 December 1958. <i>Insurance:</i> Art. L. 351-3 to L. 351-8 of Labour Code; Agreements of 24 February 1984, 19 November 1985, 30 November 1987, 6 July 1988, 1 January 1990, and 1 January 1993, 1 January 1994 and 1 January 1997. <i>Assistance (Régime de solidarité):</i> Art. L. 351-9 and L. 351-10 of Labour Code.	Law of 1911. Social Welfare Consolidation Act 1993, as amended.	<i>Total unemployment:</i> Statutory Order No 2,214 of 19 October 1919 and Law of 20 May 1988, No. 160. Law of 6 August 1975, No. 427. Law No. 223 of 23 July 1991. <i>Part time unemployment:</i> Statutory Order No. 869 of 12 August 1947. Law No. 223 of 23 July 1991.	Legislation 1. First law 2. Basic legislation
urance. ssistance.	Insurance (<i>Assurance chômage</i>). Assistance (<i>Régime de solidarité</i>).	Insurance. Assistance.	<i>Full unemployment:</i> • Ordinary unemployment benefit. • Special unemployment benefit • Mobility allowance. <i>Part time unemployment:</i> • Ordinary earnings complement. • Extraordinary earnings complement.	Existing schemes
SURANCE: mployees in sectors of industry and serv- es. SISTANCE: <i>Employed with family responsibilities:</i> Over 18 and under 65 who have exhausted their entitlement to contributory benefit; With no entitlement to allowances but paid contributions for 3 months. <i>Employed without family responsibilities:</i> Older than 45 years who have exhausted their entitlement to allowances for at least 2 months; With no entitlement to contribution-related allowances but paid contributions for 6 months. <i>her groups:</i> Inemployed over age 52 fulfilling all condi- tions for retirement pension except the age limit; Returning migrants; Prisoners for six months after their release; Claimants to an invalidity pension whose ension has been suspended because heir health condition has improved or who ave been recognised as capable for work.	<i>Insurance:</i> All salaried workers. <i>Assistance:</i> Unemployed having exhausted their entitle- ment to contributory benefits and certain special groups (released prisoners, expatri- ated, repatriated or stateless workers, politi- cal refugees and asylum seekers, victims of industrial accidents or occupational dis- eases).	<i>Insurance:</i> With some exceptions, all persons aged 16 years and over employed under a contract of service or apprenticeship. <i>Assistance:</i> Persons aged 18 years and over.	<i>Total Unemployment:</i> • Ordinary unemployment benefit: All salaried workers. • Special unemployment benefit: Workers in the building industry. • Mobility allowance: All salaried workers (except in the building trade) who qualify for the extraordinary earnings supplement. <i>Part time unemployment:</i> Exceptional allowance: workers in certain categories and areas who do not fulfil the conditions required for 1.	Field of application

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
Legislation	Law of 6 August 1921.	Law of 6 November 1986, as amended.	Act of 24 March 1920. Act on Unemployment Insurance (<i>ALVG</i>) of 14 November 1977 and amendments. Special Support Act (<i>SUG</i>) of 30 November 1973 and amendments.	Law of 1975. Statutory Order No. 79-A/89 of 13 March 1989.
1. First law	Law of 30 June 1976, amended.			
2. Basic legislation				
Existing schemes	Unemployment allowance scheme.	Insurance comprising: • General benefits; • Extended benefits; • Follow-up benefits.	Unemployment insurance (<i>Arbeitslosenversicherung</i>). Unemployment assistance (<i>Notstandshilfe</i>). Special support (<i>Sonderunterstützung</i>).	Insurance. Assistance.
Field of application	<ul style="list-style-type: none"> • Salaried workers. • Young persons, who are unemployed after their training. • Self-employed persons who have given up their trade and are in search of salaried employment. 	All employees under 65.	<ul style="list-style-type: none"> • All employees in paid employment, trainees. • Participants of vocational rehabilitation. <p>No compulsory insurance if the income is below the limit of ATS 3,830 (ECU 275) (<i>Geringfügigkeitsgrenze</i>).</p> <p>Additional conditions for <i>unemployment assistance (Notstandshilfe)</i>: nationals in the European Economic Area, other foreigners having an exemption certificate according to the Act on the Employment of Foreigners.</p>	<ul style="list-style-type: none"> • All insured employees. • Entitled to invalidity pension in case that the benefit has been stopped because of ameliorated health conditions so that the entitled is considered capable to work.

Unemployment

	Finland	Sweden	United Kingdom	
Legislation	Act of 1917. <i>Insurance:</i> Unemployment Allowances Act and Law of Unemployment Funds of 24 August 1984, as amended. <i>Assistance:</i> Law of Labour Market Support of 30 December 1993, as amended.	Law on Unemployment Insurance of May 29, 1997 and Royal Decree of Nov. 13, 1997. Law on Unemployment Insurance Funds of May 29, 1997 and Royal Decree of Nov. 13, 1997.	Act of 1911. Social Security Contributions and Benefits Act 1992. Jobseekers Act 1995	Legislation 1. First law 2. Basic legislation
Existing schemes	<i>Insurance</i> • basic security • earnings-related security (optional insurance). <i>Assistance (Labour market support)</i> .	From Jan. 1, 1998 Insurance only, consisting of 2 parts: • a basic allowance (replacing the Cash Labour Market Assistance) • an optional income related benefit.	Insurance: <i>contribution-based Jobseeker's Allowance (JSA)</i> . Non-contributory: <i>income-based Jobseeker's Allowance</i> (described in Table XII.2).	Existing schemes
Field of application	<i>Insurance:</i> • Basic security: Employees and self-employed persons aged 17 to 64. • Earnings-related security: Employees and self-employed persons aged 17 to 64 who are members of an unemployment fund. <i>Assistance:</i> • Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period. • Persons aged 17-24 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation). Otherwise not entitled are persons: • aged 17, who have not completed a vocational training; • aged 18-24, who have refused labour-market-measures or who have not applied for training.	<i>Basic allowance</i> is paid to persons aged 20 who • have not insured themselves against loss of income; • have not yet managed to fill the requirement of 12 months membership in the unemployment insurance fund; • fulfil the qualifying period (working requirement) or • fulfil the training requirement. <i>Income related benefit</i> is paid to persons • who have insured themselves i.e. have joined an unemployment insurance fund, and • fulfil the membership and working requirement.	All employed persons except married women who chose before April 1977 not to be insured.	Field of application

Table XI

Unemployment

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

Unemployment

Spain	France	Ireland	Italy
<p><i>Insurance:</i> To have lost previous job involuntarily; To be able and willing to work; To be at the disposal of the employment office; To be affiliated to the social security schemes or have equivalent status. To have covered required contribution periods.</p> <p><i>Assistance:</i> To be registered at an employment office; Have exhausted the entitlement to contributory unemployment; Have failed to find work for 30 days subsequent to exhausting entitlement to contributory benefit; Not enjoy income from other sources exceeding the interprofessional minimum wage.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • Not to have left previous employment voluntary, without good cause; • Not to be seasonally unemployed; • To be looking for work and physically able to work; • To be registered for work; • To be less than 60 years of age; nevertheless, if the person at that age cannot prove 155 quarters of insurance for old-age pension (as of 1.1.98 156 quarters; as of 1.1.99 157 quarters), the benefit is maintained until the 155 quarters are reached, or until age 65. <p><i>Assistance:</i> For the solidarity scheme, in addition:</p> <ul style="list-style-type: none"> • Long term unemployed: certain conditions of previous activity and of means (special solidarity allowance); • Special other groups: means test (integration allowance). 	<ul style="list-style-type: none"> • To be free from disqualification. • To be fit for work. • To be available for and seeking work. • To have registered as unemployed. 	<p>The general condition is to have registered at the unemployment agency. For the <i>special unemployment benefit</i> it is to have been made redundant on grounds of cessation of activity, completion of work, cuts in personnel, recession etc.</p>

Total unemployment**1. Main conditions**

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
Total unemployment	<ul style="list-style-type: none"> • To be involuntarily unemployed. • To be fit to work. • To be available for work. • To have registered for employment and accept suitable employment offered. 	<ul style="list-style-type: none"> • To be capable of and available for work. • To be registered at the employment exchange. • Not to have refused suitable employment. 	<p>The unemployed person must</p> <ul style="list-style-type: none"> • be at the disposal of the job office, • be capable of work, willing to work and unemployed, • have completed the waiting period and • may not have exhausted the duration of benefit. 	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • to be capable of and available for work; • to have registered at the employment office; • not to be in receipt of an invalidity or old-age pension. <p><i>Assistance:</i></p> <p>Same conditions as above plus: To have exhausted entitlement to unemployment insurance benefit or not to have completed the qualifying period required for unemployment insurance benefit.</p>
1. Main conditions				

Unemployment

	Finland	Sweden	United Kingdom	
Total unemployment				Total unemployment
I. Main conditions				1. Main conditions

Finland

Insurance:

- to have registered at an employment office as unemployed
- to be looking for full-time work
- to be capable of work
- to be at disposal of the labour market

Assistance:

As above and in several cases need for assistance.

Sweden

- to be unemployed involuntarily,
- to be registered at the employment office as a job-seeker, and
- to be fit for work and otherwise not prevented from taking a suitable work (at least 17 hours per week and continuously).

United Kingdom

- To be involuntarily unemployed.
- To be capable of work.
- To be available for work with an employer.
- To be actively searching an employment or self-employment where relevant.
- To have made a claim for contribution-based JSA.

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
2. Qualifying period	Period varies according to the age of the insured person between 312 working days during the previous 18 months, and 624 working days over the previous 36 months.	<ul style="list-style-type: none"> • To have completed a minimum period of employment and insurance of 52 weeks during the 3 preceding years. • 1 year of insurance with fund. 	<p><i>Insurance:</i> The unemployed person must have been compulsorily insured for at least 12 months during the last 3 years.</p> <p><i>Assistance:</i> The unemployed person must have received unemployment insurance benefit (<i>Arbeitslosengeld</i>) during the last year, or must have spent at least 5 months in employment under insurance cover, or fulfil similar conditions (original unemployment assistance, <i>originäre Arbeitslosenhilfe</i>).</p>	<ul style="list-style-type: none"> • At least 125 days of work during the 14 months preceding job loss or, at least, 200 days of work during the 2 years preceding job loss. • For first time claimants, at least 80 days of work per year during the 2 previous years.
3. Maximum age	Men: 65 years. Women: 61 years as of 1 July 1997 until 31 December 1999.	66 years.	65 years.	65 years and more if working activity is extended.

Unemployment

Spain	France	Ireland	Italy	
<p><i>Insurance:</i> Minimum contribution period: Minimum of 12 months in the 6 years immediately preceding the legal status of unemployment.</p> <p><i>Assistance:</i> In general none with the exception of certain schemes of unemployment assistance in which contribution periods of 3 or 6 months are imposed.</p>	<p><i>Insurance:</i> at least 4 months insurance in last 8 months.</p>	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • 39 weeks' contributions paid; • 39 weeks' contributions paid or credited during the contribution year preceding the benefit year (see Table IV). <p><i>Assistance:</i> No qualifying period; means test.</p>	<p><i>Ordinary unemployment benefit:</i> Two years of insurance and 52 weekly contributions during the last 2 years.</p> <p><i>Special unemployment benefit:</i> 10 monthly contributions of 43 weekly contributions during the last two years in the building industry.</p> <p><i>Mobility Allowance:</i> At least 12 months of insurance, of which at least 6 months of effective work in a firm.</p>	2. Qualifying period
years, where beneficiary has completed qualifying contribution period for entitlement to a minimal retirement pension.	60 years, if the number of contribution quarters necessary for old age pension has been satisfied; in any case an upper limit of 65 years.	66 years.	None.	3. Maximum age

Table XI**Unemployment**

	Luxembourg	Netherlands	Austria	Portugal
2. Qualifying period	At least 26 weeks of employment during the last year.	<p><i>General benefits:</i> At least 26 weeks of paid employment during the last 39 months (26-weeks condition).</p> <p><i>Extended and follow-up benefits:</i> 26-weeks-condition and employment in at least 4 years during the last 5 years, in each of which a salary over 52 days was paid (4-out-of-5 condition).</p>	52 weeks of insurance periods within the last 24 months. 26 weeks within the last 12 months for persons under the age of 25.	<p><i>Insurance:</i> At least 540 days of salaried work and contribution payment, or assimilated situation, in 24 months prior to unemployment.</p> <p><i>Assistance:</i> At least 180 days' salaried work in the 12 months preceding commencement of unemployment.</p>
3. Maximum age	65 years.	65 years.	Unemployment benefit is due until the completion of entitlement conditions for old-age pension (see Table VII "Old-age").	Age for the old-age pension if necessary periods fulfilled.

Unemployment

	Finland	Sweden	United Kingdom	
1. Qualifying period	<p><i>Insurance:</i></p> <p><i>Basic security:</i></p> <ul style="list-style-type: none"> Employees: at least 43 weeks of employment during the last 24 months and during each week at least 18 hours. Self-employed persons: at least 24 months of entrepreneurship during the last 48 months. <p><i>Earnings-related security:</i></p> <p>As under basic security and to have fulfilled the employment requirement while being insured as a member of an unemployment fund.</p> <p><i>Assistance</i></p> <p>No qualifying period; means test.</p>	<p><i>For a first period of allowance/ benefit:</i></p> <ul style="list-style-type: none"> to have been gainfully employed for 6 months and at least 70 hours per month or to have been gainfully employed for at least 450 hours during a continuous period of 6 months- at least 45 hours of work every month (working requirement); after having completed certain training. The person must also have sought work through the employment office or worked for at least 90 days within a 10 months period after completed training (training requirement). <p><i>In order to get income related benefit you must moreover have been a member of an unemployment insurance fund for at least 12 months.</i></p> <p><i>For a new period of allowance/benefit: gainful activity or time equated with work as follows:</i></p> <ul style="list-style-type: none"> completed labour market training or occupational rehabilitation with state subsidies; completed training with special grants; leave of absence with parental benefit or compulsory military service up to 2 months; temporary employment with subsidies or public temporary work; start your own business allowance. 	<p><i>Flat-rate benefit:</i></p> <ul style="list-style-type: none"> Contributions paid in one of the 2 tax years on which the claim is based amounting to at least 25 times the minimum contribution for that year. Contributions paid or credited in both the appropriate tax years amounting to a total of at least 50 times the minimum contribution for that year. 	2. Qualifying period
Maximum age	65 years.	64 years.	Men: 65 years Women: 60 years.	3. Maximum age

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
4. Means test	None.	None.	<p><i>Insurance:</i> Income from any part-time work (less than 15 hours per week) reduces entitlement to unemployment benefit. Other income or assets are not taken into account.</p> <p><i>Assistance:</i> Means test.</p>	None.
5. Waiting period	None.	None.	None.	6 days.
Benefits	Working days and unpaid public holidays.	5 days a week.	7 days a week.	25 days per month.
1. Days for which allowance is granted				

Unemployment

Table XI

Spain	France	Ireland	Italy	
<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> ceiling of monthly income: <ul style="list-style-type: none"> • Long term unemployed FRF 5,284.30 (ECU 799) for single persons, FRF 10,568.60 (ECU 1,598) for a couple. • Other special categories: Integration allowance FRF 3,933 (ECU 595) for single persons, FRF 7,866 (ECU 1,190) for a couple. </p>	<p><i>Insurance:</i> None. <i>Assistance:</i> Insufficient resources.</p>	None.		4. Means test
<p>ne.</p> <p><i>Insurance:</i> Not during paid holidays and waiting period of 8 days for payment and waiting period in event of consecutive rupture of work contract having resulted in the payment of a sum exceeding the statutory amount for such compensation. This waiting period is equal to the quotient of half the supalegal compensation amount for the daily reference wage. The waiting period may not exceed 75 days.</p> <p><i>Assistance:</i> Immediate payment.</p>	<p><i>Insurance:</i> 3 days. <i>Assistance:</i> 3 days.</p>	None.		5. Waiting period
Every day.	Every day.	6 days a week.	Every day.	Benefits <ol style="list-style-type: none"> 1. Days for which allowance is granted

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
4. Means test	In the case of an unemployed person whose spouse or companion is living with him or her in cohabitation and disposes of an income over LUF 115,687 (ECU 2,838), the unemployment benefit is reduced by 50% of the difference between the spouses income and the fixed ceiling.	None.	<p><i>Unemployment insurance:</i> Income from minor employment up to ATS 3,830 (ECU 275) per month does not reduce entitlement, income over this amount totally destroys entitlement (special provisions for short-term employment for less than one month and for self-employed activities).</p> <p><i>Unemployment assistance (Notstandshilfe):</i> State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: ATS 5,696 (ECU 410) per month; ATS 11,393 (ECU 820) for unemployed persons over the age of 50; ATS 17,088 (ECU 1,229) for unemployed men over the age of 55 or women over 54. The free allowance will be increased by ATS 2,870 (ECU 206) or ATS 5,738 (ECU 413) or ATS 8,608 (ECU 619) for each person to whose maintenance the partner mainly contributes.</p>	<i>Insurance:</i> None. <i>Assistance:</i> Average monthly income not exceeding 80% of minimum guaranteed wage in the relevant sector.
5. Waiting period	None.	None.	None. Upon termination of employment relationship through the employee's fault or in the case the employee terminates the employment relationship without good reason the entitlement is suspended for 4 weeks.	None.
Benefits	Every day.	5 days a week.	All days.	Every day.
1. Days for which allowance is granted				

Unemployment

Table XI

	Finland	Sweden	United Kingdom	
Means test	<p><i>Insurance:</i> none.</p> <p><i>Assistance:</i> Means test, but not during: <ul style="list-style-type: none"> • labour market measures • during the first 180 days after the maximum period of insurance. </p>	None.	None for contribution-based JSA.	4. Means test
Waiting period	<p><i>Insurance:</i> 7 working days during 8 consecutive weeks.</p> <p><i>Assistance:</i> 5 working days during 8 consecutive weeks. Persons entering the labour market for the first time have a waiting period of 5 months. This is not applied to persons who have completed their vocational training.</p>	5 days.	3 days.	5. Waiting period
Benefits	5 days a week.	5 days a week.	Paid for a week (i.e. 7 days). Not paid if earning exceed a certain level or if the claimant is in remunerative work of 16 hours or more a week.	Benefits
Days for which allowance is granted				1. Days for which allowance is granted

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
2. Duration of payment	No limit (except for certain cases of long-term unemployment).	Limited to two periods. An initial one of two years and a second one of three years during which the unemployed is obliged to participate in various anti-unemployment measures. For the unemployed under 25 years of age and who have not yet completed any vocational training programme lasting at least 18 months, the duration of payment is limited to 6 months during a nine-month period. At the end of the 6 months, there is entitlement to 50% of the maximum benefit on the condition that the unemployed accepts to pursue a vocational training programme. For unemployed persons aged 50, the second period could be extended until their 60th birthday if they fulfil the conditions for early retirement at this age. At the age of 60 the duration of payment will be limited. For the insured person entitled for a social pension: Limited to 12 months during 18 months.	<i>Insurance:</i> Proportional to periods of compulsory insurance coverage and to age. The duration of the period of insurance cover: After compulsory Insurance coverage of at least ... Months	Generally proportional to periods of employment: Employment duration: 125 days 5 months 150 days 6 months 180 days 8 months 220 days 10 months 250 days 12 months If aged 49 or more: 210 days 12 months In all cases, 3 additional months at reduced rate: 12 months for 4,050 days of work. 5 months for the newcomers on the labour market (youngsters between 20-29 years).
3. Earnings taken as reference	Average daily earnings.	Calculation usually based on average earnings of preceding 12 weeks or three months, contributions to the Labour Market Funds deducted.	Average weekly wage for the last 52 weeks.	Earnings at the time of job loss.
4. Earnings ceiling	With effect on 1 October 1997: BEF 2,235.91 (ECU 55) per day.	None.	DEM 8,400 (ECU 4,250) per month in the old Länder and DEM 7,000 (ECU 3,542) in the new Länder.	See below.

Unemployment

Spain	France	Ireland	Italy	
<p><i>Insurance:</i> Depending on contribution period over preceding 6 years duration of payment.</p> <p><i>Employment assistance:</i> 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 of age of retirement is possible under certain conditions.</p>	<p><i>Insurance:</i> Duration of payment of the single degressive benefit varies according to length of insurance and to age; minimum: 4 months, maximum: 60 months.</p> <p><i>Assistance:</i></p> <ul style="list-style-type: none"> • Long term unemployed: Benefits given by periods of 6 months, for indefinite time. • Special groups: maximum 1 year. 	<p><i>Insurance:</i> Limited to 390 days (if applicant is 65, the allowance will be paid until 66 (pension age) if 156 weekly contributions have been paid).</p> <p><i>Assistance:</i> No limit.</p>	<p><i>Ordinary unemployment benefit:</i> 180 days.</p> <p><i>Special unemployment benefit:</i> 90 days with extension in the event of a recession.</p> <p><i>Mobility allowance:</i> 36 months with possibility of extension until 48 months for regions in South Italy.</p>	2. Duration of payment
<p><i>Insurance:</i> Average of employee's contribution assessment bases for preceding 6 months. These are brought up to interprofessional minimum wage in force at the time when benefit falls due, where they were below that level.</p> <p><i>Assistance:</i> Interprofessional minimum wage.</p>	<p><i>Insurance:</i> Earnings on which contributions have been paid for last 12 months.</p>	<p><i>Insurance:</i> Not applicable.</p> <p><i>Assistance:</i> The means test takes account of actual income.</p>	<p>Global payment.</p>	3. Earnings taken as reference
<p><i>Insurance:</i> % of minimum interprofessional wages.</p>	<p><i>Insurance:</i> 75% of former daily salary. Four times the ceiling of social security, FRF 56,360 (ECU 8,524) per month.</p>	<p><i>Insurance:</i> None.</p> <p><i>Assistance:</i> None.</p>	<p><i>Ordinary unemployment benefit:</i> ITL 2,994,924 (ECU 1,542).</p> <p><i>Special unemployment benefit:</i> None.</p> <p><i>Mobility allowance:</i> ITL 2,994,924 (ECU 1,542).</p>	4. Earnings ceiling

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal																																																						
2. Duration of payment	<ul style="list-style-type: none"> • 365 calendar days during a reference period of 24 months. • 182 extra calendar days for persons particularly "difficult" to place. • For unemployed of 50 years and more prolongation of 12, 9 or 6 months respectively if 30, 25 or 20 years of affiliation to pension. 	<p><i>General benefits:</i> 6 months.</p> <p><i>Extended benefits:</i> Depending on age and employment record:</p> <table> <thead> <tr> <th>Employment duration</th> <th></th> </tr> </thead> <tbody> <tr> <td>5 to 10 years</td> <td>9 months</td> </tr> <tr> <td>10 to 15 years</td> <td>12 months</td> </tr> <tr> <td>15 to 20 years</td> <td>1.5 years</td> </tr> <tr> <td>20 to 25 years</td> <td>2.0 years</td> </tr> <tr> <td>25 to 30 years</td> <td>2.5 years</td> </tr> <tr> <td>30 to 35 years</td> <td>3.0 years</td> </tr> <tr> <td>35 to 40 years</td> <td>4.0 years</td> </tr> <tr> <td>≥ 40 years</td> <td>5.0 years</td> </tr> </tbody> </table> <p><i>Follow-up benefits:</i> 2 years (persons aged 57.5 and over: 3.5 years).</p>	Employment duration		5 to 10 years	9 months	10 to 15 years	12 months	15 to 20 years	1.5 years	20 to 25 years	2.0 years	25 to 30 years	2.5 years	30 to 35 years	3.0 years	35 to 40 years	4.0 years	≥ 40 years	5.0 years	<p><i>Insurance:</i> depends on insurance duration and age.</p> <p><i>Insurance periods and duration of payment:</i></p> <table> <thead> <tr> <th>52 weeks within 2 years:</th> <th>20 weeks;</th> </tr> </thead> <tbody> <tr> <td>156 weeks within 5 years:</td> <td>30 weeks;</td> </tr> <tr> <td>312 weeks within 10 years and 40 years of age:</td> <td>39 weeks;</td> </tr> <tr> <td>468 weeks within 15 years and 50 years of age:</td> <td>52 weeks.</td> </tr> </tbody> </table> <p>This duration will be extended by 156 or 209 weeks if the beneficiary participates in work foundation (special training measure).</p> <p>Training unemployment benefit (possible after termination of child-raising allowance - see Table X "Family benefits") duration of benefits 26 weeks.</p> <p><i>Assistance (Notstandshilfe):</i> unlimited; will be granted for 52 weeks respectively.</p>	52 weeks within 2 years:	20 weeks;	156 weeks within 5 years:	30 weeks;	312 weeks within 10 years and 40 years of age:	39 weeks;	468 weeks within 15 years and 50 years of age:	52 weeks.	<p><i>Unemployment insurance:</i> General benefits proportional to age:</p> <table> <thead> <tr> <th>< 25 years</th> <th>10 months</th> </tr> </thead> <tbody> <tr> <td>25/30 years</td> <td>12 months</td> </tr> <tr> <td>30/35 years</td> <td>15 months</td> </tr> <tr> <td>35/40 years</td> <td>18 months</td> </tr> <tr> <td>40/45 years</td> <td>21 months</td> </tr> <tr> <td>45/50 years</td> <td>24 months</td> </tr> <tr> <td>50/55 years</td> <td>27 months</td> </tr> <tr> <td>>55 years</td> <td>30 months</td> </tr> </tbody> </table> <p><i>Extended benefits:</i> 50% of the above mentioned periods.</p> <p><i>Unemployment assistance:</i> General benefits proportional to age:</p> <table> <thead> <tr> <th>< 25 years</th> <th>10 months</th> </tr> </thead> <tbody> <tr> <td>25/30 years</td> <td>12 months</td> </tr> <tr> <td>30/35 years</td> <td>15 months</td> </tr> <tr> <td>35/40 years</td> <td>18 months</td> </tr> <tr> <td>40/45 years</td> <td>21 months</td> </tr> <tr> <td>>45 years</td> <td>30 months</td> </tr> </tbody> </table> <p><i>Extended benefits:</i> 50% of the above mentioned periods.</p>	< 25 years	10 months	25/30 years	12 months	30/35 years	15 months	35/40 years	18 months	40/45 years	21 months	45/50 years	24 months	50/55 years	27 months	>55 years	30 months	< 25 years	10 months	25/30 years	12 months	30/35 years	15 months	35/40 years	18 months	40/45 years	21 months	>45 years	30 months
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3. Earnings taken as reference	Gross earnings during the 3 months which precede unemployment.	<p><i>General benefits:</i> Statutory minimum wage.</p> <p><i>Extended benefits:</i> Previous earnings.</p> <p><i>Follow-up benefits:</i> Statutory minimum wage.</p>	Average earnings of the last complete calendar year Special payments (13th and 14th salary) are to be taken account of.	<p><i>Insurance:</i> average daily wage for 12 months preceding the 2 months prior to commencement of unemployment.</p> <p><i>Assistance:</i> minimum wage.</p>																																																						
4. Earnings ceiling	The allowance cannot be superior to LUF 115,687 (ECU 2,838) or LUF 92,500 (ECU 2,270) in case that the unemployment exceeds 182 days in a period of 12 months. For the period of complementary benefit the ceiling is fixed at LUF 69,412 (ECU 1,703).	NLG 301 (ECU 135) per day (5-day week).	ATS 37,800 (ECU 2,719) per month.	None.																																																						

Unemployment

Table XI

	Finland	Sweden	United Kingdom	
Duration of payment	<p><i>Insurance:</i> 500 calendar days when a person has fulfilled, the qualifying period again, the calculation of the period of 500 days shall begin afresh if he once again starts to receive daily allowance. A person who has reached the age of 57 may be paid until the age of 60.</p> <p><i>Assistance:</i> No limit.</p>	<p><i>Insurance:</i> aged under 57: 300 days aged 57 or more: 450 days</p>	Limited to 182 days in any jobseeking period.	2. Duration of payment
Earnings taken as reference	<p><i>Insurance:</i> Earnings-related daily allowance:</p> <ul style="list-style-type: none"> • Employees: Calculation usually based on average earnings of qualifying period of 43 weeks. • Self-employed persons: earnings on which premiums have been paid for the last 12 months. 	<p><i>Income related benefit:</i> Calculation is normally based on previous daily average earnings. For self-employed persons calculation is based on taxed income during the last 3 years.</p> <p><i>Basic allowance:</i> Not earnings related.</p>	See qualifying period above.	3. Earnings taken as reference
Earnings ceiling	<p><i>Employees:</i> None.</p> <p><i>Self-employed persons:</i> The reported income confirmed as the basis for the pension under the self-employed persons' pensions act.</p>	<p><i>Insurance:</i> SEK 15,950 (ECU 1,827) per month or SEK 725 (ECU 83) per day.</p>	Not applicable: Flat-rate benefit.	4. Earnings ceiling

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
5. Rate	<p>Daily Allowances (valid since 1st October 1997): <i>Unemployment benefits (allocation de chômage)</i>: Cohabitannts with dependants: 60% of reference earnings. Max. BEF 1,342 (ECU 33), min. BEF 1,178 (ECU 29). Single persons: 60% in the 1st year of unemployment. Max. BEF 1,342 (ECU 33), min. BEF 843 (ECU 21). 42% from the 2nd year onwards. Max. BEF 939 (ECU 23), min. BEF 843 (ECU 21). Cohabitannts without dependants: 55% in the 1st year of unemployment. Max. BEF 1,230 (ECU 30). min. BEF 672 (ECU 16). 35% for the following three months. Max. BEF 783 (ECU 19), min. BEF 672 (ECU 16). After 15 months lump-sum allowance of BEF 502 (ECU 12), raised to BEF 669 (ECU 16) if both cohabitants are unemployed and their total replacement benefits do not exceed BEF 1,342 (ECU 33) per day. The period of 15 months is extended in relation to former employment on the formula of 3 months per each year of professional activity as employee. Not applicable to workers with a record of 20 years in employment and workers whose permanent rate of disability is at least 33%.</p> <p><i>Waiting allowance (allocation d'attente)</i> (based on study records) and <i>transitional allowances (allocation de transition)</i> during part-time compulsory education: Cohabitannts with dependent family members: BEF 1,178 (ECU 29). Cohabitannts without dependants (household with only replacement incomes): Age below 18: BEF 304 (ECU 7.50), over 18: BEF 488 (ECU 12). Single persons: Age below 18: BEF 328 (ECU 8), 18 - 20: BEF 515 (ECU 13), 21 and over: BEF 666 (ECU 17). Cohabitannts without dependants: Age below 18: BEF 287 (ECU 7), over 18: BEF 457 (ECU 11).</p> <p><i>Unemployment benefit plus age supplement (complément d'ancienneté)</i> after 1st year of unemployment to older workers (over age 50) with employment record of at least 20 years: Cohabitannts with dependants: From BEF 1,482 (ECU 36) (max.) to BEF 1,294 (ECU 32) (min.). Single persons: From BEF 1,342 (ECU 33) or BEF 1,219 (ECU 30) (max.) to BEF 1,191 (ECU 29) or BEF 1,082 (ECU 27) (min.) according to the category. Cohabitannts without dependants: From BEF 1,342 (ECU 33) or BEF 1,006 (ECU 25) (max.) to BEF 1,178 (ECU 29) or BEF 881 (ECU 22) (min.) according to the category and, if necessary, possible extension after 15 months, BEF 816 (ECU 20) or BEF 649 (ECU 16). Cohabitannts without dependants, new cases since 1st January 1997: BEF 1,230 (ECU 30), BEF 1,118 (ECU 27) or BEF 1,006 (ECU 25) at maximum to BEF 1,082.983 (ECU 27) or BEF 881 (ECU 22) at minimum, according to the category.</p>	<p>90% of reference earnings, but not more than DKK 2,690 (ECU 357) per week. Unemployed persons who satisfy certain conditions are entitled to 82% of the maximum amount, regardless of reference earnings.</p> <p>Young unemployed persons immediately after professional training of 18 months or after military service: up to DKK 2,205 (ECU 293).</p>	<p><i>Insurance:</i> Beneficiaries with children: 67% of net earnings (fixed scale of net earnings established according to a global rate). Beneficiaries without children: 60% of net earnings. <i>Assistance:</i> Beneficiaries with children: 57% of net earnings (lump sum net payments on a fixed scale). Beneficiaries without children: 53% of net earnings.</p>	<p><i>Manual workers:</i> 40% of daily wage. <i>White-collar workers:</i> 50% of monthly wage. Minimum: Two-thirds daily minimum wage = GRD 4,130 (ECU 13). Maximum (basic amount plus extra for dependants): 70% of fictitious reference earnings for the appropriate insurance class. After prescribed payment period has expired additional benefit of 50% of allowance.</p>

Unemployment

Spain	France	Ireland	Italy	
<p>Insurance: 1% of reference earnings for first 180 days; afterwards 60%. Maximum: 220% of interprofessional minimum wage. Minimum: 10% of the interprofessional minimum wage with two dependent children; 75% of the interprofessional minimum wage without dependent children.</p> <p>Assistance: 1% of interprofessional minimum wage. For long-term unemployed aged 45 or more, special 6-months benefit of 75% to 125% of interprofessional minimum wage, according to charges for dependants.</p>	<p>Insurance: For minimum insurance period of at least 6 months:</p> <p>Full rate: 40.4% of reckonable daily wages + FRF 59.63 (ECU 9) per day or 57.4% of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FRF 145.37 (ECU 22) per day.</p> <p>Downward sliding scale: The full rate benefit is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FRF 104.16 (ECU 16) per day, FRF 130.63 (ECU 20) per day for people aged over 52 under certain conditions relating to previous employment.</p> <p>For minimum insurance period between 4 and 6 months: The amount of benefit is calculated at the full rate (above) less 25% (general rate).</p> <p>Assistance: Special benefit for long term unemployed (<i>allocation de solidarité spécifique aux chômeurs de longue durée</i>): FRF 80.02 (ECU 12) per day, FRF 114.94 (ECU 17) per day if over 55 years or over 57 years under certain conditions regarding former working activity.</p> <p>Insertion benefit (<i>allocation d'insertion</i>): FRF 56.37 (ECU 8.50) per day.</p>	<p>Insurance: Flat-rate benefit: IEP 67.50 (ECU 87) per week.</p> <p>Assistance: Short-term: IEP 65.40 (ECU 85) per week. Long-term: IEP 67.50 (ECU 87) per week.</p>	<p>Ordinary unemployment benefit: 30% of the average pay received during the last 3 months with a monthly ceiling of ITL 1.384.344 (ECU 713) for earnings < ITL 2.994.924 (ECU 1.542) and of ITL 1.663.847 (ECU 857) for earnings \geq ITL 2.994.924 (ECU 1.542).</p> <p>Special unemployment benefit: 80% of previous earnings with a monthly ceiling of ITL 1.122.040 (ECU 578).</p> <p>Mobility allowance: For the first year 100% of the extraordinary earnings supplement, for the following months 80%, with the same ceilings as for the ordinary unemployment benefit.</p>	5. Rate

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
5. Rate	80% of reference earnings.	<p><i>General benefits:</i> 70% of statutory minimum wage: <i>Extended benefits:</i> 70% of previous earnings. <i>Follow-up benefits:</i> 70% of the statutory minimum wage.</p> <p>If unemployment benefits are less than the social minimum, a supplementary benefit can be claimed under the Supplementary Benefits Act (means tested). The maximum amount of the supplement is 30% of the minimum wage for a couple, 27% of this wage for single parents, and 21% for a single person. Lower rates apply to single persons under 23.</p>	<p><i>Insurance (Arbeitslosengeld):</i> basic amount: 56% of daily net income. Lowest daily rate: ATS 56.20 (ECU 4). Highest daily rate: ATS 465.40 (ECU 33). <i>Assistance (Notstandshilfe):</i> 92% (in some cases 95%) of the basic amount of unemployment benefit. In case of short-term entitlement to unemployment benefit, there is a reduction after 6 months of "higher" daily rates.</p>	<p><i>Insurance:</i> 65% of reference wage. Maximum: 3 x minimum guaranteed wage. Minimum: Minimum guaranteed wage unless worker's remuneration is below that level. <i>Assistance:</i> 70% to 100% of minimum wage in line with number of dependants.</p>

Unemployment

Table XI

	Finland	Sweden	United Kingdom	
Rate	<p><i>Insurance:</i></p> <ul style="list-style-type: none"> • A basic daily allowance is FIM 120 (ECU 20) per day. • Basic allowance + earnings amount, which is 42% of the difference between the daily salary and the basic allowance. If the monthly salary is greater than 90 times the basic amount, i.e. FIM 10,800 (ECU 1,804), the earnings amount is 20% of the excess. <p><i>Assistance:</i></p> <p>Full labour market support amounts to FIM 120 (ECU 20) per day. A full allowance is payable if the monthly income is below FIM 1,500 (ECU 251) per month for a single person and below FIM 5,040 (ECU 842) for a family. The limit is increased by FIM 630 (ECU 105) for each child under 18. Income above the limit reduces the allowance by 75% for single persons and by 50% for a family. A young person living with his parents gets 60% of the full labour market support. (However a full support during labour market measures).</p>	<p><i>Income related benefit:</i></p> <p>80% of reference earnings; minimum SEK 240 (ECU 27) per day, maximum SEK 580 (ECU 66) per day.</p> <p><i>Basic allowance:</i></p> <p>SEK 240 (ECU 27) per day.</p>	<p>Single aged 25 or over: GBP 49.15 (ECU 74) per week.</p> <p>Single aged 18-24: GBP 38.90 (ECU 58) per week.</p>	5. Rate

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
6. Family supplements	See above.	None.	General scheme of family allowance (see Table X).	10% increase of unemployment allowance for each dependant. Maximum for benefit including increases: 70% of daily wage.
Benefits for older unemployed and early retirement	Conventional early retirement pension (<i>pré-pension conventionnelle</i>) in case of dismissal.	Early retirement scheme.	Compulsory retirement of unemployed at age 60 (see Table VII). Special part-time work scheme (at least 18 h/week) for workers aged 58 or over, if provided for in collective agreements, enterprise agreements or individual contracts of employment. If earnings for such part-time work for older workers is increased by at least 20%, and contributions are paid for legal pension insurance at least at the level of the compulsory contributions due on the difference between the wage for the part-time work and 90% of a full-time wage, the federal labour office will refund the employer the wage supplement for 20%, as well as the difference in the contributions for the legal invalidity and old-age insurance, corresponding to the compulsory contributions for the shown difference under the condition that his working place can be replaced.	None.
1. Measure				

Unemployment

Spain	France	Ireland	Italy	
one.	None.	<p>Adult dependant: IEP 40.00 (ECU 52) per week. Each child dependant: IEP 13.20 (ECU 17) per week. Additional payments from the unemployment insurance and the unemployment assistance.</p>	Housing supplement.	6. Family supplements
Early retirement (at age 64) on full pension. In accordance with the Industrial Restructuring Law, workers in these sectors who are eligible are entitled to a form of benefit financed under the relevant sectoral restructuring plan rather than by the social security scheme. These benefits are of particular significance for workers aged at least 55 at the time of restructuring, who may draw them until they reach 65 years of age. Partial retirements as from age 62 subject to a proportional reduction in retirement pension.	<ul style="list-style-type: none"> • Early retirement (<i>préretraite</i>) from State funds after 57 years (exceptionally 56 years of age). • Allowance for older unemployed (<i>allocation chômeur âgé</i>, ACA) without minimum of age; 160 quarters of old-age insurance are required. • Allowance for job replacement (<i>allocation de remplacement pour emploi</i>, ARPE) with 58 years and 160 quarters of old-age insurance or with no condition of age with 172 quarters. 	Pre-retirement allowance is payable to persons between 55 and 66 years of age.	See Table VII "Old-age".	Benefits for older unemployed and early retirement 1. Measure

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
6. Family supplements	Increase to 85% of earnings if dependent children. See Table X "Family benefits".		Family supplements are due for spouses (partners), children and grand-children: Amount: ATS 21.70 (ECU 1.60) daily. Income of the spouse (partner) of over ATS 14,000 (ECU 1,007) has to be offset against the family supplements. Family supplements for the spouses (partners) are only due if family supplements are also due for dependent children and grand-children.	None.
Benefits for older unemployed and early retirement				
1. Measure	Pre-retirement benefit permitting enterprises to dismiss structurally redundant workers and to reequilibrate the age structure among the workers within an enterprise. Early retirement measures are also applied in case of night and shift-work. The indemnity is paid by employers and partially reimbursed by the employment fund.	Prolongation of benefits duration but at social minimum rate. Possibly, early retirement pension as part of agreements secured by collective bargaining and according to economic sector.	Early retirement pension in the event of unemployment (see Table VII "Old-age"). Within unemployment insurance special support (<i>Sonderunterstützung</i>): benefit for older unemployed persons in the mining sector: from the age of 52.	Early retirement for unemployed persons aged 60. If the unemployed is 55 or older at the time of receipt of benefit, it will be continued until age 60.

