



SPC/ISG/2022/1/2

Access to social protection for workers and the self- employed

**(Partial) Update of the monitoring framework -
2021**

Joint update prepared by the Social Protection Committee (SPC) and the European Commission (DG EMPL)

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INTRODUCTION

On 8 November 2019, the EPSCO Council adopted the Council Recommendation on Access to social protection¹ (hereafter the Recommendation), in which Member States are recommended to ensure that all workers and the self-employed can:

- have access to social protection schemes (closing formal coverage gaps),
- build up and take up entitlements, which can be preserved, accumulated or transferred across schemes (improving effective coverage),
- receive sufficient and timely benefits, to which they contribute in a proportionate manner (adequacy)
- and are informed about their rights and obligations (transparency).

In November 2020, the Social Protection Committee endorsed [\(the version 0 of\) the monitoring framework](#) to assess access to social protection, which had been developed throughout 2020.

Following the work of the Indicators Sub-Group during 2021, the present document includes an update of the indicators endorsed by the Social Protection Committee to monitor access to social protection in three areas:

- performance indicators on **formal coverage** (previously chapter 3 in *version 0 of the monitoring framework*²);
- performance indicators on **effective coverage and adequacy** (previously chapter 4) and
- policy levers indicators on **rules governing contributions and entitlements** (previously chapter 6).

Compared to version 0, some methodological improvements were made, including clarification of certain concepts and definitions; providing additional categories of activity status (i.e. aggregated categories of persons in standard *versus* in non-standard employment); harmonisation of the age group (16-64) for all indicators on effective coverage and adequacy; addition

¹ 2019/C 387/01

² Available at:
<https://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=8358&furtherPubs=yes>

of an indicator on the at-risk-of-poverty rate among quasi-jobless households, etc.

The indicators below refer to the following reference period:

- *for performance indicators on formal coverage*: to Spring 2021 for the legal situation (for the quantification, the reference period is specified for each Member State);
- *for performance indicators on effective coverage and adequacy*: to 2019 for EU-SILC based indicators and to 2020 for EU-LFS based indicators;
- *for policy levers indicators on rules governing contributions and entitlements*: to 1st January 2021 (source MISSOC database).

Users are invited to consult version 0 of the monitoring framework for more methodological details regarding the choice and the interpretation of the indicators.

1. FORMAL COVERAGE

1.1 Choice of indicators and data limitations

Under the 2019 Council Recommendation, a group is formally covered when *"the existing legislation or collective agreement states that the individuals in a group are entitled to participate in a social protection scheme covering a specific branch"* (article 7(e)). By contrast, individuals are effectively covered if, as a member of a scheme, they *"have an opportunity to accrue benefits and the ability, in the event that the corresponding risk materialises, to access a given level of benefits"* (article 7(f)). This chapter is about formal coverage.

The key article on formal coverage reads as follow:

"Member States are recommended to ensure access to adequate social protection for all workers and self-employed persons in respect of all branches mentioned in point 3.2 of this Recommendation. In light of national circumstances, it is recommended to achieve this objective by improving the formal coverage and extending it to:

- (a) all workers, regardless of the type of employment relationship, on a mandatory basis;*
- (b) the self-employed, at least on a voluntary basis and where appropriate on a mandatory basis."*

The ISG agreed to track progress on formal coverage **by detailed labour market status** (i.e. by category of worker and of self-employed) **and by branch of social protection** (i.e. benefit type), covering all the branches that fall under the material scope of the Recommendation, with a **distinction between mandatory and voluntary coverage**.

Ideally, the key headline indicator monitoring formal coverage should be the proportion of workers and self-employed who have formal access to social protection under the different branches. Since this indicator is not directly available, a two-step approach is followed.

A first necessary step is to **map the legal situation**: which categories of workers and of the self-employed are not formally covered in each branch of social protection falling under the scope of the Recommendation? A second step is to try to **estimate the size of the groups that were identified as**

not formally covered. This step is crucial to better understand the magnitude of the gaps.

A 'pilot' data collection on formal coverage, consisting of a mapping of the legal situation and a first attempt to quantify the size of the groups, took place in Spring 2020. In early 2021, the ISG decided to repeat the data collection, in order to update and potentially improve the coverage (across countries and branches) of the data.

In February 2021, ISG delegates were invited to update the information on both the coverage of various groups for various branches (i.e. to identify gaps) and the quantification of those gaps. Beyond the 'legal update' (reflecting the situation as of March 2021), it was suggested to delegates to focus their efforts on collecting/reporting data on the size of the groups "not covered" (or in the case of voluntary coverage, on 'take up rates').

Following the first data collection, a number of limitations were listed in the 'zero' or initial version of the monitoring framework, namely:

It is important to notice that there were differences between Member States on the collection of data. Some countries collected information by persons, others by contracts or employment status. Those different ways of collection can lead to some biases in the comparability of the magnitude of the persons covered. Moreover, in the case of self-employment, it is easy to assume that registered status of self-employment corresponds to a single person. Nevertheless, a person could have both an employee contract and be self-employed. Similarly, in the case of employees, a single person can have more than one contract or more than a single employment status.

Therefore, the updated guidance and template provided to the ISG delegates clarified some of these methodological points, in particular related to:

- Students performing internships: social protection coverage should be monitored (only) for those who can be considered as workers, i.e. they are remunerated for a "genuine and effective" activity;
- Clarification of special cases (e.g. when other branches can (partially) cover a certain risk; residence-based insurance against certain risks) through reporting the gaps and clarification through country-notes below the tables;
- category "casual workers" extended to include also "simplified, short-term fixed contracts";
- measurement unit: recognising that in most cases the data collected refers to the *number of persons working (at a reference time point) with a status*

that does not provide coverage for a specific branch (rather than the number of persons which are not covered by a given branch).

[The rest of this methodological section (including definitions of the branches etc) is virtually unchanged compared to the 2020 version 0 of the monitoring framework (chapter 3) and is therefore not reproduced in this 'updated' version.]

1.2 Results of the second data collection on formal coverage

For the second data collection (during Spring 2021), the Commission received replies from 25 Member States: AT, BE, CZ, DE, DK, EE, EL, ES, FI, FR, HR, HU, IE, IT, LT, LU, LV, MT, NL, PL, PT, RO, SE, SI and SK. For the two other Member States (BG, CY), the information displayed in the tables below could be outdated.

1.2.1 Mapping the groups that are not formally covered by social protection

The four tables below summarize the situation in terms of formal access to various social protection branches (as of March 2021)³. They indicate that as of Spring 2021, significant gaps in formal access remained across EU Member States for non-standard workers and the self-employed.

a) Non-standard workers

In 17 Member States there are formal coverage gaps for at least one group of non-standard workers in at least one of the branches of social protection that fall under the material scope of the Recommendation.

For 5 Member States (DK, EL, FR, IT, NL) these gaps relate only to the specific group of 'apprentices and trainees' (and often for a sub-group inside this category).

Other categories affected are:

- seasonal workers (or a sub-group of these) in HU, LV, PT and RO;
- casual workers or simplified, short-term fixed contracts in RO, PT and HU;

³ In the template for second data collection undertaken in Spring 2021, Member States were asked to report the situation prevailing as of March 2021. For the two countries for which no reply was provided, the situation depicted is similar to that in the version 0 of the monitoring framework endorsed in October 2020.

- other country-specific contracts/conditions in 10 other Member States (AT, CZ, DE, ES, LV, LU, PL, PT, SI and SK). This relates for instance to mini-jobs in Germany, some civil law contracts and farm helpers in Poland, 'agreements to perform a job' in the Czech Republic, work agreements with irregular income in Slovakia and domestic workers in Spain and Portugal.

The branches most concerned by 'lack of access' are unemployment benefits and sickness and maternity benefits.

Moreover, in almost half of the Member States (13), access to social protection is voluntary (mostly through an opt-in system) in at least one branch of social protection. This mainly concerned four countries: AT, PL, PT and RO. The branches most concerned by 'voluntary access' (opt-in) for non-standard workers are old-age, invalidity, sickness and maternity benefits. These tables should be read carefully as in some countries the voluntary access relates to supplementary schemes on top of the mandatory one (see for instance for unemployment benefits in DK, SE and FI).

b) Self-employed

In 19 Member States⁴, there are formal coverage gaps for at least one group of the self-employed in at least one branch of social protection.

The branch where formal access is lacking for the largest number of Member States is unemployment benefits (13) followed by benefits in respect of accidents at work and occupational diseases (9) and paternity benefits (6).

Sickness benefits are not accessible for at least one group of the self-employed in four Member states (EL, IE, IT, FR) and only voluntary coverage (mostly through an opt-in system) is accessible in almost half (13) of the Member States.

With regard to old-age benefits and invalidity benefits: there is no country reporting lack of formal access for the self-employed but (at least) some groups of them have to opt-in to have access (or can opt-out) in 9 Member states for old-age benefits and in 4 Member States as regards invalidity. In some cases, the voluntary access relates to supplementary schemes on top of the mandatory one.

⁴ BE, BG, CY, CZ, DE, EE, EL, FR, IE, IT, LT, LV, LU, MT, NL, PL, PT, RO and SK

In some Member States (e.g. PT, IT), dependent self-employed are subject to a different coverage than the rest of self-employed⁵. While this information could not be included in the tables below (as it was not part of the data collection template), it could be added in the future.

c) Changes compared to 2020

A comparison to the situation reported during Spring 2020 indicates limited changes in relation to formal access. The table where most changes are reported is table 1.1 (i.e. related to *lack of formal coverage by social security for people in non-standard employment*).

Many Member States confirmed that there was no change since 2020 to the information presented in the tables – or suggested only minor clarifications in the explanatory notes below the tables.

Moreover, most of the changes in the tables compared to 2020 result from clarifications about an (unchanged) legal situation – rather than real changes in formal access. This confirms the (unsurprisingly) stable situation and that it is unlikely to find many year-on-year changes in this area. It should also be noted that the tables reflect the ‘structural’ situation and that temporary access to some social protection benefits provided as an exceptional measure during the COVID-19 pandemic/lockdown period was not taken into account.

⁵ See Avlijaš (2020), “Comparing social protection schemes for the self-employed across the EU-27: focus on sickness, accidents at work and occupational diseases, and unemployment benefits”, available at: <https://op.europa.eu/en/publication-detail/-/publication/ca296eda-61e5-11eb-aeb5-01aa75ed71a1/language-en>.

Table 1.1: Lack of formal coverage to social security for people in non-standard employment

Social protection branch/types of employment	Casual workers or simplified, short term fixed contract	Seasonal workers	Apprentices or trainees	National specificities
Unemployment benefits	RO, PT	RO, LV ^p , PT	EL ^k , FR ^k , IT ^k , NL, PL ^k , PT ^k ,	AT ^a , CZ ^b , DE ^c , PL ^{dm} ,PT ^f , SK ^e , ES ^f , LV ^l
Healthcare benefits				LU ⁿ , CZ ^b
Sickness benefits	HU ^g , RO, PT	HU, LV ^p , PT, RO	DK ^k , EL ^k , FR ^k , HU ^k , PL ^k , PT ^k	CZ ^b , SI ^d , LV ^l , SK ^e , PL ^d , LU ⁿ
Maternity benefits	RO, PT	LV ^p , PT, RO	EL ^k , FR ^k , HU ^k , IT ^k ,	CZ ^b , LV ^l , SK ^e , LU ⁿ
Paternity benefits	PT	LV ^p , PT	PL ^k	PL ^d , CZ ^b , LV ^l
Benefits in respect of accidents at work and occupational diseases	RO, PT	LV ^p , PT, RO	PT ^o , PL ^k	LV ^l , PL ^d
Old-age benefits and survivors' benefits			EL ^k , FR ^k , HU ^k , IT ^k , PT ^k	CZ ^b , PL ^m , LU ⁿ
Invalidity benefits	HU ^g	HU, LV ^p	PT ^k , NL	CZ ^b , PL ^m , LU ⁿ

Note: a) If income below a certain threshold; b) Agreement to perform a job and income below a certain threshold; c) Mini-jobbers; d) civil law contracts; e) employees on "work agreement" with irregular income; f) domestic workers; g) simplified, fixed-term employment contract; k) trainees only; l) persons paying patent fees and beneficiaries of royalties; m) farmer's helper; n) occasional work activities ; o) only trainees with internships not financed by public funds; p) seasonal workers in agriculture under special tax regime (PIT). For Greece and France trainee category only refers to students completing traineeship as part of their studies; all other trainees and apprentices are covered. For Hungary, trainee category refers to trainees participating in higher education that have a traineeship of less than six weeks or are in compulsory traineeships. Those employed via vocational training contract are insured and entitled to health care and sickness benefits and the time spent in this status is accounted for when calculating old-age pension. Moreover, mothers who have been active students have access (under certain conditions) to 'childcare fee', i.e. earnings-related cash benefits that follows the period of maternity leave. For the Netherlands, trainee/apprentice column refers only to interns; trainees in the Netherlands constitute a different category, fully covered by social protection. In Croatia, students participating in traineeship activities are not covered by unemployment benefits or old-age benefits but they are not reported in the table above as they are generally unpaid and are not in an employment relationship with the employer. They are registered for compulsory health insurance in the event of an injury at work or occupational disease and are covered by compulsory general health insurance. For Poland, the civil law contracts not covered are the 'specific-task contract'; moreover, for unemployment benefits, some 'contracts of mandate' and 'activating agreements for nannies' are also not covered. Moreover, trainee category refers to "graduate trainings", referring only to traineeships after graduation, as student trainees are covered as students. Alternative, residence-based benefits exist for maternity in Slovakia. There is no separate insurance for accidents at work and occupational diseases in Estonia and the corresponding risk is covered by sickness benefit and benefit for incapacity of work.

Table 1.2: Voluntary social security schemes for people in non-standard employment

Social protection branch/opt-in or opt-out clauses	Opt-in	Opt-out
Unemployment benefits	LV ^a , SE ^a , DK ^a , RO, FI ^a , SK ^d	
Healthcare benefits	PL ^c , LU, AT ^b , RO ^c	
Sickness benefits	AT ^b , PL ^c , PT ^c , LU, SK ^d	
Maternity benefits	AT ^b , PL ^c , PT ^c , LU, SK ^d	
Paternity benefits	PL ^c , PT ^c	
Benefits in respect of accidents at work and occupational diseases	PT ^c , LV ^a	
Old-age benefits and survivors' benefits	AT ^b , PT, RO ^c , CZ, NL, PL ^c	DE ^{bc}
Invalidity benefits	AT ^b , PT, RO ^c , CZ, PL ^c	

Note: a) voluntary scheme on top of mandatory scheme; b) if income below a certain threshold; c) For specific categories of non-standard employees; d) employees on "work agreement" with irregular income. In Denmark and Sweden, no distinction exists between non-standard workers and salaried workers when it comes to access to unemployment insurance scheme. In Luxembourg, any resident not covered can access the mandatory healthcare scheme on a voluntary basis. For PL, the categories subject to voluntary coverage are the graduate-trainees and 'specific-task contract' for healthcare, old-age and invalidity benefits and 'contracts of mandate' and 'activating agreements for nannies' for sickness, maternity and paternity benefits.

