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Special edition

Social Protection in the Member States of the European Union

Update of the „Comparative Tables“

(1995 edition)

as of 1 July 1996



MISSOC

Mutual Information System on Social Protection in the European Union
Système d'information mutuelle sur la protection sociale dans l'Union européenne
Gegenseitiges Informationssystem zur sozialen Sicherheit in der Europäischen Union

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Preface

In July 1996 the Office for official publications of the European Communities submitted the last issue of the annual MISSOC publication „Social Protection in the Member States of the European Union“ (Situation on July 1st 1995 and evolution to the Directorate General V of the European Commission. The MISSOC Secretariat is currently preparing the next issue updated to 1 July 1996 which will appear in the spring of 1997.

In order to inform our MISSOC readers and users about the latest developments in social legislation as early as possible, the Secretariat will present once again this year a special issue of MISSOC-Info reporting any major changes from the last issue which have occurred up to 1 July 1996. To facilitate the comparison process and make changes clearly visible, we have written all modified text passages in cursive.

Cologne, November 1996

MISSOC Secretariat

Dr. Wilhelm Breuer

Belgium

Table II: Financing.

Contributions: Rates and ceiling.

1. Sickness and maternity.

2. Other contributions to the sector health:

A 3.55 % deduction from pension amounts. This deduction may not reduce the monthly pension to less than *BFR 45,037* (ECU 1,142) or - in the case of a person with no dependants - to less than *BFR 38,002* (ECU 964).

3. Old-age, survivors.

A 3.50 % deduction from invalidity benefits and pre-retirement pensions:

- *entire deduction for a daily allowance of BFR 1,738* (ECU 44) and for the entitled persons with a dependant and *BFR 1,449* (ECU 37) for the entitled person without dependants;
- *partial deduction for a daily allowance between BFR 1,678* (ECU 43) and *BFR 1,737* (ECU 44) (entitled recipient with dependants) and between *BFR 1,399* (ECU 35) and *BFR 1,448* (ECU 37) (entitled recipient without dependants);
- *inapplicable for a daily allowance of BFR 1,677* (ECU 43) or less for an entitled recipient with dependants and *BFR 1,398* (ECU 35) for an entitled recipient without dependants.

5. Unemployment.

Other employers' contributions...: Employer "wage moderation" contributions of 7.48% (compensation for the non-indexation of wages in 1984-86).

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

For 1996 an amount of *BFR 63.3 billion* (ECU 1.6 billion).

Table III: Health Services.

Benefits. 2. Patient's participation.

Preferential treatment for certain groups: the disabled, pensioners, widows/ widowers and orphans whose incomes are less than *BFR 456,082* (ECU 11,566) per year (beneficiary) + *BFR 84,433* (ECU 2,141) per dependant.

Table IV: Sickness - Cash benefits.

Benefits. 2. Amount of the benefits.

Ceiling of earnings: *BFR 3,625.58* (ECU 92) per day.

Table VI: Invalidity.

Benefits. 1. Amount of pension.

Minimum for regularly employed:

- With dependants: *BFR 1,311* (ECU 33) per day;
- Without dependants: single: *BFR 1,049* (ECU 27) per day; cohabitants: *BFR 939* (ECU 24) per day.

Minimum for non-regularly employed:

- With dependants: *BFR 1,052* (ECU 27) per day;
- Without dependants: *BFR 789* (ECU 20) per day.

Table VII: Old age.

Benefits. 1. Amount of pension.

S = earnings; considered amounts:

Before 1 January 1955: *BFR 410,078* (ECU 10,399).

Guaranteed minima for complete schedule of contributions:

Households: *BFR 416,502* (ECU 10,562); Single: *BFR 333,297* (ECU 8,452).

2. Annual earnings ceiling.

BFR 1,356,860 (ECU 34,409).

Accumulation with earnings.

Pensions awarded from 1996 onwards: Accumulation possible as long as the amount of earnings exceeding the pension is not higher than *BFR 282,118* (ECU 7,154) per year (employee's gross income) or *BFR 225,693* (ECU 5,723) per year (net freelance or self-employed income). These ceilings are increased to *BFR 423,177* (ECU 10,732) and *BFR 338,540* (ECU 8,585) respectively if the pension claimant has dependent children.

Table VIII: Survivors.

Benefits. 1. Surviving spouse.

Guaranteed minimum for fully ensured: *BFR 327,701* (ECU 8,310) per year.

Table IX: Employment injuries and occupational diseases.

Occupational diseases. 1. Prescribed diseases.

- *...Open system or not included on list, when occupational demands are found to be the determining and direct cause of the disease. Proof that the person has been exposed to occupational risk and a link to the cause must be provided.*
- *Preventive measures include temporary or permanent removal from harmful environment and possibly accompanied by an occupational rehabilitation and vaccination against hepatitis B for persons tending the patient.*

3. Mixed system.

Referred to as an open system or system not included on list (see above).

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

1st child: *BFR 2,653* (ECU 67).

2nd child: *BFR 4,909* (ECU 124).
3rd child and subsequent children: *BFR 7,329* (ECU 186).

5. Supplements which vary with age.

Supplements ...:

Children aged 6 or more: *BFR 922* (ECU 23).
Children aged 12 or more: *BFR 1,408* (ECU 36).
Children aged 16 or more: Children in 1st order usual levels except handicapped: *BFR 1,485* (ECU 38); Other children (handicapped included): *BFR 1,722* (ECU 44).

Other benefits. 1. Birth grants.

BFR 35,942 (ECU 911) for first birth; *BFR 27,042* (ECU 686) for second and each subsequent birth.
Adoption grant: *BFR 35,942* (ECU 911) per adopted child.

3. Special allowances for handicapped children.

Supplementary allowance ...:

BFR 11,935 (ECU 303) if the child obtains 0, 1, 2 or 3 points of autonomy; *BFR 13,064* (ECU 331) if the child obtains 4, 5 or 6 points of autonomy; *BFR 13,966* (ECU 354) if the child obtains 7, 8 or 9 points of autonomy.

Special cases.

1. Unemployed persons.

1st child: *BFR 4,004* (ECU 102),
2nd child: *BFR 5,746* (ECU 146),
3rd child and subsequent children: *BFR 7,476* (ECU 190).

2. Pensioners.

Pensioners recognised as unfit for work ...:
1st child: *BFR 5,559* (ECU 140);
2nd child: *BFR 5,746* (ECU 146);
3rd child and subsequent children: *BFR 7,476* (ECU 190).

3. Orphans.

BFR 10,192 (ECU 258) for each child....

Table XI: Unemployment.

Total unemployment. Benefits. 4. Earnings ceiling.

BFR 2,192.09 (ECU 56) per day.

5. Rate.

Unemployment benefits:

Cohabitants with dependants: 60 % of reference earnings. Max. *BFR 1,315* (ECU 33), min. *BFR 1,155* (ECU 29).

Single persons: 60 % in the 1st year of unemployment. Max. *BFR 1,315* (ECU 33), min. *BFR 827* (ECU 21). 42 % from the 2nd year onwards. Max. *BFR 921* (ECU 23), min. *BFR 827* (ECU 21).

Cohabitants without dependants: 55 % in the 1st year of unemployment. Max. *BFR 1,206* (ECU 31), min. *BFR 659* (ECU 17). 35 % for the following three months. Max. *BFR 767* (ECU 19), min. *BFR 659* (ECU 17). After 15 months lump-sum allowance of *BFR 492* (ECU 12), raised to *BFR 656* (ECU 17) if both cohabitants are unemployed and their total replacement benefits do not exceed *BFR 1,315* (ECU 33) per day. ...

Waiting allowance ... and transitional allowances ...:

Cohabitants (household with only replacement incomes): Age below 18: *BFR 298* (ECU 7.60), over 18: *BFR 479* (ECU 12).

Single persons: Age below 18: *BFR 321* (ECU 8.10), 18- 20: *BFR 505* (ECU 13), 21 and over: *BFR 653* (ECU 17).

Cohabitants without dependants: Age below 18: *BFR 281* (ECU 7.10), over 18: *BFR 448* (ECU 11).

Unemployment benefit plus age supplement ...:

Cohabitants with dependants: From *BFR 1,452* (ECU 37) (max.) to *BFR 1,268* (ECU 32) (min.).

Single persons: From *BFR 1,315* (ECU 33) or *BFR 1,195* (ECU 30) (max.) to *BFR 1,168* (ECU 30) or *BFR 1,061* (ECU 27) (min.) according to the category.

Cohabitants without dependants: From *BFR 1,315* (ECU 33) or *932* (ECU 24) (max.) to *BFR 1,155* (ECU 29) or *817* (ECU 21) (min.) according to the category and, if necessary, possible extension after 15 months, *BFR 800* (ECU 20) or *636* (ECU 16).

Benefits for older unemployed and early retirement.

3. Rates.

... flat-rate of *BFR 455* (ECU 12) per day.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum.

General conditions. 5. Willingness to work.

... *In the case of spouses, both must prove this willingness to work.*

Examples

Monthly amounts without family allowances ...:

- Person living alone: *BFR 20,505* (ECU 520).
- Couple with or without children: *BFR 27,341* (ECU 693).
- Single parent family: *BFR 27,341* (ECU 693).
- Cohabitant: *BFR 13,670* (ECU 343).

Monthly amounts including family allowances:

- Couple with one child (10 years): *BFR 32,267* (ECU 818).
- Couple with 2 children (8, 12 years): *BFR 39,421* (ECU 1,000).
- Couple with three children (8-10-12 y.): *BFR 47,819* (ECU 1,213).
- Single parent with one child (10 years): *BFR 32,267* (ECU 818).
- Single parent family with 2 children (8, 10 years): *BFR 38,935* (ECU 987).

XII.2. Specific non-contributory minima.

I. Old age. 5. Amount payable.

Single: *BFR 246,076* (ECU 6,240) per year.

Married couple: *BFR 328,098* (ECU 8,320) per year.

III. Unemployment. 5. Amount payable

Income replacement allowance:

- beneficiary living with a partner: *BFR 164,059* (ECU 4,160)
- single beneficiary: *BFR 246,067* (ECU 6,240)
- beneficiary with dependants: *BFR 328,093* (ECU 8,320)

Integration allowance:

depending on classification of lack of independence: *BFR 33,758* (ECU 856), *BFR 115,032* (ECU 2,917), *BFR 183,807* (ECU 4,661), *BFR 267,784* (ECU 6,791).

Assistance to the elderly allowance:

depending on classification of lack of independence: *BFR 110,118* (ECU 2,793), *BFR 133,885* (ECU 3,395), *BFR 157,646* (ECU 3,998).

IV. Single-parent families. 8. Financing.

90% of the unrepaid advance will be assumed by the State. 10% is assumed by the C.P.A.S. (Public centre for social assistance).

V. Other specific non-contributory minima.

Guaranteed family benefits:

- Children not benefiting under any other scheme:
 - 1st child: BFR 4,004 (ECU 102)
 - 2nd child: BFR 5,746 (ECU 146)
 - 3rd and further: BFR 7,476 (ECU 190)
- Age supplement:
 - 6 - 12 years: BFR 922 (ECU 23)
 - 12 - 16: BFR 1,408 (ECU 36)
 - 16 and over: BFR 1,722 (ECU 44).
- Children already benefiting under another scheme:
 - 1st child: BFR 773 (ECU 20)
 - 2nd child: BFR 4,909 (ECU 124)
 - 3rd and further: BFR 7,329 (ECU 186)
- Age supplement (not applicable to single child or the last-born child):
 - 6 - 12 years: BFR 922 (ECU 23)
 - 12 - 16 years: BFR 1,408 (ECU 36)
 - 16 years and over or 1st of a group: BFR 1,485 (ECU 38)
- other children: BFR 1,722 (ECU 44).

XII.3. Minima in contributory schemes.

I. Old age. 5. Amount payable.

Single person: BFR 333,297 (ECU 8,452) per year.
Household: BFR 416,502 (ECU 10,562) per year.

II. Survivors. 5. Amount payable.

BFR 327,701 (ECU 8,310) per year.

III. Invalidity. 5. Amount payable.

Daily amounts of the minimum allowance:

Minimum for regular worker:

- With dependants: BFR 1,311 (ECU 33)
- Without dependants: Single: BFR 1,049 (ECU 27);
living with a partner: BFR 939 (ECU 24)

Minimum for a non-regular worker:

- With dependants: BFR 1,052 (ECU 27);
- Without dependants: BFR 789 (ECU 20).

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

I. Health care - Benefits in kind. 9. Financing. Source of finance. III. Maternity - Benefits in kind. 9. Financing. Source of finance.

56.8 % contributions, 37.4 % taxes, 5.8 % other.

II. Sickness - Cash benefits. 8. Financing. Source of finance. IV. Maternity - Cash benefits. 8. Financing. Source of finance. V. Invalidity. 8. Financing. Source of finance.

52.5 % contributions,
37.6 % taxes,
9.9 % other.

IV. Maternity - Cash benefits. Kind and amounts of benefits

Flat rate benefit: BFR 35,151 (ECU 891).

VI. Old age. 8. Financing. Source of finance. VII. Survivors. 8. Financing. Source of finance.

65.7 % contributions, 32.9 % taxes, 1.4 % other.

IX. Family benefits. 8. Financing. Source of finance.

67.6 % contributions,
32.4 % taxes.

Table XIII: Social protection of self-employed: XIII.2. Crafts and commerce.

I. Health care - Benefits in kind. 9. Financing. Source of finance. III. Maternity - Benefits in kind. 9. Financing. Source of finance.

56.8 % contributions, 37.4 % taxes, 5.8 % other.

II. Sickness - Cash benefits. 8. Financing. Source of finance. IV. Maternity - Cash benefits. 8. Financing. Source of finance. V. Invalidity. 8. Financing. Source of finance.

52.5 % contributions, 37.6 % taxes, 9.9 % other.

IV. Maternity- Cash benefits. Kind and amounts of benefits

Lump sum financial benefit: BFR 35,151 (ECU 921).

VI. Old age. 8. Financing. Source of finance.

VII. Survivors. 8. Financing. Source of finance.

65.7 % contributions, 32.9 % taxes, 1.4 % other.

IX. Family benefits. 8. Financing. Source of finance.

67.6 % contributions, 32.4 % taxes.

Denmark

Table II: Financing.

Financing principle. 5. Unemployment.

Employees: Flat-rate contributions fixed every year, based on legal maximum rate of daily payment. At present: 7.14 times this rate per year.

Self-employed: 7.79 times this rate per year.

Public authorities' contributions. 1. Sickness and maternity: Benefits in kind.

Financed by local and regional authorities ...

Table III: Health care.

Benefits. 6. Dental treatment.

Treatment is free for children and partially covered for handicapped persons.

Table IV: Sickness - Cash benefits.

Benefits. 1. Duration of benefits.

...

Benefits can be paid for a longer period under certain conditions, for example when beginning a reeducation process, when applying for early retirement and in the case of employment injury.

2. Amount of the benefits.

Employees: ... a maximum of DKR 2,617 (ECU 354) per week or DKR 70.73 (ECU 9.60) per hour ...

The unemployed ... are entitled to the same amount they previously would have received had they not fallen ill.

Table V: Maternity.

Benefits. 2. Cash benefits. Amount.

Maximum DKR 2,617 (ECU 354) per week or DKR 70.73 (ECU 9.60) per hour.

Table VI: Invalidity.

Benefits. 1. Amount of pension.

Basic amount: DKR 45,576 (ECU 6,173) per year ...

Invalidity amount: DKR 22,176 (ECU 3,004) per year.

Married persons: DKR 18,876 (ECU 2,557) ...

Incapacity of work amount: *DKR 30,612* (ECU 4,146) per year.

For married persons: *DKR 22,140* (ECU 2,999)...

Supplement payable to pensioners: *DKR 20,016* (ECU 2,711) For single pensioners the supplement amounts to *DKR 27,216* (ECU 3,686) per year. Special pension supplement: for pensioners living alone, *DKR 17,964* (ECU 2,433) per year.... Early retirement amount: ... paid as a supplement to the basic amount: *DKR 11,580* (ECU 1,569) per year.

5. Other benefits.

Outside assistance allowance... *DKR 23,160* (ECU 3,137) per year. ...

Constant attendance allowance:... *DKR 46,200* (ECU 6,258) per year.

Invalidity allowance: ... *DKR 22,296* (ECU 3,020) per year; if the spouse receives the same invalidity allowance or invalidity pension: *DKR 18,108* (ECU 2,453) per year. The supplement of single persons receiving invalidity allowance and assistance allowance or outside assistance amounts to *DKR 25,152* (ECU 3,407) per year.

Table VII: Old age.

Field of application.

Supplementary pension:...*Persons who receive daily allowances due to illness or unemployment.*

Benefits. 1. Amount of pension.

National pension:

Basic amount: *DKR 45,576* (ECU 6,173) per year. ...

Pension supplement: *DKR 20,016* (ECU 2,711) per year For single pensioners: *DKR 27,216* (ECU 3,686).

Special pension supplement: for pensioners living alone, *DKR 17,964* (ECU 2,433) per year...

Supplementary pension: *DKR 14,628* (ECU 1,981) per year ... Supplementary pensions of less than *DKR 1,100* (ECU 150) per year will be replaced by a lump-sum payment.

Early pension.

Partial pension (Law of 4 June 1986):

Amount:... The partial pensions for the self-employed amounts to *DKR 55,800* (ECU 7,558) per year ...

Accumulation with earnings.