Unemployment

Table XI

	Finland	Sweden	United Kingdom	
. Family supplements	Daily supplements for children under 18: <i>Insurance:</i> 1 child: FIM 24 (ECU 4) 2 children: FIM 35 (ECU 5.80) 3 or more children: FIM 45 (ECU 7.50). <i>Assistance:</i> 1 child: FIM 9.60 (ECU 1.60) 2 children: FIM 14 (ECU 2.30) 3 or more children: FIM 18 (ECU 3).	None.	None for contribution-based JSA.	6. Family supplements
Benefits for older unemployed and early retirement Measure	Unemployment pension.	No early retirement benefit exists. Persons entitled to old age pension before the age of 64 may get reduced unemployment benefits.	None.	Benefits for older unemployed and early retirement 1. Measure

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
2. Conditions	<ul style="list-style-type: none"> General rule: To be aged 58; to be made redundant; to retire from labour market, obligation of substitution by unemployed worker. When laid off in enterprise recognised to be in difficulties: to be aged 52. When laid off in enterprise declared to be in a process of reorganisation: to be aged between 52 and 55 (in exceptional cases at the age of 50 after the opinion of a consulting committee). No replacement obligation. 	<ul style="list-style-type: none"> To be aged between 60 and 67; to be member of unemployment fund for at least 20 years within the last 25 years; to fulfil the conditions for unemployment benefit or to be in receipt of this benefit; to be resident in Denmark; not being pensioned; working activity limited to 200 hours per year. 	<ul style="list-style-type: none"> Must have turned 60 years of age, Unemployed for at least 1 year during the last 18 months, at least 8 employed contribution years in the last 10 years, and must have fulfilled the waiting period of 15 years. 	None.
3. Rates	<p>A supplementary allowance is added to unemployment benefit equal to half the difference between the net earnings (upper limit) and the unemployment benefit. The indemnity is paid by the employers.</p> <p><i>Measures:</i> Contractual early retirement partial pension: complementary indemnity system for certain older employees in case of benefit reduction for part-time work.</p> <p><i>Conditions:</i> Minimum age 55, no exceptions; entitled to unemployment benefits; replacement obligation for those hours which the beneficiary does no longer work - no exception possible.</p> <p><i>Rates:</i> In addition to the remuneration of his part-time work the beneficiary receives a supplement partly consisting of unemployment benefit and the remaining sum of which is paid by the employer. The unemployment benefit is paid at a flat-rate of BEF 464 (ECU 11) per day.</p>	<p>During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of DKK 2,690 (ECU 357) per week.</p> <p>After 30 months not more than 82% of the upper limit, i.e. DKK 2,205 (ECU 293).</p>	<p>See Table VII "Old-age".</p> <p>In case of long service in a firm, the employer is obliged to reimburse benefits received by the unemployed person.</p>	None.

Unemployment

Spain	France	Ireland	Italy	
<p>istence of agreement providing for such benefits.</p> <p>Worker must meet all conditions for entitlement to a retirement pension except age criterion.</p> <p>Jobs freed to be filled immediately by young workers or unemployment benefit beneficiaries.</p> <p>Claimant aged 55 or over:</p> <ul style="list-style-type: none"> i) Application submitted by firm to labour administration setting out details of crisis situation. ii) Declaration of crisis issued by labour administration. <p>Claimant aged 62 or over:</p> <p>Need for a reorganisation plan.</p>	<p><i>Early retirement:</i></p> <ul style="list-style-type: none"> • At least 57 years (exceptionally 56 years of age). • Contributed to social security during 10 years in a capacity as wage or salary earner. • Provide proof of at least one full year of as member of the enterprise. • Not to be entitled to an old-age pension for incapacity. • For unemployed workers over 60 years: insufficient insurance period. <p><i>Allowance for older unemployed (ACA):</i> payment is subject to the same conditions as for unemployment benefits plus 160 quarters of insurance in the old-age scheme. Granted only until 60 years of age.</p> <p><i>Allowance for job replacement (ARPE):</i> Salaried workers aged at least 58 and with 160 quarters of old-age insurance, or without condition of age if 172 quarters, may with the accord of their employer, cease their salaried activity. In exchange of their departure, the employer must commit himself to recruit new workers. The salaried worker concerned must have a valid contract of employment, prove 12 years of contributions to the unemployment insurance and must have worked a minimum of 12 years for his last employer. The benefit will be paid out until he is 60 years.</p>	<ul style="list-style-type: none"> • Claimants must satisfy a means test and must be in receipt of an unemployment assistance payment for 15 months or longer. • Recipients must not engage in insurable employment. 	None.	2. Conditions
% of pension due at normal retirement	<i>Early retirement:</i> 65% of the portion of daily earnings taken as reference lower than the social security contribution ceiling and 50% for the portion of the salary included between the ceiling and 2 times the ceiling.	IEP 67.50 (ECU 87) per week (max.). Rates vary according to the means of the claimant.	None.	3. Rates
<p>n 55 to 60 years of age, 80% of average wage for 6 months preceding restructuring or reorganisation for sector in question.</p> <p>n 60 to 65 years of age, 75% of average remuneration for 6 months preceding early retirement.</p> <p>The formula is the same as for ordinary retirement. Reduced pension payable in line with the pensioner's residual working hours.</p>	<i>Allowance for aged unemployed (ACA):</i> the amount is determined in a similar way as for the unemployment benefit. The fixed benefit is subject to no degressive reductions until the recipient is 60 years old.			
	<i>Allowance for job replacement (ARPE):</i> 65% of the reference salary.			

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
2. Conditions	<ul style="list-style-type: none"> • Age 57, and having fulfilled in the three preceding years the conditions for old-age or early retirement pension, and fulfilling certain conditions related to work record. • Must not exercise any professional activity other than insignificant or occasional activities. 	As for full unemployment and aged at least 50 when becoming unemployed. Early retirement pensions vary according to industrial and professional sector.	Capable to work, willing to work and unemployed and completion of qualifying period required by pension insurance in the event of old-age insurance (See Table VII "Old-age"). Completion of age 52 and at least 10 years of employment in an enterprise of the mining industry before unemployment occurred.	To have exhausted entitlement to unemployment insurance benefit. To have applied for an old-age pension.
3. Rates	<p>Percentage of previous gross earnings, as follows:</p> <ul style="list-style-type: none"> • 85% during 1st 12 months, • 80% during 2nd 12 months, • 75% during 3rd 12 months. 	<p>See "full employment". Vary according to industrial and professional sector.</p>	Amount of the theoretical invalidity pension (See Table VI "Invalidity").	See Table VII "Old-age"

Unemployment

	Finland	Sweden	United Kingdom	
Conditions	Unemployment pension is payable to those aged 60-64 and being long-term unemployed who have received unemployment benefit for the maximum period.	Unemployment benefits to a person who has an old age pension will be paid up to 65% of earlier income. If a person draws a full disability pension or gets 100% sickness benefits he is not entitled to unemployment benefits.	None.	2. Conditions
Rates	The amount corresponds to the invalidity pension.	The old age pension is deducted from the daily unemployment benefit before payment. The benefits are reduced by 1/260 of the annual pension.	None.	3. Rates

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
Partial unemployment				
1. Definition	Days or half days during which the execution of the work contract is suspended.	Weekly working time is reduced by at least 7.4 hours in relation to full-time employment.	Short-time working (<i>Kurzarbeit</i>): Temporary shortage of work due to economic reasons. Unemployment due to weather conditions (<i>Witterungsbedingter Arbeitsausfall</i>): In the building sector, temporary unemployment due to weather conditions (1 November to 31 March).	None.
2. Conditions	See "Total unemployment".	See "Total unemployment".	Short-time working allowance (<i>Kurzarbeiter-geld</i>): • Unavoidable shortage of work affecting at least one third of staff and resulting in a loss of income from work of more than 10% of monthly gross income from work. • Continuation of a non-terminated employment under compulsory insurance coverage. Bad weather allowance (<i>Winterausfallgeld</i>): • Shortage of work due to bad weather conditions for workers employed in the building sector at a work place affected by weather conditions. • Claim to a collective (organisation-wide or individually contracted) bad weather allowance is exhausted. • Continuation of a non-terminated employment under compulsory insurance coverage.	None.

Table XI

Spain	France	Ireland	Italy	
<p>visions come into play when working day number of days worked reduced by at least one third from normal working-hour, providing reduction accompanied by proportional reduction in wages.</p>	<p>Reduction of hours usually worked below legal limit, because of economic, accidental or technical reasons.</p>	<p>Short-time working is employment in which the number of days systematically worked in a working week is temporarily less than the normal number of days in the employment concerned.</p>	<p>Additions to salary where the enterprise reduces or ceases activities because of reasons of its own or temporarily (<i>ordinary complement</i>). Earnings supplement because of a crisis, re-structuring or reconversion of the enterprise (<i>extraordinary complement</i>).</p>	Partial unemployment 1. Definition
<p>dition to those applying in the case of unemployment, entitlement to benefit for initial unemployment is dependent on decision by labour administration within the framework of a reorganisation plan.</p>	<ul style="list-style-type: none"> • To have a weekly wage equal or higher to 18 times the minimum wage (SMIC). • Not being in seasonal unemployment. • Not being unemployed because of strike. 	<p>See "Total unemployment" for contribution conditions.</p>	<p><i>Ordinary complement:</i> Request made by the employer. Authorisation by INPS. <i>Extraordinary complement:</i> Request made by the employer and Decree of Ministry of Labour.</p>	2. Conditions

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
Partial unemployment				
1. Definition	Short-time working or two or more days of unemployment in a normal working week.	No special definition.	<ul style="list-style-type: none"> Short-time working support for the employer in the event of short-time working (<i>Kurzarbeitsunterstützung</i>). Bad weather compensation in the building sector (<i>Schlechtwetterentschädigung</i>). <p>As regards the respective terms of partial unemployment see "Conditions".</p>	Reduction of working hours due to business-cycle related economic and technological reasons or because of nature disaster which hit the enterprise.
2. Conditions	<p>Employees normally employed by the enterprise at the time of partial unemployment.</p> <p>Categories:</p> <ul style="list-style-type: none"> • Unemployment due to weather conditions, • Unemployment due to in-plant reasons, • Unemployment due to recession or for structural reasons. 	See "Total unemployment".	<p><i>Short-time working support (Kurzarbeitsunterstützung)</i>:</p> <p>No legal entitlement, support is paid to the employer. Collective agreement between the social partners must exist, the number of employees must remain the same, in four subsequent weeks employees must work in 80% of the normal working time (special provisions for older employees), the employer pays a compensation to the employees.</p> <p><i>Bad weather compensation (Schlechtwetterentschädigung)</i>:</p> <p>The employers must pay the employees a compensation for the loss of working hours because of bad weather.</p>	Agreement of employees.

Unemployment

Table XI

	Finland	Sweden	United Kingdom	
Partial unemployment Definition	<ul style="list-style-type: none"> • Shortening of the daily or weekly working hours. • When an unemployed person accepts part-time work or not longer than one month lasting full-time work and when the total time does not exceed 75% of the working hours of a full-time worker. • Where a person has lost his principal employment and has a secondary employment or entrepreneurship. • When an unemployed person has started such entrepreneurship which does not prevent accepting other work. 	<p>A person is considered as partially unemployed if he works less than what he wants compared to his former normal working hours per week before he became unemployed.</p>	<p>Any day of unemployment on which a person would normally work.</p>	Partial unemployment 1. Definition
Conditions	<p>See "Total unemployment".</p>	<p>An unemployed person, who is looking for part-time work is entitled to benefits only if he wants to work at least 3 hours per day and at an average at least 17 hours per week. The right to compensation is to be taken under consideration every sixth month.</p>	<p>See "Total unemployment".</p>	2. Conditions

Table XI

Unemployment

	Belgium	Denmark	Germany	Greece
3. Compensation	60% of ceiling of reference wage.	Normal rate which is proportional to the reduction of the working hours.	<p>Short-time working allowance (<i>Kurzarbeiter-geld</i>):</p> <ul style="list-style-type: none"> • Short-time working allowance is determined on the basis of the difference between the short-term wage in the case of work shortage and the gross wage for full employment and the net wage thus resulting (net payment difference) (percent rates as for unemployment assistance according to the official scale). • Financed from the first hour of work shortage by the unemployment insurance. <p>Bad weather allowance (<i>Winterausfallgeld</i>):</p> <ul style="list-style-type: none"> • As for short-time working allowance. • Financed from the 51st hour of work shortage by a levy of the employer in the business sector, when a collective agreement exists, from the 121st hour or work shortage by the unemployment insurance. 	None.
4. Accumulation	<ul style="list-style-type: none"> • Benefit from a full early pension: No unemployment benefit. • Benefit from a partial early pension: Daily benefit is reduced by the daily pension's amount exceeding 30% of the maximum unemployment benefit per day for worker with dependent family members. 	<ul style="list-style-type: none"> • Pensions: Accumulation permitted but duration of benefits is limited. • No accumulation possible with early retirement pension. • Sickness cash benefits: No accumulation. • Income from other gainful activity: The general rule excludes accumulation. In a number of special cases, however, accumulation is possible. 	<p><i>Pensions:</i> Accumulation dependent on individual circumstances.</p> <p><i>Sickness benefit:</i> No accumulation.</p>	None.

Unemployment

Spain	France	Ireland	Italy
e benefit paid is in principle calculated as total unemployment but in proportion to reduction in working time.	Allowance paid by employer: 50% of gross wages per hour, with minimum of FRF 29 (ECU 4.40) per hour. Reimbursement of employer by state of FRF 18 (ECU 2.70) per hour.	One fifth of the weekly unemployment benefit rate for each day of unemployment. The sum of the number of days worked and the number of days benefit may not exceed 5 in the week.	3. Compensation <i>Ordinary earnings complement:</i> 80% of the total remuneration for unworked hours between 24 and 40 hours a week for a maximum period of 12 months. For the second period of 6 months an upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment). <i>Extraordinary earnings complement:</i> 80% of total pay for hours not worked, from 0 to 40 hours per week, for a maximum period of 36 months. An upper limit is put on the benefit with the same ceiling as for the ordinary unemployment benefit (see total unemployment).
<i>Insurance:</i> come from gainful activity: Accumulation not possible, except with allowances from partial unemployment due to reduction in working time. Persons drawing unemployment assistance benefit may take part-time jobs. <i>Other social security benefits:</i> No accumulation with retirement and invalidity pensions, family related pensions, provisional validity benefits, additional family supplements and transitorial working incapacity benefits. Accumulation principally possible with widow's and orphan's pension, family allowances, death grants and other benefits possible. <i>instance:</i> Accumulation is not possible for income in excess of 75% of the interprofessional minimum wage.	No accumulation of insurance benefits with unemployment assistance. <i>Insurance:</i> Accumulation possible of replacement income with old-age benefit after the age of 60, within certain limits. No accumulation with benefits in cash of sickness insurance. <i>Assistance:</i> No accumulation with benefits in cash of sickness insurance, or with invalidity pensions for total incapacity to work. Accumulation possible with old-age benefits if condition of maximum of resources is met. For both schemes: possibility of partial accumulation with earnings from reduced activity (conditions of accumulation are different).	Normally no accumulation with other social insurance benefits.	4. Accumulation <i>Total unemployment:</i> No accumulation of unemployment allowances and exceptional allowances. No accumulation permitted with sickness allowance, invalidity pension and pensions over guaranteed minimum. <i>Partial unemployment:</i> No accumulation with pensions above the minimum pension.

Table XI

Unemployment

	Luxembourg	Netherlands	Austria	Portugal
3. Compensation	80% of the gross hourly earnings although the benefit cannot exceed the 2 1/2 times ceiling for the minimum hourly social wage of LUF 268 (ECU 6.60). The first 8 hours of each month are not indemnified, the second 8 hours is to the employers' charges.	See "Total unemployment".	<i>Short-time working support (Kurzarbeitsunterstützung):</i> A minimum of 0.125% of the daily rate of unemployment benefit per working hour lost (flat-rates are fixed by the Federal Minister of Labour and Social Affairs). <i>Bad weather compensation (Schlechtwetterentschädigung):</i> 60% of the collectively agreed wages. The employer will be refunded the amounts paid + a payment of 30% (for social insurance).	None.
4. Accumulation	Accumulation not possible in conjunction with other benefits. If income from a gainful professional activity exceeds 10% of the maximum threshold of the provided compensation, the unemployment benefit is reduced by the amount exceeding the provided ceiling.	Any compensation paid by the employers is deducted. The amount of the supplement under the Supplementary Benefits Act depends on any further income from or in connection with work of the beneficiary and/or eventual partner.	<i>Unemployment insurance (Arbeitslosengeld) and assistance (Notstandshilfe):</i> In the event of income from gainful employment accumulation only possible up to the limit of ATS 3,830 (ECU 275) per month, taking account of the benefits not liable to taxation and transfers; no accumulation with sickness benefit and pension.	No accumulation with sickness benefit, maternity benefit or equivalent benefits for fathers, invalidity and old-age pensions.

Unemployment

Table XI

	Finland	Sweden	United Kingdom
Compensation	An adapted daily allowance: The amount per month paid for total unemployment minus 50% of salary or other earned income.	Compensation is paid according to a special table prescribed by the government. The benefit/basic allowance paid is in principle calculated in proportion to reduction in working hours.	See "Total unemployment".
Accumulation	Unemployment benefit may be drawn together with other types of social insurance benefits.	Pension: Accumulation permitted, but benefits are reduced with pension. Sickness benefits: 100% sickness benefit no unemployment benefit/basic allowance, otherwise unemployment benefits are reduced according to a table.	None.

Table XI**Unemployment**

	Belgium	Denmark	Germany	Greece
Taxation	See Table IV "Sickness - cash benefits".	Benefits are fully liable to taxation.	Benefits are not liable to taxation (subject to progression).	Benefits are generally fully liable to taxation. Tax relief: See table IV "Sickness - cash benefits".
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	See Table IV "Sickness - cash benefits".	See Table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".

Unemployment

Table XI

Spain	France	Ireland	Italy	
Benefits are subject to taxation.	CSG: 6.2% (reduced level 3.8%); CRDS: 0.5%. Benefits are liable to taxation after deduction of 10% and then of 20%.	Benefits are fully liable to taxation. (including supplement for adult dependant but excluding supplement for child dependants). The first IEP 10 (ECU 13) of weekly Unemployment Benefit is exempted from taxation in the first two years of unemployment.	Benefits are liable to taxation. Tax relief: See table IV "Sickness - cash benefits".	Taxation 1. Taxation of cash benefits
See table IV "Sickness - cash benefits".	See table IV „Sickness - cash benefits“.	See table IV "Sickness - cash benefits".	See table IV "Sickness - cash benefits".	2. Limit of income for tax relief or tax reduction

Table XI**Unemployment**

	Luxembourg	Netherlands	Austria	Portugal
Taxation	Benefits are liable to taxation.	Benefits are generally fully liable to taxation.	Benefits are not subject to taxation.	Benefits are not subject to taxation.
1. Taxation of cash benefits				
2. Limit of income for tax relief or tax reduction	For tax purposes social security benefits replacing income are treated as wages.	See table IV "Sickness - cash benefits".	Not applicable.	Not applicable.

Unemployment

Table XI

	Finland	Sweden	United Kingdom	
Taxation				Taxation
Taxation of cash benefits	Benefits are liable to taxation.	Benefits and basic allowance are fully liable to taxation.	Contribution-based JSA is subject to taxation.	1. Taxation of cash benefits
Limit of income for tax relief or tax reduction	Not applicable.	No limit.	Taxable up to a taxable ceiling equal to the personal allowance (see rate). Where income-based JSA is paid for a couple the taxable ceiling is the couple's rate, i.e. GBP 77.15 (ECU 116). For income-based JSA see information in Table XII.2.	2. Limit of income for tax relief or tax reduction

I Organisation

II Financing

III Health care

IV Sickness - Cash benefits

V Maternity

VI Invalidity

VII Old-age

VIII Survivors

IX Employment injuries and occupational diseases

X Family benefits

XI Unemployment

XII Guaranteeing sufficient resources

XIII Social protection of self-employed

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Designation	Minimum de Moyens d'Existence (<i>Minimex</i>).	Social Bistand.	Sozialhilfe (Social Aid).	No general scheme exists. See specific allowances below.
Basic legislation	Law of 7 August 1974 instituting the right to minimum means of existence.	Law of 19 June 1974.	Law of 30 June 1961: <i>Bundessozialhilfegesetz (BSHG)</i> ; amendment dated 23.7.1996 (came into force 1.8.1996).	No general scheme.
Goal	To assure a minimum income to persons not disposing of sufficient resources and who are unable to procure them by personal effort or other means.	The amount is given when a person is temporarily, for a shorter or longer period, without sufficient means to meet his requirements or those of his family.	To enable the recipients who are unable to support themselves to enjoy a reasonable standard of living and to place them in a position to live independently of social assistance.	No general scheme.
Legal qualification	Subjective right, non-discretionary.	Subjective right, non-discretionary.	Subjective right, non-discretionary.	No general scheme.
Principle	Differential amount.	Differential amount.	Differential amount.	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	
greso mínimo de inserción" or "Renta mínima".	Revenu Minimum d'Insertion.	Supplementary Welfare Allowance.	Minimo Vitale. Reddito minimo (minimum income)	Designation
uniform laws of the 17 Comunidades Autónomas.	Law of 1 January 1988, amended. Law No. 92-722 of 29 July 1992.	First law introduced in 1975. Social Welfare (Consolidation) Act of 1993, as amended.	Is a matter for the regional authorities. The regulations vary according to the regions: most regions settle their services by means of laws of reorganisation of supplementary benefit services. In other regions (such as Toscana, Emilia-Romagna) every community or local sanitary unit, USL) fixes the amount of the "minimum income" by means of individual regulations of social help allowances. The regions which have a specific regulation concerning this subject are Umbria, the Aoste Valley and the autonomous province de Bolzano.	Basic legislation
Combat poverty by means of cash benefits, the basic needs of living.	To enable those in need to dispose of minimum revenues in order to satisfy essential requirements and to encourage sociological and professional integration of deprived persons.	Supplementary Welfare Allowance gives a basic weekly income to people who have little or no means. In addition, lump-sum payments can be made to meet urgent or exceptional circumstances.	Allowance which achieves a transfer of public resources in favour of citizens who really have no work and who do not have an income above a certain determined level (in principle, corresponding to a hypothetic subsistence level).	Goal
criptive right, non-discretionary, some- subject to budget funds.	Subjective right, non-discretionary.	Statutory entitlement to basic weekly allowance, provided the general conditions are satisfied. Lump-sum payments and weekly supplements for rent or mortgage costs are discretionary.	Subjective right, non-discretionary.	Legal qualification
rential amount.	Differential amount.	Differential amount.	Differential amount according to the composition of the family and of the basic minimal income fixed by the region, the town councils and the local health organisations (USL).	Principle

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Designation	Revenu Minimum Garanti.	Sociale Bijstand.	Sozialhilfe.	Rendimento mínimo garantido.
Basic legislation	Law of 26 July 1986, amended.	Social Assistance Act of 1 January 1996 (Algemeene Bijstandswet, ABW).	Different acts of the 9 <i>Länder</i> .	Law No. 19-A/96 of 29 June 1996. Statutory Order No. 196/97 of 31 July 1997.
Goal	To ensure a decent standard of living to the population and to protect individuals against poverty.	To provide financial assistance to every citizen resident in the Netherlands who cannot provide for the necessary costs of supporting himself or his family, or cannot do so adequately, or who is threatened with such a situation. The law affords the citizen the opportunity to pay the costs necessary for living. The allowance is aimed at enabling the party in question to achieve again a position in which he can independently meet the necessary costs of living.	To enable those persons to lead a decent life who need the help of society.	Benefit of the non-contributory scheme and social integration programme with the aim of ensuring that individuals and their family will have sufficient resources to cover their basic needs, while favouring at the same time their gradual social and professional integration.
Legal qualification	Subjective right, non-discretionary.	Subjective right, the government has a legal duty to supply financial assistance.	Subjective right, non-discretionary.	Subjective right.
Principle	Differential amount.	Differential amount at uniform national standard rates.	Differential amount.	Differential amount.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Designation	Toimeentulotuki	Social Bidrag.	Income Support.	Designation
Basic legislation	Law of 30 December 1997 (in force as of 1 March 1998)	Law of January 1982.	Income Support (General) Regulations, 1987. The Social Security Administration Act 1992.	Basic legislation
Aim	Social allowance is a form of last resort assistance. The allowance is given when a person (family) is temporarily, for a shorter or longer period without sufficient means to meet the necessary costs of living.	The assistance is given to persons when they are not able to support themselves and who are not included in the normal schemes covering the right to sickness benefit, unemployment benefit etc.	To provide financial help for people who are not in full time work (16 hours or more a week for the claimant, 24 hours or more for claimant's partner), who are not required to register as unemployed and whose income from all sources is below a set minimum level.	Goal
Legal qualification	Subjective right to basic part. Municipalities are legally obliged to provide financial assistance. Additional allowance in discretionary.	Subjective right, non discretionary.	Awards are made by independent Adjudication Officers who interpret regulations.	Legal qualification
Principle	Differential amount.	Differential amount.	Differential amount.	Principle

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Entitled persons	Spouses living in the same accommodation or the individual.	Individual, except when married: couple; children have a personal right.	Individual or independent family unit.	No general scheme.
General conditions	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	No general scheme.
1. Duration				
2. Nationality	Nationals; persons benefiting from EEC Rule 1612/68; stateless persons, refugees and those of undetermined nationality.	No nationality conditions.	Nationals; citizens of the signatory countries to the Social Security agreement (e.g. all EU Member States), persons granted political asylum; other foreigners (with restrictions). Rules for benefits for asylum seekers, civil war refugees and foreigners with enforceable need to emigrate determined according to the law on asylum seekers' benefits (AsylbLG).	No general scheme.
3. Residence	Residing effectively in the country.	All persons residing in the country.	Reside in the country; Germans normally residing abroad may, in certain emergency cases, be granted social assistance.	No general scheme.
4. Age	With effect from 18 years of age (civil majority), with three exceptions: the minors emancipated by marriage, single persons looking after (a) child(ren) and pregnant minors.	No conditions relating to age (in practice, however, assistance is seldom given to children under 18 years of age because parents are obliged to support their children).	No age condition; minors can claim on their own right.	No general scheme.
5. Willingness to work	Prove willingness to work; unless impossible for equity or health reasons. In the case of spouses, both must prove this willingness to work.	Everybody is bound to support themselves; both spouses must have exhausted all possibilities of finding employment.	Persons capable of working must be prepared to carry out all work offered to them, within reason.	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	
ated people or independent family units.		Basic allowance is paid to the individual, with supplements in respect of adult and child dependants.	All citizens in a situation of need due to a lack of individual economic resources.	Entitled persons
erally 12 months; possibility to be extended.	Three months, possibility to be extended for periods of between three months and one year.	Unlimited.	Limited, with possibility of renewal depending on duration of the situation of need.	General conditions
n all cases a condition of eligibility.	Nationals and foreigners living in stable conditions in France, said stability being determined with regard to residence permits in their possession.	Nationals, refugees and stateless persons and all persons legally residing in the country, regardless of nationality.	Nationals, foreign residents and political asylum seekers.	1. Duration
ave been a resident of the <i>Comunidad Autónoma</i> for a certain period (usually between 3 and 5 years).	Residence in France. Residence abroad possible up to three month per year.	Residence in the country.	All person resident in the regional or municipal territory (according to the authority who administers the service).	2. Nationality
een 25 and 65 years of age; those under 25 entitled to maintenance or handicapped people.	With effect from 25 years of age; those under 25 who have to support a child, possibly not yet born.	Normally paid from 18 years of age.	No age limit; apart from the Region Campania which rules the attendance in kind administered by the communities for minor orphans.	3. Residence
be capable of working.	Must be available for training, integration or employment activities on the basis of an integration contract (the person concerned undertakes to participate in social integration activities that he/she defines with the Local Integration Committee C.L.I.).	If of working age and healthy, the applicant must be willing to work and be registered for work.	The beneficiary must be prepared to participate in activities in an effort to improve his/her situation. With this intention communities or the region organise special professional courses in certain cases.	4. Age
				5. Willingness to work

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Entitled persons	Universalist law.	In principle an individual right; households (married or unmarried couples irrespective of sex); assistance applied for and received by one of the partners as a family assistance; upon request half of the amount of the assistance can be received by each of the partners.		Persons 18 years of age or older, or less than 18 years of age, provided that they are emancipated by means of marriage, or have children who are minors and financially dependent on the household or, if female, are pregnant, such that they meet the conditions set out by law, in particular those concerning the level of resources.
General conditions	Unlimited.	Unlimited.	Unlimited, until circumstances no longer require it.	12 months, extended automatically.
1. Duration				
2. Nationality	Without regard to nationality.	Nationals, refugees and stateless persons, nationals of all EU member states; all persons legally residing in the country.	Differs between the <i>Länder</i> . Burgenland, Upper Austria, Styria and Tyrol do not refer to nationality, the other federal States grant full social assistance only to Austrian residents, refugees under the Geneva Convention, nationals from states with which Austria has concluded mutual agreements, and to those foreigners who are assimilated on the grounds of state treaties. Whereas an entitlement to help towards livelihood is also granted to non-assimilated foreigners in Lower Austria and Vorarlberg, social assistance in total to this category of persons is within the authorities' discretion in Kärnten, Salzburg and Vienna.	Independent of nationality.
3. Residence	Persons resident on Luxembourg territory and having resided in the country for at least ten years during the last 20 years.	Legally residing in the country; under special conditions Dutch nationals abroad have a right to social assistance.	Residence in Austria (some minor exceptions).	Legal place of residency in Portugal.
4. Age	With effect from 30 years; exceptions for persons unable to work or looking after a child or an invalid.	As from 18 years; exceptions possible for minor children having left their parents' house.	No age conditions.	18 years of age or older, or less than 18 years of age if the person is emancipated and has minor child dependants.
5. Willingness to work	Be available on the labour market and accept an appropriate employment assigned by the labour authorities; exceptions for sick persons, disabled, old persons, persons who are looking after a child or an invalid.	Register for employment, if of working age.	Persons capable of work must be willing to perform reasonable work. Exceptions: with respect to age (men over the age of 65 and women over the age of 60), with respect to care obligations or current training.	Availability for employment, as well as occupational training and integration activities.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Entitled persons	In principle individual right; The situation of the household (married or unmarried couples and minor children) is considered as a whole.	Individual or together, when living together.	Allowance received by individual who may claim for a partner and any dependant children in the household.	Entitled persons
General conditions				General conditions
Duration	Unlimited.	Unlimited, until circumstances no longer require it.	Unlimited.	1. Duration
Nationality	Without regard to nationality.	No nationality requirements.	UK Nationals; Nationals of EEA signatory states and countries with which a bilateral agreement with reciprocity clause exists, subject to any entry conditions and habitual residence.	2. Nationality
Residence	All persons residing in the country.	All persons with the right to stay in the country.	Actually residing in the country.	3. Residence
Age	No age condition. (in practice, however, allowance is seldom given individually to children under 18 years of age because parents are obliged to support their children)	Assistance is given to the family as a whole, as long as parents are obliged to support their children. No other condition relating to age.	In general, from 18 years of age. In special circumstances, persons aged 16 and 17 may qualify.	4. Age
Willingness to work	Each person shall support himself/herself. See point 6.	Everybody is bound to support him- or herself first, and must try to get a job with a sufficient salary at all times, as long as he/she is able to work.	Not a condition for Income Support from October 1996 (see also Jobseeker's Allowance).	5. Willingness to work

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
6. Exhaustion of other claims	Assert one's rights, if any, to social allowances to which claim may be laid by virtue of Belgian or foreign social legislation. The "minimex" is a residual right.	Obligation to support spouse and children under 18 years of age.	Claims on other social benefits and relating to persons obliged to pay maintenance have to be exhausted. Exceptions: e.g. child-raising allowance ("Erziehungsgeld"), rent allowance (according to the <i>Bundesversorgungsgesetz</i>).	No general scheme.
7. Other conditions	The person concerned may be asked to assert his/her rights with regard to persons obliged to pay maintenance. A beneficiary, under the age of 25, must have signed and fulfilled the terms of a contract relating to an individual social integration plan within three months of the initial claim, unless this is impossible for health or equity reasons (the contract stipulates the form of progressive integration, the content of the guidance, and details of possible training courses or employment).	No assets. Event which leads to a change in living conditions.	Dependent on income and assets (certain exonerations).	No general scheme.
Guaranteed Minimum				
1. Determination of the minimum	There is no reference to the average income, to the average household budget or to the legal minimal salary to establish the basic amount of minimal means. The initial amounts are those who have been fixed as the guaranteed revenue for old-aged people.	The starting point of the assessment of the guarantee of resources amount is (for parents) 80% of the maximum unemployment benefit and 60% of this maximum for persons with no children. Special rate for young people under 25 years of age.	Benefits are generally granted depending on circumstances, sometimes at a basic rate which is calculated on the basis of statistics on household expenses of lower-income groups. In addition, there are regular allowances for housing and heating, among others. Supplementary benefits in cases of special need.	No general scheme.
2. Level of determination	At the national level.	At the national level.	The rate is set by the "Länder".	No general scheme.
3. Regional differentiation	No regional differentiation.	No regional differentiation.	The basic rate (<i>Regelsatz</i>) varies between DEM 514 (ECU 260) and DEM 540 (ECU 273) according to the Land (situation as of 1 July 1997).	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	
cumulation with other public social benefits is not allowed.	Applicants must vindicate their rights to social benefits and to maintenance payments.	Claims to other social security benefits must normally be exhausted; however, if state of need still exists with those benefits, the allowance may also be paid in full or in part; payment of the allowance may also be made on an interim basis pending processing of claims to other social security benefits.	Generally speaking the gain of other supplementary benefit allowances doesn't cause the suspension of the allocation of the subsistence level.	6. Exhaustion of other claims
> beneficiary has to fulfil the conditions indicated at the time of the awarding of the benefit; these are meant to help them escape marginality. The beneficiary has to participate in an individually tailored reintegration programme.	No other conditions.	Not normally available for people in full-time employment or full-time education; not available to people involved in trade disputes.	No other conditions.	7. Other conditions
es according to the autonomous regions (Comunidades Autónomas).	By decree.	Fixed by Government.	The regulations vary according to the regions.	Guaranteed Minimum
nomous Regions (Comunidades Autónomas).	At the national level.	The level of the basic rate is centrally determined at the national level. Local Community Welfare Officers have a certain degree of discretion in relation to individual cases, particularly in the case of clients with special needs.	Determined by the Regions.	1. Determination of the minimum
important distinction of benefits between 30,000 (ECU 179) and ESP 38,000 (ITL 227), of supplements for family members and of access conditions.	No regional differentiation.	No regional differentiation.	Considerable regional differentiation: the amount for a single person varies between ITL 450,000 (ECU 232) and ITL 520,000 (ECU 268). Exception: in the Aoste Valley, people living in rented accommodation receive ITL 720,000 (ECU 371). If they are home-owners the benefit amount is equal to ITL 432,000 (ECU 222).	2. Level of determination
				3. Regional differentiation