Table 1.3: Lack of formal social security coverage for the self-employed

Social protection branch	Member State
Unemployment benefits	BE ^a , BG, CY, DE ^a , EE ^b , FR ^c , IT, NL, LT ^a , LV, PL ^a , EL ^a , PT ^a
Healthcare benefits	
Sickness benefits	EL ^a , IE, IT ^a , FR ^a
Maternity benefits	
Paternity benefits	LU, DE, EL, MT, NL, RO
Benefits in respect of accidents at work and occupational diseases	BE, BG, CY, CZ, IE, LT, LV, NL, SK
Old-age benefits and survivors' benefits	
Invalidity benefits	

Note: The table reports in which branches and in which Member States at least one sub-group of the self-employed is excluded from formal coverage in the sense that they have no mandatory coverage and cannot opt-into voluntary schemes either: a) Only one or more sub-groups of the self-employed are not formally covered. b) In these Member States only means-tested benefits are available to the self-employed while they are excluded from contributory schemes c) Below minimum contributory threshold. In Belgium, self-employed who were previously employees can benefit from unemployment insurance scheme for employees under very specific conditions ("a right to return"). Specific categories of the self-employed, whose main category of work is self-employment, can also benefit from a lump sum benefit. In Poland farmers do not pay contributions to the Labour Fund and therefore cannot claim unemployment benefits. In Slovakia, accident benefits only top up the disability pension and sickness benefit, for which the self-employed are covered and which they would receive in case of an accident. In Lithuania, a small category of self-employed persons, e.g., owners of sole proprietorships or members of small partnerships also have unemployment social insurance. In Ireland, there is some coverage for sickness for the self-employed through the Invalidity and Disability branches. In Slovakia and Croatia, the paternity leave has not (yet) been introduced as a right and this is not specific to self-employed. There is no separate insurance for accidents at work and occupational diseases in Estonia and the corresponding risk is covered by sickness benefit and benefit for incapacity of work. In Latvia, self-employed can be covered for unemployment and accidents at work only under private voluntary arrangements.

Table 1.4: Voluntary social security schemes for the self-employed

Social protection branch/opt-in or opt-out clauses	Opt-in	Opt-out
Unemployment benefits	AT, DE ^c , DK, FI ^a , RO ^c , SE ^a , SK	
Healthcare benefits	LU ^b	
Sickness benefits	AT ^c , BG, CZ, DK, EE ^c , IT, LU ^b , NL ^c , PL ^c , ES ^c , LT ^c , SK	AT ^b , RO ^b , SK ^b
Maternity benefits	AT ^c , BG, CZ, DK ^a , LT ^c , PL ^c , LU ^b , SK	AT ^b , SK ^b
Paternity benefits	PL ^c , CZ	
Benefits in respect of accidents at work and occupational diseases	AT ^c , DE, DK, FR ^c , FI ^c , LU ^b	
Old-age benefits and survivors' benefits	AT ^c , BE ^a , DE ^{cd} , DK, EL ^{ac} , FI ^{bc} , LU ^b , NL, SK	AT ^b , SK ^b
Invalidity benefits	AT ^c , DE ^c , NL ^c , SK	AT ^b , SK ^b

Note: a) voluntary scheme on top of mandatory scheme; b) if income below a certain threshold, c) for specific categories of the self-employed; d) mandatory scheme for certain groups of self-employed (e.g., in agriculture, health sector, self-employed coast-fishers, etc.). In Spain, coverage of sickness benefits in both professional and non-professional contingencies for the self-employed is mandatory, with the exception of agricultural workers, who have a voluntary scheme. In Finland, accidents at work insurance is mandatory for the self-employed who fall under the scope of the Farmers' Pensions Act. In France, accidents at work insurance is mandatory for agricultural workers. In Lithuania, coverage of sickness and maternity social insurance is mandatory for self-employed persons, with some exceptions (e.g. business certificates). Entries for Poland only refer to the self-employed outside agriculture. In Denmark and Sweden, no distinction exists between self-employed workers and salaried workers when it comes to access to unemployment insurance scheme.

1.2.2 Quantifying the size of the groups not covered

During the second data collection on formal coverage, 16 Member States (out of 25 that replied) provided some statistics about the size of the groups not covered (and/or the number or take up rate for those subject to voluntary access).

There is some progress compared to the first round as five additional Member States (DE, EE, EL, IT and LT) provided some statistics for the first time and 11 Member States updated the data provided in 2020.

All in all, there is *some quantification* of the gaps (updated or not) for 19 Member States – while for 8 of them no data has yet been provided (neither in 2020 nor in 2021)⁶.

Moreover, even in Member States that do report data, there remain some ‘holes’ as many Member States report data only for some of the categories they reported in the table as ‘not covered’– or do not report data on the take-up (numbers or rate) of voluntary schemes, see table 1.5 below. Finally, it would be useful to dispose of more data expressed in *relative terms* such as coverage and take-up rates as this would allow more meaningful comparisons across countries.

Most of the data submitted was extracted from national Social Security administrations (BE, CZ, EE, ES, LV, SK, CY, LU, LT), statistical offices (NL, FR, HU), employment offices (BE, NL), and ministries (HU, AT). Some used Eurostat Labour Force Survey Data to estimate the number of self-employed (FR, IE, IT, HU). In the cases where delegates also provided take-up figures, these were usually derived from Social Security administrations (ES, CZ, ES, LT) or the public employment service (NL).

The second round of data collection exercise has confirmed the methodological difficulty of identifying when a person is lacking formal coverage or whether they might be covered by another job or by co-insurance (as discussed in the ‘Remaining methodological issues’ section, see version 0 of the monitoring framework). Efforts were done by some Member States to estimate the number of ‘persons not covered’ for instance by reporting the number of self-employed in their main activity, therefore

⁶ Among those 8 Member States, the gaps in formal access can be considered as relatively limited in 4 Member states (DK, HR, MT, SI) while for 4 other Member States (BG, PL, PT and RO) the gaps in formal access or the voluntary nature of access for certain branches would justify more efforts in collecting statistics.

removing those having also an employee contract. However, all in all, most data reported below do refer in general to the *number of contracts* (rather than the *number of individuals*) lacking coverage by branch. Nevertheless, in order to lighten the text, we still refer below to the number of workers/self-employed – rather than the number of contracts for workers/self-employed.

a) Country level data

Data across EU countries indicates that, for most branches, the largest gaps occur where the **self-employed** are missing some forms of coverage. They are distributed as follows by country (see details including reference period in table 1.5 below):

- In Belgium, 773,116 self-employed (main activity) are not formally covered for unemployment benefits nor accidents at work and occupational diseases, even if some coverage is provided indirectly through other schemes.
- In the Czech Republic, 705,463 self-employed are not covered for accidents at work and occupational diseases.
- In Germany, 3,300,000 self-employed are not covered for unemployment benefits and paternity benefits.
- In Estonia, 9,300 self-employed (main activity) are not covered by unemployment insurance.
- In Greece, 470,000 self-employed are not covered for unemployment benefits and 1,334,164 self-employed are not covered for sickness benefits.
- In France, 2,960,000 self-employed (outside agriculture) are (potentially) not covered for unemployment benefits.
- In Ireland, 326,000 self-employed are not covered for sickness benefits nor accidents at work and occupational diseases.
- In Lithuania, 341,456 self-employed (98% of all self-employed) are not covered for unemployment benefits. Moreover, all self-employed (347,384) are not covered for accidents at work and occupational diseases - even if 98,340 (or 28%) can be indirectly covered by other schemes.
- In Latvia, 9,748 self-employed are not covered for unemployment and accidents at work and occupational diseases.
- In Luxembourg, 13,660 self-employed are not covered for paternity benefits.
- In Italy, 4,890,000 self-employed are not covered for unemployment benefits.

- In the Netherlands, 1,100,000 self-employed are not covered for unemployment benefits nor accidents at work and occupational diseases.
- In Slovakia, 224,062 self-employed are not covered for accidents at work and occupational diseases.

For those Member States who have provided data on both the group sizes of the **self-employed covered by voluntary schemes** and the number who actually make use of them, the exercise has confirmed the low take-up of these schemes, with only a few exceptions:

- In Austria, out of 458,000 self-employed, 1,200 make use of the voluntary opt-in scheme for unemployment, amounting to a take-up rate of 0.26%.
- In Belgium, out of 747,589 total self-employed (main activity), 420,632 make use of the voluntary opt-in scheme for supplementary pensions, amounting to a take-up rate of 56.3%.
- In Czech Republic, out of 705,464 main self-employed or secondary self-employed above a certain threshold, only 96,701 make use of the voluntary opt-in scheme for sickness benefits, amounting to a take-up rate of 13.7%.
- In Germany, 250,000 self-employed (out of the 3,050,000 without compulsory coverage) opted in for old-age benefits in 2019 (take up rate of 8.2%) and 345,000 (out of 2,745,000 with voluntary coverage) opted in for benefits in respect of accidents at work and occupational diseases (take up rate of 12.6%). Moreover, among the self-employed who can opt-in for unemployment benefits, 70,000 did it in 2019.
- In Greece, 19,925 self-employed make use of the voluntary opt-in scheme for pensions.
- In Spain, 162,607 self-employed in agriculture make use of the voluntary opt-in scheme for sickness benefits out of 181,000 (take up rate 90%).
- In Finland, around 30,000 self-employed make use of the voluntary opt-in scheme for unemployment benefits (take up rate around 10-15%). On the other hand, there are 107,801 voluntary insurances (an insurance can cover several persons) for accidents at work and occupational diseases (take up rate estimated to be below 50%).
- In Lithuania, the take-up rate for the opt-in sickness scheme and for maternity benefits for the subgroups of self-employed not covered by mandatory insurance is below 1%.

- In the Netherlands, where the 1,100,000 self-employed have voluntary access (opt-in) to schemes for sickness, old-age and invalidity, the take-up rate of the sickness scheme is of 1.6%.
- In Slovakia, 6,172 self-employed make use of the voluntary opt-in scheme for unemployment (take up rate of 2.7%).

Results for **non-standard workers** also present groups that lack coverage for one or more branches:

- In Austria, 57,000 marginal workers are not covered for unemployment and have voluntary opt-in schemes for healthcare (for which take-up is 51%), sickness, maternity and old age.
- In Germany, 4,300,000 non-standard workers (mini-jobbers) are not covered for unemployment benefits. Among them, 3,400,000 opt out from the voluntary coverage for old-age benefits while 900,000 'do not opt out' (take up rate of 20.9%).
- In Greece, 5,853 students on traineeship are not covered for unemployment benefits, sickness benefits, maternity benefits and old age benefits.
- In Spain, 381,262 domestic workers lack coverage for unemployment.
- In France, 225,500 students on traineeship are not covered for unemployment benefits and old-age benefits - and potentially not covered for sickness and maternity benefits.
- In Hungary, 284,000 workers on simplified employment contracts (a type of contract that can cover both casual and seasonal work) are not covered for sickness and invalidity benefits.
- In Latvia, 1,092 seasonal workers in agriculture are not covered for unemployment, sickness, maternity, paternity, accidents at work and invalidity benefits and 4,886 persons paying patent fees and beneficiaries of royalties are not covered for unemployment, sickness, maternity, paternity and accidents at work.
- In Luxembourg, 2,573 occasional workers are not covered for healthcare, sickness, maternity, pensions and invalidity.
- In the Netherlands, 72,000 interns are not covered for unemployment nor invalidity.
- In Slovakia, 50,939 workers on temporary contracts with irregular income are not covered for unemployment, sickness and maternity.

Table 1.5: Quantifying the size of the groups not covered

MS	Category	Branch	Group size	Take up (rate)	Date data refers to
AT	Non-standard workers - specific categories of marginal workers (income below a certain threshold)	Not covered for unemployment	57,000		October 2020
	Non-standard workers - specific categories of marginal workers (income below a certain threshold)	Voluntary opt-in schemes for healthcare, sickness, maternity, old-age and invalidity	29,100 out of 57,000 (with voluntary coverage) opted in for healthcare	51%	October 2020
	Self-employed	Voluntary opt-in scheme for unemployment	1,200 out of 458,000	0.26%	2019
	Self-employed - Specific categories	Opt-in for sickness, maternity, accidents at work, old-age benefits and invalidity	No data provided		
	Self-employed - income below a certain threshold	Opt-out for sickness, maternity, old age and invalidity	No data provided		
BE	Self-employed	Not formally covered by unemployment insurance, but:			
	- Self-employed in main profession:	<i>Potentially covered by bridging right (lump sum benefit)</i>	773,116		January 2021
	- Self-employed who are former employees	<i>covered for unemployment benefits under specific conditions</i>	No data provided about the overall size of the group	1,110	2020
	Self-employed	Not formally covered by public social insurance against accidents at work and professional diseases (even if indirectly covered by mandatory social insurance for sickness and work incapacity benefit)	No data provided		
	Self-employed in main profession	Voluntary access (opt in) for supplementary pension	420,632 opted in out of 747,589	56.3%	January 2020
BG	Self-employed	Not covered for unemployment and for accidents at work and occupational diseases	No data provided		
	Self-employed	Voluntary access (opt in) for sickness and maternity	No data provided		
CY	Self-employed	Not covered for unemployment and for accidents at work and occupational diseases	No data provided		

CZ	Non-standard workers	Voluntarily insured for old-age and invalidity	9,497		March 2021
	Non-standard workers - Workers on agreement to perform a job below a certain threshold	Not covered by unemployment, healthcare, sickness, maternity, paternity, old-age and invalidity.	No data provided		
	Self-employed main activity -	Not covered for accidents at work and occupational diseases	705,463		March 2021
	Self-employed main activity -	Voluntary opt-in schemes for sickness benefits, maternity and paternity benefits	96,701 opted in out of 705,464 (for sickness insurance)	13.7%	March 2021
DE	Non-standard workers - mini jobbers	Not covered for unemployment benefits	4,300,000		2019
	Non-standard workers - if income below a certain threshold	Voluntarily covered (opt-out) for old-age benefits	900,000 did not opt out (out of 4,300,000)	20.9%	2019
	Self-employed	Not covered for unemployment benefits and paternity benefits	3,300,000		
	Self-employed	Voluntarily covered (opt-in) for benefits in respect of accidents at work and occupational diseases	All self-employed covered (compulsory + voluntarily): 855,000 Voluntary covered: 345,000 out of 2,745,000 (with voluntary coverage)	12.6%	2018
	Self-employed - only specific categories	Voluntarily covered (opt-in) for unemployment benefits	70,000		2019
	Self-employed - only specific categories	Voluntarily covered (opt-in) for old age benefits	All self-employed covered (i.e. compulsory + voluntarily): 921,000 out of 3.7 million (25%) 250,000 opted in out of 3,050,000 (without compulsory coverage)	8.2%	2019
Self-employed - only specific categories	Voluntarily covered (opt-in) for invalidity benefits	No data provided			