National Pension:... Reduced by *DKR 60* (ECU 8.10) for every *DKR 100* (ECU 14) earned in excess of *DKR 133,800* (ECU 18,123) (for single person) or *DKR 131,300* (ECU 17,785) (for married person) per year. Pension supplement is reduced by 30 % of earnings ... in excess of *DKR 85,600* (ECU 11,595) per year for each married person and *DKR 42,800* (ECU 5,797) for singles.

Table VIII: Survivors.

Benefits. 7. Other benefits.

Death grant: Up to *DKR 6,550* (ECU 887) ...

Table IX: Employment injuries and occupational diseases.

Benefits. 3. Permanent incapacity. Basic earnings used for calculating annuity.

Maximum: *DKR 303,000* (ECU 41,042); *Minimum: DKR 113,000* (ECU 15,306).

Amount or formula.

Total incapacity:

... up to an amount of *DKR 303,000* (ECU 41,042) per year (80 %: *DKR 242,400* = ECU 32,833)...

4. Other benefits.

Handicap allowance *DKR 367,000* (ECU 49,710).

Death. 1. Surviving spouse

... maximum amount of *DKR 303,000* (ECU 41,042) ...

2. + 3. Orphans: of the father or of the mother and of both parents.

... up to 18 years of age or 21 in case of studies or professional education.

6. Capital sum on death

Lump sum of *DKR 95,000* (ECU 12,868) ...

Return to active life. 1. Rehabilitation, retraining.

... costs can be paid by insurance

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

General family benefits (børnefamilieydelse):

For each child of 0-3 years: *DKR 2,550* (ECU 345) per quarter = *DKR 850* (ECU 115) per month.

For each child of 3-7 years: *DKR 2,275* (ECU 308) per quarter = *DKR 758.33* (ECU 103) per month.

For each child of 7-18 years: *DKR 1,775* (ECU 240) per quarter = *DKR 591.66* (ECU 80) per month.

Other benefits.

1. Birth grants.

DKR 1,397 (ECU 189) per quarter = *DKR 465.66* (ECU 63) per month ...

2. Allowance for single parent.

The general benefits are supplemented by *DKR 1,130* (ECU 153) per quarter = *DKR 376.66* (ECU 51) per month and per child and by an additional allowance of *DKR 863* (ECU 117) per quarter = *DKR 287.66* (ECU 39) per month and per household.

5. Other allowances.

Allowance ... in case of adoption of a child: *DKR 32,212* (ECU 4,363).

Special cases.

2. Pensioners

Special allowances of *DKR 2,169* (ECU 294) per quarter (*DKR 723* = ECU 98 per month) for each child when one or both parents are pensioners. In addition, when both parents are pensioners, the general benefits are supplemented by *DKR 1,130* (ECU 153) per quarter for each child (*DKR 376.66* = ECU 51 per month).

3. Orphans.

Special additional allowance of *DKR 2,169* (ECU 294) per quarter for each motherless or fatherless child (*DKR 723* = ECU 98 per month).

Special allowance for each motherless and fatherless child: Amount is raised to *DKR 4,338* (ECU 588) per quarter and child (*DKR 1,446* = ECU 196 per month).

Table XI: Unemployment.

Field of application

The following persons between the age of 18 and 65 may be admitted as members to an unemployment fund:

•

• 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...

Total unemployment. 2. Qualifying period.

- To have completed a minimum period of employment and insurance of 26 weeks (*from 1.1.1997: 52 weeks*) during the 3 preceding years.

• ...

Benefits. 2. Duration of payment.

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.*

Transition benefits: *Transition benefits will eventually subside due to the fact that applications for this type of benefit could no longer be accepted after 31 December 1995.*

5. Rate.

90 % of reference earnings, but not more than *DKR 2,615* (ECU 354) per week. *Unemployed persons who satisfy certain conditions are entitled to 82% of the maximum amount, regardless of reference earnings.*

Young unemployed persons immediately after professional training of 18 months or after military service: up to *DKR 2,145* (ECU 291).

Benefits for older unemployed and early retirement.

3. Rates.

During the first 2½ years, including periods of unemployment benefit, same amount as unemployment benefit, same upper limit of *DKR 2,615* (ECU 354) per week. After 30 months not more than 82 % of the upper limit (*DKR 2,145 = ECU 291*).

Transition benefits: 82 % of the calculation base. Salary up to *DKR 28,300* (ECU 3,833) per year without reduction of the benefit.

Partial unemployment. 1. Definition.

Less than full time and a reduction of the working week of no less than 7.4 hours.

3. Compensation.

Normal rate which is proportional to the reduction of the working hours.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum.

Determination of the minimum.

... for parents 80 % of the maximum unemployment allowance and 60 % of this maximum for persons with no children.

Special rate for young people under 25 years of age.

Examples.

Monthly amounts not including housing allowance:

- Persons supporting at least one child: *DKR 9,057* (ECU 1,227).
- Single person: *DKR 6,803* (ECU 921).
- Under 25 years of age, living with parents: *DKR 2,138* (ECU 290).
- Under 25 years, living separately: *DKR 4,370* (ECU 592).
- For young persons under 25 who are obliged to support their family or who have received an income of at least *DKR 6,803* (ECU 921) during 18 consecutive months, the amount is calculated as for persons over 25.

Amount of the general family allowances that must be added quarterly:

- For child 0 - 3 years: *DKR 2,550* (ECU 345).
- For child 3 - 7 years: *DKR 2,275* (ECU 308).
- For child 7 - 18 years: *DKR 1,775* (ECU 240).

Associated rights. 2. Housing

Housing accommodation allowances in accordance with special legislation (law concerning housing allowances).

Germany

Table II: Financing.

Financing principle. 5. Unemployment.

Unemployment assistance: Tax financed.

Contributions: Rates and ceiling.

1. Sickness and maternity.

Health Insurance:

...

- Old Länder: 13.40 % (total), 6.70 % employee, 6.70 % employer.

- New Länder: 13.30 % (total), 6.65 % employee, 6.65 % employer.

Ceiling ...:

- Old Länder: *DM 72,000* (ECU 37,579) per year.

- New Länder: *DM 61,200* (ECU 31,942) per year.

Care-Insurance:

1.70 % (total), 0.85 % employee, 0.85 % employer.

Exception: Land Saxonia (1.35 % employee, 0.35 % employer). Ceiling: DM 72,000 (ECU 37,579) in the Old Länder and DM 61,200 (ECU 31,942) in the New Länder.

3. Old-age, survivors.

Annual ceiling: *DM 96,000* (ECU 50,105) in the old Länder and *DM 81,600* (ECU 42,589) in the new Länder.

5. Unemployment.

Annual ceiling: *DM 90,000* (ECU 46,973) in the old Länder and *DM 81,600* (ECU 42,589) in the new Länder.

Public authorities' contributions. 7. Family allowances.

Financed by the budget of the Federal State, *the Länder and the local authorities.*

Table III: Health care.

Legislation. 2. Basic legislation.

Care-Insurance: Law of 26 May 1994, *last changed through the first amendment to the Social Code Book XI dated 24.06.1996.*

2. Membership ceiling.

Old Länder: *DM 72,000* (ECU 37,579);

New Länder: *DM 61,200* (ECU 31,942).

3. Eligible dependants.

Spouse and children, income not exceeding *DM 590* (ECU 308) in old Länder and *DM 500* (ECU 261) in new Länder per month ...

4. Special rules for pensioners.

... Pensioner's obligatory contribution in old Länder amounts to 13.4 % of pension and 13.3 % in new Länder...

Conditions. 2. Commencement of benefits.

Care Insurance: from the moment the application is filed, at the earliest from the time the need for care has been proven.

Organisation. 2. Hospitals.

Care facilities: Benefits are arranged with those institutions which are approved care facilities based on the care insurance.

Benefits. 9. Other benefits.

... In certain cases the cost for rescue and transport back to the hospital or the doctor are covered; DM 20 (ECU 10) participation per journey. ...

Care-Insurance:

In-patient care: DM 2,000/2,500/2,800 (ECU 1,044/1,305/1,461) during the transitional period to 31.12.1997; from 1.1.1998 the costs for care, for medical treatment and also for social assistance will be covered to a sum of DM 2,800 (ECU 1,461), in extreme cases the sum increases to DM 3,300 (ECU 1,722).

Table IV: Sickness - Cash benefits.

Beneficiaries. 2. Membership ceiling.

DM 72,000 (ECU 37,579) in old Länder and DM 61,200 (ECU 31,942) in new Länder.

Taxation. 1. Taxation of cash benefits.

Benefits for care insurance are not liable to taxation for those requiring care.

2. Limit of income for tax relief or tax reduction.

The minimum income levels are not subject to taxation under any circumstances. The tax-free minimum income levels for 1996 are DM 11,876 (ECU 6,197) for adults and DM 6,288 (ECU 3,282) for children. The following annual amounts are exempt from income tax for 1996: DM 12,095 (single persons)/24,191 (married couples) (ECU 6,313/12,626), also including child allowance amounting to DM 200 (ECU 104) monthly for the first two children, DM 300 (ECU 157) for the third and DM 350 (ECU 183) for each additional child.

Table VII: Old age.

Early pension.

... In case of full pension, until the age of 65, earnings from professional activities must not exceed DM 590 (ECU 308) per month (old "Länder") and DM 500 (ECU 261) (new "Länder") ...

Table VIII: Survivors.

Benefits. 1. Surviving spouse.

Where earnings ... exceed the amount of DM 1,232 (ECU 643) ...

Table IX: Employment injuries and occupational diseases.

Basic earnings used for calculating annuity.

Actual earnings in the 12 months prior to the contingency. In any case 60 % (persons aged over 18) or 40 % (up to 18) of the reference-amount (1996: DM 49,560 = ECU 25,867).

Maximum annual earnings limits: between DM 96,000 (ECU 50,105) and DM 144,000 (ECU 75,157) according to accident insurance fund. ...

Table X: Family benefits.

Legislation. 2. Basic legislation.

Federal Child Benefit Act of 14 April 1964, amended version article 2 of the law dated 11.10.1995, last amended by the law dated 18.12.1995.

Income tax law, version based on article 1 of the law dated 11.10.1995, last amended by the law dated 18.12.1995.

Family allowances. 2. Age limit.

Normal: 18 years.

Prolongation to 21 possible for those available for work as unemployed.

Vocational training/further education/applicants for a vocational training position: 27 years.

Child income: no claims if income or earnings designed for the child's upbringing or for the purpose of his/her education is exceeding DM 12,000 (ECU 6,263) per calendar year. Earnings destined for particular educational purposes are not included.

Handicapped persons: No limit.

3. Monthly amounts.

1st child: DM 200 (ECU 104).

2nd child: DM 200 (ECU 104).

3rd child: DM 300 (ECU 157).

4th and subsequent: DM 350 (ECU 183).

4. Supplements which vary with income.

No income related variation.

Other benefits. 2. Allowance for single parent.

... Maintenance benefit is up to a maximum of DM 324 (ECU 169) in the old "Länder", DM 280 (ECU 146) in the new "Länder".

Table XI: Unemployment.

Total unemployment. Benefits. 4. Earnings ceiling.

DM 8,000 (ECU 4,175) per month in the old "Länder" and DM 6,800 (ECU 3,549) in the new "Länder".

Benefits for older unemployed and early retirement.

2. Conditions.

- Must have turned 60 years of age,...
- and must have fulfilled the waiting period of 15 years.

Partial unemployment.

3. Compensation.

Bad weather allowance (*Winterausfallgeld*): from the 151st hour of unemployment.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum. Basic legislation.

Law of 30 June 1961: Bundessozialhilfegesetz (BSHG); amendment dated 23.7.1996 (came into force 1.8.1996).

Regional differentiation.

The basic rate (*Regelsatz*) varies between DM 507 (ECU 265) and DM 532 (ECU 278) according to the Land (situation as of 1 July 1996).

Examples.

Average needs within the framework of payments to ensure minimum level of existence (basic amount, exceptional payments, supplements for single parents) in the old "Länder" (as of 1.7.1996) without taking account of the cost for housing:

- Single person: DM 615 (ECU 321).
- Couple without children: DM 1,111 (ECU 580).
- Couple with one child: DM 1,523 (ECU 795).
- Couple with 2 children: DM 1,934 (ECU 1,009).
- Couple with three children: DM 2,346 (ECU 1,224).
- Single parent family with one child (below the age of 7): DM 1,177 (ECU 614).
- Single parent family with 2 children (8 and 10 years old): DM 1,654 (ECU 863).

In addition social assistance provides as a rule for the real costs for housing and heating. Housing benefit will be offset against this. Average additional amounts in the old Länder (as of 1.7.1996):

- 1 person: DM 503 (ECU 263).
- 2 persons: DM 676 (ECU 353).
- 3 persons: DM 786 (ECU 410).
- 4 persons: DM 857 (ECU 447).
- 5 persons: DM 940 (ECU 491).

Indexation.

Adjustment is reviewed on 1 July each year based on the respective statistical annual changes to the net income, consumer practices and the cost of living.

Limited increase for period between 1.7.1996 and 30.6.1999 on grounds of the Law of social assistance reform.

Measures stimulating social and professional integration.

...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.

Help to take up work (Hilfe zur Arbeit):

In order to encourage a job to be filled it is possible to offer an employer allowance or other appropriate means (e.g. hiring-out of labour or temporary employment contracts). ...

In case the beneficiary refuses to take up reasonable work, the standard allowance shall be reduced imperatively by 25%.

XII.2. Specific non-contributory minima. IV. Single-parent families. 5. Amount payable.

Supplement of 40 % or 60 % (four or more children under 16 years) to the standard rate of maintenance allowance under the social assistance scheme.

Monthly average (basic amount, supplements, exceptional benefit, housing and heating allowances), as at 1.7.1996:

Single-parent family with one child under the age of 7: DM 1,853 (ECU 967).

Single-parent family with two children aged between 7 and 13: DM 2,440 (ECU 1,273).

Table XIII: Social protection of self-employed.

XIII.1. Agriculture.

V. Invalidity. 7. Benefits. Kind and amounts of benefits.

Pension: ...as from 1 July 1996: DM 21.55 (ECU 11).

8. Financing. Source of finance.

30 % contributions;

70 % taxes.

VI. Old age. 7. Benefits. Special conditions.

The farm changes hands.

Kind and amounts of benefits.

Pension: Per insurance month one twelfth of the general pension value as from 1 July 1996: DM 21.55 (ECU 11).

VII. Survivors. 7. Benefits. Special conditions.

The farm changes hands.

Kind and amounts of benefits.

Orphans having lost one parent: 1/5 of the invalidity pension which the deceased would have received.

Table II: Financing.

Contributions: Rates and ceiling.

1. Sickness and maternity.

Persons insured until 31.12.1992: Ceiling: DR 489,000 (ECU 1,620) per month.

Persons insured since 1.1.1993: 11.45 % total, comprising: 2.55 % employee (no ceiling), 5.10 % employer (no ceiling), 3.80 % State: monthly ceiling up to DR 285,538 (ECU 946).

3. Old-age, survivors.

Persons insured until 31.12.1992:

Ceiling: DR 489,000 (ECU 1,620) per month.

Persons insured since 1.1.1992:

... State, monthly ceiling up to DR 285,538 (ECU 946).

5. Unemployment.

Persons insured until 31.12.1992: 5.41 % (total), 1.43 % employee, 3.98 % employer.

Ceiling: DR 489,000 (ECU 1,620) per month.

6. Family allowances.

Persons insured until 31.12.1992:

Ceiling: DR 489,000 (ECU 1,620) per month.

Public authorities' contributions.

1. Sickness and maternity:

Benefits in kind.

State share to cover sickness or maternity for persons insured since 1.1.93: ... Ceiling up to DR 285,538 (ECU 946) per month (earnings).

4. Old-age, survivors.

State share to cover invalidity, old age and survivors for persons insured since 1.1.93: ... Ceiling up to DR 285,538 (ECU 946) per month (earnings).

Table IV: Sickness - Cash benefits.

Benefits. 2. Amount of the benefits.

For the first 15 days: The total ceiling ... is DR 3,190 (ECU 11) per day ... After 15 days: The total ceiling ... is DR 5,890 (ECU 20) per day ...

4. Other benefits.

•Death grant: ... DR 152,720 (ECU 506).

•Private nurse in hospital:

Amount of DR 5,560 (ECU 18) per working day and DR 6,950 (ECU 23) on Sundays and public holidays.

Table V: Maternity.

Benefits. 1. Benefits in kind.

•For birth expenses: ... DR 172,590 (ECU 572)...

2. Cash benefits. Amount.

Maximum (no dependants):

DR 9,545 (ECU 32) per day.

Maximum (4 dependants):

DR13,363 (ECU 44) per day.

Table VI: Invalidity.

Benefits. 1. Amount of pension.

Persons insured until 31.12.1992: ... The maximum increase is DR 115,060 (ECU 381) per month.

2. Annual earnings ceiling.

Persons insured until 31.12.1992: DR 477,250 (ECU 1,581) per month.

Persons insured since 1.1.1993: The sum of the monthly pension may not exceed ... *DR 571,076* (ECU 1,892) per month.

5. Other benefits.

Amount of allowance: ... *DR 115,060* (ECU 381) per month.

Table VII: Old age.

Benefits. 1. Amount of pension.

• Persons insured until 31.12.92: Supplement: ... Minimum amount: *DR 97,960* (ECU 320).