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
6. Exhaustion of other claims	To assert their rights to social allowances and to alimentary claims.	Social assistance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	Entitlements to other social benefits and relating to maintenance payments must be exhausted.	None.
7. Other conditions	Accept attendance at courses, training periods or other measures of preparation, initiation and guidance in professional life, the temporary assignment to public utility employment with the State authorities, public authorities or other non-profit bodies; same exceptions as sub "Age".	No other conditions.	Priority of exhaustion of own capital.	Besides not having earnings of one's own or from the family that amount to more than the level set out by law and being able to request other social security benefits to which one is entitled, the beneficiary must also, among other things, furnish all the necessary legal proof as demanded of him with respect to his financial situation.
Guaranteed Minimum				
1. Determination of the minimum	The reference minima have been fixed through political decision in comparison with the minimum social wage and pension minima. These minima are automatically indexed to the evolution of the costs of living.	The level of assistance to meet essential needs is governed by national rules which are laid down in the National Assistance Rates Decree of 1974, which specifies standard rates to be paid per month. The standard rates are linked to the net minimum wage.	Reference amounts are fixed for food, maintenance of clothes, personal hygiene, heating and lighting, smaller household appliances and personal needs of an appropriate education and the participation in social life. The need which is not covered (accommodation, clothing, etc.) is to be covered by supplementary cash benefits or benefits in kind.	If the resulting value from the calculation of the allowance is less than 5% of the amount set for the social pension under the non-contributory social security scheme, then the minimum amount will be equal to that of the social pension.
2. Level of determination	At the national level.	At national and local level.	Reference amounts are fixed by the <i>Länder</i> .	Value indexed to the amount legally set for the social pension under the non-contributory scheme.
3. Regional differentiation	No regional differentiation.	No regional differentiation.	Regional differentiation, e.g. the reference amounts for single persons are between ATS 4,769 (ECU 343) (Kärnten) and ATS 6,290 (ECU 452) (Upper Austria).	No regional differentiation.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Exhaustion of other claims	Social allowance is complementary to all other subsistence allowances and is provided as a last resort (safety net).	The obligation to support one's spouse and children until they have finished upper secondary school, but no longer than up to 21 years of age.	None.	6. Exhaustion of other claims
Other conditions	No other conditions.	No assets. Event which leads to a change in living conditions.	Capital, excluding home, of applicant and/or partner if any, must be below GBP 8,000 (ECU 11,998) or GBP 16,000 (ECU 23,997) for applicants in residential care or nursing homes.	7. Other conditions
Guaranteed Minimum	Set by Law.	For some items of expenditure the Government and the Parliament decides the amount yearly. For other items the municipalities ought to pay the real costs if they are reasonable and for further items it is totally up to the municipalities themselves to decide.	Set by Government.	Guaranteed Minimum
Determination of the minimum				1. Determination of the minimum
Level of determination	At the national level.	A combination of the national level and the local.	At the national level.	2. Level of determination
Regional differentiation	Two classes: Depending on the cost of living classification of the municipality of residence.	See above.	No regional differentiation.	3. Regional differentiation

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
4. Domestic unit for the calculation of resources	<ul style="list-style-type: none"> • The spouses concerned, • the person only living together with an unmarried minor who is a dependant or with several children of whom at least one is an unmarried minor and a dependant. • the person cohabiting or • the person living alone. 	The applicant and his spouse; two persons forming a household are regarded as single persons.	The income and assets of claimant and spouse who share a household; for unmarried minors living at home, account is also taken of parents' income and assets. Persons living in a quasi-marital partnership may not be better off than spouses.	No general scheme.
5. Resources taken into account	<p>All resources, of whatever nature or origin whatsoever, including all allocations paid by virtue of Belgian or foreign social regulations.</p> <p>Exceptions: family allowances in favour of minor or children of age; the amount, determined by the king, of cadastral income from property of which the person concerned is the proprietor or the usufructuary; social assistance granted by public social assistance centres (CPAS); study allowances granted to the interested person for the benefit of himself or his dependant children, donations (in certain cases); the maintenance allowance received for the benefit of minor single children dependent on the concerned person and advances on maintenance payments made for unmarried minors, captivity pensions and war pensions, as well as pensions relating to national orders in the event of a war; allowances paid in connection with activities implemented within the framework of the local employment offices (A.L.E.).</p>	<p>As a rule, all resources, regardless of their nature and origin (some exceptions).</p>	<p>All income, including other social benefits such as, for example, child benefit (exceptions: see "exhaustion of other claims").</p>	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	
<p>Family unit: living together of two or more sons who are related by marriage or an analogous relationship, adoption, blood relationship (between the 2nd and 4th degree) or relationship by marriage (up to the 2nd degree).</p>	<p>The applicant and those persons living in the same household with him (spouse, cohabitant, dependants under 25 years of age).</p>	<p>The household: the applicant and his dependants.</p>	<p>Family as a result of a certificate of the family status. The law is extended to the effective family nucleus who live in the same flat and who share the surviving resources.</p>	4. Domestic unit for the calculation of resources
<p>Resources of the family are taken into account.</p>	<p>Resources of any nature, including family allowances: earnings from activities, revenue procured from movable or immovable property, etc.; some special social allowances granted to cope with a specific requirement and not considered as providing resources contributing to the global solvency of the recipient of said allowances; maximum of resources (RMI + monthly resources): Single person: FRF 2,429.42 (ECU 367) household: FRF 3,604.48 (ECU 545).</p>	<p>All cash income, including other social security payments, as well as the value of property (except the home of the applicant), investments and savings. Family Benefit payments are excluded from the assessment of income.</p>	<p>All family earnings, except the family dwelling.</p>	5. Resources taken into account

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
4. Domestic unit for the calculation of resources	"De facto" community of persons living under the same roof and obviously disposing of a common budget.	The claimant and the partner.	Beneficiaries and dependent family members living in the same household.	In addition to the beneficiary, the following categories are considered as belonging to his family: <ul style="list-style-type: none"> • the spouse or person treated as such; • relatives under age or persons treated as such; • minors who are adopted in full or with restriction; • minors in guardianship; • minors placed in the care of the beneficiary by decision of the courts or by services responsible for the guardianship of minors; • minors being placed into adoption, if the process has already begun. <p>Those who may also be considered, under certain circumstances, as part of the family if they are in a situation of total financial dependence on the recipient and have become of age:</p> <ul style="list-style-type: none"> • the parents; • persons adopted through plenary adoption; • persons adopted with restriction; • persons considered equivalent; • persons under guardianship; • adoptive persons.
5. Resources taken into account	The entire gross revenue, possessions and replacement or supplementary social security benefits (excluding family allowances and maternity benefits).	All resources, regardless of their nature and origin. Capital left untouched: NLG 19,400 (ECU 8,710) for families and NLG 9,700 (ECU 4,355) for single persons. People under 65 and living in their own home are granted an additional exemption.	In principle total income. Exceptions, e.g. support by independent welfare organisations, care-related financial benefits, educational allowances.	All household earnings regardless of their origin and nature, with the exception of housing allowances, family benefits and study grants, as well as work earnings and education scholarships to 20%.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Domestic unit for the calculation of resources	The applicant and/or his family.	The spouses concerned, the person cohabiting or the person living alone.	Claimant and "family", i.e. partner and any dependent child living with them aged less than 16, or less than 19 if in non-advanced education (unless they are in a category entitled to claim in their own right).	4. Domestic unit for the calculation of resources
Resources taken into account	All earnings and assets of the applicant and/or of the family (some exceptions).	As a rule, all resources, regardless of their nature and origin.	Most income resources, most social security benefits and pension are taken fully into account. Benefits generally ignored include: <i>Housing Benefit</i> , <i>Council Tax Benefit</i> and <i>non-contributory disability benefit</i> . For every GBP 250 (ECU 375), or part of GBP 250, of savings over GBP 3,000 (ECU 4,499) (GBP 10,000 (ECU 14,998) if claimant in residential care or a nursing home) a deduction of GBP 1 (ECU 1.50) a week is made from the rate otherwise payable.	5. Resources taken into account

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
Guaranteed amounts				
1. Categories	<ul style="list-style-type: none"> • Spouses living under the same roof. • Person living alone either with a dependant unmarried minor child, or with several children among which there is at least one minor, unmarried and dependant. • Person living alone. • Any other person cohabiting with one or more persons, whether parents, relatives or not. 	<ul style="list-style-type: none"> • Basic amount for single persons over 25 years. • Basic amount for a person with at least one child. • Amount for persons under 25. <ul style="list-style-type: none"> (i) living with their parents. (ii) living separately. • Supplements. 	<p><i>Assistance covering living expenses:</i></p> <ul style="list-style-type: none"> • Regular benefit payments (<i>Regelsätze</i>) in varying amounts for single persons or heads of household, husbands or wives and children (depending on their age). • Supplements for certain groups (e.g. single parent families, pregnant women etc.) • Allowances for housing and heating. • Exceptional benefit payments for clothing, large households and other necessities. <p>Assistance in special circumstances (e.g. sickness allowance, integration allowances for the disabled, nursing allowance or payments to assist in resolving certain social difficulties).</p>	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	Guaranteed amounts 1. Categories
<p>ties, even if made up by one person, and supplements for each dependant on.</p>	<p>Single person: basis amount. This basis amount is increased by:</p> <ul style="list-style-type: none"> • 50% for the first additional person in the household; • 30% for each person in addition to the first; • 40% for each further person after the third person without taking into account the partner or cohabitant. 	<ul style="list-style-type: none"> • Personal rate of Supplementary Welfare Allowance. • Additional allowances paid in respect of adult or child dependants. • Supplements paid for special needs and exceptional needs. 	<p>Amounts are fixed by local bodies; reference thresholds depend on two parameters: the minimum pension and the non-taxable earnings (depending on general taxation for employees) the benefits vary in direct relation with the number of persons in the family; increases can be provided in special cases (orphans, travelling people, etc.).</p>	

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Guaranteed amounts				
1. Categories	<ul style="list-style-type: none"> • Person living alone. • Second adult. • Other adults. • Each child. • Increase for infirmity. 	<ul style="list-style-type: none"> • Married or unmarried couples (irrespective of sex) aged 21 or older: 100% of the net minimum wage. • Single-parent families aged 21 or older: 70% of the net minimum wage. • Single persons aged 21 or older: 50% of the net minimum wage. <p>Single-parent families and single persons can receive from the municipality a supplement of max. 20% of the net minimum wage, dependant on their living conditions.</p> <p>Young people aged between 18 and 21: lower rates.</p>	Reference amounts for: <ul style="list-style-type: none"> • Single persons without duty to care for children, • persons who take care of the upkeep of the family income with dependent family members, • dependent family members in their own right, • children in foster care. 	The monthly benefit payment corresponds to the difference between the amount of all family earnings together and the minimum income amount for this same family, which is calculated as follows. <ul style="list-style-type: none"> • for each person of age, up to the second person: 100% of basic amount; • for each person of age, from the third person on: 70% of basic amount; • for each minor: 50% of basic amount.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Guaranteed amounts				Guaranteed amounts
Categories	<ul style="list-style-type: none"> • single persons • spouses • children over 18 years living with their parents • children aged: <ul style="list-style-type: none"> 0- 9 years 10-17 years 	<ul style="list-style-type: none"> • Base amount for single persons. • Base amount for couples. • Base amounts for children at different ages. 	<p>The threshold "Applicable Amount" with which income is compared is the sum of personal allowances and premiums appropriate to the family, plus certain housing costs (not rent). A residential allowance is added for certain people in residential care or nursing homes.</p> <p><i>Personal Allowances:</i></p> <ul style="list-style-type: none"> • Single aged 25 or over: GBP 49.15 (ECU 74) • Lone parent 18 or over: GBP 49.15 (ECU 74) • Couple one 18 or over: GBP 77.15 (ECU 116) • Dependent child 0 -10: GBP 16.90 (ECU 25) • Dependent child 11 -15: GBP 24.75 (ECU 37) • Dependent child 16 -18: GBP 29.60 (ECU 44) <p><i>Premiums:</i></p> <ul style="list-style-type: none"> • Family: GBP 10.80 (ECU 16) • Lone parent: GBP 15.75 (ECU 24) • Pensioner, under 75 y.: <ul style="list-style-type: none"> Single: GBP 19.65 (ECU 29) Couple GBP 29.65 (ECU 44) • Enhanced pensioner, 75 - 80 years: <ul style="list-style-type: none"> Single: GBP 21.85 (ECU 33) Couple: GBP 32.75 (ECU 49) • Higher pensioner, over 80: <ul style="list-style-type: none"> Single: GBP 26.55 (ECU 40) Couple: GBP 38.00 (ECU 57) • Disability (single/couple): <ul style="list-style-type: none"> Single: GBP 20.95 (ECU 31) Couple: GBP 29.90 (ECU 45) • Severe disability (single): <ul style="list-style-type: none"> GBP 37.15 (ECU 56) • Severe disability Couple (one/both qualify): <ul style="list-style-type: none"> One qualifies: GBP 37.15 (ECU 56) Both qualify: GBP 74.30 (ECU 111) • Disabled child: GBP 20.95 (ECU 31) • Carer: GBP 13.35 (ECU 20). 	1. Categories

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
2. Guaranteed minimum and family allowances	Guaranteed family benefits are granted in addition to the minimum.	General family allowances are granted in addition to the minimum.	Each member of the family is entitled to claim social assistance in his/her own right. The total amount increases with the size of the family. Because social assistance has second priority child benefit will be offset as income against social assistance. Family allowance (<i>Erziehungsgehalt</i>) is granted in addition to social assistance benefits.	No general scheme.
3. Examples	<p>Monthly amounts without family allowances which may differ depending on the allottee or the beneficiary:</p> <ul style="list-style-type: none"> • Person living alone: BEF 20,916 (ECU 513). • Couple with or without children: BEF 27,888 (ECU 684). • Single parent family: BEF 27,888 (ECU 684). • Cohabitant: BEF 13,944 (ECU 342). <p>Monthly amounts including family allowances:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): BEF 32,912 (ECU 807). • Couple with 2 children (8, 12 years): BEF 40,209 (ECU 986). • Couple with three children (8-10-12 years): BEF 48,775 (ECU 1,196). • Single parent with one child (10 years): BEF 32,912 (ECU 807). • Single parent family with 2 children (8, 10 years): BEF 38,713 (ECU 950). 	<p>Monthly amounts not including housing allowance:</p> <ul style="list-style-type: none"> • Persons supporting at least one child: DKK 9,317 (ECU 1,238). • Single person: DKK 6,998 (ECU 930). • Under 25 years of age, living with parents: DKK 2,195 (ECU 292). • Under 25 years, living separately: DKK 4,489 (ECU 596). • For young persons under 25 who are obliged to support their family or who have received an income of at least DKK 6,998 (ECU 930) during 18 consecutive months, the amount is calculated as for persons over 25. <p>Amount of the general family allowances that must be added quarterly:</p> <ul style="list-style-type: none"> • For child 0 - 3 years: DKK 2,750 (ECU 365). • For child 3 - 7 years: DKK 2,500 (ECU 332). • For child 7 - 18 years: DKK 1,950 (ECU 259). <p>Supplements for persons who have to cover severe expenses for family support or housing. Other supplements possible in special cases for considerable and unforeseeable expenses.</p>	<p>Average needs within the framework of assistance covering living expenses (basic rate, exceptional payments, supplements for single parents) in the old <i>Länder</i> (as of 1.7.1997) without taking account of the cost for housing.</p> <ul style="list-style-type: none"> • Single person: DEM 624 (ECU 316) • Couple without children: DEM 1,127 (ECU 570) • Couple with one child: DEM 1,545 (ECU 782) • Couple with 2 children: DEM 1,963 (ECU 993) • Couple with three children: DEM 2,381 (ECU 1,205) • Single parent family with one child (below the age of 7): DEM 1,194 (ECU 604) • Single parent family with 2 children (8 and 10 years old): DEM 1,679 (ECU 850) <p>In addition social assistance provides as a rule for the real costs for housing and heating. Housing benefit will be offset against this. Average additional amounts in the old <i>Länder</i> (as of 1.1.1998):</p> <ul style="list-style-type: none"> 1 person: DEM 530 (ECU 268) 2 persons: DEM 711 (ECU 360) 3 persons: DEM 830 (ECU 420) 4 persons: DEM 909 (ECU 460) 5 persons: DEM 1,002 (ECU 507). 	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	
guaranteed minimum will be increased each dependant family member. The elements vary in the different autonomous regions.	Included: the <i>RMI</i> takes dependant children into account.	Family allowances (i.e. Child Benefit) are paid separately. However, additional amounts are paid in respect of dependants.	Family benefits and "minimo vitale" benefits are granted independently from one another. The right to family allowance is accorded to people who receive income from employment.	2. Guaranteed minimum and family allowances
ge amounts of the minimum: gle person: '30.000 (ECU 179) gle without children: '30.000 (ECU 179) gle parent family: '30.000 (ECU 179) gle with one child: '35.000 (ECU 209) gle with two children: '40.000 (ECU 239) gle with three children: '45.000 (ECU 269).	<ul style="list-style-type: none"> • Single person: FRF 2,429.42 (ECU 367). • Household without children: FRF 3,604.48 (ECU 545). • Single parent family with 1 child: FRF 3,604.48 (ECU 545). • Couple with 1 child: FRF 4,333.30 (ECU 655). • Couple with 2 children: FRF 5,062.12 (ECU 766). • Couple with 3 children: FRF 6,033.88 (ECU 913). <p>The family benefits are taken account of for the determination of the allowances.</p> <p>The housing allowances are included in the family's resources up to a certain flat rate:</p> <ul style="list-style-type: none"> • for a single person: 12% of the basis RMI, • for 2 persons: 16% of the RMI for 2 persons, • for three persons: 16.5% of the RMI for three persons. <p>If the housing allowance actually received is below these flat-rates, the consideration will be limited to this allowance.</p> <p>The RMI, the family benefits and the housing allowance are exempt from taxation on income.</p>	<p><i>Basic minimum allowance (monthly rates):</i></p> <ul style="list-style-type: none"> • Single person: IEP 283.40 (ECU 367). • Couple without children: IEP 456.73 (ECU 592). • Couple with one child: IEP 513.93 (ECU 666). • Couple with 2 children: IEP 571.13 (ECU 740). • Couple with 3 children: IEP 628.33 (ECU 814). • Single parent family with one child: IEP 340.60 (ECU 441). • Single parent family with two children: IEP 397.80 (ECU 515). <p>All child dependants are treated the same (IEP 13.20 (ECU 17) per week), regardless of age.</p> <p><i>Examples including family benefits (see Table X):</i></p> <ul style="list-style-type: none"> • Couple with one child: IEP 543.93 (ECU 705). • Couple with 2 children: IEP 631.13 (ECU 818). • Couple with 3 children: IEP 727.33 (ECU 942). • Single parent family with one child: IEP 370.60 (ECU 480). • Single parent family with two children: IEP 457.80 (ECU 593). 	<p>It is not possible to give detailed indications as the amounts vary from region to region and they are differentiated only according to the number of family members and not according to its composition; figures are given here as examples only and only apply to levels below and above benefit amounts. Levels set by the regions (no information exists on the amounts paid by the town councils and the local health organisations):</p> <ul style="list-style-type: none"> • Persons living alone: min. ITL 450.000 (ECU 232) max. ITL 520.000 (ECU 268) • 2 persons: min. ITL 655.000 (ECU 337) max. ITL 1.050.000 (ECU 541) • 3 persons: min. ITL 851.000 (ECU 438) max. ITL 1.350.000 (ECU 695) • 4 persons: min. ITL 1.050.000 (ECU 541) max. ITL 1.650.000 (ECU 850) • 5 persons: min. ITL 1.150.000 (ECU 592) max. ITL 1.770.000 (ECU 911). <p>In the Aoste Valley and in the self-governed province of Trente, these amounts are supplemented, by allowances for rent, heating and other general costs.</p>	3. Examples

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
2. Guaranteed minimum and family allowances	Family allowances and maternity benefits are granted in addition to social assistance.	General family allowances are granted in addition to the social assistance. See table X.	Family allowances are paid in addition (see Table X "Family benefits"). Because of different reference amounts for dependent family members with or without entitlement to family allowance, the allowance will be offset against social assistance to a different extent in the various Länder respectively.	The amount of family allowances is not taken into consideration for determining eligibility for the minimum income. The monthly family allowance amounts for children and young people correspond to those established for the first and second descendant within the first level category under the contributory social security schemes. The monthly amount for the other family allowances, which fall under the scope of the non-contributory scheme, as well as that for the family allowance bonus, by handicap, for children and young people, is the same as for the contributory schemes.
3. Examples	<p>Amounts excluding family allowances:</p> <ul style="list-style-type: none"> • Person living alone: LUF 32,964 (ECU 809) • Couple without children: LUF 49,446 (ECU 1,213) • Couple with 1 child: LUF 53,446 (ECU 1,311) • Couple with 2 children: LUF 57,446 (ECU 1,409) • Couple with 3 children: LUF 61,446 (ECU 1,507) • Single parent family with one child: LUF 36,964 (ECU 907) • Single parent family with 2 children: LUF 40,964 (ECU 1,005). <p>Amounts including family allowances (depending on number and age of the children, see Table X):</p> <ul style="list-style-type: none"> • Couple with one child (10 years): LUF 58,366 (ECU 1,432) • Couple with 2 children (10 and 12 years): LUF 70,744 (ECU 1,735) • Couple with 3 children (8-10-12 years): LUF 85,650 (ECU 2,101) • Single parent family with one child (10 years): LUF 41,884 (ECU 1,027) • Single parent family with two children (8 and 10 years): LUF 45,164 (ECU 1,108). 	<p>Monthly net standard rates (excluding family benefits) for persons aged 21 or older:</p> <ul style="list-style-type: none"> • Married or unmarried couples (with or without children): NLG 1,929.69 (ECU 866). • Single-parent families: NLG 1,350.75 (ECU 606). • Single persons: NLG 964.82 (ECU 433). <p>In addition, a holiday allowance is paid of 8% of these rates.</p> <p>Single-parent families and single persons can get a supplement up to NLG 385.93 (ECU 173) by the municipality.</p> <p>Amounts of social assistance (holiday allowance pro rata excluded) plus family allowance:</p> <ul style="list-style-type: none"> • Couple with one child (10 years): NLG 2,057.00 (ECU 923) • Couple with two children (8 and 12 years): NLG 2,206.84 (ECU 991) • Couple with three children (8-10-12 years): NLG 2,334.20 (ECU 1,048). • Single parent family with one child (10 years): NLG 1,478.11 (ECU 664) • Single parent family with two children (8 and 10 years): NLG 1,605.47 (ECU 721) 	<p><i>Different amounts in the individual Federal States (without family allowances):</i></p> <ul style="list-style-type: none"> • Single persons: ATS 4,769 (ECU 343) to ATS 6,290 (ECU 452) • Couple with or without children: ATS 6,395 (ECU 460) to ATS 9,110 (ECU 655) • Single parent: ATS 3,897 (ECU 280) to ATS 5,710 (ECU 411) • Partner: ATS 2,475 (ECU 178) to ATS 3,530 (ECU 254) <p><i>Examples including family allowances:</i></p> <ul style="list-style-type: none"> • Couple, 1 child (10 years): ATS 7,745 (ECU 557) to ATS 13,910 (ECU 1001) • Couple, 2 children (8 and 12 years): from ATS 8,910 (ECU 641) to ATS 18,410 (ECU 1,324) • Couple, 3 children (8, 10 and 12 years): ATS 9,660 (ECU 695) to ATS 23,490 (ECU 1,690) • Single parent, 1 child (10 years): ATS 5,130 (ECU 369) to ATS 10,380 (ECU 747) • Single parent, 2 children (8 and 10 years): ATS 6,295 (ECU 453) to ATS 14,880 (ECU 1070) <p>Benefits are not subject to taxation.</p>	<ul style="list-style-type: none"> • Single person: PTE 22,100 (ECU 109) • Couple: PTE 44,200 (ECU 219) • Household with three adults: PTE 59,670 (ECU 295) • Single parent family with children: PTE 33,150 (ECU 164) • Couple with one child: PTE 55,250 (ECU 273) • Couple with two children: PTE 66,300 (ECU 328) • Couple with three children: PTE 77,350 (ECU 383)

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom														
Guaranteed minimum and family allowances	<p>Family allowances are taken into account as income of the family when determining the amount of the social allowance.</p>	<p>No difference.</p>	<p>The main family allowance (i.e. <i>Child Benefit</i>) along with the "in-work" benefit <i>Family Credit</i> are entirely separate from <i>Income Support</i>. However, <i>Income Support</i> can include a 'family' and a 'lone parent premium'.</p>														
Examples	<p>Monthly amounts of the basic part of the allowance according to the regional differentiation(I/II)</p> <p>Single person and single parent: FIM 2,021 (ECU 338) - FIM 1,934 (ECU 323)</p> <p>Couple - each spouse: FIM 1,718 (ECU 287) - FIM 1,644 (ECU 275)</p> <p>Child over 18 years of age living with parents: FIM 1,475 (ECU 252) - FIM 1,412 (ECU 241)</p> <p>Child 10-17 years of age: FIM 1,415 (ECU 236) - FIM 1,354 (ECU 226)</p> <p>Child below 10 years of age: FIM 1,273 (ECU 213) - FIM 1,218 (ECU 203)</p> <p>Other expenses for which additional social allowance may be granted include 93% of reasonable housing costs, substantial medical expenses, child day care costs and other costs which are considered to be essential.</p>	<p>Monthly amounts (recommended by the National Board of Health and Welfare), excluding housing allowance:</p> <p>Single person: SEK 2.884 (ECU 330)</p> <p>Couple: SEK 4,853 (ECU 556)</p> <p>Children</p> <table> <tbody> <tr><td>0 - 1 year</td><td>SEK 1,226 (ECU 140)</td></tr> <tr><td>1 - 2 years</td><td>SEK 1,438 (ECU 165)</td></tr> <tr><td>3 years</td><td>SEK 1,134 (ECU 130)</td></tr> <tr><td>4 - 6 years</td><td>SEK 1,408 (ECU 161)</td></tr> <tr><td>7 - 10 years</td><td>SEK 1,531 (ECU 175)</td></tr> <tr><td>11 - 14 years</td><td>SEK 1,833 (ECU 210)</td></tr> <tr><td>15 - 18 years</td><td>SEK 2,070 (ECU 237)</td></tr> </tbody> </table> <p>For common expenditures in the households a special amount is added depending on the size of the household.</p>	0 - 1 year	SEK 1,226 (ECU 140)	1 - 2 years	SEK 1,438 (ECU 165)	3 years	SEK 1,134 (ECU 130)	4 - 6 years	SEK 1,408 (ECU 161)	7 - 10 years	SEK 1,531 (ECU 175)	11 - 14 years	SEK 1,833 (ECU 210)	15 - 18 years	SEK 2,070 (ECU 237)	<p>Monthly amounts (converted weekly rates) including family benefit where appropriate. <i>Full Housing Benefit</i> and <i>Council Tax Benefit</i> are included in respect of average local authority charges for family type and size: these entitlements would generally be higher if private rents used; lower if non-dependants in household. Value of additional benefits (e.g. free school meals, remission of NHS charges) not quantified. Figures are net. Unlikely to be liable for tax (but see taxation in table XI).</p> <ul style="list-style-type: none"> • Single aged 25: GBP 406.64 (ECU 610) • Couple, no children: GBP 539.67 (ECU 809) • Couple, child of 10: GBP 677.51 (ECU 1,016) • Couple, two children 8 and 12: GBP 802.06 (ECU 1,203) • Couple, three children 9, 13 and 17: GBP 930.32 (ECU 1,395) • Lone parent, aged 18+, child of 10: GBP 566.37 (ECU 849) • Lone parent, aged 18+, two children 8 and 10: GBP 656.02 (ECU 984)
0 - 1 year	SEK 1,226 (ECU 140)																
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15 - 18 years	SEK 2,070 (ECU 237)																

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Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
4. Relations between the amounts	<ul style="list-style-type: none"> Spouses living in the same accommodation or single persons with dependent children: 100% (basis rate). Single person without dependent children: 75% of the basis rate. Companion: 50% of the basis rate. Rate for married couples 1 child (incl. guaranteed family allowances, average age supplement: 12 years): + 19.8%. Rate for married couples, 2 children (incl. guaranteed family allowances, average age supplement: 12 years): + 45.96%. Rate for married couples, 3 children (incl. guaranteed family allowances, average age supplement: 12 years): + 78.45% of the basic rate. 	<ul style="list-style-type: none"> Single person: 60% of maximum unemployment benefit. Couple with joint children: 2 x 80% of maximum. Childless couple: 2 x 60% of minimum. Couple with children from another marriage: 1 x 80% of maximum + 1 x 60% of maximum, if the husband and wife have no children. If this is the case: 2 x 80% of the maximum. 	<p>The basic amount varies according to the age and the beneficiary's position in the household:</p> <ul style="list-style-type: none"> 100% reference amount (<i>Eckregelsatz</i>) for the head of the household as well as for a person living alone. 50% for child aged under 7. 55% for child aged under 7 who lives with one person who is solely responsible for upbringing. 65% for child aged 7 - 14 . 90% for child aged 14 – 18. 80% for adult members of the household. 	No general scheme.
Recovery	<ul style="list-style-type: none"> When a person disposes of resources by virtue of right possessed during the period in which the allowances were granted: from the beneficiary to an amount equal to the amount which should have been taken into account. At the cost of the beneficiary in the event of voluntary omission or material error. Party responsible for accidents or sickness entailing the payment of the Minimex. From certain persons obliged to pay maintenance. 	<p>When fraud or failure to give information about financial circumstances.</p> <p>When assistance has been given for paying of instalments and interest in real estate and in some other cases.</p>	<p>Recovery from recipient is principally excluded. An exception is made for culpable conduct (e.g. if the recipient is guilty of a criminal offence, committed either intentionally or negligently).</p> <p>Recovery is possible in cases where the recipient is under obligation to make maintenance payments (divorced or separated spouses, children, parents).</p>	No general scheme.
Indexation	Automatic readjustment of 2% of the allowance occurs when the consumer price index varies by 2% in relation to the previous pivot index. Moreover, the king can vary the basic amounts.	Adjustment once a year according a fixed percentage for all social allowances and pensions (<i>satsreguleringsprocenten</i>).	<p>Adjustment is reviewed on 1 July each year based on the respective statistical annual changes to the net income, consumer practices and the cost of living.</p> <p>Limited increase for period between 1 July 1996 and 30 June 1999 on grounds of the Law of social assistance reform.</p>	No general scheme.

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Table XII.1

Spain	France	Ireland	Italy	
Amounts granted to different members of the household differ between the autonomous regions: 10 to 42% of the basic amount for the 2nd member; 7 to 37% for the 3rd member; 4 to 32% for the 4th member of the family.	Single person: 100% Couple with no children: + 50% Couple + 1 st child: + 30% Couple + 2 nd child: + 30% Couple + 3 rd child: + 40% Family allowances included.	• Single person: 100% • 2nd adult of couple: + 61% • 1st child (incl. family benefits): + 31% • 2nd child (incl. family benefits): + 31% • 3rd child (incl. family benefits): + 34%	Different rates between the regions. Relations according to the above mentioned amounts: Single person: 120%. 2 nd adult of couple: + 75% 1st child: + 50% 2 nd child: + 20% 3rd child + 20% These percentages are only approximations and are based on the "minimo vitale" amounts set by the regions. No indication of the amounts paid by the town councils and the local health organisations.	4. Relations between the amounts
Recoverable subsidy.	Recovery of wrongly or unnecessarily granted payments from future allowances; Recovery in the case of the cession of financial means or from the inheritance of a deceased beneficiary.	When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from benefits subsequently awarded.	Different regulations of the Regions.	Recovery
Adjustment generally yearly by decision of the Government of the <i>Comunidad Autónoma</i> , taking account of the consumer price development.	Adjustment once a year according to consumer price index.	Adjustment every year in June.	Amounts related to the national pension are yearly adjusted, depending on pension increases (adjusted to consumer price index and salary increases). All the figures mentioned above are provided for information only. Other amounts: adjustment without predetermined conditions.	Indexation

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
4. Relations between the amounts	<p>Single person: 100%</p> <p>2nd adult of couple: 50%</p> <p>1st child (incl. family benefits or average age): + 18%</p> <p>2nd child (incl. family benefits for average age): + 19%</p> <p>3rd child (incl. family benefits for average age): + 21%</p>	<p>Arithmetic relations between the basic amounts for different family sizes (holiday allowance and local supplements not taken into account):</p> <p>Single person: 100%</p> <p>2nd adult of couple: + 100%</p> <p>1st child (incl. family benefits for average age): + 14%</p> <p>2nd child (incl. family benefits for average age): + 19%</p> <p>3rd child (incl. family benefits for average age): + 19%</p>	Different according to the systems of the individual <i>Länder</i> .	<p>Single person: 100%</p> <p>2nd adult in household: +100%</p> <p>From third adult on: +70%</p> <p>Each child: +50%</p>
Recovery	If positive change in the fortune of the recipient.	<p>When assistance has been wrongly or unnecessarily granted, for instance when a person failed to report certain resources when asking for the allowance.</p> <p>In certain cases the amount can be recuperated from the maintenance-debtors.</p> <p>Allowance may also be recuperated from the estate of a deceased beneficiary.</p>	<p>In principle from the beneficiary (future income or capital), his inheritance, from persons obliged to pay maintenance and third persons, towards whom the beneficiary is legally entitled to benefits covering the livelihood. The obligation for recovery is limited to a certain period (in most cases 3 years) with the exception of individual benefits and certain circumstances.</p>	<p>In the case of fraud or false declarations, as well as failing to provide information demanded by law.</p>
Indexation	Automatic adjustment in line with the consumer price development when the index varies by 2.5% of the preceding figure.	Adjustment twice a year, according to the average development of contract-wages.	Annual adjustment according to the increase of pensions.	Annual indexation in line with the social pension amount from the non-contributory scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Relations between the amounts	The basic part for a single person is 80% of full national pension (= A) single person: 100% x A each spouse: 85% x A child over 17 years of age living with parents: 73% x A child 10-16 years: 70% x A child below 10 years: 63% x A	There are no relations between the amounts. Benefits are linked to the needs of different householders and related to consumer prizes.	Relations according to the above mentioned examples: <ul style="list-style-type: none"> • Single person: 100% • 2nd adult of couple: + 57% • 1st child (aged 0 - 10): + 56% • 2nd child (aged 11 - 15): + 50% • 3rd child (aged 16 - 17): + 60% 	4. Relations between the amounts
Recovery	When the allowance is paid on an interim basis pending the processing of claims to other social security benefits, recovery takes place from the benefit subsequently awarded, when fraud or failure to give adequate information about financial circumstances has occurred.	When assistance has been given in advance for some expected income and when it is given as a loan in some other cases.	None.	Recovery
Indexation	Adjustment once a year in accordance with national pensions.	See above.	Adjustment normally once a year with reference to movements in prices.	Indexation

Table XII.1

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	Belgium	Denmark	Germany	Greece
Measures stimulating social and professional integration	<p>In the event of employment or of professional training during a maximum of 3 years (continuous period) for calculation of the Minimex, the revenues resulting from this integration are taken into account only after deduction of an indexed fixed monthly and degressive amount over the three years:</p> <ul style="list-style-type: none"> • 1st year: BEF 7,030 (ECU 172) • 2nd year: BEF 5,859 (ECU 144) • 3rd year: BEF 3,515 (ECU 86) <p>Total immunity of benefits drawn within the framework of the local employment offices.</p>	<p>A salary of DKK 2,000 (ECU 266) per month, up to DKK 12,000 (ECU 1,594) in total per year is not taken into account, if the person has been receiving the allowance for three months.</p>	<p>A part of the earnings from work is not taken into account for the calculation of social assistance payments.</p> <p>It is possible to pay a benefit for six months to recipients of social aid who take up an employment as encouragement for them to take up a new job.</p> <p>Help to take up work (<i>Hilfe zur Arbeit</i>): In order to encourage people to take up work it is possible to offer an employer allowance or other appropriate means (e.g. hiring-out of labour or temporary employment contracts). Creation of jobs as regular employment relationships (employment contracts which are liable to social insurance – social assistance fund may cover the costs), creation of additional jobs and jobs which are of benefit to the public (employment relationships subject to social insurance legislation or compensation for additional expenditure without employment contract). Co-operation with the labour offices. In case the beneficiary refuses to take up reasonable work, the standard allowance shall be reduced imperatively by 25%.</p> <p>Counselling and support should help to prevent and overcome the need of social assistance.</p>	No general scheme.
Associated rights	Free voluntary sickness insurance.	Free health care services for all residents (not an associated right).	Comprehensive protection in case of sickness. Benefit covering insurance contributions or direct payment of health services (doctor, hospital, etc.).	No general scheme.
1. Health				