	Non-standard workers	Opt in voluntary scheme for unemployment	No data provided - referral to Labour Force Survey		
DK	Non-standard workers - Trainees	Not covered for sickness	No data provided - referral to Labour Force Survey		
	Self-employed	Opt-in voluntary scheme for unemployment, sickness, maternity (on top of mandatory scheme), accidents at work and old-age benefits	No data provided - referral to Labour Force Survey		
EE	Self-employed	Not covered by unemployment insurance benefits	Self-employed (main activity): 9,300		2019
	Self-employed-only specific categories	Opt-in voluntary scheme for sickness benefits	No data provided		
EL	Non -standard workers - Trainees	Not covered for unemployment, sickness, maternity and old-age	5,853		February 2021
	Self-employed - One or more subgroups	Not covered for unemployment and/or sickness benefits	470,000 for unemployment benefits and 1.334.164 for sickness benefits		April 2021
	Self-employed - One or more subgroups	Opt-in scheme for old-age	19,925		March 2021
	All self-employed	Not covered for paternity benefits.	No data provided		
ES	Non-standard workers - Domestic workers	Not covered for unemployment	381,262		2020 (annual avge)
	Self-employed - agricultural workers	Have voluntary scheme for sickness benefits (opt in)	162,600 opt in (out of 181,000)	90%	Feb 2021
FI	Self-employed	Voluntary scheme for (supplementary) unemployment benefits (opt in).	30,110	10-15%	End of 2019
	Specific categories of the self-employed	Voluntary scheme for accidents at work and occupational diseases and pensions	107,801 insurances	<50%	End of 2019
	Specific categories of the self-employed (and income below a certain threshold)	Voluntary scheme for old-age benefits (opt in)	No data provided		
FR	Non-standard workers - Trainees (students on traineeship)	Not covered for unemployment and old-age benefits and potentially not covered for sickness and maternity benefits	225,500		2020
	Self-employed (outside agriculture)	(Potentially) not covered for unemployment benefits	2,960,000		2019
	Self-employed (certain group)	Not covered for sickness benefits	No data provided		

	Self-employed (certain group)	Voluntary scheme for accidents at work and occupational diseases (opt in)	No data provided		
HU	Non-standard workers – simplified/fixed-term employment contract (including seasonal workers)	Not covered for sickness and invalidity	284,000		Monthly average, 2019
	Non-standard workers - Trainees (students on traineeship)	Not covered for sickness, maternity or old-age benefits (<i>see some exceptions listed under table 1.1</i>)	No data provided		
IE	Self-employed	Not covered for sickness nor accidents at work and occupational diseases	326,200		Q4, 2020
IT	Non-standard workers - trainees	Not covered for unemployment, maternity and old-age	No data provided		
	Self-employed	Not covered for unemployment benefits	4,890,000		April 2021
	Self-employed	Voluntary opt-in for sickness benefits	No data provided		
	Self-Employed – Only one or more sub-groups	Not covered for sickness benefits	No data provided		
LT	Self-employed	Not covered for accidents at work and occupational diseases (even if 28% of them can be indirectly covered by other schemes)	All self-employed: 347,384		
	Self-employed - specific categories	Voluntarily insured for sickness and maternity	10 (sickness) and 1 (maternity)	Below 1%	2020
	Self-employed - One or more subgroups	Not covered for unemployment	341,456 out of 347,384 (98%)		March 2021
LV	Non-standard workers - seasonal workers in agriculture (under specific tax regime)	Not covered for unemployment, sickness, maternity, paternity, accidents at work and invalidity benefits	1,092		2020
	Non-standard workers - Persons paying patent fees and beneficiaries of royalties	Not covered for unemployment, sickness, maternity, paternity and accidents at work	4,886		2020
	Non-standard workers	Opt-in voluntary scheme (on top of mandatory scheme) for unemployment and accidents at work and occupational diseases	No data provided		
	Self-employed	Not covered for unemployment and accidents at work and occupational diseases	9,748		2019
LU	Non-standard workers - occasional work activities	Not covered for healthcare, sickness, maternity and old age and invalidity	2,573		2019

	Non-standard workers	Voluntary opt-in schemes for healthcare, sickness and maternity	No data available		
	Self-employed	Not covered for paternity benefits	13,660		2020
	Self-employed - if income below a certain threshold	Opt-in for healthcare, sickness, maternity, accidents at work and old-age benefits	No data provided		
MT	Self-employed	Not covered for paternity benefits	No data provided		
NL	Non-standard workers - Interns	Not covered for unemployment nor invalidity benefits	72,000		2017
	Non-standard workers	Voluntary opt-in scheme for old-age benefits	No data provided		
	Self-employed	Not covered for unemployment, paternity nor accidents at work and occupational diseases	1,100,000		2019
	Self-employed	Voluntary opt-in scheme for sickness, old-age and invalidity benefits	18,135		2019
PL	Non-standard workers - graduate trainings	Not covered for unemployment, sickness, paternity and accidents at work / opt-in for healthcare, old-age, and invalidity	No data provided		
	Non-standard workers - specific task contract	Not covered for unemployment, sickness, paternity, accidents at work / opt-in for healthcare, old-age and invalidity	No data provided		
	Non-standard workers - contracts of mandate	Not covered for unemployment / opt-in for sickness, maternity, paternity	No data provided		
	Non-standard workers - "activating" agreement for nannies	Not covered for unemployment / opt-in for sickness, maternity and paternity	No data provided		
	Non-standard workers - farmer's helper	Not covered for unemployment benefits, old age and invalidity	No data provided		
	Self-employed - specific category of farmers	Not covered for unemployment benefits	No data provided		
	Self-employed - outside agriculture	Opt-in for sickness, maternity and paternity	No data provided		
PT	Non-standard workers - Casual workers or simplified, short term fixed contract	Not covered for unemployment, sickness, maternity, paternity and accidents at work and occupational diseases	No data provided		
	Non-standard workers - Seasonal workers	Not covered for unemployment, sickness, maternity, paternity and accidents at work and occupational diseases	No data provided		
	Non-standard workers - trainees	Not covered for unemployment, sickness, accidents at work and occupational diseases, old-age and invalidity benefits	No data provided		
	Non-standard workers - domestic workers	Not covered for unemployment	No data provided		
	Non-standard employees - Specific categories	Voluntary opt-in for sickness, paternity, maternity, accidents at work and occupational diseases	No data provided		

	Non-standard employees	Voluntary opt-in for pensions and invalidity benefits	No data provided		
	Self-employed (only one or more sub-groups)	Not covered for unemployment benefits	No data provided		
RO	Non-standard workers	Opt-in for unemployment insurance	No data provided		
	Non-standard workers – specific categories	Opt-in for healthcare, old-age benefits and survivors’, and invalidity	No data provided		
	Non-standard workers – casual workers	Not covered for unemployment, sickness, maternity and accidents at work	No data provided		
	Non-standard workers – seasonal workers	Not covered for unemployment, sickness, maternity and accidents at work	No data provided		
	Self-employed	Not covered for paternity benefits	No data provided		
	Self-employed	Opt-in scheme for unemployment insurance (for specific categories); opt-out scheme for sickness benefits	No data provided		
SI	Non-standard workers - Civil law contracts	No coverage for sickness benefits	562 (or around 0.06% of the all employees)		2020
SK	Non-standard workers - employees on work agreement with irregular income	Not covered for unemployment, sickness and maternity	50,939 (number of insurance contracts) or 2.2% of all employees		2021
	Non-standard workers - employees on work agreement with irregular income	Voluntary opt-in for unemployment, sickness benefits and maternity benefits	No data provided		
	Self-employed	Not covered for accidents at work and occupational diseases	224,062		2021
	Self-employed	Voluntary opt-in scheme for unemployment, sickness, maternity, pensions and invalidity	6,172 (voluntary covered for unemployment)	2.8%	2021
	Self-employed (income below a certain threshold)	Voluntarily (opt-out) covered for sickness, maternity, old-age and invalidity	230,613 (tax declarations below the income ceiling) or 46.5% of all self-employed tax declarations		2019

b) Order of magnitude (lower-bound) estimates of non-coverage at EU level based on available Member States' data and related limitations

Table 1.5 above shows that the geographical coverage of the quantification of the gaps remains incomplete as only a number of Member States where a gap in formal coverage exists were able to provide data. Therefore, aggregating available numbers across Member States leads to an underestimation of the real numbers of workers and self-employed persons lacking some form of coverage at EU level. Moreover, the underlying national data is based on different sources and different reference periods across Member States.

Despite these limitations, table 1.6 below can provide a broad indication about the minimum order of magnitude of the various gaps per branch and group across Member States. For instance, it points to a large number of self-employed without coverage for unemployment benefits and to some extent for paternity benefits, for benefits in respect of accidents at work and occupational diseases and for sickness benefits.

However, given the limitations underlined above, such data should not be used to draw strong conclusions or be compared over time due to the potentially changing composition of the countries providing figures. Moreover, this table covers only cases of lack of coverage (reported in tables 1.1 and 1.3 above) and not the cases of voluntary coverage (reported in tables 1.2 and 1.4) – which are more frequent among the self-employed.

Table 1.6: Aggregating available data in EU Member States to derive lower-bound estimates of the size of the groups not covered *(with indication of the number of Member States providing data out of the number of Member States for which there is a lack of coverage)*

Social protection branch	Workers	Self-employed
Unemployment benefits	5.1 million (based on data for 8 MS out of 13 MS with a lack of coverage)	13.9 million (based on data for 9 MS out of 13 MS with a lack of coverage)
Healthcare benefits	2,600 (based on data for 1 MS out of 2 MS with a lack of coverage)	NA (No MS without coverage)
Sickness benefits	575,000 (based on data for 7 MS out of 12 with a lack of coverage)	1,660,000 (based on data for 2 MS out of 4 MS with a lack of coverage)
Maternity benefits	291,000 (based on data for 5 MS out of 10 with a lack of coverage)	NA (No MS without coverage)
Paternity benefits	6,000 (based on data for 1 MS out of 5 MS with a lack of coverage)	4.4 million (based on data for 3 MS out of 6 MS with a lack of coverage)
Benefits in respect of accidents at work and occupational diseases	6,000 (based on data for 1 MS out of 4 MS with a lack of coverage)	2.7 million (based on data for 6 MS out of 9 MS with a lack of coverage)
Old-age benefits and survivors' benefits	234,000 (based on data for 3 MS out of 8 with a lack of coverage)	NA (No MS without coverage)
Invalidity benefits	360,000 (based on data for 4 MS out of 7 MS with a lack of coverage)	NA (No MS without coverage)

2. EFFECTIVE COVERAGE AND ADEQUACY

Individuals may be formally member of a scheme, without *de facto* being able to accrue entitlements and to access benefits in the event that the corresponding risk materialises. Non-standard workers and the self-employed in particular may face difficulties in meeting eligibility criteria. This problem is at the heart of Article 9 of the Recommendation, which should be read in conjunction with recitals 19 and 20⁷: in this article, “*Member States are recommended to ensure effective coverage for all workers, regardless of the type of employment relationship, and for the self-employed, under the conditions set out in point 8, while also preserving the sustainability of the system and implementing safeguards to avoid abuse. To that end:*

- (a) rules governing contributions (e.g. qualifying periods, minimum working periods) and entitlements (e.g. waiting periods, calculation rules and duration of benefits) should not prevent individuals from accruing or accessing benefits because of their type of employment relationship or labour market status;*
- (b) differences in the rules governing the schemes between labour market statuses or types of employment relationship should be proportionate and reflect the specific situation of beneficiaries.”*

The Recommendation is therefore an invitation to reconsider rules such as qualifying periods or waiting periods and calls for reviewing them in two ways: if there are differences in rules across workers and self-employed categories, these differences should be justified, proportional and provide comparable protection. If the same rules apply, Member States should check for undesired effects for non-standard work and self-employment.

The section on adequacy in the Recommendation covers the level of benefits, stressing the two key functions of social protection, namely poverty-reduction and income-smoothing, as well as the level of contribution.

This chapter covers both the indicators on effective coverage and on adequacy, while chapter 3 will focus on information about the rules governing entitlements (qualifying periods, waiting periods, earnings replacement rates and duration of benefits). This chapter therefore focuses on the outcome, both in terms of actual coverage and poverty prevention. It should help policymakers to answer a key question: to what extent are workers and the self-employed protected *in practice*, and not only legally? From a methodological perspective, the data sources available to monitor effective coverage and adequacy are, in many cases, the same, which is one of the reasons why results are displayed in the same chapter.

⁷ Recital 19 highlights how the rules governing contributions and entitlements may constitute an unduly high obstacle for non-standard workers and platform work, while recital 20 focuses on gaps in preservability, accumulation or transferability of rights.

2.1. Effective coverage

2.1.1 Choice of indicators and data limitations

The key indicators to monitor effective coverage are described in the tables below.

Table 2.1: Description of EU-SILC indicators to monitor effective coverage

Definition	Benefit reciprocity rate for the population at risk of poverty before social transfers: the share of working age (16-64) individuals receiving any benefits (other than old age or survivor benefits) among people at-risk-of-poverty before social transfer by most frequent activity during income reference year (n-1)
Data source	EU-SILC
Frequency	Annual
Member State (MS) coverage	27 MS
Major break-down	Employees, employees with permanent contract, employees with temporary contract, employees or self-employed working full time, employee or self-employed working part time, self-employed, family workers, unemployed, economically inactive persons (excl. retired). Moreover, two aggregated categories are provided: persons in a standard form of employment (i.e. employees with full-time and permanent contract) and persons not in a standard form of employment (i.e. all other employees plus the self-employed).
Notes	This indicator is a modified version of the benefit recipient indicator already agreed by the ISG, but covering the whole population at-risk-of-poverty <i>before</i> social transfers, and not only those at-risk-of-poverty <i>after</i> social transfers. It is an imperfect proxy of the concept of effective coverage as defined in the Recommendation. The material scope is different – including all benefits received at individual level, but excluding old age and survivors pensions: PY090G/PY090N (Unemployment benefits) + PY120G/PY120N (Sickness benefits) + PY130G/PY130N (Disability benefits) + PY140G/PY140N (Education-related allowances). Other benefits are left out (since they are given at household level): HY050G/HY050N (Family/Children-related allowances); HY060G/HY060N (Social exclusion not elsewhere classified); HY070G/HY070N (Housing allowances). Comparability between Member States is also limited due to differences in the degree of benefits' individualisation.