2. Annual earnings ceiling.

Persons insured until 31.12.1992: *DR 477,250* (ECU 1,581) per month.

3. Supplement for dependants:

Spouse.

DR 8,630 (ECU 29) per month.

Children.

Persons insured until 31.12.92: *Max. amount for all children: DR 78,188* (ECU 259).

Accumulation with earnings.

Persons insured until 31.12.92:

Possible with monthly earnings limited to 50 times daily minimum earnings: *DR 5,753 x 50 = 287,650* (ECU 953).

Table VIII: Survivors.

Benefits. 1. Surviving spouse.

Persons insured until 31.12.1992: Minimum amount *DR 88,160* (ECU 292) per month.

7. Other benefits.

Funeral expenses: *DR 152,720* (ECU 506).

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

1 child: *DR 1,620* (ECU 5.40).

2 children: *DR 5,560* (ECU 18).

3 children: *DR 12,060* (ECU 40).

4 children: *DR 14,300* (ECU 47).

4. Supplements which vary with income.

Progressive reduction according to increase in gross family income: If latter exceeds *DR 2,800,000* (ECU 9,274) per year, allowances are as follows:

1 child: *DR 1,120* (ECU 3.70).

2 children: *DR 3,620* (ECU 12).

3 children: *DR 6,860* (ECU 23).

4 children: *DR 9,580* (ECU 32).

Table XI: Unemployment.

Total unemployment. Benefits. 5. Rate.

Minimum: Two-thirds daily minimum wage (*DR 3,836* = ECU 13).

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum. I. Old age. 5. Amount payable.

Minimum amount: *DR 97,960* (ECU 324)...

II. Survivors. 5. Amount payable.

Minimum allowance: *DR 88,160* (ECU 292)..

III. Invalidity. 5. Amount payable.

50% - 100% of the minimum amount of the old-age pension = *DR 48,980 - DR 97,960* (ECU 162 - 324) per month.

IV. Unemployment. 5. Amount payable.

Minimum allowance: 2/3 of minimum daily wage (*DR 3,836* = ECU 13).

Spain

Table II: Financing. Contributions: Rates and ceiling.

1. Sickness and maternity.

Ceiling: *PTA 374,880* (ECU 2,325) per month = *PTA 4,498,560* (ECU 27,895) per year.

... For categories 1 to 4, the ceiling is *PTA 374,880* (ECU 2,325) per month. For categories 5 to 11, the ceiling is *PTA 279,390* (ECU 1,732) per month.

5. Unemployment

Ceiling: *PTA 374,880* (ECU 2,325) per month = *PTA 4,498,560* (ECU 27,895) per year.

Table IV: Sickness - Cash benefits.

Taxation. 2. Limit of income for tax relief or tax reduction.

Tax is deducted at source for incomes in excess of *PTA 1,071,300* (ECU 6,643) per year.

Table VI: Invalidity.

Legislation. 2. Basic legislation.

Royal Decree 1300/1995.

Benefits. 1. Amount of pension.

• ... Permanent total incapacity for habitual occupation: ... Minimum pension for persons over 65: *PTA 62,870* (ECU 390) with dependent spouse and *PTA 53,435* (ECU 331) without dependent spouse.

• Permanent total incapacity for work: ... Minimum pension *PTA 53,435* (ECU 331) per month or *PTA 62,870* (ECU 390) for beneficiaries with dependent spouse.

• Severe disablement: ... Minimum pension: *PTA 80,155* (ECU 497) per month. For beneficiaries with dependent spouse: *PTA 94,305* (ECU 585). ... Monthly pension must in no case exceed *PTA 276,996* (ECU 1,718).

2. Annual earnings ceiling.

PTA 3,877,944 (ECU 24,047).

Table VII: Old age.

Benefits. 1. Amount of pension.

Maximum pension: *PTA 276,996* (ECU 1,718) per month.

Minimum pension: *PTA 53,435* (ECU 331) per month for single pensioner, *PTA 62,870* (ECU 390), for pensioner with dependent spouse.

2. Annual earnings ceiling.

PTA 3,877,944 (ECU 24,047).

Table VIII: Survivors.

Benefits. 1. Surviving spouse.

...

Minimum pension:

• Widow(er)s over 65: *PTA 53,435* (ECU 331) per month;

• Widow(er)s between 60 and 65 years: *PTA 46,635* (ECU 289) per month;

France

- Widow(er)s under 60: *PTA 35,580* (ECU 221) per month.

3. Orphan children having lost one parent.

Minimum orphan's pension: *PTA 15,800* (ECU 98) per month.

4. Orphan children having lost both parents.

Minimum orphan's pension: *PTA 15,800* (ECU 98) per month plus product of dividing *PTA 35,580* (ECU 221) by number of entitled children....

5. Other beneficiaries.

Minimum pension for beneficiary: *PTA 15,800* (ECU 98) per month; for sole beneficiary over 65, *PTA 40,715* (ECU 252) per month; for sole beneficiary under 65, *PTA 35,580* (ECU 221) per month.

Table IX: Employment injuries and occupational diseases.

Benefits. 3. Permanent incapacity: Fixing level of incapacity.

Incapacity Assessment Boards.

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

Children over 18 years of age:

Degree of disability at least 65 %: *PTA 35,580* (ECU 221).

Degree of disability at least 75 %: *PTA 53,370* (ECU 331).

4. Supplements which vary with income.

No benefit if the family income per year exceeds *PTA 1,128,084* (ECU 6,995). ...

3. Special allowances for handicapped children.

PTA 35,580 (ECU 221) per month for each child over 18 and with a disability of at least 65 %.

PTA 53,370 (ECU 331) per month if invalidity is at least 75 % and assistance is required.

Table XII: Guaranteeing sufficient resources.

XII.2. Specific non-contributory minima. I. Old age. 5. Amount payable.

PTA 498,120 (ECU 3,089) per year (one eligible person).
PTA 846,804 (ECU 5,251) per year (household with 2 eligible persons).

II. Invalidity. 5. Amount payable.

PTA 498,120 (ECU 3,089) per year for disability of 65 % or more. *PTA 846,804* (ECU 5,251) per year for disability of more than 75 % and when constant assistance is required.

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

I. Health care - Benefits in kind. 9. Financing. Contributions.

18.75 % on a contribution basis of *PTA 80,490* (ECU 499) per month for 1996, flat rate for all common risks, with the exception of financial benefits in case of sickness and maternity.

II. Sickness - Cash benefits. 9. Financing. Contributions.

2.2 % on the basis of *PTA 80,490* (ECU 499).

Table II: Financing.

Contributions: Rates and ceiling.

1. Sickness and maternity.

Degressive reduction of contributions on low wages (maximum amount as of 1st July 1996: FF 820=ECU 127).

Further contributions are levied upon social security pensions (2.6%), supplementary pensions (3.6%) and early retirement pensions (5.5%)...

Exceptional contribution levied on *pharmaceutical industry.*

A 2.6 % contribution levied on unemployment benefits which exceed the minimum legal wage.

3. Old-age, survivors.

Ceiling: *FF 13,540* (ECU 2,089) per month; *FF 161,220* (ECU 24,879) per year + employer 1.60 % (no ceiling imposed).

Degressive reduction of contributions on low wages (maximum amount as of 1st July 1996: FF820=ECU 127).

5. Unemployment.

Monthly income up to *FF 13,540* (ECU 2,089): 6.60 %. Monthly income from *FF 13,540* (ECU 2,089) to *FF 54,160* (ECU 8,358): 7.15 %. Monthly ceiling of *FF 13,540* (ECU 2,089) and of *FF 54,160* (ECU 8,358). Supplementary pensions: A contribution of 1.2% on former salary if unemployment benefit is higher than *FF 142.24* (ECU 22) per day.

6. Family allowances.

As part of employment measures if:

- Wage is lower than or equal to 120% of the interprofessional minimum wage (SMIC) per month (*FF 7,688* = ECU 1,186) or 150% (*FF 9,610* = ECU 1,483) in new enterprises: No contribution to family allowances.
- Wage is between 120% and 130% of the interprofessional minimum wage (SMIC) per month (*FF 8,329* = ECU 1,285) or 160% (*FF 10,251* = ECU 1,582) in new enterprises: Contribution rate is 2.7% of the total wage.

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

Contribution for the repayment of the social debt (CRDS): tax amounting to 0.5% levied on all incomes.

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

Financing which is part of the national solidarity principle is through the Solidarity Fund for aged persons.

Table III: Health care.

Conditions. 1. Qualifying period.

The insured must have paid sufficient contributions (6.8 %) calculated on the basis of n times the minimum wage SMIC (*FF 37.91* per hour = ECU 5.90) as of 1.7.1996: 2,030 times in a year, 120 times in 3 months or 60 times in a month. It is also possible to apply on the basis of the number of hours worked.

Benefits. 3. Hospitalisation.

- Flat-rate sum for hospitalisation: *FF 70* (ECU 11) per day, including the day of discharge.

Table IV: Sickness - Cash benefits.**Conditions.**

The insured must have paid sufficient contributions (6.8 %) on the basis of *n* times the SMIC (*FF* 37.91 = ECU 5.90 per hour on 1.7.96).

- 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.

Benefits. 2. Amount of the benefits.

- 50 % of daily earnings, maximum of *FF* 225.66 (ECU 35).
- With 3 children, 66.66 % from 31st day with ceiling, maximum *FF* 300.88 (ECU 46).
- Minimum for protracted complaint after 7th month: 1/365th of minimum invalidity pension = *FF* 46.41 (ECU 7.20).

Taxation. 2. Limit of income for tax relief or tax reduction.

Tax is levied on benefits where taxable, annual net income exceeds a certain ceiling:

- Single person: *FF* 42,270 (ECU 6,523).
- Couple with no children: *FF* 64,880 (ECU 10,012).
- Couple with one child: *FF* 76,180 (ECU 11,756).
- Couple with two children: *FF* 87,490 (ECU 13,501)

Table V: Maternity.**Legislation. 2. Basic legislation.**

... Decree No. 95-1361 of 30 December 1995.

Benefits. 2. Benefits in kind: Amount

Net salary with ceiling.

Maximum: *FF* 357.46 (ECU 55) per day.

Minimum: *FF* 46.41 (ECU 7.20) per day.

Table VI: Invalidity.**Benefits. 1. Amount of pension.**

... Group 3 (those requiring help from another person): Group 2 pension + 40 % supplement. Minimum supplement: *FF* 66,362.37 per year (ECU 10,241).

2. Annual earnings ceiling.

FF 161,220 (ECU 24,879).

Taxation. 1. Taxation of cash benefits.

... Tax relief if the pension amount does not exceed that of the old-age allowance for workers (*FF* 16,943 = ECU 2,615) and if other sources of income do not exceed *FF* 42,834 (ECU 6,610) for a single person or *FF* 71,525 (ECU 11,038) for a couple (declaration of incomes is not necessary)...

Table VII: Old age.**Benefits. 1. Amount of pension.**

Minimum pension: *FF* 38,068.09 (ECU 5,875) per year for a full career comprising 37.5 contribution years (150 quarters). Reduction of this amount for incomplete careers.

Minimum (means tested): *FF* 16,943 (ECU 2,615) per year for single persons.

2. Annual earnings ceiling.

FF 161,220 (ECU 24,879).

Table VIII: Survivors.**Benefits 1. Surviving spouse.**

Reversion pension:

... Minimum: *FF* 16,943 (ECU 2,615) per year ...

Invalid and old-aged widow's (widower's) pensions: ...

Minimum: *FF* 16,943 (ECU 2,615) per year...

3. Orphan children having lost one parent.

... Increase: *FF* 485.56 (ECU 75) per month and per child.

7. Other benefits.

Degrressive widow's or widower's allowances paid over 3 years from the date of the death or until the age of 55 if the survivor was 50 when spouse died. Amounts (means-tested): 1st year: *FF* 3,037 (ECU 469); 2nd year: *FF* 1,995 (ECU 308); 3rd year: *FF* 1,519 (ECU 234)....

Death insurance: ... Minimum: 1 % of annual earnings, subject to ceiling: *FF* 1,612.20 (ECU 249). Maximum: 3 times the monthly earnings, subject to ceiling: *FF* 40,620 (ECU 6,268).

Table IX: Employment injuries and occupational diseases.**2. Temporary incapacity: Amount of the benefit.**

Amount: 60 % of basic earnings for 28 days; (*FF* 813.04 = ECU 125) thereafter 80 % (*FF* 1,084.06 = ECU 167). No reduction for hospitalisation.

3. Permanent incapacity. Basic earnings used for calculating annuity.

Minimum: *FF* 91,106.72 (ECU 14,059); maximum: *FF* 728,853.76 (ECU 112,476) per year...

Supplements for care by another person.

40 % of the annuity with a minimum of *FF* 66,362.37 (ECU 10,241).

Death. 6. Capital sum on death.

Refund of funeral expenses limited to 1/24 of the social security ceiling: *FF* 6,717.50 (ECU 1,037) with deduction of capital sum on death.

Table X: Family benefits.**Other benefits. 1. Birth grants.**

Allowance for young child (APJE): *FF* 955 (ECU 147) per month per child. Paid *with means test* as from 4th month of pregnancy to 3 years of age.

3. Special allowances for handicapped children.

3rd category: Severely disabled in need of continuous and highly qualified assistance, when the only alternative to domiciliary care is a full-time hospital permanence *FF* 5,530 (ECU 853). The payment of the allowance requires the suspense of working-activities of one parent or the need of a third person.

5. Other allowances.

Benefits for assistance:

- Allowances for child care at home are paid in full for children under the age of 3 years and at a reduced rate for children between 3 and 6 years (maximum amount per quarter *FF* 12,389 (ECU 1,912) and *FF* 6,195 (ECU 956) respectively).

Table XI: Unemployment.**Total unemployment. Benefits. 4. Earnings ceiling.**

Insurance: 75 % of former daily salary.

4 times the ceiling of social security, *FF* 54,160 (ECU 8,358) per month.

5. Rate.

Insurance:

- For minimum insurance period of at least 6 months:
Full rate: 40.4 % of reckonable daily wages + FF 56.95 (ECU 8.80) per day or 57.4 % of the reference daily wage. The option most favourable to the claimant is applied. Minimum: FF 142.24 (ECU 22) per day.
- Downward sliding scale: The full rate allowance is decreased at 4 monthly intervals, but a minimum allowance is guaranteed: FF 92,21 (ECU 14) per day, FF 127.82 (ECU 20) per day for people aged over 52 under certain conditions relating to previous employment.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum.

Resources taken into account.

Maximum of resources (RMI + monthly resources):

Single person: FF 2,374.50 (ECU 366).

Household: FF 3,561.75 (ECU 550).

Examples.

- Single person: FF 2,374.50 (ECU 366)
- Household without children: FF 3,561.75 (ECU 550).
- Single parent family with one child: FF 3,561.75 (ECU 550).
- Couple with 1 child: FF 4,274.10 (ECU 660).
- Couple with 2 children: FF 4,986.45 (ECU 770).
- Couple with 3 children: FF 5,936.25 (ECU 916).

Indexation.

Adjustment *once* a year...

XII.2. Specific non-contributory minima.

I. Old age. 5. Amount of the benefit.

Special allowance: FF 16,943 (ECU 2,615) per year.

Supplementary allowance:

- Single beneficiary: FF 23,764 (ECU 3,667) per year.
- Couple, each: FF 19,571 (ECU 3,020) per year.

II. Invalidity. 5. Amount payable.

FF 3,392.25 (ECU 523) per month.

III. Unemployment. 5. Amount payable.

FF 43.70 (ECU 6.70) per day.

XII.3. Minima in contributory schemes.

I. Old age. 5. Amount payable.

Supplement of the pension up to a minimum amount fixed by decree (FF 38,068.09 = ECU 5,875) per year.

II. Survivors. 5. Amount payable.

Widow(er)'s allowance: FF 3,037 (ECU 469) for the 1st year, FF 1,995 (ECU 308) for the 2nd year, FF 1,519 (ECU 234) for the 3rd year.

Reversion pension: Annual minimum of FF 16,943 (ECU 2,615) for 60 quarterly periods of insurance; amount reduced in cases of shorter periods.

Widow(er)'s invalidity or old-age pension: Minimum of FF 16,943 (ECU 2,615), increase if claimant has brought up at least 3 children.

III. Invalidity. 5. Amount payable.

Minimum amount: FF 16,943 (ECU 2,615) per year.

Table XIII: Social protection of self-employed:

XIII.2. Crafts and commerce.

I. Health care - Benefits in kind. 9. Financing. Contributions.

Craftsmen: 13,40 % (3,10 % within the limit of the social security ceiling and 10,30 % within the limit of 5 times the ceiling).

II. Sickness - Cash benefits. 7. Benefits. Kind and amounts of benefits.

Craftsmen only:

Sickness benefit: Minimum: FF 90 (ECU 14), maximum: FF 226 (ECU 35) per day.

V. Invalidity. 9. Financing. Contributions.

Industrials and merchants: FF 712 (ECU 110) per year (invalidity insurance: FF 680, life insurance: FF 32).

IX: Family benefits. 8. Financing. Contributions.

5.4% (within 0.5% of ceiling amount and 4.9% of total income).

Ireland

Table II: Financing.

Contributions: Rates and ceiling.

1. Sickness and maternity.

Health Service: *No ceiling*. No charge for employees with earnings of IR£ 188 (ECU 239) per week or less ...