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Table XII.1

Spain	France	Ireland	Italy	
<p>ese measures are part of the Social programmes of the <i>Comunidades</i> to combat poverty and social exclusion, which vary in different <i>Comunidades Autónomas</i>. The benefits are almost always accompanied by occupational integration measures, retraining/integration programmes, etc.</p>	<p>Partial accumulation of the allowance with earned income: 28% of the RMI for the beneficiary for the CES and 50% of the remuneration for other activities. The right to this reduction applies for a duration of 750 working hours and starts at the first day of the activity.</p> <p>This limitation of 750 hours does not apply to the beneficiaries of the CES in which case the termination of the reduction coincides with the termination of the contract and for the beneficiaries registered with ANPE for at least 12 months during a period of 18 month preceding the date when work is taken up. In this case the reduction will apply as long as the activity performed.</p>	<ul style="list-style-type: none"> • The Back to Work Allowance scheme allows an unemployed person to take up work in certain industries or take up self-employment and retain a percentage of his unemployment payment. • The Community Employment Programme provides part-time work together with personal and skills development opportunities for the unemployed. Persons aged 21 or over who have been receiving Unemployment Assistance or Unemployment Benefit or One Parent Family Payment for 12 months or more may be eligible to participate. • Unemployment Assistance recipients have the first IEP 15 (ECU 19) of earnings per day disregarded in the assessment of income from insurable employment. Recipients of One Parent Family Payment have the first IEP 115 (ECU 149) of earnings per week disregarded in the assessment of income from insurable employment. 	<p>Special initiatives for professional training in particular for the integration of certain groups (women, young people).</p>	Measures stimulating social and professional integration
<p>ection in case of sickness on the basis of personal laws since the beneficiaries are persons without resources.</p>	<p>Benefits in kind from the general regulations of sickness-maternity insurance (general system) and exemptions of patient's cost participation.</p>	<p>No direct rights; however, persons in receipt of the allowance are usually entitled to a full range of medical services on the basis of their low income.</p>	<p>Health care is guaranteed to all citizens via the National Health Service. Persons with an income less than the social pension are exempted from participation in costs. See Table III "Health care".</p>	Associated rights 1. Health

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
Measures stimulating social and professional integration	Revenues from employment, replacement benefits of social security and legally due alimony are exempted up to one fifth of the global guaranteed revenue.	Part of the earnings from (part-time) employment is not taken into account in order to stimulate finding employment. The exemption applies for a period of two years and may be extended in exceptional circumstances.	No general scheme.	These measures are part of the social integration programme which, in conjunction with the benefit, seeks to create favourable conditions for the socio-professional integration of the recipient and his family members. Furthermore, a share of the work earnings and education scholarships (20%) is not taken into account when calculating the benefit amount as well as the amount of family allowances.
Associated rights	Membership of sickness insurance.	A beneficiary compulsorily insured under the Health Insurance Act has to pay what is termed the "nominal premium" under the Health Insurance Act and the General Exceptional Medical Expenses Act from the allowance. Persons not compulsorily insured receive a reimbursement of the payment of a private medical insurance covering the same risks as the compulsory medical insurance.	Coverage of illness-related expenses or of expenses for sickness insurance by social assistance.	Guaranteed protection from the National Health Service.
1. Health				

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Measures stimulating social and professional integration	None.	No general scheme.	<p>In calculating <i>Income Support</i>, GBP 5 (ECU 7.50) per week of any earnings of single claimants and GBP 10 (ECU 15) per week of any earnings of couples is disregarded. A higher disregard of GBP 15 (ECU 22) per week applies to the earnings of certain groups, for example lone-parents, the sick, disabled.</p> <p>Development of the tax and benefit systems aims to ensure that people are better off in work than unemployed, and are not discouraged from increasing earnings. Measures include the "in-work" benefits <i>Family Credit</i> (FC) and <i>Disability Working Allowance</i> (DWA) (see table X and part 2.II below) and the help with rent available through <i>Housing Benefit</i> (HB) and <i>Council Tax Benefit</i> (CTB) (see Table XII.2 below). Enhancements to these benefits include: HB first GBP 25 (ECU 37) of weekly earnings of lone parent not on IS disregarded in calculating entitlement; FC/HB/CTB/DWA - first GBP 15 (ECU 22) of maintenance payment to lone parent disregarded and up to GBP 60 (ECU 90) of a claimant's earnings can be disregarded in respect of child care costs. For families with 2 or more children, up to GBP 100 (ECU 150) can be disregarded; FC/DWA - GBP 10.80 (ECU 16) per week premium for those working 30 hours a week or more.</p> <p>Government have initiated programme, called "New Deal", which offers opportunities and encouragement to work to lone parents, the young and long-term unemployed and those who are disabled or have long-term health problems.</p>	Measures stimulating social and professional integration
Associated rights Health	Public health care services available to all residents (not an associated right). Substantial medical expenses are taken into consideration while determining the amount of the living allowance (See point 6)	In the event of sickness, all residents have a right to treatment. The majority of the expenses in connection with sickness is paid by the public authorities. But there are certain charges which the individual must pay to cover a minor part of the expenses.	<ul style="list-style-type: none"> • Free NHS prescriptions. • Free NHS dental treatment. • Free NHS eyesight tests and vouchers to help with cost of glasses. • Help with the cost of travelling to hospital for NHS treatment. • Free milk and vitamins for children up to 5 years of age and pregnant women. • Free school meals. 	Associated rights 1. Health

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Belgium	Denmark	Germany	Greece
2. Housing	None.	Housing accommodation allowances in accordance with special legislation (law concerning housing allowances).	Costs for adequate housing and heating are completely covered; housing benefit (including flat-rate allowances) is taken into account.	No general scheme.
Number of beneficiaries	80,119 (1st January 1997).	In September 1997, 95,743 persons in Denmark received cash benefits of social assistance. 34,143 received education or professional training assistance. 54,271 received special aid. 41,450 participated in active-employment measures.	In 1995, 2.27 million persons in the old <i>Länder</i> received assistance covering living expenses and 775,288 persons received assistance in special circumstances. In 1995 in the new <i>Länder</i> , 285,688 persons received assistance covering living expenses and 153,862 persons received assistance in special circumstances.	No general scheme.
Costs	BEF 8,652,700 (ECU 212,245) (1996).	Budget for 1997: DKK 16,941,000 (ECU 2,250,407).	Provisional figures for 1996: Old <i>Länder</i> : DEM 43.3 billion (ECU 21.91 billion). New <i>Länder</i> : DEM 6.5 billion (ECU 3.31 billion).	No general scheme.
Financing	50% State (increased in certain cases) 50% Public Centres of Social Assistance (CPAS).	50% State 50% Local municipalities.	75% local authorities 25% <i>Länder</i> .	No general scheme.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

Spain	France	Ireland	Italy	
erally not.	Extension of entitlement to social housing allowance to all RMI recipients; the differential allowance of the RMI is not taken into account when determining resources in housing allowance matters.	No direct rights. But recipients may also qualify for rent supplements under the Supplementary Welfare Allowance scheme, Mortgage Interest relief under the taxation system or local authority differential rent schemes, where the rent payable depends on the income of the tenant(s) and the household circumstances.	In some regions, particularly for aged persons special housing supplements for total or partial housing cost reduction. Some regions cover electricity or gas bills or take into account costs for unavoidable interior restructuring measures.	2. Housing
1.000 persons (May 1993).	1995: in total 1,835,275 of which 1,599,300 in metropolitan France and 235,975 overseas.	Number in receipt of basic payments on 31 December 1996: Total 40,145(recipients 19,514, adult dependants 4,531, child dependants 16,100). Total Supplementary Welfare Allowances (includes basic payments, supplements and exceptional needs payments): Total 143,784 (recipients 70,177, adult dependants 15,764, child dependants 57,843).	Not available.	Number of beneficiaries
available.	In 1995, FRF 20.8 billion (ECU 3,15 billion) (cash benefits).	IEP 136,708,000 (ECU 177,091,848) in 1996.	Not available.	Costs
budget of the <i>Comunidades Autónomas</i> - State.	100% state.	Taxes at the local level.		Financing

Table XII.1

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

	Luxembourg	Netherlands	Austria	Portugal
2. Housing	Where rent is due for an occupied flat the difference between the rent paid and the amount corresponding to 10% of the guaranteed minimum income is granted additionally. Maximum: LUF 5,000 (ECU 123).	In principle: no; social assistance is an 'all-in'-amount, therefore housing cost should be covered by the granted amount. However, beneficiaries paying rent between NLG 335.42 (ECU 151) and NLG 963.75 (ECU 433) per month are usually entitled to rent subsidy. This is a separate statutory arrangement which applies to tenants in general. Beneficiaries in private houses with accommodation expenses between NLG 335.42 (ECU 151) and NLG 963.75 (ECU 433) per month, may receive a housing cost allowance at the same level as the rent subsidy. For accommodation expenses above NLG 963.75 (ECU 433) per month a temporary supplement may be awarded on condition that a cheaper dwelling is sought.	Expenses which can not be met by the reference amounts for appropriate accommodation will be borne by additional cash benefits or benefits in kind.	None.
Number of beneficiaries	31.12.1996: 3,366 households.	In 1995, 489,200 persons received social assistance, not included persons receiving assistance under the State Group Regulations for self-employed and older or partially disabled unemployed workers.	Over 60,000 in private households (not all beneficiaries are registered), estimation: approx. 80,000 in total; Over 30,000 in homes (not all beneficiaries are registered), estimation: approx. 40,000 in total; Social assistance beneficiaries estimation: approx. 120,000 in total.	October 1997: 55,897 persons, which corresponds to 16,984 families.
Costs	FNS pensions/Guaranteed minimum income (included employers contribution to sickness insurance): LUF 1,814 million (ECU 444.96 million) in 1996.	1995: NLG 9,118 million (ECU 4,093 mill.).	approx. ATS 24 billion (ECU 1.73 billion) in 1995. Average annual growth rate 10% in the period from 1989 to 1995.	September 1997: PTE 3,047,583.000 (ECU 15,076,819).
Financing	State and other diverse financial resources.	90% State 10% local authorities.	Primarily the <i>Länder</i> (in some <i>Länder</i> or for some tasks: by social assistance associations) and different re-financing by the local communities to cover the expenses which cannot be borne by recovery.	100% covered by State budget.

Guaranteeing Sufficient Resources: 1. General Non-Contributory Minimum

Table XII.1

	Finland	Sweden	United Kingdom	
Housing	<p>There are separate statutory housing allowances.</p> <p>Housing costs are taken into consideration while determining the amount of the housing allowance (See point 6)</p>	Costs for adequate housing are covered.	<p><i>Income Support</i> can provide help with certain housing costs, including mortgage interest payments and with some residential care and nursing home charges that are not met by <i>Housing Benefit</i>. Reasonable rent costs can be met by <i>Housing Benefit</i>.</p>	2. Housing
Number of beneficiaries	<p>In 1996: 349,600 households 609,700 persons</p> <p>In November 1996: 148,000 households</p>	753,100 beneficiaries in 1996.	4.133 million persons (1997/98) Est.	Number of beneficiaries
Costs	FIM 3.1 billion (ECU 5.2 millions) (1996)	1996: SEK 13 billion (ECU 1.49 billion).	GBP 8,745 million (ECU 13,1 billion) (forecast for 1997/98).	Costs
Financing	1996: approximated to 27% state and 73% municipalities. The State subsidy is paid in a lump sum calculated according to the number of municipal residents, age structure, unemployment rate and the financial capacity classification of the municipality.	100% local communities.	100% State.	Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
I. Old age				
1. Designation	Guaranteed income for the elderly (<i>Revenu garanti aux personnes âgées</i>), law of 1st April, 1969.	No specific minimum: covered by the "national pension" (see Table VII).	No special scheme, covered by the general minimum.	No specific scheme.
2. Principle	To institute a guaranteed minimum income for all elderly persons.	No special scheme.	No special scheme.	None.
3. Eligible groups	Belgians, persons covered by EEC regulation no. 1408/71, stateless persons, refugees, nationals of a country with which Belgium has signed a reciprocal agreement and anyone with a right to a pension deriving from employment or self-employment in Belgium.	No special scheme.	No special scheme.	None.
4. Main conditions of eligibility	Must be aged 61 (women) or 65 (men) or over and actually resident in Belgium. Resources must be below a certain ceiling.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
contributory old-age pension scheme (<i>sión de jubilación no contributiva</i>).	Special allowance completed by the supplementary allowance.	Old Age Non-Contributory Pension.	Assegno sociale (social allowance).	I. Old age
ion for elderly people without a claim to contributory pension.	Differential allowances.	To provide an income for those 66 or over who do not qualify for a contribution-based pension.	A means-tested non-contributive benefit.	1. Designation
ns over 65 who have no claim to a contributory pension, either because they did not pay contributions or because they were not included in the contributory scheme for the minimum period.	Individual.	Persons aged 66 or over who do not qualify for a contributory pension.	The beneficiary must be older than 65 years.	2. Principle
over 65 and no access to any pension scheme higher than the maximum amount of accumulation of statutory resources; residence in Spain for at least 10 years between the age of 16 and 65 (two years preceding the pension application).	Special allowance (<i>allocation spéciale</i>): not being entitled to any old-age benefit provided by a compulsory system; aged at least 65 or 60 in the case of incapacity to work; resources must be below a certain ceiling. Supplementary allowance (<i>allocation supplémentaire</i>): being entitled to special allowance; resources are below a certain ceiling.	Age 66 or more; means test; resident in Ireland.	Income (not including rents) of less than ITL 4,641,000 (ECU 2,390) if single or ITL 19,295,800 (ECU 9,936) if married.	3. Eligible groups
				4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
I. Old age				
1. Designation	No specific minimum. Covered by the general scheme of guaranteed minimum income, see above.	No specific scheme. Covered by General insurance (AOW): see Table VII "Old age". Special regulations for older unemployed workers, see "Unemployment".	No specific non-contributory minimum, covered by social assistance.	Old-age social pension (Statutory Order 464/80 of 13 October, 1980).
2. Principle	No special scheme.	See Table VII.	No special scheme.	To contribute towards sufficient resources. Subjective right.
3. Eligible groups	No special scheme.	See Table VII.	No special scheme.	Elderly people not entitled to a pension from the contributory system and lacking sufficient resources.
4. Main conditions of eligibility	No special scheme.	See Table VII.	No special scheme.	Income not exceeding 30% (single person) or 50% (couple) of the minimum wage. Age: 65 years or more.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Old age Designation	No specific minimum; covered by the National Pension Scheme (See Table XII.1).	No special scheme.	<i>Retirement Pension, Category C</i> (those at pension age at introduction of National Insurance Scheme in 1948) and <i>Category D</i> (Over 80s Pension).	I. Old age 1. Designation
Principle	No special scheme.	No special scheme.	Non-contributory flat-rate pension.	2. Principle
Eligible groups	No special scheme.	No special scheme.	<i>Cat. C:</i> Men and women aged 65/60 or over on 5.7.48 and the surviving wives of such men. <i>Cat. D:</i> Men and women aged 80 or over.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	<i>Category C:</i> Ordinarily resident in Great Britain on 2.11.70, or on the date of claim, and resident in UK for 10 years between 5.7.48 and 1.11.70. <i>Category D:</i> Must normally live in Great Britain and must have lived in UK for a total of 10 years or more in any continuous period of 20 years after the 60 th birthday. Periods of residence in Gibraltar or another Member State of the EC may help to satisfy these conditions. No entitlement to another category of Retirement Pension at an equal or higher rate.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	Single: BEF 250,996 (ECU 6,157) per year. Married couple: BEF 334,657 (ECU 8,209) per year. Automatic revaluation by 2% when the consumer price index varies by 2%.	No special scheme.	No special scheme.	None.
6. Main factors influencing the amount of the allowance	Resources of pensioner and spouse are taken into account.	No special scheme.	No special scheme.	None.
7. Number of beneficiaries	102,000 (in 1997).	No special scheme.	No special scheme.	None.
8. Financing	100% State.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
<p>'521,920 (ECU 3,118) per year · eligible person).</p> <p>'887,264 (ECU 5,301) per year (house-with 2 eligible persons). pension is decreased by the amount of other income to a 25% minimum.</p>	<p><i>Special allowance:</i> FRF 17,336 (ECU 2,622) per year. <i>Supplementary allowance:</i></p> <ul style="list-style-type: none"> • Single beneficiary: FRF 24,315 (ECU 3,677) per year. • Couple, each: FRF 20,024 (ECU 3,028) per year. 	<ul style="list-style-type: none"> • Up to IEP 67.50 (ECU 87) per week depending on income. • Up to IEP 40.00 (ECU 52) per week for each adult dependant. • IEP 13.20 (ECU 17) per week for child dependants. <p>There is an extra IEP 5.00 (ECU 6.5) payable to pensioners over 80 years and a IEP 6.00 (ECU 7.8) living alone allowance. Pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	<p>ITL 6,477,250 (ECU 3,335) per year, annual increase.</p>	5. Amount payable
ources of pensioner and spouse are taken into account.	Resources of pensioner and spouse are taken into account.	Means of the pensioner and number of dependants.	Income.	6. Main factors influencing the amount of the allowance
436 (November 1997).	<p>Special allowance: not available. Supplementary allowance: 466,535 (1996).</p>	98,835 (December 1997).	Not available.	7. Number of beneficiaries
State.	Old-age solidarity fund.	100% State.	100% State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	See Table VII.	No special scheme.	PTE 22,100 (ECU 109).
6. Main factors influencing the amount of the allowance	No special scheme.	See Table VII.	No special scheme.	Resources of the applicant.
7. Number of beneficiaries	No special scheme.	Not applicable.	No special scheme.	40,077 (1996).
8. Financing	No special scheme.	Not applicable.	No special scheme.	100% State.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Amount payable	No special scheme.	No special scheme.	GBP 37.60 (ECU 46) per week, includes GBP 0.25 (ECU 0.40) age addition.	5. Amount payable
Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	Entitlement to another category of Retirement Pension.	6. Main factors influencing the amount of the allowance
Number of beneficiaries	No special scheme.	No special scheme.	Total C + D: 27,000 (estimated 1997/98).	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	100% State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
II. Invalidity				
1. Designation	<p>Handicapped persons' allowances:</p> <ul style="list-style-type: none"> • Income replacement allowance (<i>allocation de remplacement de revenus</i>). • Integration allowance (<i>allocation d'intégration</i>) • Allowance to assist the elderly (<i>allocation pour l'aide aux personnes âgées</i>). 	No specific non-contributory minimum, covered by invalidity pension (see Table VI).	No special scheme, covered by general minimum.	Several "programmes" providing for benefits for the handicapped, depending on type of handicap.
2. Principle	Compensatory allowances from the state, by means of which the public authorities want to guarantee a protection to handicapped persons who do not have sufficient income and are not able to work for their living.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
Non contributory invalidity pension (<i>Pensión no contributiva</i>)	Allowance for handicapped adults (<i>allocation aux adultes handicapés</i> , A.A.H.).	Disability Allowance.	Pension for disabled people (<i>Pensione per invalidi civili</i>) Pension for blind persons (<i>Pensione per ciechi civili</i>) Pension for deaf-mutes (<i>Pensione per sordomuti</i>) Monthly benefit for partially disabled people (<i>Assegno mensile per invalidi civili parziali</i>) Monthly allowance for disabled people under 18 years (<i>Indennità mensile di frequenza, indennità mensile per invalidi civili minori</i>) Mobility allowance (<i>Indennità di accompagnamento</i>) Special allowance for partially blind people (<i>Indennità speciale per ciechi parziali</i>) Communication allowance for deaf-mutes (<i>Indennità di comunicazione per sordomuti</i>).	II. Invalidity 1. Designation
sion for invalid persons without a claim to non contributory pension.	Differential allowance.	To provide income for a disabled person who is unable to work by reason of that disability.	The principal source for economic protection of disabled people is article 38 of the Italian Constitution: "Every citizen who is unable to work and is lacking necessary means to live is entitled to maintenance allowances and social assistance".	2. Principle

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
II. Invalidity				
1. Designation	<p>No specific minimum: Covered by the general scheme for guaranteed minimum income.</p> <p>For seriously handicapped persons who are unable to live without the assistance of a third party, a special allowance is available, which is not income-dependent.</p>	<p>Supplementary Benefits Act (TW).</p>	<p>No special scheme.</p> <p>In the case of need for care, supplementary entitlement for care allowances of the <i>Länder</i>. Their respective legislation is similar to the Federal Law on Care Allowances (see Table VII "Old-age").</p> <p>For supplements to family allowances, see Table X.</p>	<p>Supplementary Family Allowance (Statutory Order 160/80 of 27 May 1980).</p> <p>Social Invalidity Pension with serious disability supplement (Statutory Order 464/ 80 of 13 October 1980).</p>
2. Principle	No special scheme.	The income of workers receiving benefits under the General Disablement Act (AAW) or the Disablement Insurance Act (WAO) is, where necessary, supplemented up to the social minimum.	No special scheme. As regards care allowance see Table VII "Old-age".	To contribute towards sufficient resources. Subjective right.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Invalidity Designation	No special scheme. Covered by the National Pension Scheme.	No special scheme.	<ul style="list-style-type: none"> • Severe Disablement Allowance. • Disability Living Allowance. • Disability Working Allowance. • Attendance Allowance. 	II. Invalidity 1. Designation
Principle	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance:</i> For people who are incapable of work but who have not paid enough contributions to qualify for contributory Incapacity Benefit (see Table VI).</p> <p><i>Disability Living Allowance:</i> Non-contributory, non-means tested and tax free benefit for people disabled and claiming before age 65. It has a care component for people who need help with personal care and a mobility component for people who need help with getting around (see Table VI).</p> <p><i>Disability Working Allowance:</i> Supplements the earnings of people whose physical or mental illness or disability disadvantages them in finding employment. It is particularly intended to help people on long-term incapacity benefits who have some limited earning capacity to make the transition into work.</p> <p><i>Attendance Allowance:</i> Non means tested and tax free allowance for people over 65 who need care or supervision because of physical or mental disability.</p>	2. Principle

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
3. Eligible groups	Any handicapped person who meets the entitlement requirements.	No special scheme.	No special scheme.	None.
4. Main conditions of eligibility	Handicapped persons aged between 21 and 65 (income replacement allowance and integration allowance) or over 65 (allowance to assist the elderly), whose resources are below a certain ceiling; not payable in conjunction with certain other allowances; also certain health, nationality and residence requirements.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
<p>ons aged between 18 and 65 years suffering from permanent disability without claim pension of the contributory scheme because they have neither paid contributions collected enough contribution periods.</p> <p>nic illness or disability of at least 65%; between 18 and 65 years; legal residence in Spain for at least 5 years (two years preceding application for benefit); not receipt of any pension or income higher than the maximum amount for the accumulation of statutory resources.</p>	<p>Any handicapped person who meets the entitlement requirements.</p> <p>Persons aged over 20 who are permanently at least 80% disabled or acknowledged, on account of their disability, as being unable to secure employment, and whose resources do not exceed a certain ceiling.</p>	<p>Disabled persons who are unable to work.</p> <p>To qualify a person must, by reason of disability, be substantially handicapped in undertaking work of a kind which, if he/she were not suffering from that disability, would be suited to his/her age, experience and qualifications. That disability must be expected to last for at least a year from its onset. A certificate to this effect must be supplied on application and a means test undergone.</p>	<p>Pensions: Only totally disabled people (100%), blind persons and deaf-mutes are entitled to pensions.</p> <p>Monthly benefits: partially disabled people (74-99%) are entitled to a monthly benefit; disabled persons under 18 years are entitled to a monthly allowance.</p> <p>Totally disabled people who are unable to walk or are not self-sufficient and totally blind persons are entitled to a mobility allowance.</p> <p>Partially blind persons are entitled to a special allowance, deaf-mutes to a communication allowance.</p>	<p>3. Eligible groups</p> <p>4. Main conditions of eligibility</p>
				<p>Pensions and benefits are subject to the limits of individual income, whereas allowances are not related to income criteria. The income ceiling which cannot be exceeded is:</p> <p>For pensions: ITL 22,310,775 (ECU 11,488).</p> <p>For monthly benefits and monthly allowances for people under 18 years: ITL 5,077,800 (ECU 2,615).</p> <p>Only the individual income is taken into account, not spouse's or family income.</p>

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
3. Eligible groups	Seriously handicapped persons, who even after an appropriate medical treatment, training or other reeducation measures and in spite of special equipment are not able to live without the assistance or permanent care of others.	All recipients of AAW/ WAO benefits in the case of revenue inferior to the social minimum.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Supplementary Family Allowance:</i> young people not entitled to family benefits and with insufficient resources. <i>Social Invalidity Pension:</i> Invalids not entitled to pensions from the contributory scheme.
4. Main conditions of eligibility	Residence in Luxembourg for a minimum period of 10 years.	Amount of AAW/WAO-benefit together with eventual other income must be less than the relevant social minimum. The spouse's revenue (or the revenue of the partner living together with the claimant) is reduced by the differential supplement. Young persons aged less than 21 who live with their parents are not entitled to supplementary benefits.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Supplementary Family Allowance:</i> Young handicapped people up to the age of 18 who are unable to work, actually resident in Portugal and have Portuguese nationality or that of a EC Member State. <i>Social Invalidity Pension:</i> Handicapped and incapable people aged over 18 and unable to work.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Eligible groups	No special scheme.	No special scheme.	<ul style="list-style-type: none"> • <i>Severe Disablement Allowance</i>: see Table VI "Invalidity", other benefits. • <i>Disability Living Allowance</i>: see Table VI "Invalidity", other benefits. • <i>Disability Working Allowance</i>: People 16 or over with an illness or disability which puts them at a disadvantage in getting a job as defined in regulations. Must be working an average of 16 hours a week or more. • <i>Attendance Allowance</i>: See Table VI "Invalidity", other benefits. 	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	<p><i>Disability Working Allowance</i>: is an income related benefit intended to help sick and disabled people - both with and without children - to return to or take up work of 16 hours or more per week. DWA is available to people who have an illness or disability which disadvantages them in getting a job, and who are receiving <i>Disability Living Allowance</i> or an analogous benefit, or have been receiving <i>Incapacity Benefit</i> at the short-term higher or long-term rate, or receiving <i>Severe Disablement Allowance</i>, to those who qualified for a disability premium in <i>Income Support</i>, <i>income-based JSA</i>, <i>Housing Benefit</i> or <i>Council Tax Benefit</i>.</p> <p>Income and capital conditions.</p> <p>For the other allowances: See Table VI "Invalidity".</p>	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	<p><i>Income replacement allowance (allocation de remplacement de revenus):</i></p> <ul style="list-style-type: none"> • beneficiary living with a partner: BEF 167,343 (ECU 4,105) • single beneficiary: BEF 260,993 (ECU 6,402) • beneficiary with dependants: BEF 334,660 (ECU 8,209) <p><i>Integration allowance (allocation d'intégration):</i></p> <p>depending on classification of lack of independence:</p> <ul style="list-style-type: none"> BEF 34,433 (ECU 845) BEF 117,335 (ECU 2,878) BEF 127,486 (ECU 3,127) BEF 273,144 (ECU 6,700) <p><i>Assistance to the elderly allowance (allocation pour l'aide aux personnes âgées):</i></p> <p>depending on classification of lack of independence:</p> <ul style="list-style-type: none"> BEF 112,317 (ECU 2,755) BEF 136,559 (ECU 3,350) BEF 160,795 (ECU 3,944) BEF 197,513 (ECU 4,845). 	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
<p>€21,920 (ECU 3,118) per year for disability of 65% or more.</p> <p>€87,264 per year (ECU 5,301) (household with two dependants entitled).</p> <p>€82,880 (ECU 4,677) per year for disability of more than 75% and when constant attendance is required.</p>	<p>FRF 3,470.91 (ECU 525) per month.</p>	<p>Weekly amounts:</p> <p>Disabled person: IEP 67.50 (ECU 87)</p> <p>Adult dependant: IEP 40.00 (ECU 52)</p> <p>Child dependant: IEP 13.20 (ECU 17).</p>	<p>Amounts per month:</p> <p>Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: ITL 381,600 (ECU 196).</p> <p>Totally blind persons (not in hospitals): ITL 412,655 (ECU 212).</p> <p>Mobility allowance for disabled people: ITL 767,980 (ECU 395).</p> <p>Mobility allowance for totally blind people: ITL 1,056,750 (ECU 544).</p> <p>Special allowance for partially blind persons: ITL 89,195 (ECU 46).</p> <p>Communication allowance for deaf-mutes: ITL 311,780 (ECU 161).</p>	<p style="text-align: center;">5. Amount payable</p>

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	LUF 7,253 (ECU 178) for persons over 18 years.	Supplement to AAW/WAO benefits up to 100% of the minimum wage for (married or unmarried) couples, 90% for one-parent-families, and 70% for single persons aged 23 or more. Gross Minimum wage: NLG 2,276.36 (ECU 1,022). Within the ceiling of 30% of the minimum wage for couples, 27% for single parents and 21% for single persons. Lower rates apply for single persons aged less than 23. Young persons less than 21 who live with their family are not entitled.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Special allowances for handicapped children:</i> Bonus, by handicap, to the family allowance for children and young people who are descendants of the employees, are under 24 years of age and who fulfil certain health conditions. This allowance bonus for children and young people varies with age: 0 - 14 years: PTE 6,520 (ECU 32) 14 - 18 years: PTE 9,530 (ECU 47) 18 - 24 years: PTE 12,720 (ECU 63). <i>Social Invalidity Pension:</i> PTE 22,100 (ECU 109) per month. PTE 9,290 (ECU 46) serious disability supplement.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Amount payable	No special scheme.	No special scheme.	<ul style="list-style-type: none"> • <i>Severe Disablement Allowance:</i> GBP 37.15 (ECU 56) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) GBP 13.15 (ECU 20), middle rate (between 40 and 50) GBP 8.30 (ECU 12), lower rate (between 50 and 60) GBP 4.15 (ECU 6.20). See Table VI "Invalidity". • <i>Disability Living Allowance:</i> Three rates of the care component between GBP 13.15 (ECU 20) and GBP 49.50 (ECU 74) a week. Two rates of the mobility component: GBP 13.15 (ECU 20) or GBP 34.60 (ECU 52) a week (see Table VI "Invalidity"). • <i>Disability Working Allowance:</i> Couple/lone parent: GBP 77.55 (ECU 116) Single person: GBP 49.55 (ECU 74) Child under 11: GBP 12.05 (ECU 18) Child 11 - 15: GBP 19.95 (ECU 30) Child 16 - 18: GBP 24.80 (ECU 37) Disabled child: GBP 20.95 (ECU 31) Allowance for working 30 hours or more a week: GBP 10.55 (ECU 16) The award is payable for 26 weeks at a time and not usually affected by changes in circumstances. • <i>Attendance Allowance:</i> GBP 33.10 (ECU 50) or GBP 49.50 (ECU 74) (see Table VI). 	5. Amount payable

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
6. Main factors influencing the amount of the allowance	Income of the beneficiary and spouse; family situation; medical report.	No special scheme.	No special scheme.	None.
7. Number of beneficiaries	200,618 (01.03.96)	No special scheme.	No special scheme.	Not available.
8. Financing	100% State.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
gree of invalidity; resources taken into account.	Resources of the applicant and his spouse or living partner taken into account.	Means of the applicant.	Individual income.	6. Main factors influencing the amount of the allowance
904 (November 1997).	553,071 (1995).	43,192 (December 1997)	December 31, 1995: Assisted disabled people: 1,270,912 Blind persons: 120,434 Deaf-mutes: 40,123	7. Number of beneficiaries
6 State.	100% State.	100% State.	100% State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
6. Main factors influencing the amount of the allowance	For fixed amount: not means tested, added to the guaranteed minimum income.	Income out or in connection with work of the beneficiary and of any partner is taken into account.	No special scheme. As regards care allowance see Table VII "Old-age".	<i>Handicap bonus:</i> Age. <i>Social Invalidity Pension:</i> Flat-rate amounts.
7. Number of beneficiaries	No data available.	Not available.	Federal care allowance: approx. 260,000. Care allowance provided by the <i>Länder</i> : approx. 48,000.	<i>Supplementary Family Allowance:</i> 1,638 (en 1996). <i>Social Invalidity Pension:</i> 43,349 (1996).
8. Financing	100% State.	100% State.	Care allowance: 100% <i>Länder</i> .	100% State.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance:</i> Age when incapacity for work began. <i>Disability Living Allowance:</i> Amount of help needed. <i>Disability Working Allowance:</i> Income-related: Depends on family size and age of any children. <i>Attendance Allowance:</i> Amount of help needed.</p>	6. Main factors influencing the amount of the allowance
Number of beneficiaries	No special scheme.	No special scheme.	<p><i>Severe Disablement Allowance:</i> 395,000 (forecast estimate 1997/98) <i>Disability Living Allowance:</i> 2,017,000 (forecast estimate 1997/98). <i>Disability Working Allowance:</i> 16,000 (forecast estimate 1997/98). <i>Attendance Allowance:</i> 1,287,000 (forecast estimate 1997/98).</p>	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	100% State.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
III. Unemployment				
1. Designation	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by the unemployment insurance (see Table XI "Unemployment") or by the general scheme for guaranteeing resources (see above).	No special scheme of a non-contributory minimum. Covered by benefits listed in law on employment creation measures (SGB III) (see Table XI "Unemployment") or by the general social assistance scheme (see above).	Unemployment allowance for first-time job seekers and for certain categories of repatriates.
2. Principle	No special scheme.	No special scheme.	No special scheme.	None.
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.	None.
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
Employment assistance (<i>Prestación asistencial por desempleo</i>). Table XI "Unemployment" (unemployment assistance).	Integration allowance (<i>allocation d'insertion</i>). Table XI "Unemployment" (Social assistance for unemployed).	Unemployment Assistance (see Table XI). See Table XI.	No specific non-contributory minimum. No special scheme.	III. Unemployment 1. Designation
Flat-rate amount.		To provide income for those who do not qualify for Unemployment Benefit and do not have sufficient means. See Table XI.	No special scheme.	2. Principle
Job-seekers.			No special scheme.	3. Eligible groups
Certain groups. The allowance is means-tested.		See Table XI.	No special scheme.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
III. Unemployment				
1. Designation	No specific minimum, covered by guaranteed minimum income.	<ul style="list-style-type: none"> • Supplementary Benefits Act (TW) • Act on Income Provisions for Older and Partially Disabled Workers (IOAW). 	No specific non-contributory minimum, covered by social assistance.	Abrogation of the regulation establishing the allowance for the integration of young people into working life (Law No. 50/88 of 19 April 1988) by the creation of a minimum income benefit.
2. Principle	No special scheme.	<p><i>TW</i>: The income of workers receiving benefits under the Unemployment Insurance Act (WW) is, where necessary, supplemented up to the social minimum.</p> <p><i>IOAW</i>: The Act provides an income guarantee at the social minimum level to older or partially disabled unemployed workers.</p>	No special scheme.	Not applicable.
3. Eligible groups	No special scheme.	<p><i>TW</i>: all recipients of WW-benefits whose income is less than the relevant social minimum.</p> <p><i>IOAW</i>: unemployed older workers aged 50 to 57.5 years; unemployed older workers aged between 57.5 and 65 years who are not entitled to follow-up benefits under the Unemployment Insurance Act (see Table XI); unemployed partially disabled workers under 65; persons partially handicapped since their youth.</p>	No special scheme.	Not applicable.
4. Main conditions of eligibility	No special scheme.	<p><i>TW</i>: Being beneficiary of unemployment insurance (WW) allowances. See also above "invalidity".</p> <p><i>IOAW</i>: Completion of a certain benefit period under the Unemployment Insurance Act. Age. Handicapped: receiving a WAO/AAW benefit according to a degree of disability of less than 80%; young handicapped: receiving a partial disability benefit. Means tested.</p>	No special scheme.	Not applicable.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Unemployment designation	No special scheme. Covered by the unemployment benefits (See Table XI).	No special scheme.	Income-based Jobseeker's Allowance.	III. Unemployment 1. Designation
Principle	No special scheme.	No special scheme.	Unemployed and required to be available.	2. Principle
Eligible groups	No special scheme.	No special scheme.	Unemployed.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	Not paid sufficient contributions for contribution-based JSA (Table XI) and resources not enough to meet needs. This will include recipients of contribution-based JSA with dependants.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	No special scheme.	No special scheme.	No special scheme.	None.
6. Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	No special scheme.	None.
7. Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	None.
8. Financing	No special scheme.	No special scheme.	No special scheme.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
of the legal minimum wage. Special lement for long-term unemployed aged 45. Table XI.	FRF 56.37 (ECU 8.50) per day.	See Table XI: Short-term rate per week: Unemployed person: IEP 65.40 (ECU 85) Adult dependant: IEP 40.00 (ECU 52) Child dependant: IEP 13.20 (ECU 17).	No special scheme.	5. Amount payable
Table XI.	Flat-rate amount.	Duration of unemployment, number of de- pendants, family income. See Table XI.	No special scheme.	6. Main factors influenc- ing the amount of the allowance
available.	18,400 (December 1996).	159,777 (average for 1997).	No special scheme.	7. Number of beneficiaries
State.	100% State and public sector employees.	State.	No special scheme.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	<p><i>TW:</i> See above "Invalidity".</p> <p><i>IOAW:</i> NLG 2,429.32 (ECU 1,1091) (gross) monthly for couples (married and unmarried); NLG 2,229.73 (ECU 1,001) for single parent families; NLG 1,888.34 (ECU 848) 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.</p>	No special scheme.	Not applicable.
6. Main factors influencing the amount of the allowance	No special scheme.	<p><i>TW:</i> See above "Invalidity".</p> <p><i>IOAW:</i> Income from or connected with work of the beneficiary and/or the partner is taken into account.</p>	No special scheme.	Not applicable.
7. Number of beneficiaries	No special scheme.	<p><i>TW:</i> not available</p> <p><i>IOAW:</i> 19,400 (1995).</p>	No special scheme.	Not applicable.
8. Financing	No special scheme.	<p><i>TW:</i> State 100%</p> <p><i>IOAW:</i> 90% State, 10% Local authorities.</p>	No special scheme.	Not applicable.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
amount payable	No special scheme.	No special scheme.	See Income Support (Table XII.I).	5. Amount payable
Main factors influencing the amount of the allowance	No special scheme.	No special scheme.	Available, actively seeking and capable of work. Age of claimant, dependants.	6. Main factors influencing the amount of the allowance
Number of beneficiaries	No special scheme.	No special scheme.	1,538,00 (forecast estimate 1997/98)	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	State financed.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
IV. Single-parent families				
1. Designation	Advance on the payment due in alimony (<i>avance sur le terme de la pension alimentaire</i>) (law of 8th May, 1989).	No specific non-contributory scheme. Covered by family benefits and social assistance.	No special scheme, covered by the general scheme of social assistance.	Flat-rate allowance for children who are not supported (decree 147/1989).
2. Principle	Partial solution to the problem of the non-payment of alimonies for children. Aims to help those affected and to reinstate regular payment. The advance is variable and paid by the Public Centres for Social Assistance (CPAS), which also have the task of recovering the maintenance payment due.	No special scheme.	Increase of the normal maintenance allowance rate of social assistance with regard to special needs of single parents.	None.
3. Eligible groups	Children entitled to, but not receiving alimony payments. Subjective right.	No special scheme.	Single parents who are receiving assistance covering living expenses and are bringing up a child under 7 years or at least two children under 16 years.	None.
4. Main conditions of eligibility	Conditions relating to the child: resident in Belgium; minor or under 25 if benefiting from family allowances. Conditions relating to the alimony debtor: alimony can be claimed from the father or the mother, or the person against whom the child has successfully brought a non-declaratory paternity case. Conditions of resources: The annual resources of the child plus (in certain cases) those of the parent who is not owing the maintenance may not BEF 421,812 (ECU 10,347).	No special scheme.	Income below the ceiling for social assistance.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
Specific non-contributory payment. Covered by family benefits and social assistance scheme.	Allowance for single parent (<i>allocation de parent isolé</i> , API).	One-Parent Family Payment.	No specific non-contributory minimum. Covered by general family benefits and social assistance.	IV. Single-parent families
	Differential allowance.	To provide support for someone who is bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	1. Designation
	Pregnant woman living alone or person living alone with a dependant child.	Persons who are bringing up child/ren without the support of a partner and without sufficient means.	No special scheme.	2. Principle
	Must be in sole charge of at least one child or in a state of pregnancy without other children and with financial resources below a certain ceiling.	Widowed, separated, deserted or unmarried parent; prisoner's spouse. Means below a certain ceiling.	No special scheme.	3. Eligible groups
				4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
IV. Single-parent families	No specific minimum. Covered by general family benefits and guaranteed minimum income.	No specific non-contributory minimum.	No specific non-contributory minimum, covered by social assistance and family allowances.	No specific non-contributory minimum.
1. Designation				
2. Principle	No special scheme.	No special scheme.	No special scheme.	No special scheme.
3. Eligible groups	No special scheme.	No special scheme.	No special scheme.	No special scheme.
4. Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	No special scheme.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Single-parent families Designation	No special scheme. Covered by family benefits (See Table X).	No special scheme.	No specific non-contributory minimum. Covered by general family benefits and Income Support scheme.	IV. Single-parent families 1. Designation
Principle	No special scheme.	No special scheme.	No special scheme.	2. Principle
Eligible groups	No special scheme.	No special scheme.	No special scheme.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	No special scheme.	4. Main conditions of eligibility