Table 2.2: Description of LFS indicators to monitor effective coverage

Definition	<ul style="list-style-type: none"> Coverage of unemployment benefits for the short-term unemployed: the share of people aged 16-64 registered in unemployment for less than 1 month up to 11 month receiving benefits
Data source	LFS
Frequency	Annual
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	Used for the unemployment benefit benchmarking framework. Disaggregation by labour market status is however not reliable at country level and cannot be included.

Note: the methodological section below is virtually unchanged compared to the version 0 of the monitoring framework (only minor adaptations were made).

These indicators are valuable in that they provide a picture of the actual coverage of a certain population, capturing not only access to benefits, but also the duration of benefits and their possible non-take-up. The latter can be substantial for some benefits.⁸ Inability to distinguish between non-eligibility and non-take-up is a limitation of EU SILC. Due to that limitation, results on coverage from EU SILC are not an estimation of the shares of eligible individuals, but of individuals who are taking up benefits among those in need of protection.

The first indicator mentioned above covers all types of benefits given at individual level⁹. It reflects the extent to which social protection systems can reach and cover population groups that are at risk of poverty before social transfers (that could be considered as an albeit imperfect proxy for the risks falling under the scope of the Recommendation). Although the ideal for an indicator on coverage would be to capture the proportion of persons receiving benefits for each type of risk (sickness, unemployment, etc.) by previous labour market status, it is difficult to capture the population for which the risk materializes in the usual surveys. Where this is possible, sample sizes are too small to allow for the necessary breakdowns. As a solution, the Commission suggests looking at the benefit recipient rate “across all branches of social protection”. Determining which risk is the direct reason for the

⁸ Fuchs, Michael et al. (2020). “Falling through the Social Safety Net? Analysing Non-take-up of Minimum Income Benefit and Monetary Social Assistance in Austria.” Social Policy & Administration: DOI: 10.1111/spol.12581. Fuchs et al. (2020) estimates of non-take-up rates of minimum income and social assistance across EU countries vary from a minimum 24% in Poland (in 2005) to 79% in Slovakia (2009 data) (p.3). They also show, using EUROMOD, that the 2010/11 reform to minimum income benefit in Austria reduced non-take-up from 53% to 30%. This indicates that non-take-up remains a significant issue, but can also be tackled through a change in policy.

⁹ EU-SILC variables PY090G/PY090N (Unemployment benefits) + PY120G/PY120N (Sickness benefits) + PY130G/PY130N (Disability benefits) + PY140G/PY140N (Education-related allowances). Other benefits are left out (since they are given at household level): HY050G/HY050N (Family/Children-related allowances); HY060G/HY060N (Social exclusion not elsewhere classified); HY070G/HY070N (Housing allowances).

situation of need is difficult in reality. People may not receive the benefit that is intended to the situation they report themselves being in. For instance, people report themselves not being able to work due to health problems but may receive unemployment benefit instead of sickness benefit. A blanket approach, which looks at a benefit recipient rate “across all branches of social protection” avoids those issues, but entails other problems. First, the link with specific branches of social protection, and with the indicators of formal coverage, would be lost. The proposed indicator on effective coverage includes benefits that are not included in the formal coverage indicators; for instance, minimum income schemes or non-contributory UB¹⁰. Second, people can be at risk of poverty before social transfers for many reasons going beyond the scope of the Recommendation (inactivity, household situation, etc.). Thirdly, there are people for which the risk materializes (sickness, unemployment...) that are not at risk of poverty due to other members of the household receiving income. This indicator therefore only provides an imperfect insight of coverage.

It is also worth recalling that Member States differ in the degree of individualisation of benefits. In some Member States many benefits are not individualised. People who have other members of the household at their charge can receive a higher benefit that is supposed to cover several people. Therefore, the comparability of the indicator may be limited.

While data on coverage by branch is scarce, an exception to this is the risk of *unemployment*. The benchmarking framework on unemployment benefits includes an indicator on coverage, based on LFS data and capturing both contributory unemployment benefits and social assistance. This will again create a distortion with respect to the formal coverage indicators, since in that case only contributory UB are included. Such an indicator on coverage could also be calculated via EU-SILC. The disaggregation by previous labour market status has been calculated on the basis of both the LFS and EU-SILC data. However, when disaggregated by previous labour market status, reliability for this indicator is generally low for the self-employed due to small sample sizes, be it because they represent a small proportion of the labour force or because schemes for the self-employed are voluntary in some countries. The exception to this are countries such as Greece, where the self-employed make up a significant proportion of the labour force. Small sample sizes are also a problem for part-time workers, which represent less than 5% of the labour force in some Eastern European countries while accounting for 50% in the Netherlands. The breakdown by labour market status for this indicator could therefore be limited to the EU average and to those Member States for which the data is reliable. An alternative would be to pool observations from several years, which is the strategy of the OECD in its analysis of coverage by previous labour market status presented in its 2019 Employment Outlook. However, this practice would be rather unusual for a monitoring framework and is not recommended by Eurostat. Moreover, as other parts are monitored on annual basis, this approach would not appear to be compatible with them. The Commission suggests analyzing data each year and publishing data on coverage of unemployment benefits broken-down by labour market status if it appears reliable for more countries.

As regards *old-age benefits*, the coverage rate could be calculated via EU-SILC, but it is generally high across Member States. In addition to this, the data by previous labour

¹⁰ In some cases minimum income benefits like unemployment assistance benefits are included in social transfers but general social assistance (household level variable) is not. This may lead to a distorted picture (comparability between Member States).

market status can only be calculated for those who retired a year ago, which means that the sample size is too small. The coverage of old-age benefits is therefore not monitored in the present document.

Data on effective coverage by branch usually relies on data on the number of beneficiaries based on administrative sources, comparing them to the estimated number of persons for whom the risk materialised calculated through other sources. Such an approach is for instance used in the ILO's *World Social Protection Report*. Due to the limitations mentioned above, the use of administrative sources would be the best approach in the long-term.

At EU level, administrative data on benefit recipients is available through either the SPC's ad-hoc collection of administrative data on benefit recipients or ESPROSS data. ESPROSS does not provide data with a breakdown by current/previous labour market status. SPC's ad-hoc collection on crisis measures will include data on support measures for the self-employed. In a more long-term perspective, the use of administrative sources to monitor effective coverage could be further explored.

Article 10 of the Recommendation recommends ensuring the effective coverage of individuals when they combine different jobs – simultaneously and sequentially throughout their career. Member States are recommended to ensure that entitlements are preserved, accumulated and/or transferable across all types of employment and self-employment statuses and across economic sectors, throughout the person's career or during a certain reference period and between different schemes within a given social protection branch. The issue appears particularly relevant in multi-pillar systems, including an occupational pillar. This is for instance relevant in relation to old-age pensions, but also, to some extent, in relation to access to healthcare in some countries. Yet, there are currently no indicators capturing to what extent social protection systems facilitate the preservation, accumulation and/or transfer of entitlements in case of transition between jobs. A first overview of legal requirements on transferability has been undertaken in Avlijaš (2020)¹¹.

¹¹ Avlijaš (2020), "Comparing social protection schemes for the self-employed across the EU-27: focus on sickness, accidents at work and occupational diseases, and unemployment benefits", available at: <https://op.europa.eu/en/publication-detail/-/publication/ca296eda-61e5-11eb-aeb5-01aa75ed71a1/language-en>.

2.1.2 Data and findings

Benefit reciprocity rate - main findings:

- The self-employed are the least likely group in the EU to be receiving any (individual-type of) benefit when at risk of poverty. In 2019, only 12.9% of them benefit from transfers, compared to 31% of employees.
- At EU level, the 'benefit reciprocity' rate reaches 25.5% for standard workers (those with full-time jobs in permanent contracts), almost similar as compared to the rate among persons in non-standard employment (all other employees and self-employed), at 27.9%. However, in 15 Member States persons in non-standard employment are less likely to receive benefits (when at risk of poverty) than standard workers and this gap is above 10 pps in 6 Member States (Slovenia, Latvia, Estonia, Italy, Lithuania and Bulgaria).
- The coverage of unemployed people for any benefit (received at individual level) varies greatly across EU Member States, ranging from less than 10% in Croatia, Greece and Romania to more than 90% in Belgium, Finland and Denmark.
- At EU level, there have been limited changes over time in the coverage rates by activity status. While the rates for part-timers and temporary contract workers had declined in the period 2014-18, they have however increased over 2018-19 (by 3 pps for both categories).

Table 2.3: Share of working-age population receiving any benefit among people at-risk-of-poverty before social transfers, by most frequent activity status in reference year (16-64), 2019

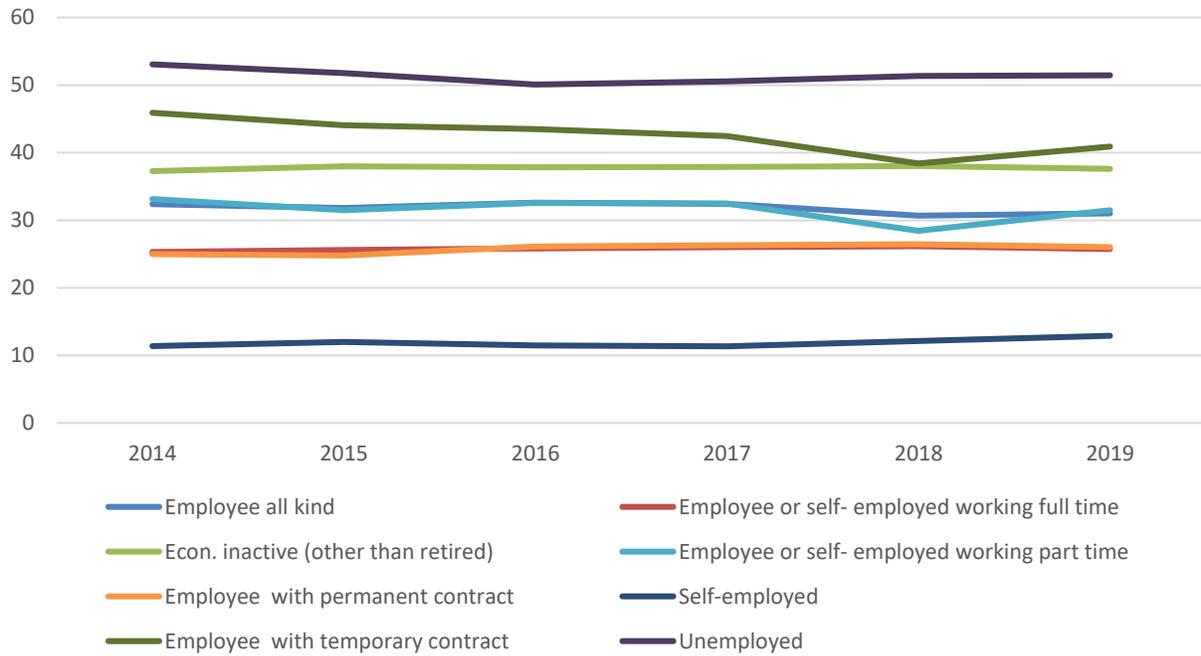
	Employee all kind	Employee with permanent contract	Employee with temporary contract	Employee or self-employed working full time	Employee or self-employed working part time	Self-employed	Family worker	Unemployed	Econ. inactive (other than retired)	Standard	Non-standard
EU-27	31.0	26.0	40.9	25.7	31.5	12.9	:	51.4	37.6	25.5	27.9
Belgium	62.8	64.5	58.9	50.6	64.8	22.0	:	91.8	52.1	61.3	52.3
Bulgaria	36.9	41.5	33.0	37.2	16.7	18.1	:	14.7	32.4	42.6	20.3
Czechia	35.0	31.2	46.1	28.4	47.8	10.4	:	29.7	47.8	29.2	31.4
Denmark	95.6	95.5	89.5 ((u)	95.3	91.1	87.4	:	97.9	95.9	93.8	94.5
Germany	23.2	19.0	35.4	18.8	27.9	17.6	:	88.0	47.8	16.3	26.4

Estonia	52.9	53.4	53.7 (u)	45.5	56.2	26.0	:	47.3	60.1	52.0	40.5
Ireland	46.7	42.5	65.2	36.0	53.6	31.9	:	75.3	54.4	35.9	49.9
Greece	11.3	5.1	21.4	7.8	4.0	0.2	0.0	7.2	14.8	4.1	7.2
Spain	37.8	28.0	48.5	34.9	32.2	20.4	:	48.7	36.4	29.5	36.3
France	29.6	20.7	46.7	27.4	31.2	23.8	:	67.8	35.2	21.5	32.7
Croatia	8.6	10.1	5.3	7.2	17.4	4.0	:	6.3	15.1	9.1	6.2
Italy	42.1	39.3	47.0	35.3	35.0	10.7	16.2 (u)	30.6	16.9	41.9	30.1
Cyprus	23.4	21.1	29.7	23.9	11.5	4.8 (u)	:	27.2	35.0	22.0	21.4
Latvia	33.2	33.8	:	31.2	27.3	12.2	:	35.6	54.7	34.5	23.3
Lithuania	47.7	49.0	:	45.4	48.2	37.0	:	37.8	48.1	49.6	35.3
Luxembourg	10.8	6.3	30.0	9.5	15.3	16.8	:	48.2	36.0	5.0	18.4
Hungary	9.2	6.4	18.5	8.0	20.2	8.9	:	36.5	34.3	4.6	15.2
Malta	25.8	26.8	17.8 (u)	25.2	22.8	20.9	:	26.2 (u)	31.2	27.9	19.3
Netherlands	23.6	18.9	34.4	17.6	24.8	16.5	:	35.8	40.4	14.3	22.9
Austria	38.4	35.0	56.9	36.2	31.7	13.8	:	75.8	32.0	37.2	32.4
Poland	5.5	3.6	8.4	3.7	13.1	3.5	5.5	11.2	38.4	3.0	5.5
Portugal	12.9	12.0	17.0	11.6	10.0	5.9	0.0 (u)	23.3	28.5	12.0	10.8
Romania	0.2	0.2	:	0.1	0.0	0.0	0.0	8.1	6.8	0.2	0.0
Slovenia	49.6	50.1	48.2	40.9	56.5	15.3	:	29.4	61.2	47.8	36.6
Slovakia	17.8	16.5	20.7	14.2	26.3 (u)	8.8	:	12.0	36.5	15.9	13.9
Finland	62.7	60.8	83.0	45.5	77.2	24.1	:	92.6	82.7	51.8	56.6

Sweden	62.5	67.5	64.1	55.4	64.6	37.4	:	60.8	74.5	61.4	57.6
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Source: Eurostat, EU-SILC. Note: social benefits covered are all those received at individual level, but excluding old age and survivors pensions. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed. EU aggregate for family workers is not included as based on too few Member states values above reliability limits. "u": Limited reliability due to small sample size.