Cash benefits:

- Employee: 5.5 %, the first IR£ 80 (ECU 102) of weekly earnings is excluded from the calculation of the percentage payable.
- Employer: 8.5 % on incomes up to IR£ 250 (ECU 318) per week. 12.0 % on all earnings where weekly income is in excess of IR£ 250 (ECU 318); (IR£ 13,000 or ECU 16,527 per annum).

Ceiling: IR£ 22,300 (ECU 28,349) (employee) and IR£ 26,800 (ECU 34,070) (employer) per year.

In addition to these rates, there is an employment and training levy of 1 % on all earnings. No charge for employees with earnings of IR£ 188 (ECU 239) per week or less ...

3. Old-age, survivors.

Self-employed: 5.0%. Ceiling IR£ 22,300 (ECU 28,349) per year. The first IR£ 1,040 (ECU 1,322) of a self-employed person's annual earnings is excluded from the calculation of the percentage payable.

Table IV: Sickness - Cash benefits.

Beneficiaries. 1. Field of application.

Notable exceptions: civil servants and other public service employees recruited prior to 6 April 1995.

2. Membership ceiling.

No membership ceiling, but employees do not pay contributions on any earnings above an upper limit of IR£ 22,300 (ECU 28,349).

Conditions.

- 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.

Benefits. 2. Amount of the benefits.

IR£ 64.50 (ECU 82) per week. Family supplements: Adult dependant: IR£ 38.50 (ECU 49) per week...

Taxation. 2. Limit of income for tax relief or tax reduction.

The annual tax exemption limits for 1996/97 are:

People under 65:

- Single person: IR£ 3,900 (ECU 4,958).
- Married couple with no children: IR£ 7,800 (ECU 9,916).
- Married couple with 1 child: IR£ 7,850 (ECU 9,979).
- Married couple with 2 children: IR£ 8,300 (ECU 10,552).
- Married couple with 4 children: IR£ 9,600 (ECU 12,204).

People aged between 65 and 74:

- Single person: IR£ 4,500 (ECU 5,721).
- Married couple: IR£ 9,000 (ECU 11,441).

People over 75:

- Single person: IR£ 5,100 (ECU 6,483).
- Married couple: IR£ 10,200 (ECU 12,967).

Table V: Maternity.

2. Cash benefits.

Maternity allowance: 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*.

Amount.

- 70 % of average weekly earnings in the relevant tax year, ...
- *or the amount of Disability Benefit including increases for adult and children dependants which the person would be entitled to if absent from work through illness, whichever amount is greater.*

Table VI: Invalidity.

Field of application.

Notable exceptions: civil servants and other permanent public service workers *recruited prior to 6 April 1995* ...

Benefits. 1. Amount of pension.

Invalidity pension: IR£ 66.20 (ECU 84) per week, if aged under 65; IR£ 75.00 (ECU 95) per week if aged between 65 and 80 years; IR£ 80.00 (ECU 102) per week if recipient is aged 80 or over.

3. Supplements for dependants: Spouse.

IR£ 43.60 (ECU 55) per week.

5. Other benefits.

Living alone allowance: paid to pensioner aged 66 or over living alone: IR£ 6.00 (ECU 7.60) per week.

Accumulation with other social security benefits.

Not payable with any pension under the social welfare acts *with the exception of Disablement Benefit (see Table IX)*.

Prevention and rehabilitation.

People receiving Invalidity Pension *may engage in work for therapeutic purposes*.

Table VII: Old age.

Conditions. 1. Minimum period of membership.

Retirement pension:

... annual average of at least 24 contribution weeks registered (paid or credited) *from 1953 (or from first entry into insurable employment, if later) to the end of the tax year before attaining age 65*.

Old-age pension:

... annual average of at least 20 contribution weeks registered (paid or credited) *from 1953 (or date of first entry into insurable employment, if later) to the end of the relevant tax year prior to attaining age 66*.

Benefits. 1. Amount of pension.

Retirement Pension: IR£ 75.00 (ECU 95) per week (max.): An extra allowance of IR£ 6.00 (ECU 7.60) per week is granted to a pensioner aged 66 or over living alone. IR£ 80.00 (ECU 102) (max.) where the pensioner is aged 80 or over.

Old-Age Pension: IR£ 75.00 (ECU 95) per week (max.). An extra allowance of IR£ 6.00 (ECU 7.60) per week is granted to a pensioner aged 66 or over living alone. IR£ 80.00 (ECU 102) (max.) where the pensioner is aged 80 or over).

3. Supplement for dependants: Spouse.

Retirement Pension and Old-Age Pensions:

Spouse aged under 66: IR£ 49.50 (ECU 63) per week.

Spouse aged 66 or over: IR£ 53.90 (ECU 69) per week.

Table VIII: Survivors.

Conditions. 1. Deceased insured person.

2. An annual average of:

- 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 ...*

Benefits. 1. Surviving spouse.

Benefit amount: IR£ 68.10 (ECU 87) if under age 80; IR£ 73.10 (ECU 93) if age 80 or over.

Additional allowance paid to a survivor aged 66 or over living alone: IR£ 6.00 (ECU 7.60) per week.

4. Orphan children having lost both parents.

Amount (paid to guardian): IR£ 42.60 (ECU 54) per week.

7. Other benefits.

Death Grant: ... To qualify for payment the insured person or the spouse of the insured person must have:

- 26 contributions paid *since entry into insurable employment or since 1 October 1970 whichever date is later; ...*

Table IX: Employment injuries and occupational diseases.

2. Temporary incapacity: Cash benefits. Amount of the benefit.

Injury benefit: IR£ 64.50 (ECU 82) per week.

3. Permanent incapacity: Amount or formula.

Example: IR£ 88.20 (ECU 112) per week when "t" = 90 % to 100 %.

Supplements for dependants.

Rates (per week):

Adult dependant: IR£ 38.50 (ECU 49).

Child dependants: IR£ 13.20 (ECU 17).

Supplements for care by another person.

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

- Standard rate: IR£ 35.80 (ECU 46) per week.
- Reduced rate: IR£ 17.90 (ECU 23) per week.
- Exceptionally disabled: IR£ 53.70 (ECU 68) per week.

- Exceptionally severe cases: IR£ 71.60 (ECU 91) per week.

Death. 1. Surviving spouse.

Widow: Pension of IR£ 86.40 (ECU 110) a week.

Widower: Pension of IR£ 86.40 (ECU 110) a week if incapable of supporting himself by reason of illness or invalidity. If widower is not invalid but was dependant on the deceased spouse, a lump sum of IR£ 4,490 (ECU 5,708) is paid.

A pension supplement of IR£ 6.00 (ECU 7.60) per week is paid to widow(er) aged 66 or over who is living alone.

3. Orphans of parents.

Orphans allowance: IR£ 44.90 (ECU 57) per week for each child.

4. Dependent parents and other relatives.

Dependant parents maintained by:

- Unmarried worker: IR£ 86.40 (ECU 110) per week for one parent. IR£ 38.80 (ECU 49) per week for other parent.
- Married worker: IR£ 38.80 (ECU 49) per week for each parent.

6. Capital sum on death.

Funeral grant of IR£ 310 (ECU 394).

Taxation. 1. Taxation of cash benefits.

In the case of Injury Benefit, the child supplement is exempt from taxation.

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

1st and 2nd child: IR£ 29 (ECU 37).

3rd and subsequent children: IR£ 34 (ECU 43).

Other benefits. 1. Birth grants.

IR£ 500 (ECU 636) in case of twins. Further grant of IR£ 500 (ECU 636) payable when twins reach age 4 and age 12.

2. Allowance for single parent.

Claimant: IR£ 64.50 (ECU 82) max. per week.

3. Special allowances for handicapped children.

IR£ 100.60 (ECU 128) per month ... (Domiciliary Care Allowance).

5. Other allowances.

Family Income Supplements (FIS):... In December 1995 FIS was paid to 11,398 families - average weekly payment of IR£ 34.00 (ECU 43).

Main conditions:

- Must be working for at least 19 hours per week...
- Must have at least one qualified child up to age 18 or between 18 and 22 if in full time education...

Table XI: Unemployment.

Total unemployment. Benefits. 5. Rate.

Insurance:

Flat-rate benefit: IR£ 64.50 (ECU 82) per week.

Assistance:

- Short-term: IR£ 62.40 (ECU 79) per week.
- Long-term: IR£ 64.50 (ECU 82) per week.

6. Family supplements.

Adult dependant: IR£ 38.50 (ECU 49) per week.

Benefits for older unemployed and early retirement.

3. Rates.

IR£ 64.50 (ECU 82) per week (max.).

Taxation. 1. Taxation of cash benefits.

The first IR£ 10 (ECU 13) of weekly Unemployment Benefit is *exempted from taxation in the first two years* of unemployment.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum.

Examples.

Basic minimum allowance (monthly rates):

- Single person: IR£ 270.40 (ECU 344).
- Couple without children: IR£ 437.23 (ECU 556).
- Couple with one child: IR£ 494.43 (ECU 629).
- Couple with 2 children: IR£ 551.63 (ECU 701).
- Couple with 3 children: IR£ 608.83 (ECU 774).
- Single parent family with one child: IR£ 327.60 (ECU 416).
- Single parent family with two children: IR£ 384.80 (ECU 489).

Examples including family benefits (see Table X):

- Couple with one child: IR£ 523.43 (ECU 665).
- Couple with 2 children: IR£ 609.63 (ECU 775).
- Couple with 3 children: IR£ 700.83 (ECU 891).
- Single parent family with one child: IR£ 356.60 (ECU 453).
- Single parent family with two children: IR£ 442.80 (ECU 563).

Measures stimulating social and professional integration.

The Back to Work Allowance scheme allows an unemployed person to take up work in certain industries and retain a percentage of his unemployment payment.

The Community Employment Programme provides part-time work together with personal and skills development opportunities for the unemployed. Persons aged 21 or over who have been receiving Unemployment Assistance or Unemployment Benefit or Lone Parent's Allowance for 12 months or more may be eligible to participate.

Unemployment Assistance recipients have the first IR£ 15 (ECU 19) of earnings per day disregarded in the assessment of income from insurable employment. Lone Parents have the first IR£ 34 (ECU 43) of earnings per week disregarded in the assessment of income from insurable employment.

XII.2. Specific non-contributory minima.

I. Old age. 5. Amount payable.

Up to IR£ 64.50 (ECU 82) per week depending on income. Up to IR£ 38.50 (ECU 44) per week for each adult dependant. IR£ 13.20 (ECU 17) per week for child dependants. There is an extra IR£ 5.00 (ECU 6.4) payable to pensioners over 80 years and a IR£ 6.00 (ECU 7.6) living alone allowance.

II. Invalidity. 5. Amount payable.

Weekly amounts:

Disabled person: IR£ 64.50 (ECU 82)

Adult dependant: IR£ 38.50 (ECU 49)

III. Unemployment. 5. Amount payable.

Short-term rate per week:

Unemployed person: IR£ 62.40 (ECU 79)

Adult dependant: IR£ 38.50 (ECU 49)

IV. Single-parent families. 5. Amount payable.

Weekly amounts:

Lone parent: IR£ 64.50 (ECU 82)

V. Other specific non-contributory minima.

Widows Non-Contributory Pension:

Amount: IR£ 64.50 (ECU 82) per week.

XII.3. Minima in contributory schemes.

I. Old age. 5. Amount payable.

Pro-rata (Mixed Insurance):

Dependant children: IR£ 15.20 (ECU 19).

There is an extra IR£ 5.00 (ECU 6.40) payable to pensioners over 80 years and a IR£ 6.00 (ECU 7.60) living alone allowance.

Partial Contributory Pension: Between IR£ 17.30 and IR£ 51.70 (ECU 22 - ECU 66) per week depending on the average number of contributions.

IR£ 49.50 (ECU 63) per week for an adult dependant under 66 years and IR£ 53.90 (ECU 69) if over 66 years.

Supplement for children as above.

There is an extra IR£ 5.00 (ECU 6.40) payable to pensioners over 80 years and a IR£ 6.00 (ECU 7.60) living alone allowance.

II. Survivors. 5. Amount payable.

Minimum: IR£ 65.00 (ECU 83) per week for the survivor plus IR£ 17.00 (ECU 22) for each child dependant. Plus IR£ 6.00 (ECU 7.60) for widows over 66 and living alone. Plus IR£ 5.00 (ECU 6.40) for widows over 80.

Italy

Table II: Financing.

Contributions: Rates and ceiling.

1. Sickness and maternity.

Workers: 15.35 % (total): 1.00 % worker, 14.35 % employer. 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).

Salaried employees:

• Industry: 13.13 % (1.00 % employee, 12.13 % employer).

• Commerce: 12.91 % (1.00 % employee, 11.91 % employer).

Self-employed : ... an additional solidarity contribution of 4,60% is levied.

3. Old-age, survivors.

33.00 % (total): 8.89 % employee, 24.11 % employer.

5. Unemployment.

4.71 % (total) in industry (with over 50 employees): 0.30 % employee, 4.41 % employer.

2.51 % in commerce (with over 50 employees): 0.30 % employee, 2.21 % employer.

6. Family allowances.

2.48 %, paid by the employers.

Public authorities' contributions. 1. Sickness and maternity: Benefits in kind.

... as well as from the surplus of the tuberculosis insurance of up to 1.66 %.

Table III: Health care.

Benefits. 2. Patient's participation.

For each test carried out or each visit to a specialist the insured person is expected to contribute LIT 6,000 (ECU

3.10). If more than one service rendered in the same specialised field, the insured person contributes 50% of the costs, with a ceiling of LIT 70,000 (ECU 36).

5. Courses of treatment.

Participation: LIT 6,000 (ECU 3,10) for the prescription, plus 50 % of fixed rates, with a maximum of LIT 70,000 (ECU 36) for each course of treatment.

7. Pharmaceutical products.

Each prescription may not include more than 2 items. The patient is expected to contribute LIT 4,000 (ECU 2.10) for the prescription of 1 item and LIT 6,000 (ECU 3.10) for the prescription of 2 items; only the 100% disabled are exempt from making a contribution. and all medication essential for the treatment of very serious illnesses.

Table IV: Sickness - Cash benefits.

Taxation. 2. Limit of income for tax relief or tax reduction.

The annual tax exemption limits:

- Single person: LIT 8,607,400 (ECU 4,459).
- Married couple with no children: LIT 12,323,600 (ECU 6,384).
- Married couple with 1 child: LIT 12,572,800 (ECU 6,513).
- Married couple with 2 children: LIT 13,182,100 (ECU 6,828).

Table VI: Invalidity.

Benefits. 1. Amount of pension.

Invalidity allowance:

- Up to LIT 60,572,000 (ECU 31,376) (ceiling): 2 % x n x S
- LIT 60,572,000 - 80,560,760 (ECU 41,730) (ceiling x 1.33): 1.6 % x n x S
- LIT 80,560,760 - 100,549,520 (ECU 52,084) (ceiling x 1.66): 1.35 % x n x S
- LIT 100,549,520 - 115,086,520 (ECU 59,614) (ceiling x 1.90): 1.1 % x n x S
- Over LIT 115,086,520 (ECU 59,614): 0.9 % x n x S.

The minimum pension amount (LIT 8,567,650 = ECU 4,438) is paid if the annual taxable earnings of the person concerned are less than double the minimum social pension on the 1st January each year or less than triple the social pension if the person is married.

New System:

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.

2. Annual earnings ceiling.

LIT 60,572,000 (ECU 31,376).

New System: LIT 132,000,000 (ECU 68,375), amount adjusted according to consumer price index.

Accumulation with other social security benefits.

The pension reform (Law n° 335 of 8.8.95) stipulates that as of September 1st 1995, incapacity pensions shall no longer be drawn in addition to the benefits for acci-

dents at work (if these are being granted for the same disability). However, if the incapacity pension (paid by the INPS) is higher than the employment injury benefit (paid by the INAIL), then the differing amount may be collected. As of this same date (01.09.1995), the incapacity pension will be reduced by 25 or 50% if the recipient's income is 4 to 5 times higher than the minimum pension.

Table VII: Old age.

Legislation. 2. Basic legislation.

Law of 8 August 1995, No. 335.

Conditions. 1. Minimum period of membership

17 years of contribution. This will be gradually increased by one year every 2 years.

New System: 5 years of contributions.

2. Legal retirement age.

A "seniority pension" is granted after 36 years of contributions and at 52 years of age, provided that the pensioner is no longer working. As of the year 2008 there is a progressive yearly increase of contributions which continues up to 40 years and to the age of 57.

New System: ages 57-65. The pension amount varies according to age.

Benefits. 1. Amount of pension.

- Up to LIT 60,572,000 (ECU 31,375) (ceiling): $2\% \times n \times S$
- LIT 60,572,000 - LIT 80,560,760 (ECU 41,730) (ceiling $\times 1.33$): $1.6\% \times n \times S$
- LIT 80,560,760 - LIT 100,549,520 (ECU 52,084) (ceiling $\times 1.66$): $1.35\% \times n \times S$
- LIT 100,549,520 - LIT 115,086,520 (ECU 59,614) (ceiling $\times 1.90$): $1.1\% \times n \times S$
- Over LIT 115,086,520 (ECU 59,614): $0.9\% \times n \times S$.

Minima: Old age pension: The minimum pension amount (LIT 8,567,650 = ECU 4,438) ...

Social pension: Persons aged over 65 whose earnings are \leq LIT 4,882,150 (ECU 2,529) if single or LIT 20,299,000 (ECU 10,515) if married are entitled to a social pension, paid by the State, of , LIT 4,882,150 (ECU 2,529) (non-revertible) per year...