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
5. Amount payable	The equivalent of the alimony payment due, but no more than BEF 4,000 (ECU 98) per month. In the event that an instalment of the alimony has been partially paid, the advance will make up the difference between the amount due - to a maximum of BEF 4,000 (ECU 98) - and the amount actually received. No advance will be awarded for less than BEF 400 (ECU 9.80) per month.	No special scheme.	Supplement of 40% (or 60% in case of four or more children under 16 years) to the standard rate of assistance covering living expenses. Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.1.1998: Single-parent family with one child under the age of 7: DEM 1,905 (ECU 964). Single-parent family with two children aged between 7 and 13: DEM 2,509 (ECU 1,270).	None.
6. Main factors influencing the amount	Amount of alimony or maintenance due. Between BEF 400 (ECU 9.80) and BEF 4,000 (ECU 98) per month.	No special scheme.	See general conditions for social assistance, above.	None.
7. Number of beneficiaries	January 1997: 4,000.	No special scheme.	At the end of 1995, 298,206 single-parent families received assistance covering minimum living expenses. 258,906 of these single-parent families were in the old Länder.	None.
8. Financing	90% of the unrepaid advance will be assumed by the State. 10% is assumed by the Public Centre for Social Assistance (C.P.A.S.).	No special scheme.	75% local authorities 25% Länder.	None.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
No special scheme.	FRF 3,198 (ECU 484) per month for a pregnant woman without dependent children, plus FRF 1,066 (ECU 161) per dependant child.	Weekly amounts: Lone parent: IEP 67.50 (ECU 87) Child dependant: IEP 15.20 (ECU 20).	No special scheme.	5. Amount payable
No special scheme.	Number of dependent children.	Number of children; amount of income.	No special scheme.	6. Main factors influencing the amount
No special scheme.	146,572 families (December 1995).	58,960 in 1997.	No special scheme.	7. Number of beneficiaries
No special scheme.	Social security and taxes.	State.	No special scheme.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	No special scheme.	No special scheme.	No special scheme.	No special scheme.
6. Main factors influencing the amount	No special scheme.	No special scheme.	No special scheme.	No special scheme.
7. Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	No special scheme.
8. Financing	No special scheme.	No special scheme.	No special scheme.	No special scheme.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom	
Amount payable	No special scheme.	No special scheme.	No special scheme.	5. Amount payable
Main factors influencing the amount	No special scheme.	No special scheme.	No special scheme.	6. Main factors influencing the amount
Number of beneficiaries	No special scheme.	No special scheme.	No special scheme.	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	No special scheme.	8. Financing

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Belgium	Denmark	Germany	Greece
V. Other specific non-contributory minima	<p>Guaranteed family benefits, subject to income and age restrictions:</p> <p><i>A. Children not benefiting under any other scheme:</i></p> <ul style="list-style-type: none"> 1st child: BEF 4,084 (ECU 100) 2nd child: BEF 5,861 (ECU 144) 3rd and further: BEF 7,626 (ECU 187) <p>Age supplement:</p> <ul style="list-style-type: none"> child of at least 6 years: BEF 940 (ECU 23); child of at least 12 years: BEF 1,436 (ECU 35); child of at least 18 years: BEF 1,756 (ECU 43); child already 16 years old on 31 December 1996: BEF 1,756 (ECU 43). <p><i>B. Children already benefiting under another scheme:</i></p> <ul style="list-style-type: none"> 1st child: BEF 788 (ECU 19) 2nd child: BEF 5,007 (ECU 123) 3rd and further: BEF 7,476 (ECU 183) <p>Age supplement (not applicable to single child or the last-born child):</p> <ul style="list-style-type: none"> child of at least 6 years: BEF 940 (ECU 23); child of at least 12 years: BEF 1,436 (ECU 35); child of at least 18 years and child already 16 years on 31 December 1996: <ul style="list-style-type: none"> for the first born of a group: BEF 1,515 (ECU 37); for the other children: BEF 1,756 (ECU 43). <p>The amounts listed are reduced in proportion to the family income.</p> <p><i>Public Centres for Social Assistance (CPAS):</i> additional benefits possible.</p>	<p>Assistance in particular situations:</p> <ul style="list-style-type: none"> To cover personal expenses (health care, help or education for children, removal to better accommodation, travel costs). For people who have a handicapped child under 18 living at home (payment of a compensatory income and of some additional expenses). For physically or mentally handicapped persons who have their own home (additional expenses). Law of 25 April 1990: compensation for loss of income to people who stay at home to look after a terminally ill person at home. 	<p>Benefits for blind civilians:</p> <p>In most Länder, blind civilians are granted an allowance which is not income dependent, to enable them to pay for the special care they require. The amount of benefit varies in the different Länder. It equals between DEM 600 (ECU 313) and DEM 1,133 (ECU 591) per month.</p> <p>Federal legislation on allowances for a parent who stays at home to look after a young child: (<i>Bundeserziehungsgeldgesetz</i>).</p> <p>Federal legislation on grants for further education (<i>Bundesausbildungsförderungsgesetz</i>). Law on housing allowances (<i>Wohngeldgesetz</i>).</p>	<ul style="list-style-type: none"> Decree 57/1973: repatriates (flat-rate living allowance). Law 1331/1983: people undergoing severe hardship (extraordinary circumstances). Law 1331/1984: mothers with no financial support (flat-rate maternity allowance). Housing benefit: flat-rate payment. Benefit awarded to refugees of Greek origin coming from Eastern Europe, Egypt or Albania (means-tested). Family allowances for Greek emigrants returning to the country. OGA family allowances. Decree 147/1989: flat-rate allowance for single-parent families. Heating allowance for handicapped people.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

Spain	France	Ireland	Italy	
ily benefits (<i>Prestaciones no contributivas hijo a cargo</i>), see Table X: Allowance for dependent children (means-tested, except handicapped children).	Various special assistance allowances.	<p><i>Widow's and Widower's Non-Contributory Pension:</i> Pension to provide support to widows and widowers without children (widows and widowers with children would qualify for one-parent family payment instead) who do not qualify for a social insurance widow's or widower's pension, and who are without sufficient means.</p> <p>Amount: IEP 67.50 (ECU 87) per week. Higher rate is paid to those over 66 and living alone. Financed by the State. In December 1997, 18,786 beneficiaries.</p> <p><i>Several special allowances for certain groups or needs:</i></p> <ul style="list-style-type: none"> • Carer's Allowance. • Deserted Wife's Allowance. • Prisoners Wife's Allowance. • Blind Pension. • Rent/Mortgage Interest Supplements. • Supplements for Special Needs. • Exceptional Needs Payments. • Back to School Clothing and Footwear Allowance etc. 	<ul style="list-style-type: none"> • Financial assistance for political refugees (Ministry of the Interior). • Financial assistance for victims of natural catastrophes (Ministry of the Interior). • Assistance for students: study grants and allowances. • "Arrival" grants for immigrants (regions and local authorities). • Financial assistance to cope with situations of particular hardship (local level). 	V. Other specific non-contributory minima

Table XII.2

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

	Luxembourg	Netherlands	Austria	Portugal
V. Other specific non-contributory minima	No other specific non-contributory minima.	Act on income provisions for the older and partially disabled formerly self-employed (IOAZ): Income guarantee benefit paid after termination of business or occupation or as a supplement to a disablement benefit paid under the General Disablement Act (AAW).	No other specific non-contributory minima.	<ul style="list-style-type: none"> • <i>Widow(er)'s Pension</i> (Decree 52/81 of 11 November 1981): Allowance for widows and widowers without a claim to pensions under the contributory scheme and without sufficient means (income not exceeding 30% of the minimum wage). Amount: 60% of the social pension. In 1993, 72 recipients. • <i>Orphans Pension</i> (Statutory Order 160/ 80 of 27 May 1980): Allowance for orphans aged under 18 without claim to a pension under the contributory scheme and without sufficient resources. Amount: Percentage of the social pension according to the number of entitled children. In 1993, 746 recipients.

Guaranteeing Sufficient Resources: 2. Specific Non-Contributory Minima

Table XII.2

	Finland	Sweden	United Kingdom
Other specific non-contributory minima	<p>All low-income households, with the exception of students and pensioners who have their own schemes, are entitled to housing allowance.</p> <p>The dependants of a person performing his national service are paid draftees' dependants allowance if their own income is below certain prescribed minimum.</p>	<p>Support and Service for Persons with Certain Functional Impairments (1993: 387). This Act contains provisions relating to measures for people:</p> <ul style="list-style-type: none"> • who are mentally retarded or autistic, • who have a considerable and permanent intellectual functional impairment after brain damage as an adult, • who have some other lasting physical or mental functional impairments which are manifestly not due to normal ageing, if these impairments are major ones and cause considerable difficulties in daily life and, consequently, an extensive need for support and service. <p>Help from a personal assistant or financial support for reasonable costs for such help, to the extent that the need for financial support is not covered by assistance benefit pursuant to the Assistance Benefit Act (1993:389), dealt with by the National Social Insurance Board and the social insurance offices.</p>	<p>• Housing Benefit: Designed to help people in and out of work who are on a low income and who need help to meet their rent liability. Amount dependent on needs and resources (income, capital). No benefit payable if capital exceeds GBP 16,000 (ECU 23,997). Maximum Housing Benefit will meet up to 10% of a claimant's reasonable rent and accommodation related service charges less deductions in respect of any non-dependants living in the household. Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: GBP 49.15 (ECU 74) per week, couple without children GBP 77.15 (ECU 116) per week, couple with two children - one under 11, one 11-15 - GBP 118.80 (ECU 178) per week). As a claimant's income rises above their applicable amount, maximum benefit is reduced by 65% of the excess.</p> <p>• Council Tax Benefit helps people on low incomes meet up to 100% of their liability to contribute to the cost of local authority services. The scheme shares broadly the same structure as Housing Benefit above, although when the claimant's income exceeds their applicable amount, maximum benefit is reduced by 20% of the excess.</p> <p>• Social Fund: a regulated scheme for Maternity Payments (see table X, - Family Benefits), Funeral Payments and Cold Weather Payments; a discretionary scheme for Community Care Grants, Budgeting Loans and Crisis Loans.</p>

V. Other specific non-contributory minima

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
I. Old age				
1. Designation	Guaranteed Minimum Pension (<i>Minimum garantie de pension</i>), Art. 152 of the law of 8 August 1980 and Art. 33 of the law of 20 February 1981.	The general scheme of the National Pension is not based on contributions. The Supplementary pension scheme (ATP) provides flat-rate allowances. See Table VII "Old-Age".	There is no minimum in the general contributory scheme for old-age pensions.	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VII "Old age".
2. Principle	To ensure that a retirement pension for a complete working life or at least the equivalent of 2/3 of a complete career (men: 45 years, women 41 years) does not fall below a set minimum. See Table VII.	See Table VII.	No special scheme.	See Table VII.
3. Eligible groups	At retirement age.	See Table VII.	No special scheme.	See Table VII.
4. Main conditions of eligibility	Complete career (certain periods not taken into account) or at least equal to 2/3 of a complete career.	See Table VII.	No special scheme.	See Table VII.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

Spain	France	Ireland	Italy	
num Supplement.	Minimum contributory.	Pro-rata (Mixed Insurance) Pension. Partial Contributory Pension.	Minimum pension (Pensione minimale): See Table VII "Old age".	I. Old age 1. Designation
ement to pensions up to the amount of Insurance. minimum pension (means-tested).		<i>Pro-rata (Mixed Insurance) Pension:</i> Pro-rata pension in case of mixture of insurance at the modified rate of insurance providing cover for Old Age (contributory) and Retirement Pensions. <i>Partial Contributory Pension:</i> for those who have made significant contributions to the social insurance fund but do not qualify for a full Old Age (Contributory) Pension.	The old-age pension is brought up to the amount of the minimum pension, conditional on the applicant's means. See Table VII "Old-age".	2. Principle
iciaries of contributory pensions under minimum annually fixed by the Govern-	Recipients of an old-age pension.	Persons aged 66 or over.	See Table VII.	3. Eligible groups
utory pension below the minimum. rces inferior to a certain ceiling: ESP 24 (ECU 4,916) per year for a single i, ESP 959,832 (ECU 5,734) with de-nt spouse.	Receiving a old-age pension at a rate of 50%.	<i>Pro-rata (Mixed Insurance) Pension:</i> Age 66 or over; entered insurance before a certain age; minimum number of paid contributions; having a mixture of full rate and modified rate contributions. <i>Partial Contributory Pension:</i> Age 66 or over; having a yearly average number of contributions (between 5 and 19) since entering insurance; minimum number of paid contributions; having entered insurance before a certain age.	See Table VII.	4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
I. Old age				
1. Designation	Minimum Pension. See Table VII "Old age".	No special minimum in a contributory scheme. See Table VII "Old age".	Compensation supplement (<i>Ausgleichszulage</i>), see Table VII "Old-age".	Minimum pension.
2. Principle	Minimum pension, guaranteed for an insurance period of between 20 and 40 years.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	Guarantee of a minimum amount by increasing the pensions from the contributory scheme, by drawing a supplementary social pension by means of the non-contributory scheme, which, however, may not exceed the state old-age pension of PTE 17,500 (ECU 87).
3. Eligible groups	See Table VII.	No special scheme.	See Table VII "Old-age".	People whose pension from the contributory scheme is less than PTE 27,600 (ECU 137).
4. Main conditions of eligibility	See Table VII.	No special scheme.	See Table VII "Old-age".	Pension under the contributory scheme of less than PTE 27,600 (ECU 137).

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

	Finland	Sweden	United Kingdom	
Old age designation	No special scheme.	No special scheme.	Basic Retirement Pension, <i>Category A</i> or <i>Category B</i> . See Table VII.	I. Old age 1. Designation
Principle	No special scheme.	No special scheme.	Flat-rate contributory benefit. <i>Category A:</i> Derived from own contributions. <i>Category B:</i> From spouse's contributions. See Table VII.	2. Principle
Eligible groups	No special scheme.	No special scheme.	See Table VII.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	See Table VII.	4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
5. Amount payable	Single person: BEF 339,972 (ECU 8,339) per year. Household: BEF 424,824 (ECU 10,421) per year.	See Table VII.	No special scheme.	Minimum amount: GRD 104,960 (ECU 336) plus supplements for dependants.
6. Main factors influencing the amount	In cases of incomplete career, amount proportional to the length of working life.	See Table VII.	No special scheme.	See Table VII.
7. Number of beneficiaries	44,648 (figure on 1.1.1997 and limited to salaried workers with a complete career).	Not applicable.	No special scheme.	Not available.
8. Financing	Contributions.	Supplementary Pension: contributions.	No special scheme.	

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

Spain	France	Ireland	Italy	
ence between the adjusted pension he annually fixed minimum for old-age ons.	Supplement of the pension up to a minimum amount fixed by decree of FRF 38,948.67 (ECU 5,890) per year.	<p><i>Pro-rata (Mixed Insurance):</i> Personal and adult dependant's rates vary according to the proportion of insurance completed at the rate appropriate for Old Age/ Retirement pensions.</p> <p>Dependant children: IEP 15.20 (ECU 20). There is an extra IEP 5.00 (ECU 6.50) payable to pensioners over 80 years and a IEP 6.00 (ECU 7.80) living alone allowance.</p> <p><i>Partial Contributory Pension:</i></p> <ul style="list-style-type: none"> • Between IEP 20.30 (ECU 26) and IEP 54.70 (ECU 71) per week depending on the average number of contributions. • IEP 51 (ECU 66) per week for an adult dependant under 66 years and IEP 55.40 (ECU 72) if over 66 years. Supplement for children as above. • There is an extra IEP 5.00 (ECU 6.50) payable to pensioners over 80 years and a IEP 6.00 (ECU 7.80) living alone allowance. <p>In addition to both pensions, pensioners may also qualify for fuel and electricity allowances, free travel, free television licence and free telephone rental.</p>	ITL 8,071,500 (ECU 4,156) per year. See Table VII "Old-age".	5. Amount payable
of income, age, obligation or not to pay aintenance for spouse.	The minimum is only paid in full if the claimant is credited with 150 quarters of insurance contributions. Otherwise, it is reduced to a 150 th for each quarterly period of insurance credited to the pensioner. Not means-tested.	Generally, payment is related to the number of contributions to the social insurance fund.	Income.	6. Main factors influencing the amount
692 (December 1997).	114,444 (1994).	Position at 31 December 1997: Pro-rata (Mixed Insurance) Pension: 473 persons. Partial Contributory Pension: 5,417 persons..	Not available.	7. Number of beneficiaries
State.	Social security.	Contributions plus state subsidy.		8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
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 LUF 39,727 (ECU 974) per month. If the insured has not reached this stage, but has been insured for at least 20 years, the minimum pension is reduced by 1/40th for each missing year.	No special scheme.	See Table VII "Old-age".	The difference between the minimum amount of pension under the contributory scheme and that of the non-contributory pension. However, this value may not exceed PTE 17,500 (ECU 87).
6. Main factors influencing the amount	Duration of insurance.	No special scheme.	See Table II "Financing".	Amount of the pension under the contributory scheme and of the social pension under the non-contributory state scheme.
7. Number of beneficiaries	No data available.	No special scheme.	71,100 (annual average 1996, including compensation supplements to the pensions of the self-employed persons).	472,289 persons (1993).
8. Financing	General old-age insurance scheme.	No special scheme.	100% State.	Budget of the social security system.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

	Finland	Sweden	United Kingdom	
Amount payable	No special scheme.	No special scheme.	Standard rate <i>Category A</i> : GBP 62.45 (ECU 94). Standard rate <i>Category B</i> : GBP 37.35 (ECU 56). See Table VII.	5. Amount payable
Main factors influencing the amount	No special scheme.	No special scheme.	Full pension paid with requisite number of qualifying years, i.e. 90% of working life. Pro-rata pension paid below this, but no pension paid below 25% of the requisite number. See Table VII.	6. Main factors influencing the amount
Number of beneficiaries	No special scheme.	No special scheme.	10,620,000 (estimated 1997/98).	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	Contributions.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
II. Survivors				
1. Designation	Minimum Survivors' Pension (<i>Pension de survie minimale</i>). See Table VIII "Survivors".	No contributory minimum scheme. See Table VIII "Survivors".	No contributory minimum. See Table VIII "Survivors".	To guarantee a minimum amount, supplementing pensions from the contributory system. See Table VIII "Survivors".
2. Principle	To ensure that the pension of a surviving spouse is not less than a set minimum, if the deceased spouse worked for a period equivalent to at least 2/3 of the complete career.	No special scheme.	No special scheme.	See Table VIII.
3. Eligible groups	Surviving spouse must have been married to the deceased for at least 1 year (unless there is a child or the death was the result of an accident or occupational disease); must be aged at least 45 (unless looking after a child or invalid); must have stopped any form of unauthorised work.	No special scheme.	No special scheme.	See Table VIII.
4. Main conditions of eligibility	The deceased spouse worked for a period equivalent to at least 2/3 of a complete career.	No special scheme.	No special scheme.	See Table VIII.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

Spain	France	Ireland	Italy	
num mos.	Supplement: <i>Complemento por</i> widow's/widower's invalidity pension (<i>pension d'invalidité de veuf/ve</i>), widow's/ widower's old-age pension (<i>pension de vieillesse de veuf/ve</i>): See Table VIII „Survivors“. Widowhood insurance (<i>Assurance veuvage</i>), Law no. 80/546 of 17 July 1980: See Table VIII „Survivors“.	Survivor's pension (<i>pension de réversion</i>), widow's/widower's invalidity pension (<i>pension d'invalidité de veuf/ve</i>), widow's/ widower's old-age pension (<i>pension de vieillesse de veuf/ve</i>): See Table VIII „Survivors“.	Widow's and Widower's Contributory Pension.	Survivor's pension. See Table VIII "Survivors".
op contributory pensions up to the amount of the minimum pension (means- d).	See Table VIII.	See Table VIII.	See Table VIII.	II. Survivors 1. Designation
ficiaries of a contributory pension below tain minimum.	See Table VIII.	See Table VIII.	See Table VIII.	2. Principle
ion below the minimum; income below annual ceiling of ESP 822,824 (ECU i).	See Table VIII.	Survivor; satisfying the PRSI contribution; not living with a person as husband and wife. See Table VIII.	See Table VIII.	3. Eligible groups
				4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
II. Survivors				
1. Designation	Minimum Pension. See Table VIII "Survivors".	No special minimum in a contributory scheme. See Table VIII "Survivors".	Compensation supplement (see Table VIII Minimum pension. "Survivors").	
2. Principle	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	To contribute to the existence of sufficient resources. Subjective right.
3. Eligible groups	See Table VIII.	No special scheme.	See Table VIII "Survivors".	Persons whose pension under the contributory scheme is less than the minimum pension.
4. Main conditions of eligibility	See Table VIII.	No special scheme.	See Table VIII "Survivors".	Where pension under the contributory scheme is less than the minimum pension.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

	Finland	Sweden	United Kingdom	
Survivors Designation	No special scheme.	No special scheme.	See Table VIII "Survivors".	II. Survivors 1. Designation
Principle	No special scheme.	No special scheme.	See Table VIII.	2. Principle
Eligible groups	No special scheme.	No special scheme.	See Table VIII.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	See Table VIII.	4. Main conditions of eligibility

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
5. Amount payable	BEF 334,336 (ECU 8,201) per year.	No special scheme.	No special scheme.	Minimum allowance: GRD 94,460 (ECU 303) per month.
6. Main factors influencing the amount	In cases of incomplete career, amount proportional to the length of working life of the deceased spouse. Certain reductions or limitations apply.	No special scheme.	No special scheme.	See Table VIII.
7. Number of beneficiaries	17,548 on 1.1.1997 (minimum survivor's pension for complete career).	No special scheme.	No special scheme.	Not available.
8. Financing	Pension contributions.	No special scheme.	No special scheme.	Contributions. Three-party financing (employee, employer, State) for those newly insured since 1.1. 1993.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

Spain	France	Ireland	Italy	
rence between the adjusted pension the annually fixed minimum for survivor's ions.	See Table VIII „Survivors“. Widow(er)'s allowance: FRF 3,107 (ECU 470) for the 1 st year. FRF 2,041 (ECU 309) for the 2 nd year. FRF 1,554 (ECU 235) for the 3 rd year. Survivor's Pension: Annual minimum of FRF 17,336 (ECU 2,622) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods. Widow(er)'s invalidity or old-age pension: Minimum of FRF 17,336 (ECU 2,622), in- crease if claimant has brought up at least 3 children.	Depends on contributions, see Table VIII "Survivors". <ul style="list-style-type: none"> • Minimum: IEP 68.00 (ECU 88) per week for the survivor plus IEP 17.00 (ECU 22) for each child dependant. • Plus IEP 6.00 (ECU 7.80) for survivor over 66 and living alone. • Plus IEP 5.00 (ECU 6.50) for survivor over 80. 	See Table VIII.	5. Amount payable
of income and age.	See Table VIII.	See Table VIII.	See Table VIII.	6. Main factors influencing the amount
19 (December 1997).	Survivor's pension and old-age pension for widow(er)s: 71,544 in 1996. Widowhood insurance: 8,322 in 1996.	Separate statistics on the minimum payment are not kept. Total number in receipt of Widow's and Widower's Contributory Pension was 97,340 at December 1997.	Not available.	7. Number of beneficiaries
· State.	Social security.	Contribution plus state subsidy.		8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
5. Amount payable	The minimum pension for a surviving spouse is fixed at 73% of the set reference figure where the insured has been covered for at least 40 years; therefore there is a minimum of LUF 32,223 (ECU 790) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance the minimum pension is reduced by 1/40th for each missing year. In the event of premature death, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to complete the period.	No special scheme.	See Table VIII "Survivors".	The difference between the amount of the pension and PTE 16,560 (ECU 82) = 60% of the minimum old-age pension.
6. Main factors influencing the amount	Length and "density" of membership period.	No special scheme.	See Table VIII "Survivors".	Amount of the pension under the contributory scheme.
7. Number of beneficiaries	No figures available.	No special scheme.	widow's pensions: 106,839 widower's pensions: 447 orphan's pensions: 14,568 (annual average 1996 - including compensation supplements to the pensions of the self-employed persons).	Not available.
8. Financing	General old-age insurance scheme.	No special scheme.	100% State.	Budget of the social security system.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

	Finland	Sweden	United Kingdom	
Amount payable	No special scheme.	No special scheme.	See Table VIII.	5. Amount payable
Main factors influencing the amount	No special scheme.	No special scheme.	See Table VIII.	6. Main factors influencing the amount
Number of beneficiaries	No special scheme.	No special scheme.	294,000 (estimated 1997/98).	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	Contributions.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
III. Invalidity				
1. Designation	Guaranteed minimum of the amount of invalidity allowances (<i>indemnité des invalides</i>): see Table VI "Invalidity".	The invalidity pension is not a contributory scheme, but tax-financed: see Table VI "Invalidity".	No minimum in the contributory pension scheme.	To guarantee a minimum amount, supplementing pensions from the contributory system.
2. Principle	See Table VI.	See Table VI.	No special scheme.	See Table VI.
3. Eligible groups	See Table VI.	See Table VI.	No special scheme.	See Table VI.
4. Main conditions of eligibility	See Table VI.	See Table VI.	No special scheme.	See Table VI.
5. Amount payable	See Table VI "Invalidity". Daily amounts of the minimum allowance: <i>Minimum for regular worker:</i> • With dependants: BEF 1,337 (ECU 33) • Without dependants: Single: BEF 1,070 (ECU 26); Living with a partner: BEF 957 (ECU 23) <i>Minimum for a non-regular worker:</i> • With dependants: BEF 1,073 (ECU 26); • Without dependants: BEF 804 (ECU 20).	See Table VI.	No special scheme.	Minimum amount dependent on degree of incapacity for work: 50% - 100% of the minimum amount of the old-age pension = GRD 54,480 (ECU 168) - GRD 104,960 (ECU 336) per month. See Table VI "Invalidity".
6. Main factors influencing the amount	See Table VI.	See Table VI.	No special scheme.	See Table VI.
7. Number of beneficiaries	Not available.	No special scheme.	No special scheme.	Not available.
8. Financing	Invalidity contributions and State.	No special scheme.	No special scheme.	Contributions (three-party financing: Employee, employer, State) for those newly insured, after 31.12. 1992.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

Spain	France	Ireland	Italy	
num Supplement.	Minimum amount.	Invalidity Pension. See Table VI.	Minimum amount of the Invalidity Allowance. See Table VI.	III. Invalidity 1. Designation
op up pensions to the minimum (means-test).	Minimum as stipulated by decree.	To provide an income for those who are permanently incapable of work. See Table VI.	See Table VI.	2. Principle
Beneficiary of a contributory pension below a minimum.	Beneficiaries of an invalidity pension.	See Table VI.	See Table VI.	3. Eligible groups
giving a pension below the minimum; income below the annual ceiling of ESP 324 (ECU 4,916) per year for a single person or ESP 959,832 (ECU 5,734) with a dependent spouse.	Receiving invalidity pension.	See Table VI.	See Table VI.	4. Main conditions of eligibility
rence between the adjusted pension and the annually fixed minimum for invalidity pensions. No guaranteed supplements for persons over the age of 65 years.	Minimum amount: FRF 17,336 (ECU 2,622) per year.	See Table VI.	The allowance is made up to the level of the minimum pension: ITL 8,071,500 (ECU 4,156) per year. Depending on means -test. See Table VI.	5. Amount payable
of income, age, obligation or not to pay maintenance for spouse.	Amount of pension inferior to the minimum amount as stipulated by decree. No means-test.	See Table VI.	Income.	6. Main factors influencing the amount
12	43,046 (1996).		Not available.	7. Number of beneficiaries
, State.	Social security.	Contributions plus State subsidy.		8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
III. Invalidity	Minimum Pension.	No special minimum in a contributory scheme. See Table VI.	<i>Ausgleichszulage</i> - compensation supplement (see Table VII "Old-age", in principle invalidity pension is calculated in the same way as old-age pension).	Minimum pension.
1. Designation				
2. Principle	Minimum pension guaranteed if the deceased qualified as a long-standing insurance scheme contributor.	No special scheme.	Top up of contributory pensions up to the reference amount (taking account of other income).	Guarantee of a minimum amount for pensions from the contributory scheme. Subjective right.
3. Eligible groups	See Table VI.	No special scheme.	See Table VII "Old-age".	People whose pension under the contributory scheme is less than PTE 27,600 (ECU 137).
4. Main conditions of eligibility	See Table VI.	No special scheme.	See Table VII "Old-age".	To receive a pension under the contributory scheme of less than PTE 27,600 (ECU 137).
5. Amount payable	The minimum invalidity pension is fixed at 90% of the fixed reference figure when the insured has been covered for at least 40 years (including future periods). The minimum pension amount therefore is LUF 39,727 (ECU 974) per month. If the insured has not completed this period of contributions but has been credited with at least 20 years of insurance, the minimum pension is reduced by 1/40th for each missing year. In the event of premature invalidity, the number of missing years between the beginning of the right to a pension and the age of 65 is taken into account to make up the period.	No special scheme.	See Table VII "Old-age".	The difference between the amount of the pension and PTE 27,600 (ECU 137).
6. Main factors influencing the amount	Length and "density" of membership period.	No special scheme.	See Table VII "Old-age".	Amount of the pension under the contributory scheme.
7. Number of beneficiaries	No available data.	No special scheme.	74,689 (annual average 1996 - including compensation supplements to the pensions of the self-employed persons).	157,533 (1996).
8. Financing	General old-age insurance scheme.	No special scheme.	100% State.	Budget of the social security system.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

	Finland	Sweden	United Kingdom	
Invalidity designation	No special scheme.	No special scheme.	Long-term Incapacity Benefit. See Table VI "Invalidity".	III. Invalidity 1. Designation
Principle	No special scheme.	No special scheme.	Flat-rate allowance. See Table VI.	2. Principle
Eligible groups	No special scheme.	No special scheme.	See Table VI.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	Payable after 364 days of incapacity (subject to medical test). See Table VI.	4. Main conditions of eligibility
Amount payable	No special scheme.	No special scheme.	Basic rate: GBP 62.45 (ECU 94) a week. Supplements for dependants. Additional depending on age when incapacity began. See Table VI.	5. Amount payable
Main factors influencing the amount	No special scheme.	No special scheme.	See Table VI.	6. Main factors influencing the amount
Number of beneficiaries	No special scheme.	No special scheme.	1,471,000 (1997/98).	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	Contributions.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Belgium	Denmark	Germany	Greece
IV. Unemployment				
1. Designation	Different minima of unemployment-insurance allowances, depending on the duration of unemployment and on number of dependants. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	No minimum of the unemployment insurance allowances. Amounts depend on earnings. See Table XI.	Minimum rate of unemployment insurance allowances. See Table XI.
2. Principle	See Table XI.	No special scheme.	No special scheme.	See Table XI.
3. Eligible groups	See Table XI.	No special scheme.	No special scheme.	See Table XI.
4. Main conditions of eligibility	See Table XI.	No special scheme.	No special scheme.	See Table XI.
5. Amount payable	See Table XI.	No special scheme.	No special scheme.	Minimum allowance: 2/3 of minimum daily wage = GRD 4,130 (ECU 13).
6. Main factors influencing the amount	See Table XI.	No special scheme.	No special scheme.	See Table XI.
7. Number of beneficiaries	Not available.	No special scheme.	No special scheme.	Not available.
8. Financing	Not available.	No special scheme.	No special scheme.	

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

Spain	France	Ireland	Italy	
Table XI.	Solidarity allowance.	Unemployment Benefit. See Table XI.	No minimum in contributory scheme.	IV. Unemployment 1. Designation
Table XI.	Differential amount which varies according to age.	See Table XI.	No special scheme.	2. Principle
Table XI.	Long-term unemployed.	See Table XI.	No special scheme.	3. Eligible groups
Table XI.	5 years of salaried work during the 10 years preceding the end of the employment contract; revenues must not exceed a certain ceiling; trying to find work.	See Table XI.	No special scheme.	4. Main conditions of eligibility
Table XI.	See Table XI „Unemployment“.	See Table XI.	No special scheme.	5. Amount payable
Table XI.	Age and duration of previous insurance period.	Number of dependants.	No special scheme.	6. Main factors influencing the amount
Available.	516,800 (December 1996).	60,927 (average for 1996).	No special scheme.	7. Number of beneficiaries
State.	State and public sector employees.	Contributions plus State subsidy.	No special scheme.	8. Financing

Table XII.3

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

	Luxembourg	Netherlands	Austria	Portugal
IV. Unemployment	No special scheme.	No special minimum in a contributory scheme. See Table XI.	Unemployment insurance (see Table XI "Unemployment").	See Table XI.
1. Designation				
2. Principle	No special scheme.	No special scheme.	Minimum daily amount.	See Table XI.
3. Eligible groups	No special scheme.	No special scheme.	Each person fulfilling the waiting period (see Table XI "Unemployment"), is at least entitled to this daily amount of unemployment benefit.	See Table XI.
4. Main conditions of eligibility	No special scheme.	No special scheme.	See Table XI "Unemployment".	See Table XI.
5. Amount payable	No special scheme.	No special scheme.	ATS 56.20 (ECU 4) daily.	Difference between the amount of unemployment allowance and that of the minimum wage or average pay amount, if less.
6. Main factors influencing the amount	No special scheme.	No special scheme.	See Table XI "Unemployment".	Unemployment allowance less than the minimum wage or average pay amount.
7. Number of beneficiaries	No special scheme.	No special scheme.	373 persons.	86,075 (1996).
8. Financing	No special scheme.	No special scheme.	See Table II "Financing" for unemployment benefits.	Budget of the social security system.