Figure 2.1: Share of working-age population receiving any benefit among people at-risk-of-poverty before social transfers, by most frequent activity status in reference year (16-64), EU-27, 2014-2019

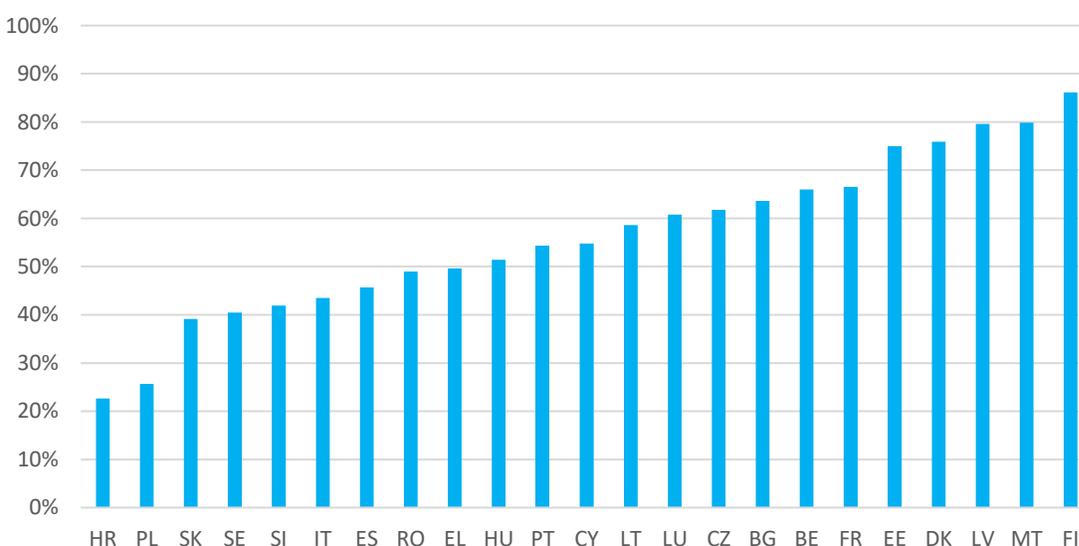


Source: Eurostat, EU-SILC

Coverage of (short-term) unemployed - main findings:

- At EU-level (based on values available in 23 Member States), more than half of (short-term registered) unemployed were receiving unemployment benefits/assistance in 2020. The coverage rate has increased from 48% in 2015 to around 56% in 2020 (estimate).
- The share varied largely across EU countries from less than 40% in Slovakia, Poland and Croatia to 75% and more in Estonia, Denmark, Latvia, Malta and Finland (as well as Austria and Germany based on 2019 data).
- Over 2019-20, it has increased in most Member States (20 out of 23) and by more than 10 pps in Slovakia, Bulgaria and Malta.
- This increase in coverage between 2019 and 2020 is most likely due to the specific measures taken in 2020 to provide income support to newly unemployed due to the crisis caused by the pandemic. It can also be influenced by the potentially changing composition of the unemployed population.

Figure 2.2: Percentage of registered unemployed for less than 12 months (16-64) receiving unemployment benefits/assistance, 2020



Source: Eurostat, EU-LFS. DG EMPL calculations. Note: No EU aggregate value because of missing data for AT, DE, IE and NL.

Table 2.4 Percentage of registered unemployed for less than 12 months (16-64) receiving benefits/assistance, 2014-2020 (in %)

	2014	2015	2016	2017	2018	2019	2020
EU	50	48	49	50	52	54	56 (est.)
AT	85	86	84	83	79	82	:
BE	68	68	67	66	59	65	66
BG	42	42	39	35	50	48	64
CY	31	29	39	47	45	58	55
CZ	45	44	54	50	54	55	62
DE	84	83	81	80	79	80	
DK	74	70	74	70	70	73	76
EE	70	71	74	65	66	66	75
ES	44	41	41	42	43	46	46
FI	88	87	85	85	86	86	86
FR	61	59	59	62	62	60	67
EL	36	33	37	40	37	41	50
HR	25	22	19	14	15	15	23
HU	50	51	52	49	51	47	51
IT	24	24	26	28	34	40	44
LT	43	42	39	39	47	51	59
LU	64	65	55	59	61	55	61
LV	54	56	58	80	67	75	80
MT	54	56	52	34	0	52	80
PL	20	18	19	20	19	23	26
PT	48	46	46	46	46	52	54
RO	52	55	61	60	60	58	49
SE	39	39	36	37	36	37	40
SI	34	36	31	36	37	37	42
SK	20	22	21	24	22	28	39

Source: Eurostat, EU-LFS. DG EMPL calculations. Note: 'EU' value presented in the table is based only on 25 Member states (all except IE and NL). "est.": For 2020: no data for AT and DE and therefore the EU aggregate is an estimate on 2020 values for 23 Member states and 2019 values for AT and DE.

2.2. Adequacy

2.2.1 Choice of indicators and data limitations

The key indicators covering adequacy are described in the table below.

Table 2.5: Description of indicators for monitoring adequacy

Definition	<ul style="list-style-type: none"> • Material and social deprivation rate by most frequent activity status of people aged 16-64 during the reference year (past 12 months) • Poverty rate after social transfers (AROP) by most frequent activity status of people aged 16-64, during income reference year (n-1) • The impact of social transfers (excluding old age or survivor benefits) by most frequent activity status of people aged 16-64, during the income reference year (n-1) • The relative median at-risk-of-poverty gap by most frequent activity status of people aged 16-64 during income reference year (n-1) • At-risk-of-poverty rate among quasi-jobless households, compared to other households (16-64)
Data source	EU-SILC
Frequency	Annual
Member State (MS) coverage	27 MS
Major break-down	<p>Employees, employees with permanent contract, employees with temporary contract, employees or self-employed working full time, employee or self-employed working part time, self-employed, unemployed, economically inactive (excl. retired).</p> <p>Moreover, two aggregated categories are provided: persons in a standard form of employment (i.e. employees with full-time and permanent contract) and persons not in a standard form of employment (i.e. all other employees plus the self-employed).</p> <p>Note: no breakdown by activity status for the "At-risk-of-poverty rate among quasi-jobless households "</p>
Note	<p>Following the Recommendation, when assessing adequacy, Member State's social protection system is taken into account as a whole.</p> <p>A key issue, when measuring adequacy, is that the income of the self-employed is difficult to assess.</p>

Note: the methodological section below is virtually unchanged compared to the version 0 of the monitoring framework (only minor adaptations were made).

Apart from the labour market categories outlined in the 'Major break-down' row, data on family workers is displayed only for the few Member States for which the data is reliable while the data at EU level is not displayed as the aggregate is based only on a few countries.

These indicators are based on household income and include benefits given at individual level and at household level (income is pooled together and then equivalised).¹²

The main issue encountered in developing indicators for adequacy is that income for the self-employed is difficult to measure. A recent Eurostat paper has warned of the complexity of collecting information on income of the self-employed, given the conceptual difficulties in defining self-employment income. Since countries have opted for different strategies to overcome these difficulties, comparability issues can arise across the EU.¹³ In most cases, information on income from the self-employed is derived from their fiscal declaration. Therefore, EU-SILC captures the fiscal income, which can sometimes be different from statistical income due to factors such as deductions for investments. Moreover, in a few countries, a sizeable group of self-employed produce for own consumption. If the own production for consumption is quantified in terms of income, this may have an impact on the poverty rate of the self-employed. The total share of production for own consumption of equivalised disposable household income varies significantly between countries. While this share is small in many countries, it reaches 25.6% of disposable household income in Romania and around 4% in Croatia and Latvia. As a consequence, for these three countries in particular, the at-risk-of-poverty rates drops after including the value of goods for own consumption in the disposable household income¹⁴.

The higher at-risk-of-poverty (AROP) indicators used in the European 2020 strategy, which can be disaggregated by labour market groups (permanent, temporary, part-time employees, self-employed, and inactive), are well-established and readily available. Yet, given the limitation mentioned above concerning the income of the self-employed, and following Eurostat recommendation, it has been agreed to follow a triangulation strategy, i.e. to use both AROP and material deprivation rates as indicators for the monitoring framework. The results displayed below shows that, while the self-employed generally show

¹² At individual level: PY090G/PY090N (Unemployment benefits) + PY120G/PY120N (Sickness benefits) + PY130G/PY130N (Disability benefits) + PY140G/PY140N (Education-related allowances) + at household level: HY050G/HY050N (Family/Children-related allowances); HY060G/HY060N (Social exclusion not elsewhere classified); HY070G/HY070N (Housing allowances).

¹³ Eurostat (2020), The comparability of the EU-SILC income variables: review and recommendations – 2020 edition. See also Goedemé, T. and L. Zardo Trindade (eds.). (2020). "MetaSILC 2015: A report on the contents and comparability of the EU-SILC income variables", INET Working Paper 2020-1 & CSB Working Paper WP 20/01. Oxford: Institute for New Economic Thinking, University of Oxford & Antwerp: Herman Deleeck Centre for Social Policy, University of Antwerp.

¹⁴ ICF [The Scale of Production for Own Consumption](https://ec.europa.eu/social/BlobServlet?docId=22160&langId=en) RF#25 - version 3.0 18 July 2018: <https://ec.europa.eu/social/BlobServlet?docId=22160&langId=en>; ICF [The effect of including goods for own consumption in income on the risk of poverty](https://ec.europa.eu/social/BlobServlet?docId=22162&langId=en) RF #26 - version 3.SE 19 July 2018: <https://ec.europa.eu/social/BlobServlet?docId=22162&langId=en>. The use of this measures and a sensibility analysis could be done in the future.

higher at-risk-of-poverty (AROP) rates than workers, they face lower or similar risks of material deprivation.¹⁵ **This discrepancy between the two indicators shows that the sole AROP indicator may not fully capture the economic and social situation of the self-employed.** A triangulation approach is a good interim solution while the Commission and the Member States can strive for better data on income for the self-employed. Such improvement, which would be valuable in many respects, could be considered as a priority for further work.

Comparing the risk of poverty before and after transfers would illustrate the role of social protection in reducing poverty for the different groups. Moreover, covering the full year, these indicators would not only reflect the level of monthly benefits, but also their duration, timeliness or on the contrary potential delays (waiting periods, administrative issues, etc.), which are important factors when assessing adequacy.

Within this solution, a key issue is that the variables of interest refer to a full year, which can lead to some misrepresentation of the benefits received by people in different labour market statuses during a single year. In the space of that year, a person may have been in different labour market statuses – for example, unemployed during 5 months and on a temporary contract during 7 months. In that specific case, the standard approach – based on the most frequent status during the year – wrongly attributes the social benefits they received as those of a temporary worker, rather than those of an unemployed person, which generally receive substantially higher social transfers than workers or the self-employed. On this basis, Avlijaš (2020) has suggested an approach that could circumvent this issue. This would be to look at those unemployed at least one month versus the other statuses (these other statuses would be determined using the most frequent status over the reference year). The data in this chapter relies on a more standard solution, already used by Eurostat, which is to focus on the most frequent status during the reference year. At an initial stage, the monitoring framework will use the more standard method.

The indicators based on EU-SILC provide a rough indication of a country's relative situation and allows the comparison of changes over time. They help provide a better understanding of how the systems cover and support different labour market categories. The tables below show that all indicators based on EU-SILC seem to be reliable overall, with one exception: the results for the category of family workers.

A gap in this list of indicators is that they only measure the poverty-reducing effect of social protection, and not its income-smoothing function, while the Recommendation sets objectives for both functions. The list should therefore be complemented by other indicators reflecting the income-smoothing function of social protection.

The benchmarking framework on unemployment benefits, for example, monitors the income-smoothing function through the following indicator: net replacement rate of unemployment benefits for a person earning 67% of the average wage, at the 2nd and 12th month of unemployment for previous employees. These rates are calculated through the OECD-tax benefit model and integrated in the framework on unemployment benefits as a “policy lever” indicator. Similarly, the draft benchmarking framework on pension adequacy

¹⁵ See also Horemans, J., and I. Marx. (2017). “Poverty and Material Deprivation among the Self-Employed in Europe: An Exploration of a Relatively Uncharted Landscape.”, IZA DP No. 11007, Bonn: IZA – Institute of Labor Economics (September).

includes selected cases of theoretical replacement rates, integrated as “performance indicators”. A key strength is that they are net replacement rates, and therefore could be more comparable across countries. On the other hand, they do not only reflect social protection adequacy in as much as they are also influenced by other factors such as tax systems or wage developments. Moreover, they may not reflect all the forms of employment and, importantly, exclude the self-employed for the time being. Yet, they appear crucial to monitor progress towards adequacy. For these two branches, it is suggested to use these existing indicators to monitor progress towards adequacy.

For the other branches, a solution would be to use replacement rates based on the MISSOC database. MISSOC contains information on replacement rates in each branch and could therefore be used to monitor “legal” replacement rates for workers and for the self-employed from a branch-specific perspective (see chapter 3 for more details). Although MISSOC should rightly be an information source, it is not necessarily exhaustive, as countries may have many minor exceptions that are not included in the database, and the income basis is not always comparable between countries.

Besides replacement rates, a key issue is reference income. For instance, using the most recent income to calculate unemployment benefit levels may penalise the self-employed, since their income was probably dropping for several months before they decided to close their business, which is less likely to be the case for employees. On the contrary, regarding sickness benefits, access may be granted under either very low or non-existent contributions requirements, but the way that the payments are calculated (e.g. by using the average earnings over the past 12, 24 and sometimes even 36 months) implies that those without rather long contributions records will necessarily get underpaid for the sickness benefits.¹⁶ Moreover, countries may use different formulas to calculate income, which may not always be the same as the income individual has reported i.e. to tax authorities. This could also work in favour of the self-employed, not just penalise them. Adding to that, benefits floors or ceiling may complicate the overall analysis of benefits adequacy for the self-employed. It has also to be noted that flat-rate benefits may actually have a redistributive functions, especially for the self-employed with low income. To conclude, although earning replacement rates are well-established indicators of the welfare state generosity, they cannot be analysed in isolation, especially when comparing schemes for the self-employed.

For all these reasons, legal rates may provide an incomplete picture of the situation of the self-employed and the monitoring framework includes the legal replacement rates for sickness benefits, maternity benefits, accidents at work and occupational diseases, as information, and not as performance indicators (see chapter 3).

¹⁶ See Avlijaš (2020), “Comparing social protection schemes for the self-employed across the EU-27: focus on sickness, accidents at work and occupational diseases, and unemployment benefits”, available at: <https://op.europa.eu/en/publication-detail/-/publication/ca296eda-61e5-11eb-aeb5-01aa75ed71a1/language-en>.