Supplements: The following annual adjustment has been intended for the recipients of a minimum pension: LIT 390,000 (ECU 202) for recipients aged between 60 and 65 if their annual income is less than LIT 8,957,650 (ECU 3,640) if single or LIT 13,839,800 (ECU 7,169) if married. LIT 1,040,000 (ECU 539) for recipients aged over 65 if their annual income is less than LIT 9,607,650 (ECU 4,977) if single or less than LIT 14,489,800 (ECU 7,506) if married. Recipients of a social pension with annual income of \leq LIT 6,507,150 (ECU 3,371) if single or \leq LIT 15,074,800 (ECU 7,809) if married receive a yearly supplement of LIT 1,625,000 (ECU 842).

New System: For each contribution year the conventional contribution constitutes 33% of the income. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last five years. The pension contribution is calculated by multiplying contribution amounts by an actuarial coefficient which varies according to age (min. age is 57 years, max. age is 65 years). The minimum pension has been discontinued under the reform.

2. Annual earnings ceiling.

LIT 60,572,000 (ECU 3,138).

New system: LIT 132,000,000 (ECU 68,375). The amount is adjusted according to the consumer price index.

Table VIII: Survivors.

Conditions. 2. Surviving spouse.

As of 1 September 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.

Benefits. 1. Surviving spouse.

As of 1 September 1995 the pension amount is increased by 60 to 70% if the recipient has a child.

Table IX: Employment injuries and occupational diseases.

Occupational diseases. 1. Prescribed diseases.

List of 58 occupational diseases for industry and 27 for agriculture.

2. Temporary incapacity: Cash benefits. Waiting period.

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.

3. Permanent incapacity: Accumulation with other pensions.

The pension reform (Law n°335 of 8.8.95) stipulates that incapacity pensions and old-age pensions shall no longer be drawn in addition to the benefits for accidents at work (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.

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

Example for benefits to families with two children:

- Income LIT 21,633,000 - 25,958,000 (ECU 11,206- ECU 13,446) p.y.: LIT 300,000 (ECU 155) per month.
- Income LIT 34,610,000 - 38,935,000 (ECU 17,928 - ECU 20,168) p.y.: LIT 130,000 (ECU 67) per month.
- Income over LIT 60,562,000 (ECU 31,371): No benefit.

Other benefits. 2. Allowance for single parent.

None.

Table XII: Guaranteeing sufficient resources.

XII.2. Specific non-contributory minima.

II. Invalidity. 4. Main conditions of eligibility.

...The income ceiling which cannot be exceeded is:

For pensions: LIT 21,103,645 (ECU 10,932).

For monthly benefits and monthly allowances for people under 18 years: LIT 4,882,150 (ECU 2,529)...

5. Amount payable.

Monthly amounts:

Disabled people, deaf-mutes and totally blind persons in hospitals and partially blind persons: LIT 366,930 (ECU 190).

Totally blind persons (not in hospitals):

LIT 396,795 (ECU 206).

Mobility allowance for disabled people:

LIT 752,370 (ECU 390).

Mobility allowance for totally blind people:
LIT 1,020,720 (ECU 529).

Special allowance for partially blind persons:
LIT 87,430 (ECU 45).

Communication allowance for deaf-mutes:
LIT 304,720 (ECU 158).

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

V. Invalidity. 7. Benefits. Special conditions.
Benefits are granted up to a certain income level.

Kind and amounts of benefits.

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.

VI. Old age. 6. Qualifying period.

New System: 5 years of contributions.

General age limit.

New System: ages 57-65. The pension amount varies according to age.

Kind and amounts of benefits.

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.

Contributions.

17 % of conventional income related to 4 income values from a minimum of *LIT 11,043,000 = ECU 5,720* to a maximum of *LIT 22,087,000 = ECU 11,441*.

VII. Survivors. 7. Benefits. Special conditions.

Benefits are granted up to a certain income level.

XIII.2. Crafts and commerce.

V. Invalidity. 7. Benefits. Special conditions.

Benefits are granted up to a certain income level.

Kind and amounts of benefits.

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.

VI. Old age. 6. Qualifying period.

New System: 5 years of contributions.

General age limit.

New System: ages 57-65. The pension amount varies according to age.

Kind and amounts of benefits.

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.

Contributions.

15% of conventional income, with a minimum of *LIT 20,871,000 (ECU 10,811)* and a maximum of *LIT 101,145,000 (ECU 52,392)*.

VII. Survivors. 7. Benefits. Special conditions.

Benefits are granted up to a certain income level.

Luxembourg

Table II: Financing.

Financing principle. 1. Sickness and maternity; 2. Invalidity; 3. Old age and survivors.
Contributions plus state subsidy.

4. Employment injuries and occupational diseases.
Premiums plus state subsidy.

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

Cash benefits:

- Employees
0.20 % (total): 0.10 % employee, 0.10 % employer.

Public authorities' contributions. 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.

Netherlands

Table II: Financing.

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

- Benefits in kind (ZFW): 7.00 % (total): 1.65 % employees, 5.35 % employer.
Ceiling: *HFL 59,700 (ECU 27,784)* 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 *HFL 343 (ECU 160)* ...

- Exceptional Medical Expenses Act (AWBZ) (insurance against serious risks): 7.35 %, paid by the employees.
Ceiling: *HFL 45,325 (ECU 21,094)* per year.

2. Invalidity.

- Benefits in kind (WAO): 7.95 %, paid by the employees. Ceiling: *HFL 289 (ECU 134)* per day. Franchise: *HFL 100 (ECU 47)* per day.

- General insurance (AAW): 6.70 %, paid by the employees. Ceiling: *HFL 45,325 (ECU 21,094)* per year.

3. Old-age, survivors.

17.10 %: 15.40 % old age AOW, 1.70 % survivors AWW paid by the employees.

Ceiling: *HFL 45,325 (ECU 21,094)* per year.

5. Unemployment.

7.70 % (total): 2.10 % employee, 5.60 % employer.
Ceiling: *HFL 289 (ECU 134)* per day.

Table III: Health care.

Beneficiaries. 1. Field of application.

Exceptional Medical Expenses Act (AWBZ):

- All residents.
- Non residents liable to Dutch wages and salaries tax in connection with employment in the Netherlands.



2. Membership ceiling.

Health Insurance Act (ZFW):

- Insured persons under 65: *HFL 59,700* (ECU 27,784) per year,
- Insured persons of 65 or older: *HFL 31,450* (ECU 14,637) per year.

Benefits. 8. Prosthesis, spectacles, hearing-aids.

- Orthopaedic shoes: share in the cost of *HFL 106* (ECU 49) per year up to age 16; *HFL 212* (ECU 99) for age 16 and over.

9. Other benefits.

- Transport of patients by ambulance, taxi or private car: share in the cost of *HFL 141.50* (ECU 66) per 12 months.
- Maternity care:
 - *home maternity care for at least 24 hours, with a maximum of 80 hours divided over a maximum of 10 days: *HFL 6* (ECU 2,80) per hour.
 - *in a maternity clinic or a hospital (without a medical indication): *HFL 48* (ECU 22) per day, plus the cost in excess of *HFL 341,50* (ECU 159) per day
- Services of a home nursing association. Share in the cost for insured persons who are not members of a home nursing organisation of *HFL 125* (ECU 58). Insured persons who use the services of a home nursing association within thirteen weeks of becoming a member are obliged to pay *HFL 75* (ECU 35).
- Psychiatric care
 - *Monodisciplinary or multidisciplinary psychotherapy: *HFL 20* (ECU 9.3) per session up to *HFL 900* (ECU 419) a year.
 - *Partner-relation psychotherapy: *HFL 10* (ECU 4,70) per session, up to *HFL 900* (ECU 419) a year.
- Physiotherapy (including Mensendieck and Cesar): except for certain chronic diseases entitlement to physiotherapy of 9 treatments per indication per year, with an additional 9 treatments Mensendieck or Cesar if necessary.

Table IV: Sickness - Cash benefits.

Waiting period.

No waiting period.

2. Amount of the benefits.

70 % of the daily wage, maximum daily wage considered: *HFL 289* (ECU 134).

3. Continuation of payments in case of sickness.

Continued payment of 70 % of wages by the employer for 52 weeks.

Table V: Maternity.

Benefits. 2. Cash benefits. Amount.

100 % of the daily wage. Maximum daily wage considered: *HFL 289* (ECU 134).

Table VI: Invalidity.

Benefits. 1. Amount of pension.

Law of 11 Dec. 1975:

M = the basic amount: *HFL 101,31* (ECU 47) for persons aged 23 and over...

2. Annual earnings ceiling.

Law of 18 Feb. 1966:

HFL 74,646 (ECU 34,740) per year or *HFL 289* (ECU 134) per day.

Table VII: Old age.

Benefits. 1. Amount of pension.

Pension:

- Single person: *HFL 1,489.96* (ECU 693) per month;
- Married and unmarried persons, both 65 and over (also 2 men or 2 women sharing a household): *HFL 1037,74* (ECU 482) per month for each person;
- Pensioners with a partner younger than 65:
 - *if the AOW pension took effect before 1 February 1994: *HFL 1,489.96* (ECU 693);
 - *if the AOW pension took effect on 1 February 1994 or later: *HFL 1,034.74* (ECU 482).

Supplement:

- If the AOW pension took effect before 1 February 1994: Pensioners with a partner younger than 65 who earn less than *HFL 1,232,88* (ECU 574) gross per month, can receive a supplementary benefit of maximum 30 % of the minimum wage (gross *HFL 579,52* (ECU 270)).
- If the AOW pension took effect on 1 February 1994 or later: Pensioners with a partner younger than 65 who earn less than *HFL 1,915,71* (ECU 892) gross per month, can receive a supplementary benefit of maximum 50 % of the gross AOW pension for married persons (*HFL 1034,74* (ECU 482):

Pension + maximum supplementary benefit: *HFL 2,069.48* (ECU 963). Single-parent family: *HFL 1,861.99* (ECU 867) per month.

In addition a "holiday allowance" amounting to *HFL 120,94* (ECU 56) per month for couples (each partner *HFL 60,47* = ECU 28), *HFL 84,66* (ECU 39) per month for single persons and *HFL 108,85* (ECU 51) per month for one-parent family is paid.

Table VIII: Survivors.

Legislation. 2. Basic legislation.

Law of 1 July 1996 introducing a general insurance scheme for widows, widowers and children who have lost one or both parents.

Conditions. 2. Surviving spouse.

The partner of a person who passes away on or after 1 July 1996 with dependant unmarried children under the age of 18 who belong to his or her household, or disabled for work for at least 95 %, or born before 1 January 1950, at the time of the partner's death.

Benefits. 1. Surviving spouse.

- Survivor only: *HFL 1,804.39* (ECU 840) per month.
- Survivor with dependant children under 18: *HFL 2,181.41* (ECU 1,015) per month.

In addition, a "holiday allowance" equal to *HFL 114.59* (ECU 53) per month is paid for a widow/widower without children and *HFL 147.32* (ECU 69) with children.

2. Surviving spouse: remarriage.

Pension ceases in the month of the marriage.

3. Orphan children having lost one parent.

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.

4. Orphan children having lost both parents.

Children (no restriction on combination with family allowances) aged:

- Under 10: *HFL 577.40* (ECU 269) per month.
- 10 - 16: *HFL 866.11* (ECU 403) per month.

- 16 - 27: *HFL 1,154.81* (ECU 537) per month (student or child at home).
 - From 16 to 17 years only for invalids: *HFL 1,154.81* (ECU 537) per month.
- In addition, a "holiday allowance" is paid.

5. Other beneficiaries.

None.

Table X: Family benefits.

Family allowances. 3. Monthly amounts.

Children born on or after 1 January 1995:

*up to 5 years: HFL 97.90(*ECU 46)

*from 6 - 11 years: HFL 119.00(*ECU 55)

*from 12 -17 years: HFL 139.85(*ECU 65)

Children born before 2 October 1994:

Monthly basic amount per child aged 6 to 11 in family with:

*1 child: HFL 139.85(*ECU 65)

*2 children: HFL 162.70(*ECU 76)

*3 children: HFL 170.32(*ECU 79)

*4 children: HFL 185.62(*ECU 86)

*5 children: HFL 194.80(*ECU 91)

*6 children: HFL 200.92(*ECU 94)

*7 children: HFL 205.30(*ECU 96)

*8 children: HFL 213.18(*ECU 99)

*9 children: HFL 219.32(*ECU 102)

*10 children: HFL 224.22(*ECU 104)

Children up to 5 years: 70% of the basic amount.

Children between 12 and 17: 130% of the basic amount.

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:

Basic amount per child aged 12-17 in family with:

*1 child: HFL 139.85(*ECU 65)

*2 children: HFL 162.70(*ECU 76)

*3 children: HFL 170.32(*ECU 79)

*4 children: HFL 185.62(*ECU 86)

*5 children: HFL 194.80(*ECU 91)

*6 children: HFL 200.92(*ECU 94)

*7 children: HFL 205.30(*ECU 96)

*8 children: HFL 213.18(*ECU 99)

*9 children: HFL 219.32(*ECU 102)

*10 children: HFL 224.22(*ECU 104)

Children up to 5 years: 70% of the basic amount.

Children between 6 and 11 years: 85% of the basic amount.

Table XI: Unemployment.

Total unemployment. 2. Qualifying period.

Extended and follow-up benefits: 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).

Benefits. 3. Earnings taken as reference.

- General benefits: *Statutory minimum wage.*

5. Rate.

- General benefits: *70 % of statutory minimum wage.*
- Extended benefits: *70% of previous earnings.*

Benefits for older unemployed and early retirement.

2. Conditions.

As for full unemployment and aged at least 50 when becoming unemployed.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum.

Basic legislation.

Social Assistance Act of 1 January 1996 (Algemene Bijstandswet, ABW).

Level of determination.

At national and local level.

Resources taken into account.

All resources, regardless of their nature and origin. Capital left untouched: HFL 18,600 (ECU 8,656) for families and HFL 9,300 (ECU 4,328) for single persons.

Guaranteed minimum: Categories.

- 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.*

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. Young people aged between 18 and 21: lower rates.

Examples.

Monthly net standard rates (excluding family benefits) for persons aged 21 or older:

- Married or unmarried couples (with or without children): *HFL 1,852.02* (ECU 862).
- Single-parent families: *HFL 1,296.42* (ECU 603).
- Single persons: *HFL 926,02* (ECU 431).

In addition, a holiday allowance is paid of 8% of these rates.

Single-parent families and single persons can get a supplement up to HFL 370.40 (ECU 172) by the municipality.

Amounts of social assistance (holiday allowance pro rata included) plus family allowance:

- Single parent family with one child (10 years): *HFL 1,444.91* (ECU 672) *plus max. HFL 370.40* (ECU 172).
- Couple with one child (10 years): *HFL 2,004.22* (ECU 933)
- Single parent family with two children (8 and 10 years): *HFL 1,630.46* (ECU 759) *plus max. HFL 370.40* (ECU 172).
- Couple with two children (8 and 12 years): *HFL 2,189.77* (ECU 1,019)
- Couple with three children (8-10-12 years): *HFL 2,375.33* (ECU 1,105).

XII.2. Specific non-contributory minima.

II. Invalidity. 5. Amount payable.

Supplement to AAW/WAO benefits up to 100 % of the minimum wage for (married or unmarried) couples, 90 % for one-parent-families, and 70 % for single persons aged 23 or more. Gross Minimum wage: HFL 2,203,50 (ECU 1,025).

III. Unemployment. 5. Amount payable.

IOAW: HFL 2,372.74 (ECU 1,104) (gross) monthly for couples (married and unmarried); *HFL 2,162.17* (ECU 1,006) for single parent families; *HFL 1,815,39* (ECU 845) for single persons aged 23 and older.

Austria

Table II: Financing.

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

Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payments per year
Continued Payment of Wages and Salaries Act: employers 2.30 %.

3. Old-age, survivors.

Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payment per year.

4. Employment injuries and occupational diseases.

1.40 % Employers

Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payment per year.

5. Unemployment.

Ceiling: S 39,000 (ECU 2,892) per month, S 78,000 (ECU 5,784) special payment per year.

Public authorities' contributions. 2. Sickness and maternity: Cash benefits.

70 % of the expenses for maternity benefits (Wochen-geld) are reimbursed by the Funds for the Compensation of Family Expenses.

4. Old-age, survivors.

Liability of the State for loss (100.2%, as from 1.1.1998 100% of the amount by which the expenses outnumber the yield) ...

Table III: Sickness - Cash benefits.

Beneficiaries. 1. Field of application.

• *Persons carrying out a service in the sense of a work contract...*

No compulsory insurance if the income is below the limit of S 3,600 (ECU 267) per month.

4. Special rules for pensioners.

The pension insurance funds transfers the amount of 7.61 % of the expenses for pensions to health insurance; to this pensioners contribute with a contribution of 3.75 % of their pensions.

Benefits. 2. Patient's participation.

As of 1.1.1997 patients will pay a contribution amounting to S 50 (ECU 3.70) on each certificate for treatment by a doctor or a dentist (except in the case of children, pensioners and the needy).

3. Hospitalisation.

Full coverage of expenses in the general scale of fees ... with the exception of a minor participation of an amount of max. S 67 (ECU 5) per day...

4. Sanatoriums.

Contribution amounts to S 70 (ECU 5.20) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.