Guaranteeing Sufficient Resources: 3. Minima in Contributory Schemes

Table XII.3

	Finland	Sweden	United Kingdom	
Unemployment designation	No special scheme.	No special scheme.	Contribution-based Jobseeker's Allowance: see Table XI.	IV. Unemployment 1. Designation
Principle	No special scheme.	No special scheme.	See Table XI.	2. Principle
Eligible groups	No special scheme.	No special scheme.	See Table XI.	3. Eligible groups
Main conditions of eligibility	No special scheme.	No special scheme.	See Table XI.	4. Main conditions of eligibility
Amount payable	No special scheme.	No special scheme.	See Table XI.	5. Amount payable
Main factors influencing the amount	No special scheme.	No special scheme.	Age.	6. Main factors influencing the amount
Number of beneficiaries	No special scheme.	No special scheme.	263,000 (estimate 1997/98).	7. Number of beneficiaries
Financing	No special scheme.	No special scheme.	Contributions.	8. Financing

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

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
I. Health Care - Benefits in kind				
1. Scheme	Special scheme.	General scheme (see Table III)	Special scheme within framework of general scheme (sickness insurance for farmers).	Special scheme for farmers (OGA).
2. Beneficiaries	Self-employed in general.	See Table III.	Self-employed farmer, assisting members of the family and employees as well as salt-water and fresh-water fishermen and bee-keepers.	Self-employed farmers and agricultural employees, fishermen and other self-employed persons in regions with less than 5,000 inhabitants and villages with fewer than 2,000 inhabitants - with the exception of those covered by general scheme (IKA or TEVE for self-employed persons) as well as members of religious communities which are active in agriculture field.
3. Legislation	Royal order of 29 December 1997.	See Table III.	Second act on sickness insurance for farmers.	Act 4169/61, article 7.
4. Administration	Social insurance funds and insurance companies.	See Table I.	Sickness insurance funds.	OGA.
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See Table III.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
6. Qualifying period	None.	See Table III.	Periods prior to insurance only necessary for voluntary insurance.	
7. Free cover for members of family	Yes.	See Table III.	Yes.	Yes.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
cial scheme for farmers.	Special scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme with special provisions for self-employed farmers (see table III).	General scheme (see table III).	I. Health Care - Benefits in kind
Beneficiaries: Workers enrolled and subject to social contributions, pensioners, family members or persons assimilated thereto.	Head/Manager of the farm, their associates, helping family members.	See table III.	See table III.	1. Scheme
ee No. 2123/1971 of 23 July, Decree 3772/1972 of 23 December.	Article 1106-2 of the Rural Code.	See table III.	See table III.	2. Beneficiaries
inal Health Office (<i>INSALUD</i>) or the bodies of the autonomous regions.	Social insurance funds for farmers and GAMEX.	See table III.	See table I.	3. Legislation
Compulsory membership.	Compulsory membership.	See table III.	See table III.	4. Administration
No minimum period required. There should be no outstanding contributions.	See table III.	See table III.	See table III.	5. Membership
able III.	Yes, but family helpers excluded.	See table III.	See table III.	6. Qualifying period
				7. Free cover for members of family

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
I. Health Care - Benefits in kind	General scheme. See table III.	Where serious risks are concerned: AWBZ. See General scheme, Table III.	Special scheme for farmers.	General scheme (see Table III) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See Table III.	AWBZ: see table III.	Self-employed farmers, helping family members, recipients of a farmer's pension.	See Table III.
3. Legislation	See Table III.	AWBZ: see table III.	Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and amendments.	See Table III.
4. Administration	See Table I.	AWBZ: see table I.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	See Table III.	AWBZ covers all residents.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	See Table III.
6. Qualifying period	See Table III.	AWBZ: see table III.	None.	See Table III.
7. Free cover for members of family	See Table III.	AWBZ covers all residents.	Yes.	See Table III.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Health Care - Benefits in kind Scheme	General scheme (see table III).	Sweden has no special scheme for farmers. See General Scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.	I. Health Care - Benefits in kind 1. Scheme
Beneficiaries	See Table III.	See Table III.	See table III.	2. Beneficiaries
Legislation	See Table III.	See Table III.	See table III.	3. Legislation
Administration	See Table I.	See Table I.	National Health Service (NHS).	4. Administration
Membership	See Table III.	See Table III.	All residents.	5. Membership
Qualifying period	See Table III.	See Table III.	See Table III.	6. Qualifying period
Free cover for members of family	See Table III.	See Table III.	Yes.	7. Free cover for members of family

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
8. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	All benefits in state hospitals granted.
• Kind and amounts of benefits	<ul style="list-style-type: none"> • Out patient: None, except for the handicapped and disabled. • Dental treatment: None, except for the handicapped and disabled. • In-patient: Yes. • Pharmaceutical products: Yes, in hospital. • Prosthesis: Yes. • Psychotherapy: Yes. 	See Table III.	<ul style="list-style-type: none"> Out patient: No. Dental treatment: No. In-patient: Yes. Pharmaceutical products: Yes. Prosthesis: Yes. Psychotherapy: Yes. <p>Other: Industrial and home assistance to enable continuation of work.</p>	<ul style="list-style-type: none"> Out patient. Dental treatment. In-patient. Pharmaceutical products. Prosthesis. Psychotherapy.
9. Financing • Source of finance	<p>64% contributions 35.8% taxes 0.2% other.</p>	See Table II.	<p>47.0% contributions 53.0% Federal budget</p>	
• Contributions	<p>Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded.</p> <p>Indivisible total social insurance contribution.</p>	See Table II.	Insurance group according to amount of land yield.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
entitlement for regularly insured employ- See general scheme (Table III). Otherwise 3 months.	See table III.			8. Benefits • Special conditions
t-patient. ntal care: Extraction only (other provi- ns for employment injuries or occupa- tional diseases in the case of which the nefits are comprehensive). Patient. armaceutical products: 40% out of cket payment of the insured, 100% in- es of employment injuries and occupa- tional diseases. sthesia. iotherapy. ers: Plastic surgery in cases of em- ployment injuries and occupational dis- es.	See general scheme (Table III).	See table III.	See table III.	• Kind and amounts of benefits
ibutions.	Contributions	See table II.	See table II.	9. Financing • Source of finance
% on a contribution basis of ESP 10 (ECU 522) per month for 1998, flat or all common risks, with the exception financial benefits in case of sickness and nity.	Contribution (for sickness, invalidity and ma- ternity) related to agricultural income + per- centage from occupational income. Minimum contribution. Rate fixed every year.	Choice of method of income determination.	See table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
8. Benefits • Special conditions	See general scheme (Table III).	No special conditions.	In principle insured person's participation for all benefits amounts to 20%, except for 10% for hospital care.	No special conditions.
• Kind and amounts of benefits	See Table III.	AWBZ: see table III.	Out-treatment, Dental treatment, In-treatment, Pharmaceutical products, Prosthesis, Psychotherapy, Other: Rehabilitation measures.	See Table III.
9. Financing • Source of finance	See Table II.	AWBZ: see table III.	72.90% contributions; 22.60% State; 4.50% others.	See Table II.
• Contributions	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of animal and vegetable produce of the farm within the previous contribution year. The concept of the Community's standard gross margin is applied.	AWBZ: see table III.	6.40% of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of ATS 49,000 (ECU 3,525) per month. Special provisions for helping family members.	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Benefits Special conditions	No special conditions.	No special conditions.	No special conditions.	8. Benefits • Special conditions
Kind and amounts of benefits	See Table III.	See Table III.	Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.	• Kind and amounts of benefits
Financing Source of finance	See Table II.	See Table II.	82.1% General taxation 12.2% Contributions; 4.8% Charges and receipts; 0.9% Miscellaneous. Figures for 1995-1996.	9. Financing • Source of finance
Contributions	See Table II.	See Table II.	See Table III.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
II. Sickness - Cash benefits				
1. Scheme	Special scheme.	General scheme (see Table IV)	No scheme for independent farmers. For assisting members of the family and for employees see general scheme (see table IV).	No scheme.
2. Beneficiaries	Self-employed in general.	See Table IV.	No scheme.	No scheme.
3. Legislation	Royal order of 20 July 1971.	See Table IV.	No scheme.	No scheme.
4. Administration	Social insurance funds and insurance companies.	See Table I.	No scheme.	No scheme.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.	No scheme.	No scheme.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See Table IV.	No scheme.	No scheme.
7. Benefits • Special conditions	3 months waiting period.	See Table IV.	No scheme.	No scheme.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
cial scheme for farmers.	No scheme.	No scheme exists. However, supplementary welfare allowance (see table XII).	No scheme.	II. Sickness - Cash benefits
ers enrolled and subject to social con- ions who voluntarily choose to have this nsured.	No scheme.	No scheme.	No scheme.	1. Scheme
ee No. 2123/1971 of 23 July, Decree /1972 of 23 December, Royal Decree 976/1982 of 24 July.	No scheme.	No scheme.	No scheme.	2. Beneficiaries
nal Social Security Office (INSS).	No scheme.	No scheme.	No scheme.	3. Legislation
ulsory membership, although voluntary ose who choose to be insured.	No scheme.	No scheme.	No scheme.	4. Administration
ays.	No scheme.	No scheme.	No scheme.	5. Membership
al waiting period of 14 days after work een stopped.	No scheme.	No scheme.	No scheme.	6. Qualifying period
				7. Benefits • Special conditions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
II. Sickness - Cash benefits	General scheme with certain special provisions for farmers.	General scheme. See table IV.	No scheme.	General scheme (see Table IV) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See Table IV.	See table IV.	No scheme.	See Table IV.
3. Legislation	Book I of the Social Insurance Code.	See table IV.	No scheme.	See Table IV.
4. Administration	Agricultural Sickness Fund.	See table I.	No scheme.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	No scheme.	Voluntary membership.
6. Qualifying period	None.	See table IV.	No scheme.	See Table IV.
7. Benefits • Special conditions	Waiting period from the month of the treatment and for the following three month.	No special conditions.	No scheme.	No special conditions.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Sickness - Cash benefits scheme	General scheme (see table IV) and a special supplementary scheme.	General Scheme (see Table IV).	General scheme with special provisions. The Class 2 National Insurance: Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.	II. Sickness - Cash benefits 1. Scheme
Beneficiaries	Special supplementary scheme covers those covered by the Farmers' Pension Scheme.	See Table IV.	Special provisions for all self-employed persons covered by general scheme.	2. Beneficiaries
Legislation	<i>Special supplementary scheme:</i> The Act on Farmers' Short-time Sickness Compensation.	See Table IV.	See table IV.	3. Legislation
Administration	<i>General scheme:</i> National Insurance Institution. <i>Special supplementary scheme:</i> The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	4. Administration
Membership	<i>Special supplementary scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table IV.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
Qualifying period		See Table IV.	See table IV.	6. Qualifying period
Benefits Special conditions	No special conditions.		Incapacity Benefit (IB) as in table IV. Not entitled to Statutory Sick Pay.	7. Benefits • Special conditions

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Belgium	Denmark	Germany	Greece
• Kind and amounts of benefits	Regular cash benefits. Amounts according to whether there are dependants or not.	See Table IV.	No scheme.	No scheme.
• Commencement and duration	After termination of waiting period, maximum 9 months.	See Table IV.	No scheme.	No scheme.
8. Financing • Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	No scheme.	No scheme.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total social insurance contribution.	See Table II.	No scheme.	No scheme.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
n the 15 th to the 20 th day of work inter- ion: 60% of the reference amount. n the 21 st day: 75%.	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> • Kind and amounts of benefits
r waiting period for 12 months, can be nded by 6 month. Maximum 18 months.	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> • Commencement and duration
tributions.	No scheme.	No scheme.	No scheme.	8. Financing <ul style="list-style-type: none"> • Source of finance
, on the basis of ESP 87,300 (ECU 522).	No scheme.	No scheme.	No scheme.	<ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	Benefit is calculated with reference to income liable to contributions.	See table IV.	No scheme.	See Table IV.
• Commencement and duration	See table III.	See table IV.	No scheme.	See Table IV.
8. Financing				
• Source of finance	See table II.	See table II.	No scheme.	See Table II.
• Contributions	See table II.	See table II.	No scheme.	Global contribution (voluntary and compulsory schemes): General rate: 20%. Rising up to 28%. Voluntary contribution base between 1 and 12 minimum wages.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	<i>Special supplementary scheme:</i> A daily allowance is paid during the period which is not covered by the general scheme due to the waiting period in case the illness lasts for more than 3 days: 70% of income insured under Farmers' Pension Act.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Kind and amounts of benefits
• Commencement and duration	<i>Special supplementary scheme:</i> from the 4th day after falling ill in case the illness lasts for at least 3 days. Paid 1-6 days (until 9th day of illness when the general schemes allowance becomes payable)	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Commencement and duration
Financing Source of finance	<i>Special supplementary scheme:</i> state 100% .	See Table II.	National Insurance Fund - current income financing.	8. Financing • Source of finance
Contributions	None.	See Table II.	<p>Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows:</p> <ul style="list-style-type: none"> • Class 2 contributions are required from self-employed people at a flat rate of GBP 6.15 (ECU 9.20) per week. • Self-employed people who expect their income to be less than GBP 3,480 (ECU 5,219) in the current year can apply to be excepted from paying. • Class 4 contributions are required in addition to Class 2 as a percentage (6.0%) of profits between the lower and upper profit limits of GBP 7,010 (ECU 10,514) and GBP 24,180 (ECU 36,265) p.a. respectively. <p>Class 4 contributions do not give any additional benefits rights to Class 2: They are intended to share the costs of benefits available to the self-employed in a more equitable way.</p>	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
III. Maternity - Benefits in kind	Special scheme.	General scheme (see Table V).	Special scheme within framework of general scheme (sickness insurance for farmers).	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table V.	Self-employed farmer, assisting members of family and employees as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order of 29 December 1997.	See Table V.	Second act on sickness insurance for farmers.	See "Health Care".
4. Administration	Social insurance funds and insurance companies.	See Table I.	Sickness insurance funds.	See "Health Care".
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See Table V.	Compulsory membership.	Compulsory membership.
6. Qualifying period	None.	See Table V.		
7. Free cover for members of family	Yes.	See Table V.	Yes.	Yes.
8. Benefits	See "Health - benefits in kind".	See Table V.	As in case of sickness, however, no house or industrial assistance.	See "Health Care".
9. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	See "Health care".	
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	See above "Health care".	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
cial scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme (see table V).	General scheme with special provisions.	III. Maternity - Benefits in kind
ners enrolled and subject to social conditions, pensioners, family members or persons assimilated thereto.	Head/Manager of the farm, their associates, helping family members.	See table V.	See table V.	1. Scheme
ree No. 2123/1971 of 23 July, Decree 3772/1972 of 23 December, no. 42/1994 of 30 December.	Article 1106-2 of the Rural Code.	See table V.	See table V.	2. Beneficiaries
onal Health Office (<i>INSALUD</i>) and the es of the autonomous regions.	Social insurance funds for farmers and GAMEX.	See table I.	See table I.	3. Legislation
ipulsory membership.	Compulsory membership.	See table V.	See table V.	4. Administration
e.	See table V.	See table V.	See table V.	5. Membership
table V.	Yes.	See table V.	See table V.	6. Qualifying period
ical and pharmaceutical benefits.	See „Health care“.	See table V.	See table V.	7. Free cover for members of family
ributions.	See „Health care“.	See table II.	See table II.	8. Benefits
tribution included in the flat rate indicated or "Health – benefits in kind".	See „Health care“.	See table II.	See table II.	9. Financing • Source of finance • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
III. Maternity - Benefits in kind	General scheme. See Table V.	General scheme. See "Health care".	See "Health care".	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
3. Legislation	Book I of the Social Insurance Code.	General scheme. See "Health care".	See "Health care".	See Table V.
4. Administration	Agricultural Sickness Fund.	See Table I.	See "Health care".	See Table I.
5. Membership	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
6. Qualifying period	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
7. Free cover for members of family	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
8. Benefits	See table V.	General scheme. See "Health care".	See "Health care", no participation of the insured. Temporary helps (see "Maternity - cash benefits").	See Table V.
9. Financing • Source of finance	See table II.	See table II.	See "Health care".	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

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Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Maternity - benefits in kind Scheme	General scheme (see table V).	General scheme (see table V).	General scheme (see Table V). No special provisions.	III. Maternity - Benefits in kind 1. Scheme
Beneficiaries	See Table V.	See Table V.	See table V.	2. Beneficiaries
Legislation	See Table V.	See Table V.	See table V.	3. Legislation
Administration	See Table V.	See Table V.	See table I.	4. Administration
Membership	See Table V.	See Table V.	See table V.	5. Membership
Qualifying period	See Table V.	See Table V.	See table V.	6. Qualifying period
Free cover for members of family	See Table V.	See Table V.	See table V.	7. Free cover for members of family
Benefits	See Table V.	See Table V.	See table V.	8. Benefits
Financing Source of finance	See Table II.	See Table II.	As for other groups. No special provisions.	9. Financing • Source of finance
Contributions	See Table II.	See Table II.	See table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
IV. Maternity - Cash benefits	Special scheme.	General scheme (see Table V).	No special scheme for independent farmers. For assisting members of family and for employees see general scheme (table V).	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table V.	See table V.	See "Health Care".
3. Legislation	Royal Order of 20 July 1971.	See Table V.	See table V.	Act 1541/85.
4. Administration	Social insurance funds and insurance companies.	See Table I.	See table I.	OGA.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	See Table V.	See table V.	
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See Table V.	See table V.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
cial scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	General scheme, however special provisions for self-employed in general.	General scheme with special provisions.	IV. Maternity - Cash benefits
				1. Scheme
ners enrolled and subject to social conditions, or persons assimilated thereto.	Head/Manager of the farm, helping family members, spouses or female companions when the latter is considered as co-manager.	See table V.		2. Beneficiaries
ree No. 2123/1971 of 23 July, decree 3772/1972 of 23 December, no. 42/1994 of 30 December, al Decree No. 1976/1982 of 24 July.	Article 1106-2 of the Rural Code.	See table V.	Law of 29 December 1987, No. 546.	3. Legislation
onal Social Security Office (INSS).	Social insurance funds for farmers and GAMEX.	See table V.	National Social Welfare Institute (INPS).	4. Administration
ntary membership.	Compulsory membership.	See table V.	Compulsory membership.	5. Membership
days.	Insurance membership and payment of contributions begin with the first medical observation of pregnancy.	See table V.	None.	6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
IV. Maternity - Cash benefits	General scheme. See Table V.	General scheme. See Table V.	Special scheme for farmers.	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table V.	See table V.	Self-employed farmers, helping family members.	See Table V.
3. Legislation	See table V.	See table V.	Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and amendments.	See Table V.
4. Administration	Agricultural Sickness Fund.	See table I.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	Compulsory membership.	Voluntary membership.
6. Qualifying period	See table V.	See table V.	No minimum period.	See Table V.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Maternity - Cash benefits scheme	General scheme (see table V).	General scheme (see table V).	General scheme for self-employed persons covered by the scheme.	IV. Maternity - Cash benefits 1. Scheme
Beneficiaries	See Table V.	See Table V.	See table V.	2. Beneficiaries
Legislation	See Table V.	See Table V.	See table V.	3. Legislation
Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
Membership	See Table V.	See Table V.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
Qualifying period	See Table V.	See Table V.		6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
7. Benefits	No special conditions.	No special conditions.	No special conditions.	
• Special conditions				
• Kind and amounts of benefits	Flat rate benefit: BEF 35,853 (ECU 879).	See Table V.	See table V.	Flat rate benefit. GRD 50,000 (ECU 160) + GRD 20,000 (ECU 64) for delivery in a private clinic.
• Commencement and duration	After delivery.	See Table V.	See table V.	
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	See table II.	
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	See table II.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
General scheme (See table IV).	Having taken part in the work of the farm.	See table V.	None.	7. Benefits <ul style="list-style-type: none"> • Special conditions
Official benefit. 100% of the contributory basis. Monthly basis.	Assistance as a replacement for the wife on the farm.	See table V.	Daily benefit: 80% of an agricultural worker's minimum daily wage with long-term contract.	• Kind and amounts of benefits
At the first day of maternity leave for 16 weeks or 18 weeks for multiple birth.	At least 7, maximum 56 days (in special cases 98 days).	See table V.	2 months before the presumed date of delivery. Up to 3 months after delivery.	• Commencement and duration
Contribution included in the flat rate.	See „Health care“.	See table II.	100% contribution.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contribution indicated under Health - benefit kind.	See „Health care“.	See table II.	Flat rate contribution of ITL 18,000 (ECU 9.30), per year modified by Decree of the Minister of Labour in line with the variations of the measure of the benefit.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits • Special conditions	No special conditions.	No special conditions.	In principle benefits in kind in the form of temporary helps provided by the insurance fund; in the case the fund cannot provide for temporary helps and another temporary help has to be engaged or in the case no temporary help is available, maternity benefit is due for the farmer's wife.	No special conditions.
• Kind and amounts of benefits	See table V.	See table V.	Flat-rate benefit: ATS 300 (ECU 22) per day.	See Table V.
• Commencement and duration	See table V.	See table V.	8 weeks before the expected date of confinement. Up to 8 weeks (12 in case of problematic births) after confinement.	See Table V.
8. Financing • Source of finance	See table II.	See table II.	30% contributions. 70% Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Benefits Special conditions	No special conditions.	No special conditions.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	7. Benefits • Special conditions
Kind and amounts of benefits	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Kind and amounts of benefits
Commencement and duration	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Commencement and duration
Financing Source of finance	See Table II.	See Table II.	As for "Health care".	8. Financing • Source of finance
Contributions	See Table II.	See Table II.	See table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
V. Invalidity	Special scheme. See "Health - benefits in kind".	General scheme (see Table VI).	Special scheme: Old age protection for farmers.	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table VI.	Self-employed farmer, assisting members of the family and as well as salt-water and fresh-water fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order of 20 July 1971.	See Table VI.	Act on old-age protection for farmers.	Decree 4575/66.
4. Administration	Social insurance funds and insurance companies.	See Table I.	Agricultural old-age insurance.	OGA.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions for self-employed farmers.	Compulsory membership.	Compulsory membership.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See Table VI.	Waiting period 5 years.	5 years (60 months).

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
cial scheme for farmers.	Scheme A.M.E.X.A. (sickness, invalidity and maternity).	No scheme. However, see "Health - financial benefits" and Disability Allowance (see table XII).	Special scheme, similar to general scheme.	V. Invalidity 1. Scheme
-employed farmers enrolled and subject to social contributions, or persons assimilated thereto.	Head/manager of the farm and in some cases helping family members.	No scheme.		2. Beneficiaries
ree No. 2123/1971 of 23 July, Decree 3772/1972 of 23 December.	Article 1106-3 of the Rural Code.	No scheme.	Law of 2 August 1990, No. 233.	3. Legislation
onal Social Security Office (NSS)	Social insurance funds for farmers and GAMEX.	No scheme.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
minimum insurance period is required and varies in relation to the age of the beneficiary at the date when the risk occurs.	Proof of contribution payments 12 months before commencement of invalidity.	No scheme.	5 years of which 3 years within the last 5 years.	6. Qualifying period

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Luxembourg	Netherlands	Austria	Portugal
V. Invalidity	General scheme. See Table VI.	General scheme (AAW) and under certain conditions WAO.	Special scheme for farmers, similar to general scheme.	General scheme (see Table VI) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table VI.	See table VI.	Self-employed farmers, helping family members.	See Table VI.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VI.	Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and amendments.	See Table VI.
4. Administration	Agricultural Pension Fund.	See table VI.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	Compulsory membership.	AAW covers all residents. WAO on a voluntary basis.	Compulsory insurance. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
6. Qualifying period	See table VI.	See table VI.	See Table VI.	See Table VI.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Invalidity Scheme	General scheme (National pension and employment pension scheme for farmers).	General Scheme (see Table VI).	General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.	V. Invalidity Scheme
Beneficiaries	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table VI.	See table VI.	2. Beneficiaries
Legislation	<i>General scheme:</i> The National Pensions Act. <i>Special scheme:</i> The Farmers' Pensions Act.	See Table VI.	See table VI.	3. Legislation
Administration	<i>General scheme:</i> The Social Insurance Institution. <i>Special scheme:</i> The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	4. Administration
Membership	<i>General scheme:</i> compulsory. <i>Special scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table VI.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
Qualifying period	<i>Special scheme:</i> the beneficiary shall be insured in the farmers' old age pension scheme.	See Table VI.		6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
7. Benefits	No special conditions.		The farm changes hands.	
• Special conditions				
• Kind and amounts of benefits	Cash benefits according to whether there are dependants or not.	See Table VI.	Pension: One twelfth of the general value plus added months per month (in total until the age of 55, from 55 to 60 years of age one third of the months, general pension value as from 1 July 1997: Old <i>Länder</i> : DEM 21.91 (ECU 11), new <i>Länder</i> : DEM 18.76 (ECU 9.50).	Flat rate pension: GRD 29,630 (ECU 95) per month.
• Commencement and duration	After termination of sickness benefit until old-age pension drawn.	See Table VI.	After determination of incapacity.	
• Adjustment	According to the development of cost of living.	See Table VI.	On 1 July each year according to general scheme (see table VI).	
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	30% contributions; 70% taxes.	
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	Flat rate contribution rate with supplementary contribution.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
urrent payment of contributions.	Total or partial incapacity which reduces at least to 66.66% the capacity for work in the agricultural sector.	No scheme.	Benefits are granted up to a certain income level.	7. Benefits • Special conditions
nsion see table VI. comparison to the general scheme limited its: in case of total permanent invalidity no plement of 20%.	Flat rate pension. In case of partial incapacity 3/5 of this contribution. Supplements for those in need of nursing.	No scheme.	Invalidity allowance and incapacity pension (see table VI). Amounts see „Old-Age“. <i>New System:</i> For each contribution year, a contribution of 20% of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.	• Kind and amounts of benefits
» table VI. Unlimited unless suspension ause of legal reasons.	Until pension age.	No scheme.	From the month following the application of the party concerned. Unlimited. When the beneficiary reaches pension age, the pension is transformed into old-age pension.	• Commencement and duration
» table VI.	In accordance with general scheme.	No scheme.	Adjustment every year to variation to cost of living.	• Adjustment
tributions.	See „Health care“.	No scheme.	See "Old-age".	8. Financing • Source of finance
tribution included in the global rate individual under "Health – benefits in kind".	See „Health care“.	No scheme.		• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions	No special conditions.		Benefits according to the benefits of the general scheme. Difference: instead of invalidity permanent incapacity (person is not able to work regularly).	No special conditions.
• Kind and amounts of benefits	See table VI.	See table VI.	See Table VI.	See Table VI.
• Commencement and duration	See table VI.	See table VI.	From the first day of the month following the occurrence of permanent incapacity or the application. Duration: see Table VI.	See Table VI.
• Adjustment	See table VI.	See table VI.	See Table VI.	
8. Financing				
• Source of finance	See sickness insurance.	See table II.	24,6% contributions; 70,8% State; 4,6% others.	See Table II.
• Contributions	See table II.	See table II.	14% of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of ATS 49,000 (ECU 3,525) per month (also for old-age and survivor's pensions). Special provisions for helping family members.	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
Benefits				
• Special conditions	<i>General scheme:</i> during the first year of invalidity the insured usually receives daily allowance according to the sickness insurance. The payment of invalidity benefits begins when the payment of the daily allowance ceases.	No special conditions.	None.	7. Benefits • Special conditions
• Kind and amounts of benefits	<i>General scheme:</i> <i>National pension:</i> invalidity pension, see table VI. <i>Employment (farmers') pension scheme:</i> invalidity pension (full pension, if invalidity is at least 60%; half pension, if invalidity is 40-60%. Persons aged 58-64 are entitled to individual early retirement pension. See table VI).	See Table VI.	As in table VI.	• Kind and amounts of benefits
• Commencement and duration	1 year after the beginning of invalidity until the age of 65.	See Table VI.	See Table VI.	• Commencement and duration
• Adjustment	<i>General scheme:</i> <i>National pension:</i> annually according to the cost-of-living index. <i>Farmers' pension scheme:</i> annually according to the average of price and wage changes (TEL-index).	See Table VI.	See Table VI.	• Adjustment
Financing				
• Source of finance	<i>National pension:</i> see table VI. <i>Farmers' pension scheme:</i> insured persons about 20%, state 80%.	See Table II.	Long-term Incapacity Benefit - as for short-term benefit at II.	8. Financing • Source of finance
• Contributions	<i>National pension:</i> see table VI. <i>Farmers' pension scheme:</i> insured persons pay 10.3% of their earned income to an income ceiling of FIM 97,272 (ECU 16,246) per year. If insured person's annual income is higher than the ceiling, the percentage gradually increases (max. 21.1%).	See Table II.	Non-contributory benefits funded from general Government revenue, as described in table II.	• Contributions

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Belgium	Denmark	Germany	Greece
VI. Old age	Special scheme.	General scheme (see Table VII).	Special scheme: Old-age protection for farmers.	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table VII.	Self-employed farmer, assisting members of the family, as well as salt-water and freshwater fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984. Royal order of 30 January 1997.	See Table VII.	Act on old-age protection for farmers.	Act 4169/61.
4. Administration	Social insurance funds + INASTI + ONP.	See Table I.	Agricultural old-age insurance.	OGA.
5. Membership	Compulsory membership.	See Table VII.	Compulsory membership.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See Table VII.	Waiting period of 15 years.	Waiting period of 300 months.
7. Benefits • Special conditions	No special conditions.	No special conditions.	The farm changes hands.	
• General age limit	Men: 65 years. Women: 61 years.	See Table VII.	Men and women: 65 years.	65 years.
• Early age limit	Men: 60 years. Women: 60 years.	See Table VII.	55 years, if spouse already receives old-age pension.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
Special scheme for farmers (R.E.A.).	Special scheme for Old-age agricultural pension.	General scheme. However, special provisions for self-employed in general (see table VII).	Special scheme, very similar to general scheme.	VI. Old age 1. Scheme
Beneficiaries: Farmers enrolled and subject to social contributions, or persons assimilated thereto.	Head/Manager of the farm and insured family members.	See table VII.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Decree No. 5/1979 of 4 May.		See table VII.	Law of 2 August 1990, No. 233.	3. Legislation
National Social Security Office (INSS).	Social insurance funds for farmers.	See table VII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	See table VII.	Compulsory membership.	5. Membership
See table VII.	1 year.	See table VII.	20 years. <i>New System:</i> 5 years of contributions.	6. Qualifying period
See table VII.	Full basic pension is paid after 150 quarters of professional activity. Reduced for cases of less than 150 quarters of employment.	See table VII.		7. Benefits • Special conditions
Years.	60 years.	66 years.	65 years for men. 60 years for women. <i>New System:</i> ages 57-65. The pension amount varies according to age.	• General age limit
Non-existent.	No early age limit.	No.	Not existent.	• Early age limit

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Luxembourg	Netherlands	Austria	Portugal
VI. Old age	General scheme. See Table VII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table VII.	See table VII.	See "Invalidity".	See Table VII.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>).	See table VII.	See "Invalidity".	See Table VII.
4. Administration	Agricultural Pension Fund.	See table I.	See "Invalidity".	See Table I.
5. Membership	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VII.	See table VII.	See Table VII.	See Table VII.
7. Benefits				
• Special conditions	Up to a maximum total of 15 years for the periods of professional activity periods prior to the introduction of the system. These periods are assimilated to additional shorter periods.	No special conditions.	See Table VII.	No special conditions.
• General age limit	See table VII.	See table VII.	See Table VII.	See Table VII.
• Early age limit	See table VII.	See table VII.	See Table VII.	See Table VII.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
. Old age Scheme	The Employment pension schemes, Farmers' pension scheme and National Pension scheme (granted a universal minimum guarantee). The schemes are integrated.	General Scheme (see Table VII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by general scheme.	VI. Old age 1. Scheme
Beneficiaries	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table VII.	See table VII.	2. Beneficiaries
Legislation	The National Pensions Act. The Farmers' Pensions Act.	See Table VII.	See table VII.	3. Legislation
Administration	<i>National pension scheme:</i> The Social Insurance Institution. <i>Farmers' pension scheme:</i> The Farmers' Social Insurance Institution.	See Table VII.	Benefits Agency.	4. Administration
Membership	<i>National pension:</i> compulsory to all residents. <i>Farmers' pension scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table VII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
Qualifying period	Waiting period 4 months. (farmers' pension scheme)	See Table VII.		6. Qualifying period
Benefits • Special conditions		No special conditions.	Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	7. Benefits • Special conditions
• General age limit	65 years.	See Table VII.	Basic Retirement Pension: see Table VII.	• General age limit
• Early age limit	Early old age pension for 60-64 year-old. Special scheme: part-time pension for 58-64 year-old; early retirement pension for 55-64 year-old farmers, who transfer their farms to successors or to non-agricultural uses.	See Table VII.	Basic Retirement Pension: see Table VII.	• Early age limit

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
• Kind and amounts of benefits	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985. See Table VII.		Pension: Per insurance month one twelfth of the general pension value as from 1 July 1997 old <i>Länder</i> : DEM 21.91 (ECU 11), new <i>Länder</i> :DEM 18.76 (ECU 9.50).	
• Adjustment	According to development of cost of living. See Table VII.		On 1 July each year according to general scheme (see table VII).	
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	See "Invalidity".	
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	See "Invalidity".	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
See table VII.	Flat rate basic pension: full pension paid if 150 quarters of insurance, otherwise pro-rated payment. Income-related supplementary pension. Contributory pension: Since 1992, heads/managers of farms and their spouses can share their pension rights.	Old Age Contributory Pension.	Old-age pension. $2\% \times n \times R$. n = number of contribution years (max. 40); R = Reference wage: <ul style="list-style-type: none"> • for those having 15 or more occupational years on 31 December 1992: Average income liable to contributions of the last 10 years with ceiling. • for those having less than 15 occupational years on 31 December 1992: average income liable to contributions of a variable period between the last 10 years and the whole working life with ceiling. • for those just having entered employment after 31 December 1992: Average income liable to contributions of the whole period of working life with ceiling. 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 ITL 21,469,000 (ECU 11,055). <i>New System:</i> For each contribution year, a contribution of 20% of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.	<ul style="list-style-type: none"> • Kind and amounts of benefits
See table VII.	In accordance with the general scheme.	See table VII.	Annual adjustment based on the development of the cost of living in four steps (see Table VII).	<ul style="list-style-type: none"> • Adjustment
tributions	Contributions.	See table II.	100% contribution.	8. Financing <ul style="list-style-type: none"> • Source of finance
tribution included in the flat rate indicated under "Health Care".	Contribution in relation to income. Minimum contribution. Rates fixed every year.	See table II.	17% of conventional income related to 4 income values from a minimum of ITL 11,271,000 (ECU 5,804) to a maximum of ITL 22,542,000 (ECU 11,607).	<ul style="list-style-type: none"> • Contributions

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VII.	See table VII.	See Table VII.	See Table VII.
• Adjustment	See table VII.	See table VII.	See Table VII.	See Table VII.
8. Financing				
• Source of finance	See sickness insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions	See table II.	See table II.	See "Invalidity".	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	<p><i>National pension:</i> basic pension, the amount of which depends on the amount of the earnings-related pension. See table VII.</p> <p><i>Farmers' pension scheme:</i> earnings-related pension according to the beneficiary's annual insured income and the duration of insurance. Target is 60% of average insured income after 40 years. Accrual rate is 1,5% per year increased to 2,5% after the age of 60.</p>	See Table VII.	Basic Retirement Pension: see Table VII.	• Kind and amounts of benefits
• Adjustment	<p><i>National pension:</i> annually according to the cost-of-living index.</p> <p><i>Farmers' pension scheme:</i> Annually according to the weighted average of wage and price changes (TEL-index). Separate weights are used for pensions payable to persons under or over 65 years.</p>	See Table VII.	Basic Retirement Pension: see Table VII.	• Adjustment
Financing				8. Financing
• Source of finance	<p><i>National pension:</i> see table VII.</p> <p><i>Farmers' pension scheme:</i> see invalidity.</p>	See Table II.	Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.	• Source of finance
• Contributions	<p><i>National pension:</i> see table VII.</p> <p><i>Farmers' pension scheme:</i> see invalidity.</p>	See Table II.	See table II.	• Contributions