2.2.2 Data and findings

Material and social deprivation rate - main findings:

- On average, material and social deprivation rates are highest for the unemployed (37.5% EU average in 2019).
- In the EU, employees on a temporary contract are almost twice as likely to suffer from material and social deprivation (13.3%) than employees on a permanent contract (6.8%). Employed persons working part time (10.9%) also face higher rates of deprivation than those working full-time (7.2%).
- Material and social deprivation rates for the self-employed vary much more across Member States than for employees, ranging from less than 2% in Germany, Austria, Czechia, Estonia, Sweden and Luxembourg to around 25% in Greece and 53.8% in Romania.
- The deprivation rates are higher for persons in non-standard employment than those in standard employment in all EU Member States and the gap between the two categories is most pronounced (i.e. larger than 5 pps) in 9 Member States. In general, the gap is mostly due to unfavourable situation among persons with a temporary contract (with deprivation rates 10 pps above those with full-time contracts in Ireland, Spain, Romania, Greece, Hungary and Bulgaria).
- At EU level, there is a gradual decline in deprivation rates for all categories over the period 2014-19 – however in relative terms the drop is less pronounced for temporary contract workers and unemployed than other categories.

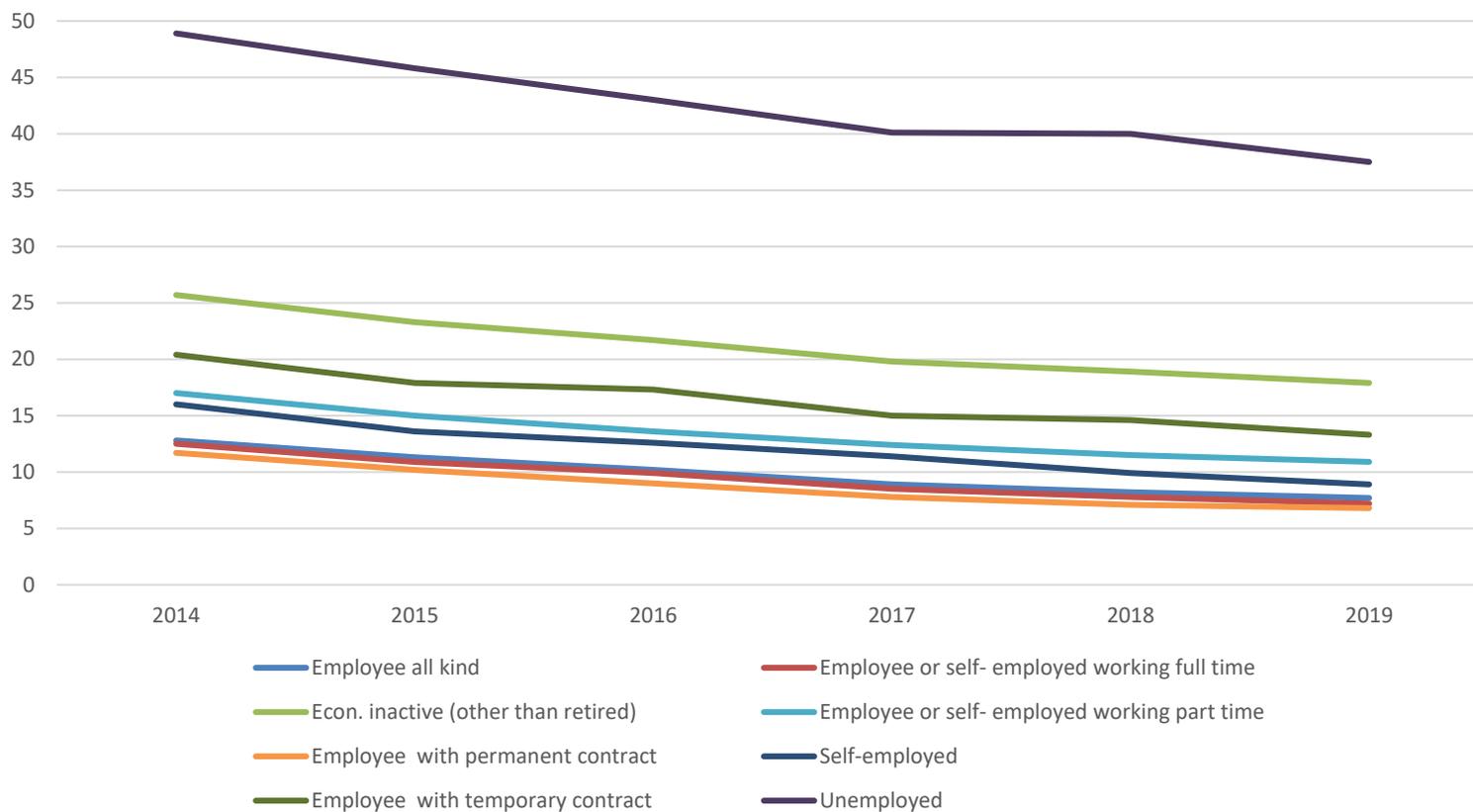
Table 2.6: Material and social deprivation rate by most frequent activity status during reference year (16-64), 2019

	Employee all kind	Employee with permanent contract	Employee with temporary contract	Employee or self-employed working full time	Employee or self-employed working part time	Self-employed	Family worker	Unemployed	Econ. inactive (other than retired)	Standard	Non-standard
EU-27	7.7	6.8	13.3	7.2	10.9	8.9	:	37.5	17.9	6.5	10
Belgium	5.1	4.3	12.6	3.9	7.7	3.1	:	40.3	23.9	3.4	7
Bulgaria	22.3	19.5	53.4	20.2	52.8	12.1	5.4 (u)	70.6	40.6	19	32.2
Czechia	3.1	2.8	6.1	2.7	5.7	1.2	:	34.1	8.1	2.7	3
Denmark	4.2	3.9	10.6	3.6	8.9	4.3	:	23.4	16.8	3.3	5
Germany	4.1	3.6	7.3	3.3	5.7	1.7	:	43.4	10.8	2.9	5.5
Estonia	4.4	4.4	3.1	3.8	7	1.3	:	22.6	14.6	4	4.2
Ireland	8.1	7	17.8	5	15.1	3.8	:	28.7	25.2	5.3	11.1
Greece	24.6	18.9	34.6	22.8	44.9	24.8	28.8	56.4	36	17.7	31.4
Spain	8.6	5.4	16.3	7.1	17	4.9	:	34.7	17.8	4.9	12.5
France	9	7.7	16	7	16.8	6.4	:	35.4	19.6	6.4	12.7
Croatia	4.9	4.1	9.5	4.6	8.4	2.9	16.6 (u)	24.2	11.3	4.1	6.9
Italy	8.3	7.1	14.1	6.9	14.6	7	2.6	35.1	15	6.4	10.2
Cyprus	10.6	10.1	13.5	9.6	22.2	10.7	:	37	16.1	9.5	13.6
Latvia	9	8.5	:	8.1	23.7	11	:	40.6	22.4	7.8	15.1
Lithuania	12.4	12.2	18.9	11.3	27.1	10.7	18.3 (u)	50.2	25.5	11.8	14.5

Luxembourg	2.4	1.6	9.8	2	3.8	0.2	:	21.3	5.1	1.3	4.7
Hungary	15.5	12.8	43.5	13.5	29.1	3.2	:	58.7	28.3	11.8	22.6
Malta	6.7	6.3	12.4	6.1	9.5	3.4	:	24	17.5	6	7.2
Netherlands	1.7	1.4	4.3	1.4	2.4	2.7	0 (u)	25.6	11.4	1.3	2
Austria	2.6	2.4	4	2.3	2.8	1.5	:	29.5	8.6	2.1	2.9
Poland	4.8	3.7	8.7	4.1	12.6	3.8	4.4	28.2	15.1	3.5	6.3
Portugal	8.6	6.8	13.3	7.6	21.8	6.1	13.3	35	18.6	6.5	12.2
Romania	24.7	24.5	38.4	27.8	68.5	53.8	59	60.6	46.2	24.5	51.3
Slovenia	3.3	3	5.6	3	6.1	2.4	2.2 (u)	21.3	5.9	2.8	4.2
Slovakia	5.8	4.8	14.3	5	12.3	2.2	:	51.4	16.1	4.7	6.5
Finland	2	2	4.5	1.7	5.5	2.2	0 (u)	24.1	8.4	1.6	2.4
Sweden	2	1.3	8.3	1.6	2.7	0.4	:	17.6	11	1.1	2.3

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed. EU aggregate for family workers is not included as based on too few Member states values above reliability limits. "u": Limited reliability due to small sample size.

Figure 2.3: Material and social deprivation rate by most frequent activity status during reference year (16-64), EU-27, 2014-2019



Source: Eurostat, EU-SILC

At-risk-of-poverty rate - main findings:

- The unemployed are the category most at risk of poverty in the EU (43.7%) and in all Member States.
- Employees on a temporary contract are more than three times as likely to be at risk of poverty (18.8%) than those on a permanent contract (6.2%). Similarly, the poverty rate is around twice as high for employed persons working part-time (16%) than for those working full time (8.2%).
- The poverty rate for the self-employed stands at 20.2%, exceeding that of employees by 12 percentage points. Assessing the income for the self-employed is however difficult.
- Overall persons in non-standard employment are three times more likely (16.4%) than those in standard employment (5.1%) to be at risk of poverty and this gap is above 15 pps in 6 Member States, mostly due to rate among self-employed in Romania, Poland and Latvia and rather (or also) to the situation of temporary contract workers in Estonia, Bulgaria and Spain.
- At EU level, there have been limited changes over time in the poverty rate by activity status. The main noticeable trend is the decline in the rate for self-employed from 23.3% in 2016 to 20.2% in 2019.

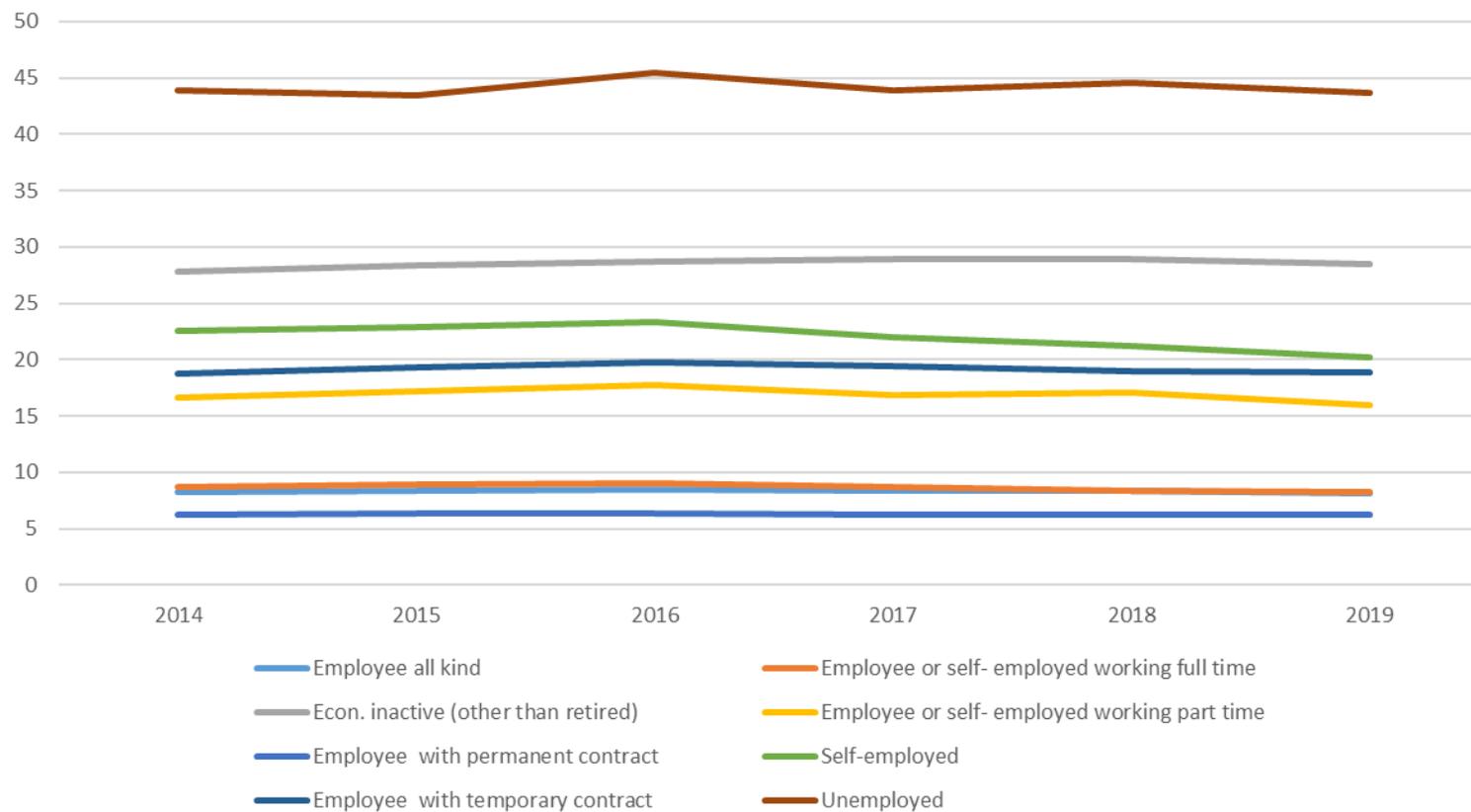
Table 2.7: Poverty rate after social transfers by most frequent activity during reference year (16-64), 2019

	Employee all kind	Employee with permanent contract	Employee with temporary contract	Employee or self-employed working full time	Employee or self-employed working part time	Self-employed	Family worker	Unemployed	Econ. inactive (other than retired)	Standard	Non-standard
EU-27	8.1	6.2	18.8	8.2	16	20.2	:	43.7	28.5	5.1	16.4
Belgium	4.6	3.2	16.7	4.9	6.9	11.7		43.1	29.4	2.7	9.3
Bulgaria	9.9	7.6	31	9.2	34.2	12.5	23 (u)	55.6	28.9	7.2	24
Czechia	3.5	2.7	11.7	3.6	10.7	5.7		46.4	15	2.6	7.6
Denmark	5.1	5.2	13.8	5.4	12.3	18.2		45.6	30.6	4.2	7.7
Germany	8	6.5	17.5	6.3	13.9	20.3		60.5	23.9	4.4	14.4
Estonia	9.2	8.8	24.1	9.5	25.4	26.8		42.6	29.5	7.6	25.2
Ireland	4	3.4	7.2	2.6	10.5	7.3		30.4	24.3	1.9	8.8
Greece	8.6	4.5	16.6	9.7	22.9	16.9	30	41.8	27.2	3.6	18.5

Spain	12	7.4	23.2	11.9	24.6	20.6		43.2	30.5	6.5	22.1
France	7.3	5.4	17.6	6.4	17.2	15.7		32.1	28.7	3.9	15.8
Croatia	5.5	4.1	12.7	5.8	15.8	11.9	23.3 (u)	40.4	23.9	4	12.5
Italy	12	9.3	24.5	11.9	20.9	18.6	19.3	46.3	31.3	8.4	19.9
Cyprus	8	6.5	17.2	7.3	14.6	6.5		27.6	19.1	6.1	13
Latvia	8.6	7.7		8.4	27.5	25.3		42.5	30.7	6.8	23.9
Lithuania	7.4	7.3	8	7.3	19.9	13.2	34.7 (u)	48.1	29.6	7	14.2
Luxembourg	12.5	10.6	29.4	11	19.8	14.8		42.5	28.3	9.4	20.1
Hungary	8.6	6.9	26.4	8.3	13.7	8.1		41.7	20.6	6.6	15
Malta	6	5.7	9.6	6.5	13.4	13.6		39.7	29.2	5.3	12.7
Netherlands	5.4	4.2	17.2	4.7	8.5	11.5	15.3 (u)	37.4	31.4	2.9	7.4
Austria	7.3	6.4	16.3	6.8	11.7	13.8		36	22.6	4.7	13
Poland	6.1	4.5	11.7	9.5	18.2	27	38.3	33	27.3	4.3	19.7
Portugal	9.4	7.3	14.6	10.4	25.3	25.5	50.3	41.8	29.8	7	20.4
Romania	5.3	5.1	12.1	11.4	61.7	53.3	61.8	52.8	40.1	5.1	49.2
Slovenia	4.1	3.1	11.1	4.8	10	13.8	24.2 (u)	39.9	14.8	2.9	11.7
Slovakia	3.4	2.6	11.3	4.9	10.6	13.5		50.4	20.4	2.5	12.2
Finland	2.5	1.9	10	2.2	15.2	10.2	6 (u)	37.9	25.1	0.9	5.1
Sweden	7.1	4.9	28.9	6.7	15.7	19.9		45.8	40.9	4.4	11

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed. EU aggregate for family workers is not included as based on too few Member states values above reliability limits. "u": Limited reliability due to small sample size.