5. Courses of treatment.

Contribution amounts to between S 70 (ECU 5.20) and S 180 (ECU 13) per day and lasts for a maximum of 28 days per calendar year. The needy are exempt from participation.

6. Dental treatment.

As of 1.1.1997 a contribution amounting to S 50 = ECU 3.70 is to be paid for each dental treatment, except in the case of children, pensioners and the needy.

7. Pharmaceutical products.

The charge amounts to S 35 (ECU 2.60) and from 1.1.1997 onwards to S 42 (ECU 3.10) per item prescribed ...

8. Prosthesis, spectacles, hearing-aids.

Insured person's contribution 10 %, minimum S 259 (ECU 19) (free of charge in case of need).

The maximum amount to be covered by the insurance funds amounts up to S 12,900, (ECU 957) for prostheses up to S 32,300 (ECU 2,395) according to the statutes of the insurance funds.

Table IV: Sickness - Cash benefits.

Beneficiaries. 1. Field of application.

No compulsory insurance if the income is below the limit of S 3,600 (ECU 267) per month.

Benefits. 1. Duration of benefits.

Sick pay: *Generally the legally stipulated minimum time period is 52 weeks. According to the insurance funds' statute, however, the sick pay can be extended to 78 weeks.*

2. Amount of the benefits.

Sick pay: 50 % of gross wage or salary, 60 % from 43rd day of illness. Ceiling: S 39,000 (ECU 2,892) per month.

Table VI: Invalidity.

Risks covered. Definitions.

As invalid considered:

- ... in order to acquire an entitlement to early retirement pension on the grounds of reduced earning capacity after the completion of age 55 in the case of women and 57 years for men ...

Field of application.

• ... *Persons carrying out a service in the sense of a work contract...*

No compulsory insurance if the income is below the limit of S 3,600 (ECU 267).

2. Period for which cover is given.

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.*

3. Minimum period of membership for entitlement.

Early retirement pension on the grounds of reduced earning capacity:

"Eternal qualifying period": 240 contribution months of compulsory insurance in total or 180 months within the last 360 calendar months and in both cases ...

Benefits. 1. Amount of pension.

If invalidity occurs before the age of 56 the beneficiary annually receives an additional supplement of 1.83 % of the assessment ceiling ...

2. Annual earnings ceiling.

S 546,000 (ECU 40,490).

Prevention and rehabilitation.

Several measures of medical, vocational and social rehabilitation, inter alia transitional allowance (60% of the invalidity pension which has been paid out or is still

due, supplements for spouses and other family members).

Before the invalidity pension is approved, an attempt should be made to reconstitute the patient's ability to work through rehabilitation (rehabilitation takes priority over the pension).

Table VII: Old age.

Field of application

• *Persons carrying out a service in the sense of a work contract.*

No compulsory insurance if the income is below the limit of S 3,600 (ECU 267).

Benefits. 1. Amount of pension.

1.83 % of E per year for the first 30 insurance years; 1.675 % of E per year for further insurance years (maximum: 80 % of E).

An actuarial supplement is due if the old-age pension is claimed *after the age of 61 (men) or 56 (women)*, so that when the normal old-age pension is claimed after completion of the legal retirement age only 480 insurance months are necessary instead of 540 for the maximum pension of 80 % of E. *If a pension is claimed prior to this period, an actuarial reduction is applied to the months which are missing from the sum of 480 insurance months.* A supplement to the pension to the amount of 1.83 % per year of a set assessment ceiling (S 6,500 = ECU 482) is due for child-raising periods (maximum of 4 years for each child).

Single pensioner: S 7,887 (ECU 585).

Pensioner living in the same household with spouse:

S 11,253 (ECU 834).

Increase of the amount by S 840 (ECU 62) for each children ...

Entitlement to care allowance: ...According to the need for care 7 categories of care allowance have been provided for (between S 2,000 and S 21,074 (ECU 148-1,563) per month).

2. Annual earnings ceiling.

S 546,000 (ECU 40,490).

Adjustment.

Pension adjustment was introduced in 1997. Those receiving a small pension are granted an additional compensatory payment in January and July 1997 amounting to S 1,000 (ECU 74) for single persons and S 1,500 (ECU 111) for married persons respectively.

Early pension.

„Eternal qualifying period“ in the case of 240 contribution months of compulsory insurance or 240 insurance months over the past 360 calendar months.

• In case of unemployment: 180 contribution months of compulsory insurance (periods spent raising children are included, provided there have been 120 contribution months of compulsory insurance). Beneficiary must have received 52 weeks of unemployment benefits or of sick pay within the last 15 months. No earned income from self-employed or non-self-employed activities over S 3,600 (ECU 267) per month.

• In case of long insurance duration: 450 insurance months are required for the benefit or 420 contribution months of compulsory insurance (a transitional period exists for persons who are close to retirement age).

No earned income from self-employed or non-self-employed activities over S 3,600 (ECU 267) per month.

Accumulation with earnings.

Old-age pension: accumulation possible when income is less than S 7,887 (ECU 585) per month or beneficiary has at least 420 contribution months, otherwise reduction of the pension by a maximum of 15 %.

Early retirement pensions: loss of pension in case a non-self-employed or self-employed activity is taken up with an income of S 3,600 (ECU 267) per month.

Table VIII: Survivors.

Benefits. 1. Surviving spouse.

... If the total sum of the reduced survivor's pension and the survivor's own income is less than S 16,368 (ECU 1,214) per month a corresponding amount has to be granted ...

7. Other benefits.

• As far as the pension including other income is below the following reference rates, a compensation amount is due to the amount of the corresponding differing amount:

Widow/ widower: S 7,887 (ECU 585).

Orphans having lost one parent until the age of 24: S 2,945 (ECU 218), after the age of 24: S 5,233 (ECU 388).

Orphans having lost both parent until the age of 24: S 4,423 (ECU 324), after the age of 24: S 7,887 (ECU 585).

Table IX: Employment injuries and occupational diseases.

Field of application.

• *...Persons carrying out a service in the sense of a work contract.*

Occupational diseases. 1. Prescribed diseases.

List of 47 occupational diseases.

Benefits. 1. Temporary incapacity: Benefits in kind. Payment of costs and contribution by person involved.

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.

3. Permanent incapacity. Basic earnings used for calculating annuity.

Maximum amount: S 546,000 (ECU 40,490) (12 x S 39,000 (ECU 2,892) + S 78,000 (ECU 5,784) for special payments).

Supplements for care by another person.

According to the need for care 7 categories of care allowance have been provided for between S 2,000 (ECU 148) and S 21,074 (ECU 1,563) per month.

4. Other benefits.

Integrity lump-sum settlement: a one-time settlement will be paid according to the impairment, maximum S 1,092,000 (ECU 80,980).

6. Capital sum on death.

Minimum S 11,831 (ECU 877).

2. Preferential employment of handicapped persons.

Obligation of the enterprises to employ a person with disabilities (reduction of earning capacity over 50 %) for every 25 employees or to pay a compulsory compensation of S 1,920 (ECU 142) per month (from 1.1.1997: S 1,990 = ECU 148).

Table X: Family benefits.**Family allowances. 2. Age limit.**

Vocational training/further training: 27 years of age (from 1.10.1996: 26 years, except in the case of disabled persons or those currently completing military service). No entitlement for children after completion of age 18 with their own income of over öS 3,600 (ECU 267) per month.

Other benefits. 1. Birth grants.

Birth grants will no longer be paid for children born after 1.1.1997.

5. Other allowances.

Allowance for small children (for children born as of 1.7.1996): The parent who primarily cares for the child in the first year is entitled to a monthly allowance amounting to S 1000 (ECU 74) for the year. The monthly family income may not exceed S 11,253 (ECU 834). The possible family income, based on which the allowance is granted, can be increased to S 840 per child (ECU 62) provided the parent does not receive maternity benefits, child-raising allowance, temporary help nor part-time help or a similar for of assistance from abroad.

Child-raising allowance: Duration: after the termination of maternity benefit until the age of 18 months. Amount: S 185.50 (ECU 14) daily.

The entitlement may be extended to 24 months provided the other parent (the father) takes a minimum of three months off for child raising. Single parents shall receive a supplement to their child-raising allowance amounting to S 2,500 (ECU 185) monthly, which is then claimed from the other parent (the father).

Child-raising allowance in the event of part-time employment: Duration: at the latest until the completion of age 3. This period is extended to 4 years provided the father is also employed part-time.

Special unemployment assistance: Duration: 12 months, until the child has turned 3 years at the latest.

Table XI: Unemployment.**Field of application.**

No compulsory insurance if the income is below the limit of S 3,600 (ECU 267).

Total unemployment. 4. Means test.

Unemployment insurance: Income from minor employment (maximum of S 3,600 = ECU 267 per month) does not reduce entitlement ...

Unemployment assistance: State of need; consideration of the beneficiary's own income and the spouse's income (partner) with free allowance until which the income will not be taken account of: S 5,621 (ECU 417) per month; S 11,243 (ECU 834) for unemployed persons over the age of 50; S 16,864 (ECU 1,251) for unemployed men over the age of 55 or women over 54. The free allowance will be increased by S 2,832 (ECU 210), (S 5,663 = ECU 420, S 8,495 = ECU 630) for each person to whose maintenance the partner mainly contributes.

Benefits. 3. Earnings taken as reference.

Average earnings of the last complete calendar year. Special payments (13th and 14th salary) are to be taken account of.

6. Family supplements.

Amount: S 21.40 (ECU 1.60) daily.

Benefits for older unemployed and early retirement.**1. Measure.**

Within unemployment insurance special support (Sonderunterstützung): benefit for older unemployed persons in the mining sector: from the age of 51.

4. Accumulation.

... accumulation only possible up to the limit of S 3,600 (ECU 267) per month ...

Table XII: Guaranteeing sufficient resources.**XII.1. General non-contributory minimum.****Regional differentiation.**

Regional differentiation, e.g. the reference amounts for single persons are between S 4,706 (ECU 349) (Kärnten) and S 6,180 (ECU 458) (Upper Austria).

Examples.

Different amounts in the individual Federal States:

- Single persons: from S 4,706 to S 6,180 (ECU 349 - 458);
- Couple with or without children: from S 6,311 to S 8,950 (ECU 468 - 664);
- Single parent: from S 3,846 to S 5,610 (ECU 285 - 416);
- Partner: from S 2,443 to S 3,430 (ECU 181 - 254);
- Couple, 1 child (10 years): from S 9,185 to S 13,605 (ECU 681 - 1.009);
- Couple, 2 children (8 and 12 years): from S 11,630 to S 18,000 (ECU 862 - 1.335);
- Couple, 3 children (8, 10 and 12 years): from S 13,933 to S 22,980 (1.033 - 1.704);
- Single parent, 1 child (10 years): from S 6,605 to S 10,175 (ECU 490 - 755);
- Single parent, 2 children (8 and 10 years): from S 9,050 to S 14,570 (ECU 671 - 1.080).

Table XIII: Social protection of self-employed:**XIII.1. Agriculture. I. Health care - Benefits in kind.****8. Benefits. Special conditions.**

In principle insured person's participation 20 %, except for 10% for hospital care.

9. Financing. Source of finance.

72.80 % contributions; 22.70 % State; 4.50% others.

Contributions.

... up to the assessment ceiling of S 45,500 (ECU 3,374) per month.

IV. Maternity - Cash benefits. 8. Financing. Source of finance.

30 % contributions, 70 % Funds for the Compensation of Family Expenses.

Contributions.

... up to the assessment ceiling of S 45,500 (ECU 3,374) per month.

V. Invalidity. 8. Financing. Source of finance.

23.4 % contributions; 71.8 % State; 4.8 % others.

Contributions.

13.5 % of the insurance value of the real estate - calculated in principle according to the size of the land - up to the assessment ceiling of S 45,500 (ECU 3,374) per month ...

VIII. Employment injuries and occupational diseases. 7. Benefits.

For the pension calculation: lump-sum assessment ceiling ("L"): S 126,008 (ECU 9,344) ... or S 62,999 (ECU 4,672) ...

Portugal

8. Financing. Source of finance.

83.1 % contributions; 14.1 % State; 2.8 % others.

Contributions.

... up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month.

IX. Family benefits. 7. Benefits

Kind and amounts of benefits.

Part-time help: Flat-rate benefit per day *S* 92 (ECU 6.90) per day for married mothers or for mothers living in a relationship similar to marriage. *S* 139 (ECU 10) per day for single mothers.

Duration.

... until the child's age of 18 months.

Contributions.

... up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month.

Table XIII.2. Crafts and commerce.

I. Health care - Benefits in kind. 8. Benefits. Special conditions.

Insured persons with an annual contribution assessment ceiling of over *S* 546,000 (ECU 40,490) receive cash benefits instead of benefits in kind ...

Contributions.

... up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month.

II. Health care - Cash benefits. Contributions.

... up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month.

IV. Maternity - Cash benefits. 8. Financing. Source of finance.

30 % contributions, 70 % Funds for the Compensation of Family Expenses.

Contributions.

... up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month.

V. Invalidity. 8. Financing. Source of finance.

30.0 % contributions; 65.4 % State; 4.6 % others.

Contributions.

13.5 % of earnings subject to income taxation up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month (also for old-age and survivor's pensions). As of 1.1.1997 the contribution will be increased to 14.5%.

VIII. Employment injuries and occupational diseases. 7. Benefits.

For the pension calculation: lump-sum assessment ceiling ("L"): *S* 126,008 (ECU 9,344) ...

Contributions.

Flat-rate contribution per year: *S* 946 (ECU 70).

IX. Family benefits. 7. Benefits.

Kind and amounts.

Part-time help: Flat-rate per day *S* 92 (ECU 6.80) per day for married mothers or for mothers living in a relationship similar to marriage. *S* 139 (ECU 10) per day for single mothers.

Duration.

... until the child's age of 18 months.

Contributions.

... up to the assessment ceiling of *S* 45,500 (ECU 3,374) per month.

Table II: Financing.

Contributions. 7. Other contributions or deductions not allocated to a particular branch.

VAT was increased by 1.0 % on 1.1.1996 in order to provide additional funds for social security.

Table IV: Sickness - Cash benefits.

4. Other benefits

Sickness allowance for parents in the event of illness of a child under the age of 10 or a disabled child of any age living in the home. Maximum period is 30 days per child per calendar year. The amount of the allowance is equivalent to the sickness benefit.

Table V: Maternity.

Benefits. 2. Cash benefits: Kind and duration.

Maternity benefit: During maternity leave for 98 days (60 of which have to be after confinement) 14 to 30 days after miscarriage or delivery of a stillborn child.

Paternity benefit:...

c) based on a joint decision made by both parents.

The period the benefit is granted is in relation to the time the mother would have had a right to the benefit; in the event of the mother's death, however, the period is a minimum of 14 days.

Benefit in the event of a particular risk: in the case of night-shifts or work entailing contact with dangerous substances.

Amount.

Daily allowances: In case of particular risks: amount equivalent to sickness benefit.

Table VI: Invalidity.

Benefits. 1. Amount of pension.

Maximum 80 % and minimum 30 % of this average wage, in any case ESC 29,000 (ECU 147) per month.... If the pensioner is entitled to a social supplement to the pension, this amount may not exceed the state old-age pension (ESC 20,000 = ECU 101).

3. Supplements for dependants: Spouse.

ESC 4,400 (ECU 22) per month.

5. Other benefits.

Supplement paid to invalids definitely incapacitated for all forms of gainful employment and requiring constant attendance: ESC 10,100 per month (ECU 51).

Table VII: Old age.

Benefits. 1. Amount of pension.

Maximum 80 % and minimum 30 % of this average wage, in any case ESC 29,000 (ECU 147) per month. If the pension is less than ESC 29,600 (ECU 147) the pensioner is entitled to a supplementary social pension to make up the difference. This amount may not exceed the state old-age pension i.e. ESC 20,000 (ECU 101).

3. Supplement for dependants: Spouse.

ESC 4,400 (ECU 22) per month.

Table VIII: Survivors.

Benefits. 7. Other benefits.

Supplement paid to severely disabled persons who are permanently incapacitated for work and require constant attendance from a third person: ESC 10,100 (ECU 51).

Table X: Family benefits.**Family allowances. 3. Monthly amounts.**

Each child: *ESC 2,700* (ECU 14).

4. Supplements which vary with income.

If family income is less than 1½ times national minimum wage, the monthly amounts for the 3rd and subsequent children is *ESC 4,190* (ECU 21) per child.

Other benefits. 1. Birth grants.

Once-off payment of *ESC 23,850* (ECU 121) per live birth.

Allowance for nursing mothers: *ESC 4,390* (ECU 22) per month for first 10 months.

3. Special allowances for handicapped children.

Rates per month:

- for children up to 14: *ESC 6,210* (ECU 32).
 - for children between 14 and 18: *ESC 9,070* (ECU 46).
 - for children between 18 and 24: *ESC 12,110* (ECU 61).
- Monthly life allowance for the same persons, older than 24 years: *ESC 20,000* (ECU 101).
- Allowance for third party assistance: *ESC 10,100* (ECU 51) per month.

5. Other allowances.

Marriage grant: *ESC 19,830* (ECU 101) paid once for each insured spouse.

Funeral grant: *ESC 27,740* (ECU 141) single payment

Table XI: Unemployment.**Total unemployment. Benefits. 2. Duration of payment.**

Unemployment assistance:

• General benefits proportional to age:

< 25 years	10 months
25/30 years	12 months
30/35 years	15 months
35/40 years	18 months
40/45 years	21 months
>45 years	30 months

• Extended benefits:

50 % of the above mentioned periods.