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Belgium	Denmark	Germany	Greece
VII. Survivors	Special scheme.	General scheme (see Table VIII).	Special scheme: Old-age protection for farmers.	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table VIII.	Self-employed farmer, assisting members of the family, as well as salt-water and freshwater fishermen and beekeepers.	See "Health Care".
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984. Royal order of 30 January 1997.	See Table VIII.	Act on old-age protection for farmers.	Acts 4169/61 and 1140/81.
4. Administration	Social insurance funds + INASTI + ONP.	See Table I.	Agricultural old-age insurance.	OGA.
5. Membership	Compulsory membership.	See Table VIII.	Compulsory membership.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See Table VIII.	5 years.	Waiting period of 36 months.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
Special scheme for farmers (R.E.A.).	Special scheme for Old-age agricultural pension.	General scheme. However, special provisions for self-employed in general (see table VIII).	Special scheme, very similar to the general scheme.	VII. Survivors 1. Scheme
In beneficiaries: Farmers enrolled and subject to social contributions, or persons assimilated thereto.	Surviving spouses of head/manager or surviving spouse of a helping family member.	See table VIII.		2. Beneficiaries
Decree No. 2123/1971 of 23 July, Decree No. 3772/1972 of 23 December, Royal Decree No. 1135/79 of 4 May.	Article 112b and following of the Rural Code.	See table VIII.	Law of 2 August 1990, No. 233.	3. Legislation
National Social Security Office (INSS).	Social mutual insurance fund for farmers.	See table VIII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
See table VIII.	Compulsory membership.	See table VIII.	Compulsory membership.	5. Membership
See table VIII.	One year.	See table VIII.	5 years, with at least 3 years during the last 5 years.	6. Qualifying period

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Luxembourg	Netherlands	Austria	Portugal
VII. Survivors	General scheme. See Table VIII.	General scheme. See Table VIII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table VIII.	See table VIII.	See "Invalidity".	See Table VIII.
3. Legislation	Book III of the Social Insurance Code.	See table VIII.	See "Invalidity".	See Table VIII.
4. Administration	Agricultural Pension Fund.	See table I.	See "Invalidity".	See Table II.
5. Membership	Compulsory membership.	See table VIII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
II. Survivors Scheme	<i>National pension:</i> see table VII. <i>Farmers' pension scheme:</i> see invalidity.	General Scheme (see Table VIII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by the scheme.	VII. Survivors 1. Scheme
Beneficiaries	Widow/widower of a person, who would have been entitled to farmers' old age pension and his/her under 18-year-old children.	See Table VIII.	See table VIII.	2. Beneficiaries
Legislation	<i>National pension:</i> The National Pensions Act. <i>Farmers' pension scheme:</i> The Farmers' Pensions Act.	See Table VIII.	As table VIII.	3. Legislation
Administration	<i>National pension:</i> The Social Insurance Institution. <i>Farmers' pension scheme:</i> The Farmers' Social Insurance Institution.	See Table I.	Benefits Agency.	4. Administration
Membership	<i>National pension:</i> compulsory. <i>Farmers' pension scheme:</i> compulsory, if the farm contains more than 5 ha of arable land.	See Table VIII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
Qualifying period	<i>Farmers' pension scheme:</i> the deceased spouse shall have belonged to the farmers' old age pension scheme.	See Table VIII.	As table VIII.	6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
7. Benefits	No special conditions.	No special conditions.	The farm changes hands.	
• Special conditions				
• Kind and amounts of benefits	<p><i>Contribution-related widow's/widower's pension:</i> 80% of old-age pension.</p> <p>In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.</p>	See Table VIII.	<p>Widow's/widower's pension, orphan's pension: according to the insurance periods of the deceased person added periods may be taken account of, if necessary, if death occurred before the completion of age 60.</p> <p>Orphans having lost one parent: 1/5 of the invalidity pension which the deceased would have received;</p> <p>Orphans having lost both parents: 1/5 of the invalidity pension which the deceased would have received.</p>	Fixed rate for widows: GRD 29,630 (ECU 95) per month.
• Duration	Lifelong.	See Table VIII.	Until remarriage.	
• Adjustment	According to development of cost of living.	See Table VIII.	On 1 July each year according to general scheme (see table VIII).	
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	See "Invalidity".	
• Contributions	<p>Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded.</p> <p>Indivisible total national insurance contribution.</p>	See Table II.	See "Invalidity".	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
See general scheme (table VI).	Entitlement of deceased to old-age pension, See table VIII. age of survivor at least 55.		Benefits are granted up to a certain income level.	7. Benefits • Special conditions
Help in case of death. Pension. Orphan's pension. Benefits to the members of the family. See table VIII.	54% of the flat rate pension and of the contribution-related pension of the deceased.	See table VIII.	Pension for widower/ widow and orphans. <ul style="list-style-type: none"> • Spouse: 60% of the invalidity/ old-age pension of the insured/pensioner. • Orphans: In conjunction with surviving spouse's pension: 20% of the invalidity/ old-age pension of the insured/pensioner. If the surviving spouse does not have a pension: 40% (30% from 3 children onwards) of the invalidity/old-age pension of the insured/pensioner for each orphan. • Parents, brothers/sisters: 15% of the invalidity/old-age pension of the insured/ pensioner if there are no other survivors. 	8. Kind and amounts of benefits
Unlimited unless suspension on the grounds legal reasons.	Pension is paid out from 55 years of age.	See table VIII.	<ul style="list-style-type: none"> • Spouses: All their life if spouse does not remarry. • Orphans: Until 18 or 21 if student, or 26 if university student, unlimited if invalid. • Parent, brothers/sisters: All their life. 	• Duration
See table VIII.	In accordance with general scheme.	See table VIII.	Adjustment every year on the basis of the variations of the cost of living.	• Adjustment
Contributions.	See the appropriate category under IV. Old-age.	See table II.	See "Old-age".	8. Financing • Source of finance
Contributions are included in the global rate indicated under "Health care".	See the appropriate category under IV. Old-age.	See table II.		• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits	No special conditions.	No special conditions.	See Table VIII. The surviving spouse may also continue to run the farm if he or she chooses to do so. In this case there is no entitlement to widow's/widower's pension and the insurance periods of the deceased have to be taken account of for the surviving spouse's own pension entitlements.	No special conditions.
• Special conditions				
• Kind and amounts of benefits	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Duration	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Adjustment	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
8. Financing	See sickness insurance.	See table II.	See "Invalidity".	See Table II.
• Source of finance				
• Contributions	See table II.	See table II.	See "Invalidity".	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
1. Benefits				7. Benefits
• Special conditions	<i>Farmers' pension scheme:</i> widow/widower shall have common child/children with deceased spouse or widow/widower shall be over 50 years old or invalid and married to the deceased spouse for at least 5 years.	No special conditions.	None	• Special conditions
• Kind and amounts of benefits	<i>National pension:</i> widow's/widower's pension, child's pension. <i>Farmers' pension scheme:</i> widow's/widower's pension, child's pension: widow/widower receives 1/2-1/6 of the pension of the deceased spouse and children 1/2-5/6 of the pension each. Income may reduce the amount of the pension. (See Table VIII).	See Table VIII.	Basic widows benefits: see table VIII. No access to any earnings-related additions.	• Kind and amounts of benefits
• Duration	<i>National pension:</i> see table VIII. <i>Farmers' pension scheme:</i> widow/widower: lifelong, children: until the age of 18.	See Table VIII.	Basic widows benefits: see table VIII.	• Duration
• Adjustment	<i>National pension:</i> annually according to the cost-of-living index. <i>Farmers' pension scheme:</i> annually according to weighted average of wage and price changes (TEL-index). Separate weights are used for pensions payable to persons under or over 65 years.	See Table VIII.	Basic widows benefits: see table VIII.	• Adjustment
Financing				8. Financing
• Source of finance	<i>National pension:</i> see table II. <i>Farmers' pension scheme:</i> see invalidity.	See Table II.	As for "Sickness - Cash Benefits".	• Source of finance
• Contributions	<i>National pension:</i> see table II. <i>Farmers' pension scheme:</i> see invalidity.	See Table II.	See table II.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
VIII. Employment injuries and occupational diseases	No scheme.	General scheme (see Table IX).	General scheme (see table IX).	See "Health Care".
1. Scheme				
2. Beneficiaries	No scheme.	See Table IX.	See table IX.	See "Health Care".
3. Legislation	No scheme.	See Table IX.	See table IX.	Act 1287/82.
4. Administration	No scheme.	See Table I.	Agricultural accident insurance companies.	OGA.
5. Membership	No scheme.	See Table IX.	See table IX.	Compulsory membership.
6. Qualifying period	No scheme.	See Table IX.	See table IX.	
7. Benefits	No scheme.	See Table IX.	By non-compliance with general scheme, a flat-rate pension will be paid. The flat-rate amount depends on the degree of incapacity. The benefits will be reassessed every 4 years and will cease when retirement age is reached.	Fixed rate of GRD 29,630 (ECU 95) per month.
8. Financing • Source of finance	No scheme.	See Table II.	51.81% contributions; 37.48% taxes; 10.71% other.	
• Contributions	No scheme.	See Table II.	Contributions according to amount of land and yield.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
Special scheme for farmers.	Special scheme A.A.E.X.A., subdivided according to a compulsory basic scheme and additional voluntary scheme.	No scheme. But see table XII.	General scheme. See table IX.	VIII. Employment injuries and occupational diseases
Workers registered and insured.	All family members working as non-wage earners on the farm.	No scheme.	See table IX.	1. Scheme 2. Beneficiaries
Decree No. 3772/1972 of 23 July 1972.	Act 66-950.	No scheme.	See table IX.	3. Legislation
Instituto Nacional de la Seguridad Social (N.S.S.)	Private insurance companies.	No scheme.	See table I.	4. Administration
Compulsory.	Compulsory membership.	No scheme.	See table IX.	5. Membership
None.	No minimum period required. The insured must be up-to-date with regard to the payment of insurance premium rates.	No scheme.	See table IX.	6. Qualifying period
case of incapacity and for the survivors.	All benefits in kind to 100%. Flat rate invalidity pensions (total or partial).	No scheme.	See table IX.	7. Benefits
Contributions.	Insurance premium.	No scheme.	100% contribution.	8. Financing • Source of finance
Based on the basis of ESP 87,300 (ECU 522) per month.	Insurance premium.	No scheme.	Flat rate contribution of ITL 500,000 (ECU 257) per year reduced to ITL 295,000 (ECU 152) for mountainous regions.	• Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
VIII. Employment injuries and occupational diseases	Special scheme.	No scheme in the Netherlands.	Special provisions in the general scheme.	General scheme (see Table IX) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	Exclusively self-employed farmers and their helpers.	No scheme.	Self-employed farmers, helping family members.	See Table IX.
3. Legislation	Book II of the Social Insurance Code (<i>Code des assurances sociales</i>).	No scheme.	General Social Insurance Act of 9 September 1955 (ASVG) in combination with the Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and respective amendments.	See Table IX.
4. Administration	Insurance Association against accidents at work, agricultural section.	No scheme.	Social Insurance Institute for Farmers.	See Table I.
5. Membership	Compulsory membership.	No scheme.	Compulsory membership.	Voluntary membership.
6. Qualifying period	None.	No scheme.	See Table IX.	See Table IX.
7. Benefits	No cash benefits. The calculation of the pension is based on an average annual flat-rate income. According to seriousness and consequences of injury.	No scheme.	See Table IX. For the pension calculation: flat-rate calculation basis ("E"): ATS 127,684 (ECU 9,185) (for cases with "t" at least 50% and for widow's and widower's pensions) or ATS 63,837 (ECU 4,592) (in all other cases).	See Table IX.
8. Financing • Source of finance	Premium and public fund.	No scheme.	73.6% contributions; 24.5% State; 1.9% others.	See Table II.
• Contributions	According to contribution group.	No scheme.	1.9% of the insurance value of the real estate – calculated in principle according to the size of the land - up to the assessment ceiling of ATS 49,000 (ECU 3,525) per month.	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
'III. Employment injuries and occupational diseases	Farmers' Employment Accident.	General Scheme (see Table IX).	No access to Industrial Injuries Disablement Benefit for self-employed. Access to other incapacity or invalidity benefits as described in this table.	VIII. Employment injuries and occupational diseases
. Scheme				1. Scheme
. Beneficiaries	Farmers, self-employed fishermen, reindeer herders and their spouses and other persons working on the farm.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	2. Beneficiaries
. Legislation	The Act on Farmers' Employment Accident Insurance.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	3. Legislation
. Administration	The Farmers' Social Insurance Institution.	See Table I.	No access to Industrial Injuries Disablement Benefit for self-employed.	4. Administration
. Membership	Compulsory, if the farm contains more than 5 ha of arable land. Voluntary membership for unpaid family members and farmers over the age 65.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	5. Membership
. Qualifying period		See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	6. Qualifying period
. Benefits	Accident insurance covers the costs arising from accident or occupational disease (medicines, treatment, travels), daily allowances and pensions. Benefits are generally the same as in the Employment Accident Insurance Scheme (See Table IX).	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	7. Benefits
Financing				
• Source of finance	Insured and state 33,8% each. The remaining part is financed by transfers from other social security insurance schemes.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	8. Financing
• Contributions	Insured pay 0.79% of their annual insured income.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• Contributions

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Belgium	Denmark	Germany	Greece
IX. Family benefits	Special scheme.	General scheme (see Table X).	General scheme (see table X).	See "Health Care".
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table X.	See table X.	See "Health Care".
3. Legislation	Act of 29 March 1976 and Royal Order of 8 April 1976.	See Table X.	See table X.	Act 4169/61.
4. Administration	Social insurance funds.	See Table I.	See table X.	
5. Membership	Compulsory membership.	See Table X.	See table X.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See Table X.	See table X.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
Special scheme for farmers.	General scheme (see table X).	General scheme (see Table X).	General scheme with special provisions.	IX. Family benefits 1. Scheme
Workers registered and insured.	See table X.	See table X.		2. Beneficiaries
See table X.	See table X.	See table X.	Law of 14 July 1967, No. 585, Law of 25 March 1983, No. 79.	3. Legislation
Instituto Nacional de la Seguridad Social (N.S.S.)	Social insurance funds for farmers.	See table X.	National Social Welfare Institute (INPS).	4. Administration
Compulsory.	Compulsory membership.	See table X.	Compulsory membership.	5. Membership
None.	No minimum period required.	See table X.	None.	6. Qualifying period

Table XIII.1**Social Protection of Self-Employed: 1. Agriculture**

	Luxembourg	Netherlands	Austria	Portugal
IX. Family benefits	General scheme. See table X.	General scheme. See Table X.	General scheme. See Table X. For child-raising: part-time help from special scheme for farmers.	General scheme (see Table X) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table X.	See table X.	Part-time help: self-employed farmers, helping family members.	See Table X.
3. Legislation	See table X.	See table X.	Part-time help: Act on the Social Insurance for Farmers (BSVG) of 11 October 1978 and amendments.	See Table X.
4. Administration		See table I.	Part-time help: Social Insurance Institute for Farmers.	See Table X.
5. Membership	See table X.	See table X.	Part-time help: Compulsory membership.	Voluntary membership.
6. Qualifying period	See table X.	See table X.	Part-time help: No minimum.	See Table X.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

	Finland	Sweden	United Kingdom	
K. Family benefits				IX. Family benefits
. Scheme	General scheme (see table X).	General scheme (see table X).	General scheme. No special rules for self-employed: Access on same basis as others. See Table X for details.	1. Scheme
. Beneficiaries	See Table X.	See Table X.	See table X.	2. Beneficiaries
. Legislation	See Table X.	See Table X.	See table X.	3. Legislation
. Administration	See Table I.	See Table I.	See table X.	4. Administration
Membership	See Table X.	See Table X.	See table X.	5. Membership
Qualifying period	See Table X.	See Table X.	See table X.	6. Qualifying period

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Kind and amounts of benefits	Regular, flat rate benefits as well as one-off lump sum benefits for birth and adoption. Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.	See Table X.	See table X.	Monthly (fixed rate) lump sum. GRD 750 (ECU 2.40) for couples under 65, who do not draw any pension. Otherwise GRD 1,500 (ECU 4.80).
• Duration	Without reservations: until 31 August of the calendar year in which the child turns 18 years old. During training: Until age of 25. For students: Until age of 25. For handicapped persons: Until age of 21.	See Table X.	See table X.	
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	See table II.	
• Contributions	Income-related progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total social insurance contribution.	See Table II.	No contributions.	

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Spain	France	Ireland	Italy	
II of them except the benefit in kind for dependent child; see table X ("Family benefits, Other benefits, Special cases").	See table X.	See table X.	Active: Family allowances of ITL 20,000 (ECU 10) per month for each dependent member of the household of the insured. Pensioners: Family allowances and supplements in the inverse function of the family income and in direct function of the number of the family members.	7. Benefits <ul style="list-style-type: none"> • Kind and amounts of benefits
See table X, "Family allowances. 2. Age". See table X.	See table X.		<ul style="list-style-type: none"> • For children normally 18; • if students, 21 or if university students, 26; • unlimited if invalid. 	8. Duration <ul style="list-style-type: none"> • Duration
Contributions.	Contributions and the generalised social contribution (CSG).	See table II.	100% State.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contributions included in the global rate shown below under "I. Health care. 9. Financing Contributions."	Contribution in relation to income from work. Rates fixed every year.	See table II.	No contributions.	8. Financing <ul style="list-style-type: none"> • Contributions

Table XIII.1

Social Protection of Self-Employed: 1. Agriculture

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits • Kind and amounts of benefits	See table X.	See table X.	Part-time help: Flat-rate benefit of ATS 92 (ECU 6.60) per day for married mothers or for mothers living in a relationship similar to marriage. Single mothers receive a monthly subsidy of ATS 1,250 (ECU 90).	See Table X.
• Duration	See table X.	See table X.	Part-time help: Subsequent to temporary help according to BHG (see "Sickness - cash benefits") until the child's age of 18 months.	See Table X.
8. Financing • Source of finance	See table II.	See table II.	Part-time help: Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	See "Sickness - cash benefits"	See Table II.

Social Protection of Self-Employed: 1. Agriculture

Table XIII.1

Finland	Sweden	United Kingdom	
<ul style="list-style-type: none"> 6. Benefits • Kind and amounts of benefits 	See Table X.	See Table X.	<ul style="list-style-type: none"> 7. Benefits • Kind and amounts of benefits
<ul style="list-style-type: none"> • Duration 	See Table X.	See Table X.	<ul style="list-style-type: none"> 8. Duration
<ul style="list-style-type: none"> 6. Financing • Source of finance 	See Table II.	See Table II.	<ul style="list-style-type: none"> 8. Financing • Source of finance
<ul style="list-style-type: none"> • Contributions 	See Table II.	See Table II.	<ul style="list-style-type: none"> 9. Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
I. Health Care - Benefits in kind				
1. Scheme	Special scheme.	General scheme (see Table III)	In principle not covered by the statutory sickness insurance.	Special schemes: TEBE (Insurance fund for craftsmen and other occupations). TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See Table III.	No statutory scheme.	TEBE: Craftsmen, other occupations and family members. TAE: Tradesmen and family members.
3. Legislation	Royal order of 29 December 1997.	See Table III.	No statutory scheme.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds and insurance companies.	See Table I.	No statutory scheme.	TEBE: Insured persons are covered by TEBE, pensioners are covered by IKÄ. TAE: Insured persons are covered by TAE, pensioners are covered by IKÄ.
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See Table III.	No statutory scheme.	Compulsory membership.
6. Qualifying period	None.	See Table III.	No statutory scheme.	6 months.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	Autonomous scheme for self-employed.	General scheme (see table III).	General scheme (see table III).	I. Health Care - Benefits in kind
				1. Scheme
· insured and registered independents, · pensioners, · family members or persons assimilated thereto	Non-salaried workers following an occupation in the crafts' sector, in industry or commerce, the liberal professions, pensioners belonging to these professional groups.	See table III.	See table III.	2. Beneficiaries
Decree 2530/1970 of 20 August. .legislative Royal Order 1/94 of 20 June.	Law of 12 July 1966.	See table III.	See table III.	3. Legislation
<i>Instituto Nacional de la Salud</i> (National Institute of Health) or the corresponding institution of the Autonomous Region.	Sickness insurance fund for self-employed (CANAM), regional sickness insurance funds, contracted institutions.	See table III.	See table I.	4. Administration
Compulsory membership.	Compulsory membership.	See table III.	See table III.	5. Membership
No minimum period required.	The insured must be up-to-date with regard to the payment of contributions.	See table III.	See table III.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
I. Health Care - Benefits in kind	General scheme. See table III.	Where serious risks are concerned: AWBZ. See General scheme, Table III.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table III) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table III.	AWBZ: see table III.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and persons who have income from a free-lance or other self-employed activity, as well as certain persons having influence on companies under commercial law, recipients of a pension for persons engaged in a business or trade.	See Table III.
3. Legislation	See table III.	AWBZ: see table III.	Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table III.
4. Administration	See table I.	AWBZ: see table I.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	See table III.	AWBZ covers all residents.	Compulsory membership. When membership no longer necessary, possibility to voluntarily continue insurance scheme. Voluntary membership possible for certain persons who are not considered as family members (e.g. partners).	See Table III.
6. Qualifying period	See table III.	AWBZ: see table III.	None. (Exception: certain benefits in addition to the essential benefits, the provision of which are within the fund's discretion).	See Table III.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
I. Health Care - Benefits in kind				I. Health Care - Benefits in kind
1. Scheme	General scheme (see table III).	Sweden has no special scheme for independents. See General Scheme.	General scheme (see table III). Self-employed persons have access to health care on the same basis as other residents.	1. Scheme
2. Beneficiaries	See Table III.	See Table III.	See table III.	2. Beneficiaries
3. Legislation	See Table III.	See Table III.	See table III.	3. Legislation
4. Administration	See Table I.	See Table I.	National Health Service (NHS).	4. Administration
5. Membership	See Table III.	See Table III.	All residents.	5. Membership
6. Qualifying period	See Table III.	See Table III.	See Table III.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Free cover for members of family	Yes.	See Table III.	No statutory scheme.	Family members are also covered.
8. Benefits • Special conditions	No special conditions.	No special conditions.	No statutory scheme.	No particular conditions.
• Kind and amounts of benefits	<ul style="list-style-type: none"> • Out patient: None, except for the handicapped and disabled. • Dental treatment: None, except for the handicapped and disabled. • In-patient: Yes. • Pharmaceutical products: Yes, in hospital. • Prosthesis: Yes. • Psychotherapy: Yes. 	See Table III.	No statutory scheme.	Out-patient treatment. Dental treatment. In-patient treatment. Pharmaceutical products. Prosthesis. Other: Lab tests, health cures.
9. Financing • Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	No statutory scheme.	Contributions, state subventions, social funds.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total social insurance contribution.	See Table II.	No statutory scheme.	Contributions in relation to class of insurance. Persons insured before 31.12.1992: contributions paid exclusively by the insured person. Persons insured since 1.1.1993: 2/3 (20%) of contributions covered by the insured person, 1/3 (10%) covered by the state.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
See Table III.	Yes.	See table III.	See table III.	7. Free cover for members of family
None.	Benefits in case of sickness, maternity or accident (regardless whether the accident is caused by work or not).	No special conditions.		8. Benefits • Special conditions
<ul style="list-style-type: none"> · Out-Patient treatment. · Dental treatment (only extractions; with the exception of beneficiaries under the age of 14, who get additional assistance). · Hospitalisation. · Pharmaceutical products: with payment of 40% of the price of medicaments. · Prosthesis. · Psychotherapy. 	<ul style="list-style-type: none"> Out-Patient treatment. Dental treatment. Hospitalisation. Pharmaceutical products. Prosthesis. Psychotherapy. Others: Thermal cures, costs of transportation in case of hospitalisation, vaccinations. 	See table III.	See table III.	• Kind and amounts of benefits
Contributions.	Contributions and the generalised social contribution (CSG).	See table II.	See table II.	9. Financing • Source of finance
<ul style="list-style-type: none"> 8.3% of the contribution basis chosen by the insured person within the annually fixed lower and upper limits, global rate for all risks which are not professional. the worker has not chosen to have the sickness benefit insured, the contribution is 26.5%. 	<p><i>Craftsmen:</i> 11.9% (2.4% within the limit of the social security ceiling and 9.5% within the limit of 5 times the ceiling).</p> <p><i>MERCHANTS:</i> 11.4% (2.4% within the limit of the ceiling and 9% within the limit of 5 times the ceiling).</p> <p>The rate applicable to income will be reduced from April 1998.</p>	See table II.	Contributions of 6.6% for income up to ITL 40,000,000 (ECU 20,597) and of 4.6% for incomes from ITL 40,000,000 (ECU 20,597) to ITL 150,000,000 (ECU 77,239).	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Free cover for members of family	See table III.	AWBZ covers all residents.	Yes. Voluntary membership possible for persons who are not considered as family members (e.g. partners).	See Table III.
8. Benefits • Special conditions	See general scheme (Table III).	No special conditions.	In principle beneficiary's participation 20%. Insured persons with an annual contribution assessment ceiling of over ATS 588,000 (ECU 42,296) receive cash benefits instead of benefits in kind (reimbursement of expenses for services provided by the contract partners of the Social Insurance Institute).	No special conditions.
• Kind and amounts of benefits	See table III.	AWBZ: see table III.	Out-treatment, Dental treatment, In-treatment, Pharmaceutical products, Prostheses, Psychotherapy, Other: Rehabilitation measures.	See Table III.
9. Financing • Source of finance	See table II.	AWBZ: see table II.	Contributions.	See Table II.
• Contributions	Contribution rate as general scheme. The level of contribution base is flat rate and is assessed on the basis of the professional income according to the taxation laws. The income of the preceding tax year as communicated by the tax authorities serves as a calculation base for the contribution.	AWBZ: see table II.	9.1% of earnings subject to income taxation up to the assessment ceiling of ATS 49,000 (ECU 3,525) per month.	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
7. Free cover for members of family	See Table III.	See Table III.	Yes.	7. Free cover for members of family
8. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	8. Benefits • Special conditions
9. Kind and amounts of benefits	See Table III.	See Table III.	Primary care, out-patient and in-patient treatment free of charge under NHS, except where patient ask for special amenities or for extra treatment which is not clinically necessary.	• Kind and amounts of benefits
10. Financing • Source of finance	See Table II.	See Table II.	82.1% General taxation 12.2% Contributions; 4.8% Charges and receipts; 0.9% Miscellaneous. Figures for 1995-1996.	9. Financing • Source of finance
• Contributions	See Table II.	See Table II.	See Table III.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
II. Sickness - Cash benefits	Special scheme.	General scheme (see Table IV)	In principle not covered by the statutory sickness insurance.	No scheme.
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table IV.	No statutory scheme.	No scheme.
3. Legislation	Royal order of 20 July 1971.	See Table IV.	No statutory scheme.	No scheme.
4. Administration	Social insurance funds and insurance companies.	See Table I.	No statutory scheme.	No scheme.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	Special provisions in general scheme.	No statutory scheme.	No scheme.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See Table IV.	No statutory scheme.	No scheme.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA). Insured and registered self-employed, who choose on a voluntary basis to insure themselves to get this benefit.	See "Health Care". Craftsmen.	No scheme exists however, supplementary welfare allowance (see table XII).	No scheme.	II. Sickness - Cash benefits 1. Scheme
Decree 2530/1970 of 20 August. Law 42/1994 of 30 December.	Decree no. 556 of 6 May 1995.	No scheme.	No scheme.	2. Beneficiaries
Instituto Nacional de la Seguridad Social (I.N.S.S.)	See „Health care”.	No scheme.	No scheme.	3. Legislation
Compulsory, although the insurance to draw his benefit is voluntary.	Compulsory membership.	No scheme.	No scheme.	4. Administration
80 days.	One year.	No scheme.	No scheme.	5. Membership
				6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
II. Sickness - Cash benefits	General scheme with certain special provisions for independents.	General scheme. See table IV.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table IV) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table IV.	See table IV.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and persons who have income from a free-lance or self-employed activity, as well as certain persons having influence on companies under commercial law, in so far as they conclude a corresponding voluntary insurance.	See Table IV.
3. Legislation	Book I of the Social Insurance Code.	See table IV.	Act on Social Insurance for Trade and Industry (<i>GSVG</i>) of 11 October 1978 and amendments.	See Table IV.
4. Administration	Sickness Fund for Self-employed.	See table I.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	Voluntary membership.	Voluntary membership.
6. Qualifying period	None.	See table IV.	Qualifying period 6 months.	See Table IV.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
I. Sickness - Cash benefits	General Scheme (see Table IV).	General Scheme (see Table IV).	General scheme with special provisions. The Class 2 National Insurance. Contributions paid by self-employed persons give access to Short-term Incapacity Benefits, but not Statutory Sick Pay.	II. Sickness - Cash benefits
I. Scheme				1. Scheme
2. Beneficiaries	See Table IV.	See Table IV.	Special provisions for all self-employed persons covered by general scheme.	2. Beneficiaries
3. Legislation	See Table IV.	See Table IV.	See table IV.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table IV.	See Table IV.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table IV.	See Table IV.	See table IV.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Special conditions	3 months waiting period.	See Table IV.	No statutory scheme.	No scheme.
• Kind and amounts of benefits	Regular cash benefits. Amounts according to whether there are dependants or not.	See Table IV.	No statutory scheme.	No scheme.
• Commencement and duration	After termination of waiting period. Maximum 9 months.	See Table IV.	No statutory scheme.	No scheme.
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	No statutory scheme.	No scheme.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total social insurance contribution.	See Table II.	No statutory scheme.	No scheme.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
The benefit is paid from the 15th day of absence from work.	The insured person must be up-to-date with regard to the payment of the basic and supplementary contributions.	No scheme.	No scheme.	7. Benefits <ul style="list-style-type: none"> • Special conditions
Regular allowance: From the 15 th to the 20 th day of work interruption: 60% of the reference amount. From the 21 st day: 75% percent.	Craftsmen only: Sickness benefit. Minimum: FRF 94 (ECU 14), maximum: FRF 235 (ECU 36) per day.	No scheme.	No scheme.	• Kind and amounts of benefits
12 months; however, an extension for a further 6 months is possible, if it is supposed that the worker has a medical chance of recovery within this period of time.	Waiting period: 15 days. 90 days.	No scheme.	No scheme.	• Commencement and duration
Contributions.	See „Health care“.	No scheme.	No scheme.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contributions included in the flat rate.	See „Health care“.	No scheme.	No scheme.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions	Waiting period from the month of the treatment and for the following three months.	No special conditions.	Waiting period 3 days.	No special conditions.
• Kind and amounts of benefits	Benefit is calculated with reference to income liable to contributions.	See table IV.	Daily sickness benefit: 80% of the monthly contribution assessment basis divided by 30.	See Table IV.
• Commencement and duration	See table IV.	See table IV.	After waiting period for 26 weeks.	See Table IV.
8. Financing				
• Source of finance	See table II.	See table II.	Contributions.	See Table II.
• Contributions	See table II.	See table II.	4.4% of earnings subject to income taxation up to the assessment ceiling of ATS 49,000 (ECU 3,525).per month.	Global contribution (voluntary and compulsory schemes): General rate: 20%. Rising up to 28%. Voluntary contribution base between 1 and 12 minimum wages.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
7. Benefits • Special conditions	No special conditions.	No special conditions.	Incapacity Benefit (IB) as in table IV. Not entitled to Statutory Sick Pay.	7. Benefits • Special conditions
• Kind and amounts of benefits	See Table IV.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Kind and amounts of benefits
• Commencement and duration	See Table IV.	See Table IV.	IB as in table IV. Not entitled to Statutory Sick Pay.	• Commencement and duration
8. Financing • Source of finance	See Table II.	See Table II.	National Insurance Fund - current income financing.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	<p>Self-employed persons are required to pay National Insurance Contributions on a different basis to employed earners, as follows:</p> <ul style="list-style-type: none"> • Class 2 contributions are required from self-employed people at a flat rate of GBP 6.15 (ECU 9.20) per week. • Self-employed people who expect their income to be less than GBP 3,480 (ECU 5.219) in the current year can apply to be excepted from paying. • Class 4 contributions are required in addition to Class 2 as a percentage (6.0%) of profits between the lower and upper profit limits of GBP 7,010 (ECU 10,514) and GBP 24,180 (ECU 36,265) p.a. respectively. <p>Class 4 contributions do not give any additional benefits rights to Class 2: They are intended to share the costs of benefits available to the self-employed in a more equitable way.</p>	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
III. Maternity - Benefits in kind	Special scheme.	General scheme (see Table V).	In principle not covered by the statutory sickness insurance.	Special schemes: TEBE (Insurance fund for craftsmen and other occupations). TAE (Insurance fund for tradesmen).
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table V.	No statutory scheme.	TEBE: Tradesmen, other occupations and family members. TAE : Business people and family members.
3. Legislation	Royal order of 29 December 1997.	See Table V.	No statutory scheme.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 03.12.1936.
4. Administration	Social insurance funds and insurance companies.	See Table I.	No statutory scheme.	TEBE. TAE.
5. Membership	Compulsory membership to insure against "major risks", voluntary membership for "minor risks".	See Table V.	No statutory scheme.	Compulsory membership.
6. Qualifying period	None.	See Table V.	No statutory scheme.	6 months.
7. Free cover for members of family	Yes.	See Table V.	No statutory scheme.	Family members are also covered.
8. Benefits	See "Health - benefits in kind".	See Table V.	No statutory scheme.	Free delivery in a contracted hospital or payment of a lump sum benefit.
9. Financing • Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	No statutory scheme.	Contributions, state subventions, social funds.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	No statutory scheme.	See „Sickness- Cash benefits“.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	See „Health care“.	General scheme (see table V).	General scheme with special provisions.	III. Maternity - Benefits in kind
				1. Scheme
• insured and registered workers, • pensioners, • family members or persons assimilated thereto.	See „Health care“.	See table V.	See table V.	2. Beneficiaries
Decree 2530/1970 of 20 August. Legislative Royal Order 1/94 of 20 June.	See „Health care“.	See table V.	See table V.	3. Legislation
<i>Instituto Nacional de la Salud</i> or the corresponding institution of the Autonomous Region.	See „Health care“.	See table V.	See table I.	4. Administration
Compulsory.	Compulsory membership.	See table V.	See table V.	5. Membership
No minimum period required.	See „Health care“.	See table V.	See table V.	6. Qualifying period
See Table V.	Yes.	See table V.	See table V.	7. Free cover for members of family
Medical treatment and pharmaceutical products.	See „Health care“.	See table V.	See table V.	8. Benefits
Contributions.	See „Health care“.	See table II.	See table II.	9. Financing • Source of finance
Contribution is included in the flat rate shown under „Health care“.	See „Health care“.	See table II.	See table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
III. Maternity - Benefits in kind	General scheme. See table V.	General scheme. See "Health care".	See "Health care".	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table III.	General scheme. See "Health care".	See "Health care".	See Table V.
3. Legislation	Book I of the Social Insurance Code (<i>Code des assurances sociales</i>).	General scheme. See "Health care".	See "Health care".	See Table V.
4. Administration	Sickness Fund for Self-employed.	See Table I.	See "Health care".	See Table I.
5. Membership	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
6. Qualifying period	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
7. Free cover for members of family	See table V.	General scheme. See "Health care".	See "Health care".	See Table V.
8. Benefits	See table V.	General scheme. See "Health care".	See "Health care", no participation of insured. Temporary help (see "Maternity - cash benefits").	See Table V.
9. Financing • Source of finance	See table II.	See table II.	See "Health care".	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
III. Maternity - Benefits in kind	General scheme (see table V).	General scheme (see table V).	General scheme (see Table V). No special provisions.	III. Maternity - Benefits in kind
1. Scheme				1. Scheme
2. Beneficiaries	See Table V.	See Table V.	See table V.	2. Beneficiaries
3. Legislation	See Table V.	See Table V.	See table V.	3. Legislation
4. Administration	See Table V.	See Table V.	See table I.	4. Administration
5. Membership	See Table V.	See Table V.	See table V.	5. Membership
6. Qualifying period	See Table V.	See Table V.	See table V.	6. Qualifying period
7. Free cover for members of family	See Table V.	See Table V.	See table V.	7. Free cover for members of family
8. Benefits	See Table V.	See Table V.	See table V.	8. Benefits
9. Financing • Source of finance	See Table II.	See Table II.	As for other groups. No special provisions.	9. Financing • Source of finance
• Contributions	See Table II.	See Table II.	See table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
IV. Maternity - Cash benefits	Special scheme.	General scheme (see Table V).	In principle not covered by the statutory sickness insurance.	Special schemes: TEBE (Insurance fund for craftsmen and other occupations). TAE (Insurance fund for tradesmen).
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table V.	No statutory scheme.	TEBE: Craftsmen, other occupations and family members. TAE : Tradesmen and family members.
3. Legislation	Royal decree of 20 July 1971.	See Table V.	No statutory scheme.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds and insurance companies.	See Table I.	No statutory scheme.	TEBE. TAE.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.	See Table V.	No statutory scheme.	Compulsory membership.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See Table V.	No statutory scheme.	6 months.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	See „Health care“.	General scheme, however special provisions for self-employed in general.	General scheme with special provisions.	IV. Maternity - Cash benefits
Insured and registered self-employed who voluntarily choose to be insured for this benefit.	Personally insured women, helping spouses.	See table V.		1. Scheme
Decree 2530/1970 of 20 August. Law 42/1994 of 30 December.	Law 82-596 of 10 July 1982. Law 95-116 of 4 February 1995.	See table V.	Law of 29 December 1987, No. 546.	2. Beneficiaries
Instituto Nacional de la Seguridad Social (I.N.S.S.)	See „Health care“.	See table V.	National Social Welfare Institute (INPS).	3. Legislation
Voluntary membership.	Compulsory membership.	See table V.	Compulsory membership.	4. Administration
180 days of contributions must be proven during the 5 years preceding childbirth or the date of the administrative decision concerning the reception or of the judiciary resolution which constitutes adoption.	The insured person must be up-to-date with regard to the payment of contributions.	See table V.	None.	5. Membership
				6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
IV. Maternity - Cash benefits	General scheme. See table V.	General scheme. See Table V.	Special scheme for farmers and persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table V) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table V.	See table V.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and persons who have income from a free-lance or self-employed activity, as well as certain persons having influence on companies under commercial law.	See Table V.
3. Legislation	See table V.	See table V.	See "Health care".	See Table V.
4. Administration	Sickness Fund for Self-employed.	See table I.	Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	Compulsory membership.	Voluntary membership.	Compulsory membership.	Voluntary membership.
6. Qualifying period	See table V.	See table V.	None.	See Table V.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
IV. Maternity - Cash benefits	General scheme (see table V).	General scheme (see table V).	General scheme for self-employed persons covered by the scheme.	IV. Maternity - Cash benefits
1. Scheme				1. Scheme
2. Beneficiaries	See Table V.	See Table V.	See table V.	2. Beneficiaries
3. Legislation	See Table V.	See Table V.	See table V.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table V.	See Table V.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table V.	See Table V.	See table V.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Benefits • Special conditions	No special conditions.	No special conditions.	No statutory scheme.	No particular conditions.
• Kind and amounts of benefits	Flat rate benefit: BEF 35,853 (ECU 879).	See Table V.	No statutory scheme.	Lump sum benefit. TEBE: • persons insured before 31.12.1992: GRD 136.000 (ECU 436); • persons insured since 1.1.1993: GRD 289.520 (ECU 928). TAE: GRD 132.000 (ECU 423).
• Commencement and duration	After delivery.	See Table V.	No statutory scheme.	After having given birth.
8. Financing • Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	No statutory scheme.	Contributions, state subventions, social funds.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	No statutory scheme.	See „Sickness- Cash benefits“.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
As within the general scheme (see Table IV).	Maternity recovery allowance for insured women or helping spouse regardless of whether the professional activity is ceased or not. Substitution allowance for helping spouses, provided that the professional activity is ceased and a substitute is hired. Lump-sum maternity allowance to be paid to insured women, provided that the professional activity is ceased for at least 30 consecutive days.	See table V.	None.	7. Benefits <ul style="list-style-type: none"> • Special conditions
Cash benefit: 100% of the contribution basis.	Lump sum payment: Maternity recovery allowance: Monthly social security ceiling. Substitution allowance: Real costs of hiring a substitute, up to a certain level. Daily allowance: 1/60 of the monthly social security ceiling.	See table V.	Daily benefit. 80% of an agricultural worker's minimum daily wage with long-term contract.	• Kind and amounts of benefits
From the first day after the confinement for 16 weeks or 18 weeks in case of multiple births.	30 days before the expected date of confinement. 60 days (30 days + 15 days + 15 days). In case of multiple births or pathological state due to pregnancy or confinement, the payment of a daily allowance may be extended to 30 days more.	See table V.	2 months before the presumed date of delivery. Up to 3 months after delivery.	• Commencement and duration
Contributions.	See „Health care“.	See table II.	100% contribution.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contributions are included in the global rate.	See „Health care“.	See table II.	ITL 1,578 (ECU 0.80) per month.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	In principle benefits in kind in the form of helps provided by the insurance fund; in the case the fund cannot provide for helps and another help has to be engaged or in the case no help is available, maternity benefit is due for the wife.	No special conditions.
• Kind and amounts of benefits	See table V.	See table V.	Flat-rate benefit: ATS 300 (ECU 22) per day. See Table V.	
• Commencement and duration	See table V.	See table V.	8 weeks before the expected date of confinement. Up to 8 weeks (12 in case of problematic births) after confinement.	See Table V.
8. Financing				
• Source of finance	See table II.	See table II.	30% contributions. 70% Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
7. Benefits • Special conditions	No special conditions.	No special conditions.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	7. Benefits • Special conditions
• Kind and amounts of benefits	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Kind and amounts of benefits
• Commencement and duration	See Table V.	See Table V.	Maternity Allowance as in table V. Not entitled to Statutory Maternity Pay.	• Commencement and duration
3. Financing • Source of finance	See Table II.	See Table II.	As for "Health care".	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	See table V.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
V. Invalidity 1. Scheme	Special scheme. See "Health - benefits in kind".	General scheme (see Table VI).	Special provisions in the general scheme.	Special schemes: TEBE (Insurance fund for craftsmen and other occupations). TAE (Insurance fund for tradesmen).
2. Beneficiaries	Self-employed in general.	See Table VI.	Craftsmen, other self-employed people possible.	TEBE: Craftsmen, other occupations and family members. TAE : Tradesmen and family members.
3. Legislation	Royal order of 20 July 1971.	See Table VI.	Social Code, Book VI.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds and insurance companies.	See Table I.	Pension Insurance Fund.	TEBE. TAE.
5. Membership	Compulsory membership. Voluntary membership for assisting spouse.		Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	Compulsory membership.
6. Qualifying period	6 months waiting period for compulsory members, 12 months for voluntary members.	See Table VI.	Qualifying period 5 years.	A minimum of 10 insured years.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	Autonomous scheme for self-employed..	No scheme. However, see "Health - financial benefits" and Disability Allowance (see table XII).	Special scheme, similar to general scheme.	V. Invalidity 1. Scheme
insured and registered self-employed or persons assimilated thereto.	Craftsmen, if compulsorily insured with an old-age pension fund for craftsmen. Industrials and merchants, if compulsorily insured with an ORGANIC old-age pension fund.	No scheme.		2. Beneficiaries
Decree 2530/1970 of 20 August.	<i>Craftsmen:</i> Decree no. 75-969 of 16 October 1975, Decree no. 86-232 of 18 February 1986. <i>Industrials and merchants:</i> Decree no. 75-19 of 8 January 1975.	No scheme.	Law of 2 August 1990, No. 233.	3. Legislation
Instituto Nacional de la Seguridad Social (I.N.S.S.)	<i>Craftsmen:</i> CANCAVA - AVA <i>Industrials and merchants:</i> ORGANIC	No scheme.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	No scheme.	Compulsory membership.	5. Membership
Varies according to the age of the beneficiary at the time when the incapacity occurs. In case of accident: no minimum period required.	To be up-to-date with regard to all contributions since 1 January 1975 - contributions to be paid to the scheme for at least 6 months.	No scheme.	5 years of which 3 years within the last 5 years.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
V. Invalidity	General scheme. See table VI.	General scheme (AAW) and under certain conditions WAO.	Special scheme for persons engaged in a business or trade (including self-employed craftsmen), similar to general scheme.	General scheme (see Table VI) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table VI.	See table VI.	Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and persons who have income from a free-lance or self-employed activity, as well as certain persons having influence on companies under commercial law.	See Table VI.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>). See table VI.		Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table VI.
4. Administration	Pension Fund for craftsmen, merchants and industrial entrepreneurs. See table VI.		Social Insurance Institute for Trade and Industry.	See Table I.
5. Membership	Compulsory membership.	AAW covers all residents. WAO on a voluntary basis.	Compulsory insurance. When membership no longer necessary, possibility to voluntarily continue insurance scheme.	Compulsory membership.
6. Qualifying period	See table VI.	See table VI.	See Table VI.	See Table VI.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
V. Invalidity	General Scheme (see Table VI).	General Scheme (see Table VI).	General scheme. Special provisions concerning National Insurance benefits and contributions for self-employed persons covered by the scheme.	V. Invalidity
1. Scheme				1. Scheme
2. Beneficiaries	See Table VI.	See Table VI.	See table VI.	2. Beneficiaries
3. Legislation	See Table VI.	See Table VI.	See table VI.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table VI.	See Table VI.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table VI.	See Table VI.	See table VI.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Special conditions	No special conditions.	No special conditions.	3 years of compulsory contribution period within the last 5 years before the reduction of earnings occurred.	No particular conditions.
• Kind and amounts of benefits	Cash benefits. Amount according to whether there are dependants or not.	See Table VI.	Pension on the grounds of occupational invalidity or pension on the grounds of earning incapacity. See Table VI.	TEBE: Minimum old-age pension: GRD 86,770 (ECU 278). TAE: Minimum old-age pension: GRD 99,800 (ECU 320). Invalidity pension for TEBE and TAE members, insured for the first time as of 1.1.1993 is increased by 8% for the first child, by 10% for the second and by 12% for the third.
• Commencement and duration	After termination of sickness benefit. Until old-age pension drawn.	See Table VI.	After determination of occupational invalidity or earning incapacity. Until the age of 65.	From the point when the inability to work has been determined. The invalidity pension is paid for the term of the person's life (with certain regular checks).
• Adjustment	According to the development of cost of living.	See Table VI.	On 1 July each year.	From January 1 of each year.
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	Contributions (approx. 80%) Federal subsidy (approx. 20%)	Contributions, state subventions, social funds.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.		See „Sickness- Cash benefits“.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Contribution payments must have been made regularly. No permanent partial invalidity. Contrary to the general scheme, there is no 20% increase in case of permanent total invalidity.	<i>Craftsmen:</i> Definite total invalidity irrespective of the kind of work. Invalidity caused by total (temporary) occupational disability. <i>Industrials and merchants:</i> Incapacity to perform any remunerated work.	No scheme.	Benefits are granted up to a certain income level.	7. Benefits • Special conditions
Pension. See Table VI.	<i>Craftsmen:</i> Percentage of the average basic old-age pension income per year. Definite total invalidity: 50% of the average basic old-age pension income per year; maximum: 50% of the social security ceiling. Temporary disability: 50% during the first three years and 30% in the following years. <i>Industrials and merchants:</i> Fixed rate: FRF 39.900 (ECU 6.034) per year.	No scheme.	Invalidity allowance and incapacity pension (see table VI). Amounts see „Old-Age“. <i>New System:</i> For each contribution year, a contribution of 20% of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.	• Kind and amounts of benefits
From the first day of the month following the onset of incapacity. Unlimited; except cessation due to legal reasons.	<i>Craftsmen:</i> From the 91 st day after the cessation of work. <i>Industrials and merchants:</i> From the first day of the month following the application. Both categories: until the age of 60.	No scheme.	From the month following the application of the party concerned. Unlimited. When the beneficiary reaches pension age, the pension is transformed into old-age pension.	• Commencement and duration
See Table VI.	According to the rules of the general scheme.	No scheme.	Adjustment every year to variation to cost of living.	• Adjustment
Contributions.	Contributions.	No scheme.	See “Old-age“.	8. Financing • Source of finance
Contribution included in the global flat rate.	<i>Craftsmen:</i> 2% within the limit of the social security ceiling. <i>Industrials and merchants:</i> FRF 796 (ECU 120) per year = invalidity insurance FRF 764 (ECU 116), life insurance: FRF 32 (ECU 4.80).	No scheme.		• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits	No special conditions.		Benefits according to the benefits of the general scheme. Difference: instead of invalidity permanent incapacity (person is not able to work regularly).	No special conditions.
• Special conditions				
• Kind and amounts of benefits	See table VI.	See table VI.	See Table VI.	See Table VI.
• Commencement and duration	See table VI.	See table VI.	From the first day of the month following the occurrence of permanent incapacity or the application.	See Table VI.
• Adjustment	See table VI.	See table VI.	See Table VI "Invalidity".	See Table VI.
8. Financing				
• Source of finance	See sickness insurance.	See table II.	33.5% contributions; 62.2% State; 4.3% others.	See Table II.
• Contributions	See table II.	See table II.	14.5% of earnings (for members of the Chamber of Trade and Industry) or 15% of earnings (for other self-employed persons) subject to income taxation up to the assessment ceiling of ATS 49.000 (ECU 3,525) per month (also for old-age and survivor's pensions).	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
7. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	7. Benefits • Special conditions
• Kind and amounts of benefits	See Table VI.	See Table VI.	As in table VI.	• Kind and amounts of benefits
• Commencement and duration	See Table VI.	See Table VI.	See Table VI.	• Commencement and duration
• Adjustment	See Table VI.	See Table VI.	See Table VI.	• Adjustment
8. Financing • Source of finance	See Table II.	See Table II.	Long-term Incapacity Benefit - as for short-term benefit at II.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	Non-contributory benefits funded from general Government revenue, as described in table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
VI. Old age	Special scheme.	General scheme (see Table VII).	Special provisions in the general scheme.	Special schemes: TEBE (Insurance fund for craftsmen and other occupations). TAE (Insurance fund for tradesmen).
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table VII.	Craftsmen; other self-employed people possible.	TEBE: Craftsmen, other occupations and family members. TAE : Tradesmen and family members.
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984. Royal order of 30 January 1997.	See Table VII.	Social Code, Book VI	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds + INASTI + ONP.	See Table I.	Pension Insurance Fund	TEBE. TAE.
5. Membership	Compulsory membership.	See Table VII.	Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See Table VII.	Qualifying period 5 years.	A minimum of 15 insured years.
7. Benefits • Special conditions	No special conditions.	No special conditions.	see Table VII.	No particular conditions.
• General age limit	Men: 65 years. Women: 61 years.	See Table VII.	Completion of age 65.	Men and women: 65 years.
• Early age limit	Men: 60 years. Women: 60 years.	See Table VII.	60 and 63 years of age.	As of 1.1.1998: Men: 60 years. Women: 55 years.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	Autonomous scheme for self-employed.	General scheme. However, special provisions for self-employed in general (see table VII).	Special scheme, very similar to general scheme.	VI. Old age 1. Scheme
Insured and registered self-employed or persons assimilated thereto.	Craftsmen and helping family members. Industrials and merchants.	See table VII.		2. Beneficiaries
Decree 2530/1970 of 20 August.	Law 48-101 of 17 January 1948.	See table VII.	Law of 2 August 1990, No. 233.	3. Legislation
Instituto Nacional de la Seguridad Social (I.N.S.S.)	<i>Craftsmen: CANCAVA - AVA. Industrials and merchants: ORGANIC.</i>	See table VII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	Compulsory membership.	See table VII.	Compulsory membership.	5. Membership
15 years.	No minimum period.	See table VII.	20 years. <i>New System:</i> 5 years of contributions.	6. Qualifying period
The benefit is paid from the first day of the month following the date when the relevant age is reached.	Periods before 31 December 1972: the pension is calculated in points. Periods after 31 December 1972: adaptation to the general scheme.	See table VII.		7. Benefits • Special conditions
65 years.	60 years.	66 years.	65 years for men. 60 years for women. <i>New System:</i> ages 57-65. The pension amount varies according to age.	• General age limit
none.	None.	No.	Not existent.	• Early age limit