Figure 2.4: Poverty rate after social transfers by most frequent activity during reference year (16-64), EU-27, 2014-2019



Source: Eurostat, EU-SILC

Impact of social transfers - main findings:

- At EU level, the impact of social transfers on poverty reduction is much higher for persons in non-standard employment (24.5%) than those in standard employment (9.4%). The impact is highest for employees with temporary contracts (29.5% EU average), for employed persons with part-time contracts (25.6%) and for the self-employed (25.3%). This highlights the significant role that social protection plays in the income of these groups.
- The self-employed benefit most from social transfers in Romania (56.7% reduction in poverty), Poland (34.7%) and Estonia (33%)
- The effectiveness of social transfers in reducing poverty varies widely across Member States for part-timers (ranging from 17.1% in Czechia to more than 35% in Lithuania, Latvia, Finland and Bulgaria and 65.8% in Romania) and temporary contract workers (ranging from 12.6% in Malta to almost 45% in Sweden).
- At EU level, there have been limited changes over time in impact of social transfers on poverty reduction by activity status. The only noticeable development was a reduction in the impact for the self-employed, from 27.9% in 2016 to 25.3% in 2019 and a reduction in the impact for unemployed, in particular in the last year (2018-19) from 60.2% to 58.4%.

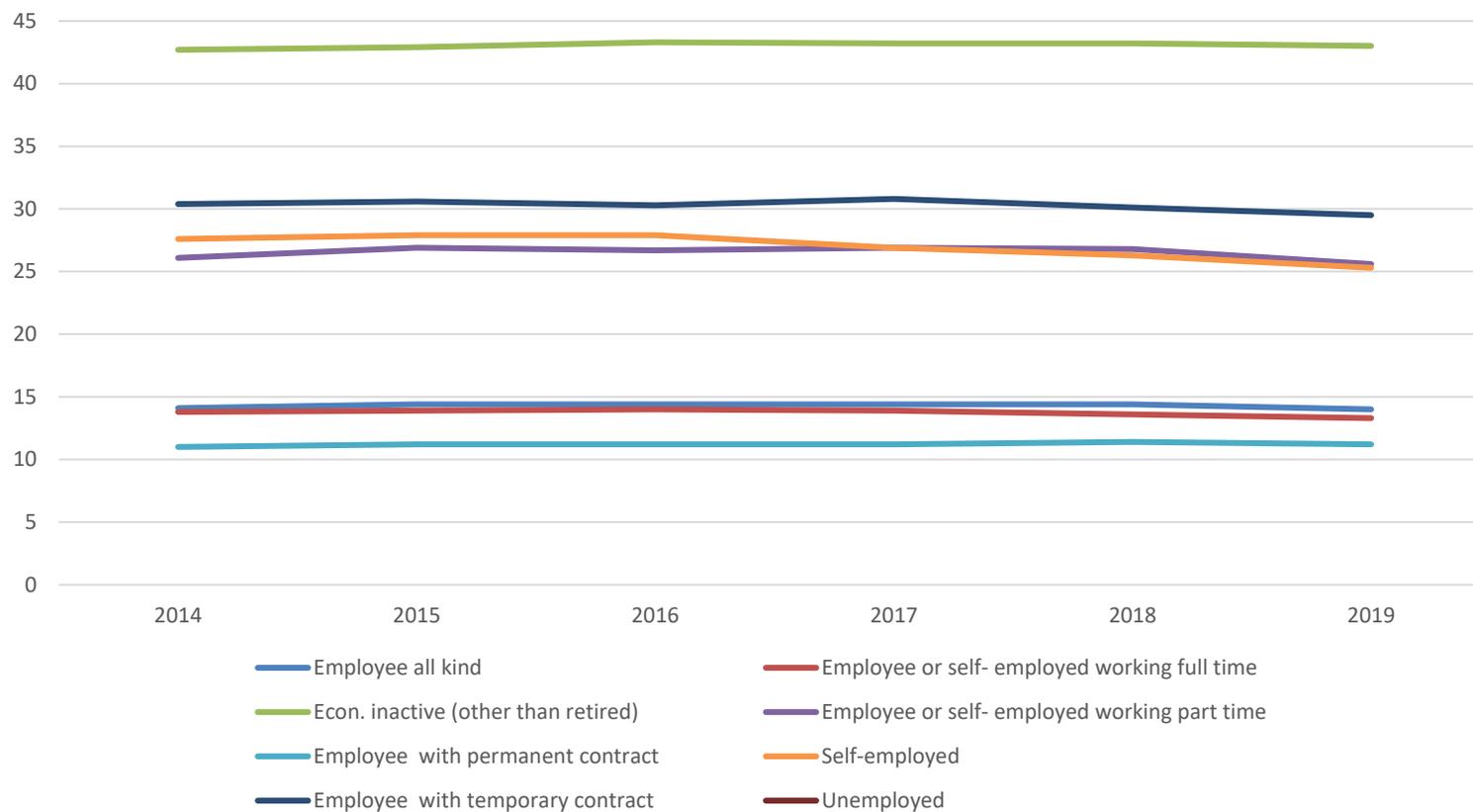
Table 2.8: Impact of social transfers (excluding pensions) on poverty reduction by most frequent activity in reference year (age 16-64), 2019

	Employee all kind	Employee with permanent contract	Employee with temporary contract	Employee or self-employed working full time	Employee or self-employed working part time	Self-employed	Family worker	Unemployed	Econ. inactive (other than retired)	Standard	Non-standard
EU-27	14.0	11.2	29.5	13.3	25.6	25.3	:	58.4	43.0	9.4	24.5
Belgium	11.1	8.7	31.8	10.3	16.7	18.1		68.2	52.9	6.7	19.2
Bulgaria	15.7	13.1	42.5	14.7	44.2	17.1	23.7 (u)	65.3	42	12.6	31.1
Czechia	7.2	5.9	19.9	7.2	17.1	9.4		61.4	32.2	5.7	12.9
Denmark	11.8	11.1	31.4	10.9	26.9	22.6		68.9	59.3	8.9	15.5
Germany	14.6	12.6	27.6	11.9	23.1	26.0		74.9	40.4	9.4	23.2
Estonia	15.2	14.5	34.2	15.1	34.8	33.0		52.1	47.6	12.9	33.7
Ireland	15.1	13.2	29.1	9.8	32.2	15.2		64.2	56	8.7	25.8
Greece	12.4	6.6	23.9	13.1	29.9	20.6	36.5	47.9	36.5	5.5	24.1

Spain	16.8	10.4	33	16.2	32.5	24.8		55.5	42.3	9.1	29.7
France	15.2	11.6	34.2	13.2	30.8	24.4		58	43.9	9.6	27.6
Croatia	9.4	7.7	18.7	9.6	24.1	15.8	29 (u)	48	32.1	7.5	17.7
Italy	16.9	13.7	31.6	16.1	26.8	20.8	20	54.2	39.4	12.7	24.4
Cyprus	13.6	11.5	26.8	12.1	27.3	11.2		44.8	32.5	10.4	21.9
Latvia	13.2	12		12.7	38.1	31.5		50.7	45	10.8	31.8
Lithuania	14.4	14.2	16.7	14.5	36.2	26.6	38.6 (u)	60.1	45.2	13.7	26.1
Luxembourg	20.3	17.7	41.8	18.1	30	21.9		63.1	41.3	15.9	30.4
Hungary	13.5	10.6	42.8	12.9	21.5	12.7		55.1	33	10.1	23.9
Malta	9.4	9.1	12.6	9.2	22.6	15.6		50	41.4	8.3	16.5
Netherlands	10.1	8.1	29.6	7.5	15.2	15.7	15.3 (u)	59.2	50.3	5	12.7
Austria	16.3	14.2	35.5	15.2	22.6	23.9		67.1	42.7	11.8	25
Poland	11.1	8.7	19.7	14.8	27.8	34.7	52.9	44.2	46	8.4	27.8
Portugal	13.3	10.2	22	14	33.4	29.5	51.5	54.6	38.9	9.9	26.4
Romania	7.8	7.6	17.8	14	65.8	56.7	63.9	55.1	46.4	7.6	52.4
Slovenia	11	9.3	22.5	11.5	26.6	23.5	46.4 (u)	59.1	28.5	8.7	23.1
Slovakia	7.6	6.1	20.7	9.2	18.6	19.4		60.8	38.5	6	19.3
Finland	10.7	8.5	33.3	8.7	39.1	17	16.1 (u)	67	55.1	6.1	15.1
Sweden	16.1	13.2	44.9	13.6	33.1	26.6		68.7	59.3	10.1	21.8

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed. EU aggregate for family workers is not included as based on too few Member states values above reliability limits. "u": Limited reliability due to small sample size.

Figure 2.5: Impact of social transfers (excluding pensions) on poverty reduction by most frequent activity in reference year (16-64), EU-27, 2014-2019 (in %)



Source: Eurostat, EU-SILC

Relative median at-risk-of-poverty gap by most frequent activity status - main findings:

- Among people at risk of poverty in the EU, the self-employed are the most precarious group, with a median income 42.1% below the poverty threshold. The difference with employees, where the average is 26.2%, is notable. However, as mentioned above, assessing the income for the self-employed is difficult.
- The difference is around 10 percentage points larger for the unemployed and economically inactive (excl. retired) than for employees.
- At EU level, among people at risk of poverty, those in non-standard employment have an income one third lower than the poverty threshold (33.4%) compared to around one quarter (24.4%) for those in standard employment.
- Over the last few years, the gap between income of people at risk of poverty and the poverty threshold has reduced more among employees working full-time or with a permanent contract than among part-timers and temporary contract workers (except in the last year 2018-2019). This gap has stagnated among self-employed and unemployed and slightly increased among economically inactive persons (excl. retired).

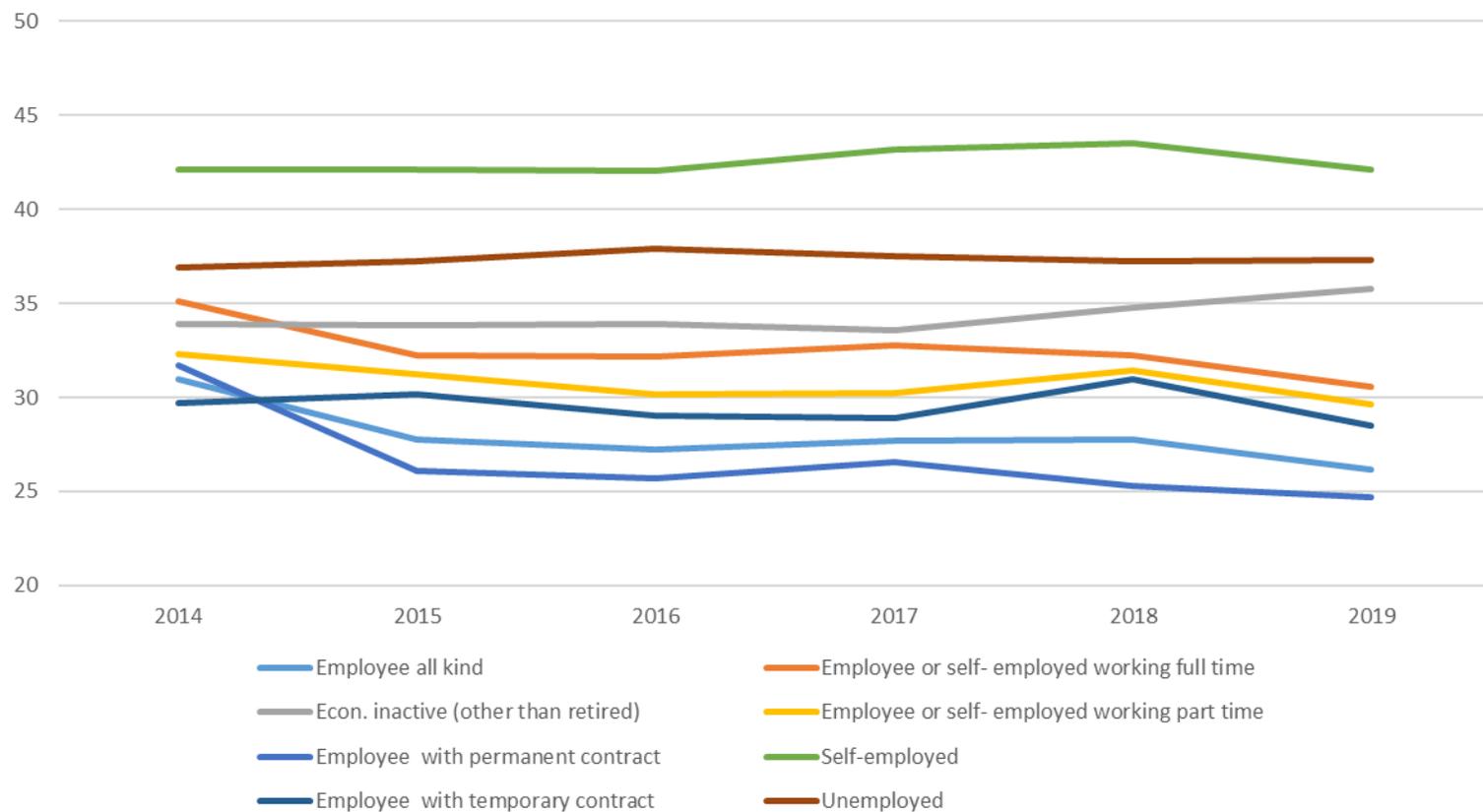
Table 2.9: Relative median at-risk-of-poverty gap by most frequent activity status (age 16-64), 2019 (in %)