Finland

Table II: Financing Contributions: Rates and ceiling.**1. Sickness and maternity.**

Sickness insurance:

- Insured: 1,90 % on taxable income up to FIM 80,000 (ECU 13,674), 3,35 % on exceeding taxable income plus additionally 3 % on pension income.

3. Old-age, survivors.

Employment pension:

- employers: 16.8 % private sector (average), 21.0 % local government, 19.2 % state, 27.0 % church.
- employees: 4.3 % of salary.
- farmers and self-employed: 20.4 %.

5. Unemployment.

Earnings-related security:

- Employer: 1 % on first 5 million FIM (ECU 854,632) of payroll, 4 % on exceeding amount.

- Insured: Employees' additional contribution: 1.5 % of salary.

Public authorities' contributions. 2. Sickness and maternity: Cash benefits.

... temporarily abolished in 1996.

4. Old-age, survivors.

National pension: Local authorities pay 43.5 % of pensioners housing allowance.

6. Unemployment.

Earnings-related security: The state pays 46.9 % of cost for daily allowance ...

Table III: Health care.**Legislation. 2. Basic legislation.**

Hospital Act of 1 December 1989, amended.

Act on Patient Fees of 3 August 1992, amended.

Benefits. 6. Dental treatment.

Sickness insurance: ... For examination and preventive treatment, the rate of refund is 75 % ...

7. Pharmaceutical products.

... If patient's own costs for *pharmaceutical products* during one calendar year exceed FIM 3,166,24 (ECU 541), the excess amount is fully reimbursed.

Table IV: Sickness - Cash benefits.**Conditions.**

Incapacity for work due to sickness certified by a doctor.

Benefits. 2. Amount of the benefits.

Daily amounts dependent on annual earnings:

- *earnings under FIM 5,000* (ECU 855):
benefit is means-tested and payable only if sick leave lasts more than 60 days with limitations;
- *FIM 5,000 - 130,000* (ECU 855 - 22,220):
70% of 1/300 earnings;
- *FIM 130,000 - 200,000* (ECU 22,220 - 34,185): *FIM 303.33* (ECU 54) *plus 40% of 1/300 earnings exceeding FIM 130,000* (ECU 22,220);
- *above FIM 200,000* (ECU 34,185): *396.66* (ECU 68) *plus 25% of 1/300 of earnings exceeding FIM 200,000* (ECU 34,185).

Table V: Maternity.**Benefits. 2. Cash benefits: Amount.**

Minimum cash benefit is *FIM 60/day* (ECU 10).

Table VI: Invalidity.**Legislation. 2. Basic legislation.**

Disability Allowance Act of 1988.

Risks covered. Definitions.

- *Rehabilitation benefit: an insured Person whose ability to work is assessed to be restorable by rehabilitation.*

Conditions. 2. Period for which cover is given.

- *Rehabilitation benefit: from the end of the period of payment of sickness benefit (300 days) when the disability pension is awarded on a temporary basis as a rehabilitation benefit.*

Benefits. 1. Amount of pension.

National pension:

- Basic amount:
Full amount *FIM 446* (ECU 76) per month

- Basic amount addition: Full amount *FIM 1,681 - 2,086* (ECU 287 - 357) according to marital status and municipality.

A full pension (basic amount plus basic amount addition) if resident of Finland, 80% of time after age 16 and before disability. Otherwise pension is adjusted to the length of residence. Reduced by 50% of the amount of Employment pension.

Employment pension:

... In the case of individual early retirement pension, if earnings exceed *FIM 1,115* (ECU 191) per month ...

5. Other benefits.

Rehabilitation allowances...

Employment pension:

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.

Disability allowance for non-pensioners:

A special disability allowance is paid to 16-64 year old persons who are not in receipt of a pension but whose health is weakened through illness or injury to compensate for hardship, necessary services etc. The amount depends only on the degree of disability, being *FIM 414/FIM 967/FIM 1,796* (ECU 71/165/307) per month.

Taxation. 1. Taxation of cash benefits.

The disability allowance is not taxed.

Accumulation with other social security benefits.

- If combined with an employment pension or employment injuries' or occupational diseases' pension the basic amount and the basic amount addition are reduced.

Table VII: Old age.

Benefits. 1. Amount of pension.

National pension:

- Basic amount: *FIM 446/month* (ECU 76).
- Basic amount addition: Full amount *FIM 1,681 - 2,086/month* (ECU 287 - 357) according to marital status and municipality.

Employment pension:

Pensionable salary is based on the salary of the last years and calculated separately for each employment relationship. The number of years to be taken into account will be gradually raised from 4 to 10. The full 10-year period being fully in effect by the year 2005. Year with exceptionally low annual income will not be taken into account.

3. Supplement for dependants: Spouse.

National pension: Spouse increase *FIM 405* (ECU 69) per month, if the spouse has no income of his/her own and the supplement was granted before 1.1.1996. (No new supplements granted after 1.1.1996).

Children.

National pension: Child increase *FIM 262* (ECU 45) month/child under the age of 16 and if the supplement was granted before 1.1.1996. (No new supplements granted after 1.1.1996).

Adjustment.

Employment pension: annually according to the weighted average of price and wage changes (two separate weights are used for pensions payable to persons under/over 65).

Early pension.

- Unemployment pension payable to those aged 60 - 64 and being long-term unemployed who have received unemployment benefit for the maximum period. The amount corresponds to the invalidity pension.

Taxation. 1. Taxation of cash benefits.

Care allowance and pensioners housing allowance are not taxed.

2. Limit of income for tax relief or tax reduction.

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

- Local taxes: single person: *FIM 32,900* (ECU 5,623); married person: *FIM 27,700* (ECU 4,735)

- Government taxes: *FIM 24,500* (ECU 4,188): for all.

The full deduction is reduced by 70 % of pension income above this limit. Thus when the pension income is above *FIM 79,900* (ECU 13,657) (single) or *FIM 67,270* (ECU 11,498) (married person) there is no deduction.

Table VIII: Survivors.

Field of application.

Employment pension: All employees from the age of 14 and self-employed persons from the age of 18.

Benefits. 1. Surviving spouse.

National pension: Basic amount addition is always paid for the first 6 months; the amount depends on other income and property, minimum *FIM 673* (ECU 115) per month. After 6 months the entitlement and amount depend on other income and property.

3. Orphan children having lost one parent.

National pension: Basic amount supplement is paid only to a child under the age of 18. Full amount is *FIM 350* (ECU 60) per month. The amount is reduced by other survivor pensions.

Table IX: Employment injuries and occupational diseases.

Benefits. 3. Permanent incapacity: Supplements for care by another person.

In case of need for another person's care a helplessness supplement amounting to maximum *FIM 114* (ECU 19) per day can be paid.

Death. 6. Capital sum on death.

Funeral grant: *FIM 18,700* (ECU 3,196)

Return to active life. 3. Change of employment. Conditions.

Same as for rehabilitation in general. The insurance institution may induce the injured to change occupation.

Compensation.

The costs of rehabilitation are paid in full. During the rehabilitation the insured person receives also the full cash benefits.

Table X: Family benefits.

Other benefits. 3. Special allowances for handicapped children.

The benefit is graded into 3 classes depending on the degree of strain on the family: *FIM 414* (ECU 71), *FIM 967* (ECU 165) or *FIM 1,796* (ECU 307) per month.

4. Accommodation allowances and removal grants.

Means-tested housing allowances available to families with low income. See table XII.1.

5. Other allowances.

Child home care allowances ...:

The allowance consists of: basic part *FIM 1,500* (ECU 256), sibling increase *FIM 300* (ECU 51) and mean-tested supplement, maximum *FIM 1,200* (ECU 205) per month. Partial home care allowance of *FIM 375* (ECU 64) per month...

Table XI: Unemployment.

Field of application

Assistance:

- Unemployed persons who do not fulfil the conditions for unemployment insurance scheme or who have received daily allowance for the maximum period.
- *Persons aged 17-19 are entitled during labour-market-measures (work tryout, apprenticeship, labour market training or rehabilitation).*
- *Otherwise not entitled are persons:*
 - aged 17, who have not completed a vocational training;
 - aged 18-19, who have refused labour market measures or who have not applied for training.

Total unemployment. 5. Waiting period.

Assistance: *5 working days.* Persons entering the labour market for the first time have a *waiting period of 5 months...*

Benefits. 5. Rate.

Assistance:

... A full allowance is payable if the monthly income is below *FIM 3,700* (ECU 632) per month for a single person and below *FIM 5,540* (ECU 947) for a family.

6. Family supplements.

Daily supplements for children under 18:

Assistance:

- 1 child: FIM 9.60* (ECU 1.60)
- 2 children: FIM 14* (ECU 2.40)
- 3 or more children: FIM 18* (ECU 3.10).

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum.

Guaranteed minimum: Examples.

Monthly amounts of the basic part ...:

- single person and single parent:
FIM 2,021/1,934 (ECU 345/331)

Indexation.

No index increases will be made during the period 1996-1998.

Table XIII: Social protection of self-employed.

XIII.1. Agriculture. V. Invalidity. Contributions.

Special scheme: insured persons pay *10 %* of their earned income to an income ceiling of *FIM 93,807* (ECU 16,034) per year. If insured person's annual income is higher than the ceiling, the percentage gradually increases (max. *20,4 %*).

VI. Old age. 7. Benefits. Adjustment.

Special scheme: 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.*

VII. Survivors. 7. Benefits. Adjustment.

Special scheme: 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.*

VIII. Employment injuries and occupational diseases.

8. Financing. Contributions.

Insured pay *0,79 %* of their annual insured income.

Sweden

Table II: Financing.

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

5.28 % employer, *5.82 %* self employed, *3.95 %* general sickness insurance contribution *paid by the employee.*

Ceiling: *7,5 times the base amount = SEK 276,000* (ECU 33,021) *for the general contributions.*

3. Old-age, survivors.

Basic pension: These contributions cover *69 %* of the costs in 1995. The rest is tax financed.

Supplementary pension:

Ceiling: 7,5 times the base amount = SEK 276,000 (ECU 33,021) *for the general contributions.*

5. Unemployment.

5.42 % employer, *2.20 %* self employed.

Table III: Health care.

Benefits. 2. Patient's participation.

The insured person pays between *SEK 60-140* (ECU 7.20-17) per visit to a doctor. For specialist care the patient pays *SEK 100-260* (ECU 12-31).

Emergency cases: SEK 100-260 (ECU 12-31).

7. Pharmaceutical products.

The patient pays *SEK 170* (ECU 20) for the first item on a prescription and *SEK 70* (ECU 8.40) for each additional item thereafter.

9. Other benefits.

Limitation for high costs. When a person within a 12-months period has costs for medical care and pharmaceuticals exceeding *SEK 2,200* (ECU 263) then the person is entitled to a free pass for the remainder of the period.

Table IV: Sickness - Cash benefits.

Benefits. 2. Amount of the benefits.

The sick pay from the employer is 75 % of the wages.

From day 15 in the sickness period the sickness cash benefit from the insurance will be *75 %* of the income carrying sickness cash benefit rights. Incomes exceeding *SEK 271,500* (ECU 32,482) per year does not carry benefit rights.

3. Continuation of payments in case of sickness.

The employer pays the sick pay from the 2nd to the 14th day of sickness. *The amount is 75 % of the wages.*

Table V: Maternity.

Benefits. 2. Cash benefits: Amount.

The compensation is the same as for sickness cash benefits, except for 30 days the parents have each which is 85 %.

Table VI: Invalidity.

Risks covered. Definitions.

Permanent incapacity for work with at least 25%.

Field of application.

All resident persons *between the age of 16-65 years and disabled children under 16 years of age.*

Benefits. 1. Amount of pension.

- Disability pension from the basic scheme: maximum *SEK 2,661/month (ECU 318).*
- Disability pension from the supplementary scheme: maximum *SEK 11,530/month (ECU 1,379).*
- Care allowance: maximum *SEK 7,542/month (ECU 902).*
- Handicap allowance: maximum *SEK 2,082/month (ECU 249).*
- *Housing supplement for pensioners: 85% of the housing costs per month of the costs between SEK 100-4000 (ECU 12-479). The supplement is income-tested.*

3. Supplements for dependants: Spouse.

Wife's supplement is payable to women born 1931-1934.

Table VII: Old age.**Field of application.**

Supplementary pension (ATP): All employees and self-employed aged 16-64 years with pension carrying income.

Conditions. 1. Minimum period of membership.

Supplementary pension: Base amount for 1996: *SEK 36,200 (ECU 4,331).*

Benefits. 1. Amount of pension.

Basic pension:

- maximum:
 - single pensioner: *SEK 34,057/year (ECU 4,075),*
 - married each: *SEK 27,849/year (ECU 3,332).*
 - supplement maximum: *SEK 19,689/year (ECU 2,356).*
- Supplementary pension: maximum: *SEK 138,356/year (ECU 16,553).*

Housing supplement for pensioners:

85% of the housing costs per month of the costs between SEK 100-4000 (ECU 12-479). The supplement is income-tested.

3. Supplement for dependants: Spouse.

Wife's supplement payable to women born before 1935.

Early pension.

- Part time pension according to the Law on Part-time pension may be drawn between ages of 61 and 64.

Table VIII: Survivors.**Benefits. 1. Surviving spouse.**

Housing supplement for pensioners: 85% of the housing costs per month of the costs between SEK 100-4000 (ECU 12-479). The supplement is income-tested.

Table IX: Employment injuries and occupational diseases.

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

Maximum: *SEK 271,500 (ECU 32,482).*

6. Capital sum on death.

Funeral grant of 30 % of the base amount at the time of death. 1996: *SEK 10,860 (ECU 1,299).*

Table X: Family benefits.

Family allowances. 3. Monthly amounts.
SEK 640 (ECU 77).

Supplements for large families: *From January 1, 1996 the supplements for large families have been abolished; however for those families who draw the supplements before January 1, 1996 the regulations are still valid.*

Other benefits. 2. Allowance for single parent.

Single parents are guaranteed *SEK 1,173 (ECU 140) ...*

Table XI: Unemployment.**Total unemployment. 2. Qualifying period.**

Insurance:

For a first period of benefit:

- To have been a member of an unemployment insurance fund for at least 12 months - 24 months in certain funds for self-employed persons (membership requirement)
- To have been gainfully employed for at least 80 days (at least 3 hours per day) spread out over at least 5 months (working requirement).

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

- paid free time.
- completed labour market training,
- completed occupational rehabilitation,
- leave of absence with parental benefit or compulsory military service up to 2 months,
- *temporary replacement for persons undergoing training,*
- *public temporary work,*
- *start-your-own-business allowance.*

Assistance:

- To have been gainfully employed for at least 5 months (during each month at least 75 hours) or
 - * *temporary replacement for persons undergoing training,*
 - * *public temporary work,*
 - * *start-your-own-business allowance.*
- After having completed certain training...

Benefits. 4. Earnings ceiling.

Insurance: *SEK 16,544 (ECU 1,979) per month or SEK 752 (ECU 90) per day.*

5. Rate.

Insurance: 75 % of reference earnings; minimum *SEK 230 (ECU 28) per day,* maximum *SEK 564 (ECU 67) per day.*

Assistance: *SEK 230 (ECU 28) per day.*

United Kingdom

Table II: Financing.**Financing principle. 6. Family allowances.**

General taxation.

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

Employees: No contribution is paid if the weekly earnings are below £ 61 (ECU 75). In other cases: 2 % of £ 61 plus 10 % ... of earnings between £ 61 and £ 455 (ECU 562).

Employer: No contribution for weekly earnings below £ 61 (ECU 75). the above rates apply for the first £ 61. For earnings between £ 61 and £ 455 (ECU 562) the rates are reduced by 3 %.

Public authorities' contributions. 2. Sickness and maternity: Cash benefits.

- Statutory Maternity Pay ... *Small employers receive full reimbursement plus 5.5 % compensation.*

6. Unemployment.

Contribution based Jobseeker's Allowance (JSA): through National Insurance Fund.

Income based JSA: from general taxation.

Table III: Health care.

Organisation. 1. Doctors. Approval.

Doctors under contract with *Local Health Authorities.*

Benefits: 6. Dental treatment.

Proportional charges for NHS dental treatment, including examination. 80% of cost of a course of treatment up to a maximum of £325 (ECU 402).

7. Pharmaceutical products.

Charge of £ 5.50 (ECU 6.80) per prescribed item except for ... *people aged 60 or over, ...*

An annual (or 4 months) season ticket The cost of the ticket is £ 28.50 (ECU 35) for 4 months and £ 78.40 (ECU 97).

Table IV: Sickness - Cash benefits.

Beneficiaries. 2. Membership ceiling.

No ... contributions on any earnings above the upper earnings limit £ 455 (ECU 562) per week, or below the lower earnings limit £ 61 (ECU 75) per week.

Conditions.

- ... For short-term incapacity benefit, the "all work" test applies *after 28 weeks of incapacity, or from first week...*
- *Employees have to satisfy the contribution conditions where they claim short-term incapacity benefit on cessation of SSP.*
- *Those employees entitled to SSP for less than 28 weeks can receive lower rate short-term incapacity benefit for the remainder of the 28 weeks. They may then become eligible for higher rate short-term incapacity benefit and then long-term incapacity benefit, subject to medical test.*

Benefits. 1. Duration of benefits.