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
VI. Old age	General scheme. See table VII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table VII.	See table VII.	See "Invalidity".	See Table VII.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>). See table VII.		See "Invalidity".	See Table VII.
4. Administration	Pension Fund for craftsmen, merchants and industrial entrepreneurs.	See table I.	See "Invalidity".	See Table I.
5. Membership	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VII.	See table VII.	See Table VII.	See Table VII.
7. Benefits	Up to a maximum total of 15 years for the periods of professional activity and assimilated insurance periods prior to the introduction of the system.	No special conditions.	No special conditions.	No special conditions.
• Special conditions				
• General age limit	See table VII.	See table VII.	See Table VII.	See Table VII.
• Early age limit	See table VII.	See table VII.	See Table VII.	See Table VII.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
VI. Old age	General Scheme (see Table VII).	General Scheme (see Table VII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by general scheme.	VI. Old age
1. Scheme				1. Scheme
2. Beneficiaries	See Table VII.	See Table VII.	See table VII.	2. Beneficiaries
3. Legislation	See Table VII.	See Table VII.	See table VII.	3. Legislation
4. Administration	See Table VII.	See Table VII.	Benefits Agency.	4. Administration
5. Membership	See Table VII.	See Table VII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table VII.	See Table VII.	See table VII.	6. Qualifying period
7. Benefits • Special conditions	No special conditions.	No special conditions.	Basic Retirement Pension as in table VII, but no general access to earnings-related pension.	7. Benefits • Special conditions
• General age limit	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• General age limit
• Early age limit	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• Early age limit

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
• Kind and amounts of benefits	Income-related for years of work post 1985, fixed rate amount for cases prior to 1985. See Table VII.		Old-age pension. See Table VII.	TEBE: Minimum old-age pension: GRD 86,770 (ECU 278). TAE: Minimum old-age pension: GRD 99,800 (ECU 320). Invalidity pension for TEBE and TAE members, insured for the first time as of 1.1.1993 is increased by 8% for the first child, by 10% for the second and by 12% for the third.
• Adjustment	According to development of cost of living.	See Table VII.	On 1 July each year.	From January 1 of each year.
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	see "Invalidity".	Contributions, state subventions, social funds.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	see "Invalidity".	See „Sickness- Cash benefits“.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
See Table VII.	<p>Basic pension (for both categories): periods before 1973: number of points obtained during the years until 1973, multiplied with the point value. periods after 1973: see General scheme.</p> <p>Supplementary benefits: <i>Craftsmen:</i> Supplementary pension in retirement points. <i>Industrials and merchants:</i> Additional allowance for coexisting spouse.</p>	Old Age Contributory Pension.	<p>Old-age pension. $2\% \times n \times R$.</p> <p>n = number of contribution years (max. 40): R = Reference wage: <ul style="list-style-type: none"> • for those having 15 or more occupational years on 31 December 1992: Average income liable to contributions of the last 10 years with ceiling. • for those having less than 15 occupational years on 31 December 1992: average income liable to contributions of a variable period between the last 10 years and the whole working life with ceiling. • for those just having entered employment after 31. December 1992: Average income liable to contributions of the whole period of working life with ceiling. </p> <p>Reference wages are conventional incomes, related to 4 values and adjusted in the line with the consumer price index and raised by 1% for each year worked. For 1995 the last value amounts to ITL 21,469,000 (ECU 9,750).</p> <p>New System: For each contribution year, a contribution of 20% of the annual income is credited. The amount is adjusted at the end of each year, according to changes of the GDP within the last years.</p>	<ul style="list-style-type: none"> • Kind and amounts of benefits
See Table VII.	See „General scheme“.	See table VII.	Annual adjustment based on the development of the cost of living in four steps (see Table VII).	<ul style="list-style-type: none"> • Adjustment
Contributions.	Contribution.	See table II.	100% contribution.	8. Financing <ul style="list-style-type: none"> • Source of finance
Contributions are included in the flat rate.	<p>Basic pension (for both categories): 16,35% within the limit of the social security ceiling.</p> <p>Supplementary pension (for craftsmen): 5,3% within the limit of 4 times the ceiling.</p> <p>Additional allowance for spouse (industrials and merchants): up to one third of the ceiling: 0,50%; between one third of the ceiling and the ceiling: 1,82%.</p>	See table II.	<p>For self-employed craftsmen, 15% of the reference income for the activity concerned, established by the law with a minimum of ITL 21,634,600 (ECU 11,140) and a maximum of ITL 105,090,000 (ECU 54,113).</p> <p>For traders/retailers, 15,39% of the income for the activity concerned with a minimum of ITL 21,634,600 (ECU 11,140) and a maximum of ITL 105,090,000 (ECU 54,113).</p>	<ul style="list-style-type: none"> • Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VII.	See table VII.	See Table VII.	See Table VII.
• Adjustment	See table VII.	See table VII.	See Table VII.	See Table VII.
8. Financing				
• Source of finance	See sickness insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions		See table II.	See "Invalidity".	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• Kind and amounts of benefits
• Adjustment	See Table VII.	See Table VII.	Basic Retirement Pension: see Table VII.	• Adjustment
8. Financing • Source of finance	See Table II.	See Table II.	Retirement Pension as for Sickness Benefit. Non-Contributory Retirement Pension is funded by Government.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.		• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
VII. Survivors	Special scheme.	General scheme (see Table VIII).	Special provision in the general scheme.	Special schemes: TEBE (Insurance fund for craftsmen and other occupations). TAE (Insurance fund for tradesmen).
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table VIII.	Craftsmen; other self-employed people possible.	Family members (husband, wife, children, parents).
3. Legislation	Royal order No. 72 of 10 November 1967. Law of 15 May 1984. Royal order of 30 January 1997.	See Table VIII.	Social Code, Book VI.	TEBE: Law 6364/1934. TAE: Ministerial resolution n° 21891 of 3.12.1936.
4. Administration	Social insurance funds + INASTI + ONP.	See Table I.	Pension Insurance Fund.	TEBE. TAE.
5. Membership	Compulsory membership.	See Table VIII.	Compulsory membership for craftsmen. Compulsory membership possible for other persons engaged in a trade or business.	Compulsory membership.
6. Qualifying period	Waiting period of 3 months.	See Table VIII.	See Table VIII.	The deceased person must have been insured for 10 years.
7. Benefits • Special conditions	No special conditions.	No special conditions.	No special conditions.	No particular conditions.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	See „Old-age“.	General scheme. However, special provisions for self-employed in general (see table VIII).	Special scheme, very similar to the general scheme.	VII. Survivors 1. Scheme
Surviving spouse, orphans and other relatives.	See „Old-age“.	See table VIII.		2. Beneficiaries
Decree 2530/1970 of 20 August.	See „Old-age“.	See table VIII.	Law of 2 August 1990, No. 233.	3. Legislation
Instituto Nacional de la Seguridad Social (I.N.S.S.)	See „Old-age“.	See table VIII.	National Social Welfare Institute (INPS), CDCM.	4. Administration
Compulsory membership.	See „Old-age“.	See table VIII.	Compulsory membership.	5. Membership
See table VIII.	<i>Industrials and merchants.</i> Accumulation of the supplement for the spouse with personal rights: contributions paid for 15 years, 90 points each.	See table VIII.	5 years, with at least 3 years during the last 5 years.	6. Qualifying period
The benefit is paid from the first day of the month following the death of the insured.	Married for at least two years. Resources must not exceed a certain ceiling.	See table VIII.	Benefits are granted up to a certain income level.	7. Benefits • Special conditions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
VII. Survivors	General scheme. See table VIII.	General scheme. See Table VII.	See "Invalidity".	General scheme (see Table VII) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table VIII.	See table VIII.	See "Invalidity".	See Table VIII.
3. Legislation	Book III of the Social Insurance Code (<i>Code des assurances sociales</i>). See table VIII.		See "Invalidity".	See Table VIII.
4. Administration	Pension Fund for craftsmen, merchants and industrial entrepreneurs.	See table I.	See "Invalidity".	See Table II.
5. Membership	Compulsory membership.	See table VII.	See "Invalidity".	Compulsory membership.
6. Qualifying period	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
7. Benefits • Special conditions	No special conditions.	No special conditions.	The surviving spouse may also continue to run the business if he or she chooses to do so. In this case there is no entitlement to widow's / widower's pension and the insurance periods of the deceased have to be taken account of for the surviving spouse's own pension entitlements.	No special conditions.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
VII. Survivors	General Scheme (see Table VIII).	General Scheme (see Table VIII).	General scheme with special provisions concerning benefits and contributions for self-employed persons covered by the scheme.	VII. Survivors
1. Scheme				1. Scheme
2. Beneficiaries	See Table VIII.	See Table VIII.	See table VIII.	2. Beneficiaries
3. Legislation	See Table VIII.	See Table VIII.	As table VIII.	3. Legislation
4. Administration	See Table I.	See Table I.	Benefits Agency.	4. Administration
5. Membership	See Table VIII.	See Table VIII.	National Insurance Contributions are compulsory for all those liable to pay.	5. Membership
6. Qualifying period	See Table VIII.	See Table VIII.	See table VIII.	6. Qualifying period
7. Benefits • Special conditions	No special conditions.	No special conditions.	None.	7. Benefits • Special conditions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
• Kind and amounts of benefits	Contribution-related widow's/widower's pension: 80% of old-age pension. In the case of where no old-age pension is paid: Benefits paid in reference to the insurance life of the deceased.	See Table VIII.	Widow's/Widower's pensions, orphan's pensions. See Table VIII.	<i>Persons insured before 31.12.1992:</i> the widower (under conditions) or widow receive 70% of the deceased partner's old-age pension. Children receive 20% of the deceased person's old-age pension. Minimum pension: TEBE: GRD 72,886 (ECU 234). TAE: GRD 90,100 (ECU 289). <i>Persons insured since 1.1.1993:</i> the surviving partner receives 50% of the deceased partner's old-age pension. Children: 25% of the pension. Funeral costs (lump sum): TEBE: Persons insured until 31.12.1992: GRD 187,000 (ECU 599); Persons insured as of 1.1.1993 or later: GRD 398,090 (ECU 1,276). TAE: GRD 236,500 (ECU 758).
• Duration	Lifelong.	See Table VIII.	Until remarriage.	Lifelong. The pension is no longer paid in the case of remarriage.
• Adjustment	According to development of cost of living.	See Table VIII.	On 1 July each year.	As of January 1 of each year.
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	see "Invalidity".	Contributions, state subventions, social funds.
• Contributions	Progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total national insurance contribution.	See Table II.	see "Invalidity".	See „Sickness- Cash benefits“.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

Spain	France	Ireland	Italy	
Death grant, widow's and orphan's pensions as well as benefits for the family members. See Table VIII.	Survivor's pension: 54% of the insured person's pension.	See table VIII.	Pension for widower/ widow and orphans. • Spouse: 60% of the invalidity/old-age pension of the insured/pensioner. • Orphans: In conjunction with surviving spouse's pension: 20% of the invalidity/old-age pension of the insured/pensioner. If the surviving spouse does not have a pension: 40% (30% from 3 children onwards) of the invalidity/old-age pension of the insured/pensioner for each orphan. • Parents, brothers/sisters: 15% of the invalidity/old-age pension of the insured/ pensioner if there are no other survivors.	• Kind and amounts of benefits
Unlimited: except cessation due to legal reasons.	Pensions from the age of 55. Supplement for the spouse: 65 years or 60 years in case of incapacity.	See table VIII.	• Spouses: All their live if spouse does not remarry. • Orphans: Until 18 or 21 if student, or 26 if university student, unlimited if invalid. • Parent, brothers/sisters: All their life.	• Duration
See Table VIII.	See „Old-age“.	See table VIII.	Adjustment every year on the basis of the variations of the cost of living.	• Adjustment
Contributions.	See „Old-age“.	See table II.	See "Old-age".	8. Financing • Source of finance
Contributions are included in the flat rate.	See „Old-age“.	See table II.		• Contributions

Table XIII.2**Social Protection of Self-Employed: 2. Crafts and Commerce**

	Luxembourg	Netherlands	Austria	Portugal
• Kind and amounts of benefits	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Duration	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
• Adjustment	See table VIII.	See table VIII.	See Table VIII.	See Table VIII.
8. Financing • Source of finance	See sickness insurance.	See table II.	See "Invalidity".	See Table II.
• Contributions	See table II.	See table II.	See "Invalidity".	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.2

	Finland	Sweden	United Kingdom	
• Kind and amounts of benefits	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII. No access to any earnings-related additions.	• Kind and amounts of benefits
• Duration	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII.	• Duration
• Adjustment	See Table VIII.	See Table VIII.	Basic widows benefits: see table VIII.	• Adjustment
8. Financing • Source of finance	See Table II.	See Table II.	As for "Sickness - Cash Benefits".	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	See table II.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
VIII. Employment injuries and occupational diseases	No scheme.	General scheme (see Table IX).	Special provisions in the general scheme.	<i>TEBE</i> : in the case of an employment injury, the insured person receives a monthly benefit for the maximum period of 4 months. The benefit is three times the insured person's last monthly contribution from the final month of the previous year. In addition he/she is entitled to all benefits in kind granted in the case of illness.
1. Scheme				
2. Beneficiaries	No scheme.	See Table IX.	Self-employed persons.	
3. Legislation	No scheme.	See Table IX.	RVO Reich Insurance Code, Book III.	
4. Administration	No scheme.	See Table I.	Accident Insurance Funds.	
5. Membership	No scheme.	See Table IX.	Compulsory membership by virtue of statutes or voluntary.	
6. Qualifying period	No scheme.	See Table IX.	Not of significance in accident insurance.	
7. Benefits	No scheme.	See Table IX.	see Table IX. Particularities apply for example for the calculation of the annual income and the grounds of certain waiting periods.	
8. Financing • Source of finance	No scheme.	See Table II.	Contributions.	
• Contributions	No scheme.	See Table II.	Determination of contributions depending on risks.	

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII./

Spain	France	Ireland	Italy	
No scheme for self-employed.	General scheme (see table IX).	No scheme. But see table XII.	General scheme. See table IX.	VIII. Employment injuries and occupational diseases
				1. Scheme
No scheme for self-employed.	See table IX.	No scheme.	See table IX.	2. Beneficiaries
No scheme for self-employed.	See table IX.	No scheme.	See table IX.	3. Legislation
No scheme for self-employed.	Local sickness insurance fund.	No scheme.	See table I.	4. Administration
No scheme for self-employed.	Voluntary membership.	No scheme.	See table IX.	5. Membership
No scheme for self-employed.	None.	No scheme.	See table IX.	6. Qualifying period
No scheme for self-employed.	Same kind of benefits as within the general scheme, with the exception of daily allowances.	No scheme.	See table IX.	7. Benefits
No scheme for self-employed.	Contributions.	No scheme.	100% contribution.	8. Financing • Source of finance
No scheme for self-employed.	The contribution rate varies according to the kind of occupation. The reference income varies between a minimum and a maximum, depending on the insured person's choice.	No scheme.	Flat rate contribution of ITL 500,000 (ECU 257) per year reduced to ITL 295,000 (ECU 152) for mountainous regions.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
VIII. Employment injuries and occupational diseases	General scheme. See table IX.	No scheme in the Netherlands.	General scheme. See Table IX.	General scheme (see Table IX) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table IX.	No scheme.	See Table IX.	See Table IX.
3. Legislation	See table IX.	No scheme.	See Table IX.	See Table IX.
4. Administration	See table IX.	No scheme.	See Table I.	See Table I.
5. Membership	See table IX.	No scheme.	See Table IX.	Voluntary membership.
6. Qualifying period	See table IX.	No scheme.	See Table IX.	See Table IX.
7. Benefits	See table IX.	No scheme.	See Table IX. For the pension calculation: flat-rate calculation basis ("E"): ATS 127,684 (ECU 9,185), unless voluntary higher insurance was concluded.	See Table IX.
8. Financing • Source of finance	See table II.	No scheme.	Contributions.	See Table II.
• Contributions	See table II.	No scheme.	Flat-rate contribution per year: ATS 1,007 (ECU 72).	See Table II.

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Table XIII.:

	Finland	Sweden	United Kingdom	
VIII. Employment injuries and occupational diseases	General Scheme (see Table IX).	General Scheme (see Table IX).	No access to Industrial Injuries Disablement Benefit for self-employed. Access to other incapacity or invalidity benefits as described in this table.	VIII. Employment injuries and occupational diseases
1. Scheme				1. Scheme
2. Beneficiaries	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	2. Beneficiaries
3. Legislation	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	3. Legislation
4. Administration	See Table I.	See Table I.	No access to Industrial Injuries Disablement Benefit for self-employed.	4. Administration
5. Membership	Voluntary membership for self-employed persons (if ownership alone or with a family is above 50%).	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	5. Membership
6. Qualifying period	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	6. Qualifying period
7. Benefits	See Table IX.	See Table IX.	No access to Industrial Injuries Disablement Benefit for self-employed.	7. Benefits
8. Financing	See Table II.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	8. Financing
• Source of finance				• Source of finance
• Contributions	See Table II.	See Table II.	No access to Industrial Injuries Disablement Benefit for self-employed.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
IX. Family benefits	Special scheme.	General scheme (see Table X).	General scheme (see table X).	No scheme.
1. Scheme				
2. Beneficiaries	Self-employed in general.	See Table X.	See table X.	No scheme.
3. Legislation	Act of 29 March 1976 and Royal Decree of 8 April 1976.	See Table X.	Federal Child Benefit Act.	No scheme.
4. Administration	Social insurance funds.	See Table I.	Labour Offices.	No scheme.
5. Membership	Compulsory membership.	See Table X.	Compulsory	No scheme.
6. Qualifying period	Waiting period of 3 months.	See Table X.	System of inhabitants.	No scheme.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII./

Spain	France	Ireland	Italy	
Special scheme for self-employed (RETA).	General scheme (see table X).	General scheme (see Table X).	General scheme with special provisions.	IX. Family benefits
See table X.	See table X.	See table X.		1. Scheme
See table X.	See table X.	See table X.	Law of 14 July 1967, No. 585, Law of 25 March 1983, No. 79.	2. Beneficiaries
Instituto Nacional de la Seguridad Social (I.N.S.S.)	CNAF, CAF.	See table X.	National Social Welfare Institute (INPS).	3. Legislation
Compulsory membership.	Compulsory.	See table X.	Compulsory membership.	4. Administration
None.	See table X.	See table X.	None.	5. Membership
				6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
IX. Family benefits	General scheme. See table X.	General scheme. See Table X.	Family benefits: General scheme (see Table X). For child-raising: part-time help from special scheme for persons engaged in a business or trade (including self-employed craftsmen).	General scheme (see Table X) based on Statutory Order no. 328/93 of 25.09.1993.
1. Scheme				
2. Beneficiaries	See table X.	See table X.	Part-time help: Members of the Chamber of Trade and Industry (in principle all persons engaged in a trade or business) and persons who have income from a free-lance or self-employed activity, as well as certain persons having influence on companies under commercial law.	See Table X.
3. Legislation	See table X.	See table X.	Part-time help: Act on Social Insurance for Trade and Industry (GSVG) of 11 October 1978 and amendments.	See Table X.
4. Administration	See table I.	See table I.	Part-time help: Social Insurance Institute for Trade and Industry.	See Table X.
5. Membership	See table X.	See table X.	Part-time help: Compulsory membership.	Voluntary membership.
6. Qualifying period	See table X.	See table X.	Part-time help: No minimum period.	See Table X.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.:

	Finland	Sweden	United Kingdom	
IX. Family benefits				IX. Family benefits
1. Scheme	General scheme (see table X).	General scheme (see table X).	General scheme. No special rules for self-employed: Access on same basis as others. See Table X for details.	1. Scheme
2. Beneficiaries	See Table X.	See Table X.	See table X.	2. Beneficiaries
3. Legislation	See Table X.	See Table X.	See table X.	3. Legislation
4. Administration	See Table I.	See Table I.	See table X.	4. Administration
5. Membership	See Table X.	See Table X.	See table X.	5. Membership
6. Qualifying period	See Table X.	See Table X.	See table X.	6. Qualifying period

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Belgium	Denmark	Germany	Greece
7. Benefits				
• Kind and amounts	Regular, flat rate benefits as well as one-off lump sum benefits for birth and adoption. Varies according to age. Special provisions for orphans and handicapped children and children of invalid parents.	See Table X.	see Table X	No scheme.
• Duration	Without reservations: until 31 August of the calendar year in which the child turns 18 years old. During training: until age of 25. For students: until age of 25. For handicapped persons: until age of 21.	See Table X.	see Table X	No scheme.
8. Financing				
• Source of finance	64% contributions; 35.8% taxes; 0.2% other.	See Table II.	Tax-financed.	No scheme.
• Contributions	Income-related progressive contributions with a minimum contribution, as well as a fixed contribution amount if the minimum income amount is exceeded. Indivisible total social insurance contribution.	See Table II.	No contributions.	No scheme.

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Table XIII.

Spain	France	Ireland	Italy	
See table X.	See table X.	See table X.	Active: Family allowances of ITL 20,000 (ECU 10) per month for each dependent member of the household of the insured. Pensioners: Family allowances and supplements in the inverse function of the family income and in direct function of the number of the family members.	7. Benefits <ul style="list-style-type: none">• Kind and amounts
See table X.	See table X.	See table X.	• For children normally 18; • if students, 21 or if university students, 26; • unlimited if invalid.	• Duration
Contributions.	See table II.	See table II.	100% State.	8. Financing <ul style="list-style-type: none">• Source of finance
Contributions included in flat rate.	5.4% of total income.	See table II.	No contributions.	• Contributions

Table XIII.2

Social Protection of Self-Employed: 2. Crafts and Commerce

	Luxembourg	Netherlands	Austria	Portugal
7. Benefits				
• Kind and amounts	See table X.	See table X.	Part-time help: Flat-rate of ATS 92 (ECU 6,60) per day for married mothers or for mothers living in a relationship similar to marriage. Single mothers receive a monthly subsidy of ATS 1,250 (ECU 90).	See Table X.
• Duration	See table X.	See table X.	Part-time help: Subsequently to temporary help (see "Sickness - cash benefits") until completion of the child's 18th month.	See Table X.
8. Financing				
• Source of finance	See table II.	See table II.	Part-time help: Funds for the Compensation of Family Expenses.	See Table II.
• Contributions	See table II.	See table II.	See "Health care".	See Table II.

Social Protection of Self-Employed: 2. Crafts and Commerce

Table XIII.

	Finland	Sweden	United Kingdom	
7. Benefits • Kind and amounts	See Table X.	See Table X.	See table X.	7. Benefits • Kind and amounts
• Duration	See Table X.	See Table X.	See table X.	• Duration
8. Financing • Source of finance	See Table II.	See Table II.	See table II.	8. Financing • Source of finance
• Contributions	See Table II.	See Table II.	See table II.	• Contributions

European Commission

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Social protection in the Member States of the European Union

Situation on 1 January 1998 and evolution

Luxembourg: Office for Official Publications of the European Communities

1999 — 691 pp. — 21 x 29.7 cm

ISBN 92-828-6363-8

Price (excluding VAT) in Luxembourg: EUR 30

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Price (excluding VAT) in Luxembourg: EUR 30 (Double issue)



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ISBN 92-828-6363-8

9 789282 863633