- Short-term incapacity benefit: *52 weeks maximum* in a period of incapacity for work; *lower rate payable for first 28 weeks, followed by higher rate from week 29. Then replaced by long-term incapacity benefit.*

2. Amount of the benefits.

- Statutory Sick Pay: Standard rate of £ 54.55 (ECU 67) per week. Earnings less than £ 61 (ECU 75): No benefit.
- *Short-term incapacity benefit paid at two rates: lower rate of £ 46.15 (ECU 57) per week for first 28 weeks; higher rate of £ 54.55 (ECU 67) thereafter. If over pension age, up to £ 61.15 (ECU 76) per week.*
Additions: Spouse aged 60 or over or adult caring for dependent child £ 28.55 (ECU 35), or if over pension age £ 35.15 (ECU 43). *Child dependency increase with higher rate benefit, or from first day if over pension age: £ 9.90 (ECU 12) for first child, £ 11.15 (ECU 14) for each other.*

Taxation. 1. Taxation of cash benefits.

Higher rate short-term incapacity benefit is subject to taxation.

2. Limit of income for tax relief or tax reduction.

- Main personal relief per person per year:
Aged under 65: £ 3,765 (ECU 4,653).
Aged between 65 and 74: £ 4,910 (ECU 6,068).
Aged over 75: £ 5,090 (ECU 6,291).
- Supplement for married couples and single parents:
Aged under 65: £ 1,790 (ECU 2,212).
Aged between 65 and 74: £ 3,115 (ECU 3,850).
Aged over 75: £ 3,155 (ECU 3,899).

Table V: Maternity.

Conditions. 2. Cash benefits.

- SMP: continuously employed by her employer for 26 weeks *by the end of the 15th week ...* and earnings which average at least £ 61 (ECU 75) a week.

Benefits. 2. Cash benefits: Amount.

- SMP: ... £ 54.55 (ECU 67) for the remaining weeks ...
- Maternity Allowance: £ 54.55 (ECU 67) per week if employed in the 15th week before baby is due; £ 47.35 (ECU 59) a week if she is self-employed or has given up her job by then.

Table VI: Invalidity.

Risks covered. Definitions.

... where there has been entitlement, or deemed entitlement, to short-term incapacity benefit *for 52 weeks.*

Conditions. 3. Minimum period of membership for entitlement

Must have been entitled ... to short-term incapacity benefit payments for *52 weeks ...*

Benefits. 1. Amount of pension.

Long-term incapacity benefit: £ 61.15 (ECU 76). Age addition: £ 12.90 (ECU 16) if incapacity began before age 35; £ 6.45 (ECU 8) if it began between 35 and 44.

3. Supplements for dependants: Spouse.

... £ 36.60 (ECU 45).

Children.

Increase for dependent child: £ 9.90 (ECU 12) for the first, £ 11.15 (ECU 14) for each other.

5. Other benefits.

- Severe Disablement Allowance ...:
Rate £ 36.95 (ECU 46) a week.
Plus age additions... :
aged under 40: £ 12.90 (ECU 16)
aged 40 - 49: £ 8.10 (ECU 10)
aged 50 - 59: £ 4.05 (ECU 5.0)
Plus increases for dependants:
Adult £ 21.95 (ECU 27). Child £ 11.15 (ECU 14); rate reduced by £ 1.25 (ECU 1.50)
- Attendance Allowance:
Amount: £ 48.50 (ECU 60) or £ 32.40 (ECU 40) per week ...
- Disability Living Allowance *may be* paid to people who have personal care and/ or mobility needs as a result of illness or disability that arise before age 65. There are three rates for care needs: £ 48.50 (ECU 60) or £ 32.40 (ECU 40) or £ 12.90 (ECU 16) and two rates for mobility needs: £ 33.90 (ECU 42) or £ 12.90 (ECU 16) depending on the amount of help a person needs.
- Invalid Care Allowance £ 36.60 (ECU 45) per week ...

Table VII: Old age.**Benefits. 1. Amount of pension.**

- Basic pension: £ 61.15 (ECU 76) per week ...
- Graduated Retirement Benefit: £ 0.0794 (ECU 0.10) per week for each £ 7.50 (ECU 9.30) (men) or £ 9 (ECU 11) (women) contributed.
Minimum for a person on their own contributions: £ 0.08 (ECU 0.10) per week.
Maximum: £ 6.83 (ECU 8.40) per week (men) and £ 5.72 (ECU 7.10) per week (women).

3. Supplement for dependants: Spouse.

Basic pension: £ 36.60 (ECU 45) per week.

Children.

Basic pension:

Each child for whom Child Benefit is received: £ 11.15 (ECU 14) a week. £ 9.90 (ECU 12) for a child for whom the higher rate of Child Benefit is payable.

Table VIII: Survivors.**Benefits. 1. Surviving spouse.**

- Widow's Pension: ... £ 61.15 (ECU 76) per week.
- Widowed Mother's Allowance: ... £ 61.15 (ECU 76) per week.

3. Orphan children having lost one parent.

- The amount of the Widowed Mother's Allowance is increased by £ 11.15 (ECU 14) per week for each qualifying child for whom Child Benefit is payable. (£ 9.90 = ECU 12 for a child for whom the higher rate of Child Benefit is payable).

- Child's Special Allowance: ... £ 9.90 (ECU 12) for first child, £ 11.15 (ECU 14) for each other.

4. Orphan children having lost both parents.

Guardian's Allowance is a payment of £ 11.15 (ECU 14) per week The rate is adjusted to £ 9.90 (ECU 12) if the higher rate of Child Benefit is payable for the same child.

Table IX: Employment injuries and occupational diseases.**Occupational diseases. 1. Prescribed diseases.**

Schedule of 67 prescribed industrial diseases.

3. Permanent incapacity: Amount or formula.

"t" = 1 % - 10 %: £ 9.53 (ECU 12) p.w.

"t" = 11 % - 13 %: £ 19.80 (ECU 24) p.w.

Examples (per week):

"t" = 100 %: £ 99.00 (ECU 122).

"t" = 50 %: £ 49.50 (ECU 61).

"t" = 20 %: £ 19.80 (ECU 24).

Supplements for care by another person.

- Constant attendance allowance for a person with 100 % disablement assessment who needs someone to attend him regularly. Minimum £ 19.85 (ECU 25) per week. Normal maximum £ 39.70 (ECU 49) per week, exceptional rate £ 79.40 (ECU 98).
- ... Invalid Care Allowance at the rate of £ 36.60 (ECU 45) a week.
- Exceptionally severe disablement allowance: £ 39.70 (ECU 49) per week if there is entitlement to constant attendance allowance above the normal maximum rate of £ 39.70 (ECU 49) and the need for attendance at such rate is likely to be permanent.

Table X: Family benefits.**Family allowances 3. Monthly amounts.**

Eldest qualifying child: £ 46.80 (ECU 58).
Each other child: £ 38.13 (ECU 47).

5. Other allowances.

Family Credit (FC):

Calculation of benefit:

Maximum Family Credit is made up of an Adult Credit (same for lone parents and couples), and Child Credits for each child (different rates depending upon age), and a 30 hour credit for people who work 30 hours or more a week. A family with under £ 75.20 (ECU 93) coming in weekly will receive the Maximum Credit. 70 pence (ECU 0.90) is taken off the Maximum Credit for every pound over £ 75.20. Net income excludes Child Benefit, One Parent Benefit, and £ 15 (ECU 19) of any maintenance received from an absent parent. *Net-earnings can also be reduced by up to £ 60 (ECU 74) a week for certain childcare charges before entitlement to Family credit is calculated.*

Examples:

- A family with 2 children aged 12 and 14 with £ 120 (ECU 148) a week coming in would get £ 54 (ECU 67) a week Family Credit.
- A family with 3 children aged 3, 8 and 11 with £ 140 (ECU 173) a week coming in would get £ 44 (ECU 54) a week Family Credit.

In February 1996, FC was in payment to over 666,000 families - average weekly payment being almost £ 55 (ECU 68). Estimated expenditure in 1995/96 was £ 1,682 million (ECU 2,175 million), met from General Taxation.

Special cases. 3. Orphans.

Guardian's Allowance (GA) ...: £ 48.32 (ECU 60) a month or £ 42.90 (ECU 53) ...

Table XI: Unemployment.**Legislation. 2. Basic legislation.**

Jobseekers Act 1995 (Jobseeker's Allowance JSA replaces National Insurance Unemployment Benefit and Income Support for the Unemployed, October 1996).

Existing schemes.

1. Insurance: contribution-based Jobseeker's Allowance (JSA).
2. Non-contributory: income-based Jobseeker's Allowance (described in Table XII.2).

Total unemployment. 1. Main conditions.

- 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.

Benefits. 1. Days for which allowance is granted.

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.

2. Duration of payment.

Flat-rate age-related benefit. Limited to 182 days in any jobseeking period.

5. Rate.

*Single aged 25 or over: £ 47.90 (ECU 59) per week.
Single aged 18-24: £ 37.90 (ECU 47) per week.*

6. Family supplements.

None.

Taxation. 1. Taxation of cash benefits.

Contribution-based JSA is subjected to taxation.

2. Limit of income for tax relief or tax reduction.

Taxable up to a taxable ceiling equal to the personal allowance (see rate). Where income-based JSA is paid for a couple the taxable ceiling is the couple's rate. i.e. £ 75.20 (ECU 93). For income-based JSA see information in Table XII.2.

Table XII: Guaranteeing sufficient resources.

XII.1. General non-contributory minimum. Goal.

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.

5. Willingness to work.

Not a condition for Income Support from October 1996 (see also Jobseeker's Allowance).

7. Other conditions.

Capital, excluding home, of applicant and/or partner if any, must be below £ 8,000 (ECU 9,887) or £ 16,000 (ECU 19,774) for applicants in residential care or nursing homes.

Resources taken into account.

For every £ 250 (ECU 309), or part of £ 250, of savings over £ 3,000 (ECU 3,708) (£ 10,000 = ECU 12,360 if claimant in residential care or a nursing home) a deduction of £ 1 (ECU 1.20) a week is made from the rate otherwise payable.

Guaranteed minimum: Categories.

Personal Allowances:

- Single aged 25 or over: £47.90 (ECU 59)
- Lone parent 18 or over: £47.90 (ECU 59)
- Couple one 18 or over: £75.20 (ECU 93)
- Dependent child 0 -10: £16.45 (ECU 20)
- Dependent child 11 -15: £24.10 (ECU 30)
- Dependent child 16 -17: £28.85 (ECU 36)
- Dependent child 18: £37.90 (ECU 47)

Premiums:

- Family: £ 10.55 (ECU 13.00)
- Lone parent: £ 5.20 (ECU 6.40)
- Pensioner (single/couple), under 75 y.: £ 19.15/28.90 (ECU 24/36)
- Enhanced pensioner, 75 - 80 years: £ 21.30/31.90 (ECU 26/39)
- Higher pensioner, over 80: £ 25.90/37.05 (ECU 32/ 46)
- Disability (single/couple): £ 20.40/29.15 (ECU 25/ 36)
- Severe disability (single): £ 36.40 (ECU 45)
- Severe disability Couple (one/both qualify): £ 36.40/72.80 (ECU 45/ 90)
- Disabled child: £ 20.40 (ECU 25)
- Carer: £ 13.00 (ECU 16).

Examples.

- Single aged 25: £ 394.68 (ECU 488)
- Couple, no children: £ 523.38 (ECU 647)
- Couple, child of 10: £ 655.77 (ECU 810)
- Couple, two children 8 and 12: £ 782.47 (ECU 967)
- Couple, three children 9, 13 and 17: £ 907.49 (ECU 1,122)

- Lone parent, aged 18+, child of 10: £ 550.47 (ECU 680)
- Lone parent, aged 18+, two children 8 and 10: £ 640.55 (ECU 792)

Measures stimulating social and professional integration.

In calculating Income Support, £ 5 (ECU 6.20) per week of any earnings of single claimants and £ 10 (ECU 12) per week of any earnings of couples is disregarded. ...

Enhancements to these benefits include:...

FC/HB/CTB/DWA - first £15 (ECU 19) of maintenance payment to lone parent disregarded and up to £ 60 (ECU 74) of a claimant's earnings can be disregarded in respect of child care costs; FC/DWA - £ 10.30 (ECU 13) per week premium for those working 30 hours a week or more.

Latest work incentive measures include: four week extended payment of HB and CTB after leaving IS or income-based JSA for those out of work for six months or more, and faster processing of in-work claims for HB/CTB for this group; one-year National Insurance Contribution "holiday" for employers, where the new employee has been out of work and claiming benefit for two years or more; following a successful pilot to speed up FC processing, from July 1996, the vast majority of claims will be cleared in 5 days, a great help to people starting work. From October 1996 a tax free Back to Work Bonus, of up to £ 1,000 (ECU 1,236) on leaving IS/JSA for those who have worked part-time; and a pilot of Earnings Top-up, an in-work benefit for single people and couples without dependent children.

XII.2. Specific non-contributory minima.

I. Old age. 5. Amount payable.

£ 36.85 (ECU 46) per week (includes £ 0.25 = ECU 0.30 age addition).

II. Invalidity. 2. Principle.

Disability Living Allowance: ... for people disabled before age 65.

3. Eligible groups.

- Disability Working Allowance: People 16 or over with an illness or disability ...

5. Amount payable.

- Severe Disablement Allowance: £ 36.95 (ECU 46) per week plus additions depending on the person's age when incapacity for work began: Higher rate (under age 40) £ 12.90 (ECU 16), middle rate (between 40 and 50) £ 8.10 (ECU 10), lower rate (between 50 and 60) £ 4.05 (ECU 5). See Table VI "Invalidity".
- Disability Living Allowance: Three rates of the care component between £ 12.90 (ECU 16) and £ 48.50 (ECU 60) a week. Two rates of the mobility component: £ 12.90 (ECU 16) or £ 33.90 (ECU 42) a week (see Table VI "Invalidity").
- Disability Working Allowance:
Couple or lone parent: £ 75.60 (ECU 93)
Single person: £ 48.25 (ECU 60)
Child under 11: £ 11.75 (ECU 15)
Child 11 - 15: £ 19.45 (ECU 24)
Child 16 - 17: £ 24.15 (ECU 30)
Child 17 - 18: £ 33.80 (ECU 42). Disabled child £ 20.40 (ECU 25). Allowance for working 30 hours or more a week: £ 10.30 (ECU 13).

The award is payable for 26 weeks at a time and not usually affected by changes in circumstances.

- Attendance Allowance: £ 32.40 (ECU 40) or £ 48.50 (ECU 60) (see Table VI).

III. Unemployment. 1. Designation.

Income-based Jobseeker's Allowance.

2. Principle.

Unemployed and required to be available.

4. Main conditions of eligibility.

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.

5. Amount payable.

See Income Support (Table XII.I).

6. Main factors influencing the amount of the allowance.

Available, actively seeking and capable of work. Age of claimant, dependants.

8. Financing.

State financed.

V. Other specific non-contributory minima.

- Housing Benefit: Maximum Housing Benefit will meet up to 100 % of a claimant's reasonable rent and accommodation related service charges *less deductions in respect of any non-dependants living in the household.* Maximum Housing Benefit is normally payable if a claimant is in receipt of Income Support or has an income equal to or less than their applicable amount (e.g. single person, aged 25 plus: £ 47.90 (ECU 59) per week, couple without children £ 75.20 (ECU 93) per week, couple with two children - one under 11, one 11-15 - £ 126.30 (ECU 156) per week).

XII.3. Minima in contributory schemes.

I. Old age. 5. Amount payable.

Standard rate Category A: £ 61.15 (ECU 76).

Standard rate Category B: £ 36.60 (ECU 45).

III. Invalidity. 5. Amount payable.

Basic rate: £ 61.15 (ECU 76) a week.

IV. Unemployment. 1. Designation.

Contribution-based Jobseeker's Allowance: see Table XI.

Table XIII: Social protection of self-employed.

XIII.1. Agriculture.

I. Health Care - Benefits in kind. 9. Financing. Source of finance.

82,5 % General taxation, 12,1 % Contributions, 4,5 % Charges and receipts, 0,9 % Miscellaneous.
Figures for 1994-5.

II. Sickness - Cash benefits. Contributions.

Class 2 contributions: flat rate of £ 6.05 (ECU 7.50) per week.

Self-employed people who expect their income to be less than £ 3,430 (ECU 4,239) in the current year can apply to be 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 £ 6,860 (ECU 8,478) and £ 23,660 (ECU 29,241) p.a. respectively).

XIII.2. Crafts and commerce.

I. Health Care - Benefits in kind. 9. Financing. Source of finance.

82,5 % General taxation, 12,1 % Contributions, 4,5 % Charges and receipts, 0,9 % Miscellaneous.
Figures for 1994-5.

II. Sickness - Cash benefits. Contributions.

Class 2 contributions: flat rate of £ 6.05 (ECU 7.50) per week.

Self-employed people who expect their income to be less than £ 3,430 (ECU 4,239) in the current year can apply to be 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 £ 6,860 (ECU 8,478) and £ 23,660 (ECU 29,241) p.a. respectively).

MISSOC is the Mutual Information System on Social Protection in the Member States of the European Union and has been established upon the initiative of the European Commission, Directorate-General V. Its aim is to provide an exchange of information between the member states as well as to provide information for all relevant institutions responsible for the administration of social protection, the social partners and the interested public.

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