	Employee all kind	Employee with permanent contract	Employee with temporary contract	Employee or self-employed working full time	Employee or self-employed working part time	Self-employed	Family worker	Unemployed	Econ. inactive (other than retired)	Standard	Non-standard
EU-27	26.2	24.7	28.5	30.6	29.6	42.1	:	37.3	35.7	24.4	33.4
Belgium	19.2	16.3	23.6	24.4	17.3	31.2	:	20.3	25.3	17.4	23.8
Bulgaria	30.5	27.4	34.4	29.0	42.4	32.0	:	44.6	38.3	26.7	36.1
Czechia	17.3	15.3	22.0	18.2	23.6 (u)	23.6	:	30.8	22.0	15.0	22.4
Denmark	32.2	25.9 (u)	:	46.6	52.9 (u)	93.7 (u)	:	28.3	30.7	25.7 (u)	57.6
Germany	23.7	25.0	20.7	26.7	25.4	47.6	:	31.3	50.0	24.4	26.9
Estonia	27.6	27.5	33.2 (u)	33.6	34.2	52.6	:	46.8	37.8	26.4	42.9
Ireland	13.1	12.6	14.4 (u)	20.6	13.5	30.2 (u)	:	20.2	21.0	13.5	17.8
Greece	24.9	20.3	26.7	30.1	33.5	39.0	41.4	37.9	33.0	17.3	34.1

Spain	29.7	24.8	33.5	31.1	34.2	39.2	:	41.7	35.1	23.8	34.8
France	18.5	16.2	22.4	24.3	19.5	37.9	:	23.5	24.8	16.1	25.6
Croatia	23.0	20.3	27.6	25.1	28.1 (u)	35.3	:	40.7	36.1	19.9	31.0
Italy	33.6	31.6	37.1	35.1	36.5	40.5	37.9 (u)	49.2	39.0	30.7	38.1
Cyprus	21.2	18.9	26.9	21.2	16.8	12.7 (u)	:	21.5	19.7	18.9	22.5
Latvia	26.8	24.3	:	26.8	40.9	43.4	:	52.1	40.1	22.4	39.2
Lithuania	25.9	25.0	:	24.7	43.1 (u)	33.9	:	48.2	39.7	23.6	36.9
Luxembourg	24.0	23.6	26.3	24.6	26.5	44.5 (u)	:	39.9	33.8	22.9	27.7
Hungary	36.9	37.5	33.3	39.7	35.2	63.8 (u)	:	39.8	28.0	38.3	40.7
Malta	18.5	17.6	25.9 (u)	19.8	23.9 (u)	25.7	:	32.6 (u)	26.8	17.9	23.7
Netherlands	22.9	25.7	27.2	32.8	27.4	47.3	:	24.8	29.2	28.2	29.7
Austria	30.3	29.2	33.1 (u)	34.5	26.0	36.5	:	29.5	37.5	33.0	30.4
Poland	23.6	22.1	25.6	29.9	35.0	37.0	33.1	34.3	31.3	21.6	33.6
Portugal	23.0	21.0	25.1	26.4	30.9	39.2	61.5 (u)	36.1	31.6	20.9	32.3
Romania	17.9	17.7	:	36.6	52.9	50.5	53.5	53.4	42.5	17.4	50.2
Slovenia	19.3	15.4	26.7	20.9	26.7 (u)	27.2	:	29.4	21.2	15.1	26.6
Slovakia	19.2	17.5	23.0	25.0	:	32.5	:	48.5	33.4	17.4	29.3
Finland	18.1	18.0 (u)	20.9 (u)	24.0	20.3	29.8	:	21.6	27.4	14.4 (u)	23.4
Sweden	33.1	37.0	34.2	37.9	34.0	47.6	:	32.6	30.6	39.6	36.0

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed. EU aggregate for family workers is not included as based on too few Member states values above reliability limits. "u": Limited reliability due to small sample size.

Figure 2.6: Relative median at-risk-of-poverty gap by most frequent activity status (16-64), 2014-19 (in %)



Source: Eurostat, EU-SILC

Poverty among quasi-jobless households - main findings:

- Among quasi-jobless households, the at-risk-of-poverty rate was 64.3% in 2019, more than 5 times more than among other households (12.1%). The gap between the two groups was around 52 pps at EU level and 65 pps or more in 5 Member States (Latvia, Lithuania, Sweden, Croatia and Slovakia) while it was around 40 pps or below in Spain, Cyprus and Luxembourg.
- Over the last few years, the poverty rate increased among quasi-jobless households at EU level from 60.5% in 2014 to 64.3% in 2019 while it remained stable among other households (around 12-13%).
- Over 2014-19, the poverty rate among quasi-jobless households has increased in 16 Member States and by more than 10 pps in six Member States (Romania, Sweden, Denmark, Poland, the Netherlands and France). The gap with other households has risen in two third of the 27 EU Member States and only decreased substantially (i.e. by at least 5 pps) in Czechia and Cyprus.

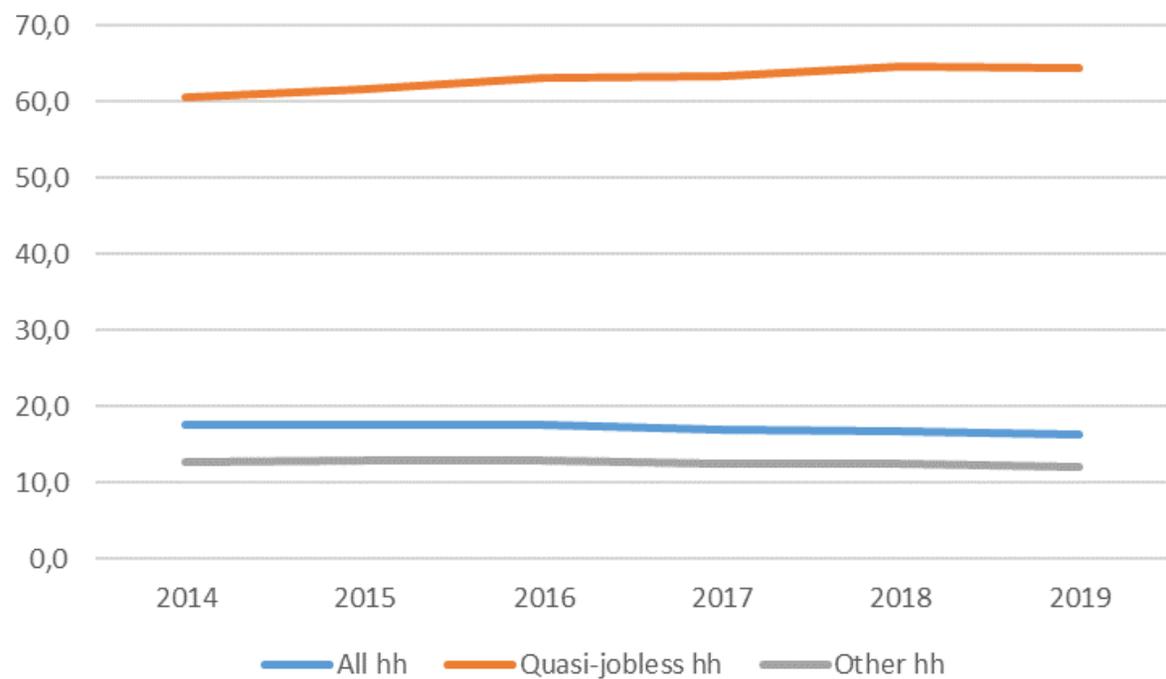
Table 2.10: At-risk-of-poverty rate among quasi-jobless households (16-64) and other households, 2014, 2018 and 2019 (in % and gap in pps)

	2014			2018			2019		
	Quasi jobless hh	Other hh	Gap (in pps)	Quasi jobless hh	Other hh	Gap (in pps)	Quasi jobless hh	Other hh	Gap (in pps)
EU-27	60.5	12.7	47.8	64.6	12.4	53.0	64.3	12.1	52.2
Belgium	61.8	7.0	54.9	68.2	7.8	60.4	59.9	6.5	53.4
Bulgaria	69.2	14.1	55.1	73.7	13.8	59.9	74.8	12.6	62.2
Czechia	64.9	5.7	59.1	58.1	5.7	52.4	57.5	5.7	51.8
Denmark	40.8	9.3	31.5	52.2	9.9	42.3	52.4	9.8	42.6
Germany	70.5	11.4	59.1	72.0	10.8	61.2	70.6	9.8	60.8
Estonia	74.7	15.5	59.2	84.8	12.6	72.2	72.1	13.1	59.0
Ireland	53.0	8.9	44.1	63.7	7.0	56.6	48.9	6.0	42.9
Greece	55.5	17.9	37.6	56.1	14.5	41.6	55.9	13.8	42.1

Spain	60.3	15.6	44.6	59.9	17.3	42.6	57.2	16.3	40.8
France	49.5	10.3	39.2	61.3	9.8	51.5	60.5	10.6	49.9
Croatia	74.5	11.3	63.1	79.9	10.9	69.0	77.8	10.4	67.4
Italy	59.5	14.8	44.8	60.3	15.9	44.4	67.3	15.4	52.0
Cyprus	52.9	9.2	43.7	55.7	10.1	45.6	42.9	9.8	33.1
Latvia	76.7	13.5	63.2	79.8	13.4	66.4	79.2	12.4	66.9
Lithuania	67.7	13.3	54.5	82.0	12.4	69.6	77.0	12.0	65.0
Luxembourg	53.4	13.7	39.6	48.3	14.0	34.4	50.9	14.9	35.9
Hungary	63.9	9.8	54.2	64.5	10.7	53.8	63.5	10.7	52.8
Malta	60.9	9.3	51.7	74.8	10.6	64.2	68.5	10.8	57.7
Netherlands	46.9	9.0	37.9	58.7	10.0	48.7	59.5	9.2	50.3
Austria	58.9	10.1	48.9	62.2	10.3	51.9	58.1	10.2	47.8
Poland	56.6	14.1	42.6	64.2	12.3	51.9	67.2	12.9	54.3
Portugal	60.2	14.4	45.8	65.6	13.2	52.4	61.3	14.3	47.1
Romania	69.1	22.1	47.1	80.9	18.4	62.5	80.6	19.4	61.2
Slovenia	72.1	9.6	62.5	70.3	9.6	60.7	72.1	7.7	64.4
Slovakia	77.9	8.3	69.6	75.7	8.6	67.1	74.1	7.3	66.8
Finland	56.0	7.2	48.7	54.8	6.8	48.1	57.8	5.9	51.9
Sweden	65.0	11.9	53.1	82.3	11.1	71.2	82.2	11.5	70.7

Source: Eurostat, EU-SILC.

Figure 2.7: At-risk-of-poverty rate among quasi-jobless households (16-64) and other households, 2014-19 (in %)



Source: Eurostat, EU-SILC.

2.3. Annex – Additional tables on EU-SILC based indicators on effective access and adequacy - and on EU-LFS based prevalence of labour market statuses

The tables below provide detailed data for all Member States in 2014, 2018 and 2019, for the two main categories of persons in non-standard versus in standard employment. With the exception of a few values in table A5 (flagged accordingly) all values included in the tables are statistically reliable as the sample size is above reliability limits established by Eurostat. Table A6 provides data on the prevalence of labour market statuses in 2020, based on the EU-LFS.

Table A1: Share of working-age population receiving any benefit among people at-risk-of-poverty before social transfers, for persons in non-standard versus standard employment (in the reference year), 16-64, by Member State in 2014, 2018 and 2019, in % (and difference in pps)

	2014			2018			2019		
	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)
EU-27	29.1	22.8	6.3	26.8	25.9	0.9	27.9	25.5	2.3
Belgium	35.5	35.8	-0.3	29.8	24.8	5.0	52.3	61.3	-9.0
Bulgaria	18.7	41.1	-22.4	30.3	46.4	-16.1	20.3	42.6	-22.3
Czechia	24.8	21.8	3.0	21.0	27.3	-6.4	31.4	29.2	2.2
Denmark	93.0	96.1	-3.0	93.0	94.1	-1.1	94.5	93.8	0.8
Germany	31.3	17.4	13.9	25.3	19.1	6.3	26.4	16.3	10.1
Estonia	34.0	46.9	-12.8	41.7	46.8	-5.1	40.5	52.0	-11.5
Ireland	42.2	33.3	8.8	47.5	32.4	15.1	49.9	35.9	14.0
Greece	5.5	9.8	-4.3	6.6	4.1	2.5	7.2	4.1	3.1

Spain	40.2	32.7	7.5	33.3	35.3	-2.1	36.3	29.5	6.8
France	36.2	18.7	17.5	34.9	26.5	8.5	32.7	21.5	11.1
Croatia	11.5	8.1	3.4	6.4	7.2	-0.8	6.2	9.1	-2.9
Italy	27.0	36.5	-9.5	28.4	37.2	-8.9	30.1	41.9	-11.8
Cyprus	20.2	29.5	-9.2	19.0	23.9	-4.9	21.4	22.0	-0.6
Latvia	23.3	33.1	-9.8	20.2	39.0	-18.8	23.3	34.5	-11.2
Lithuania	32.1	37.6	-5.4	q27.3	42.4	-15.1	35.3	49.6	-14.2
Luxembourg	15.6	8.1	7.6	16.3u	6.9	9.4	18.4	5.0	13.5
Hungary	35.3	16.4	18.9	19.8	13.4	6.4	15.2	4.6	10.6
Malta	22.1	24.1	-2.0	21.0	28.4	-7.5	19.3	27.9	-8.6
Netherlands	32.5	16.9	15.6	22.1	12.9	9.2	22.9	14.3	8.6
Austria	33.8	34.4	-0.6	38.8	37.9	0.9	32.4	37.2	-4.8
Poland	9.3	3.7	5.6	6.3	2.5	3.8	5.5	3.0	2.5
Portugal	11.7	12.3	-0.6	12.1	15.3	-3.2	10.8	12.0	-1.2
Romania	0.2	0.3	-0.1	0.2	0.2	0.0	0.0	0.2	-0.2
Slovenia	30.0	45.9	-15.9	33.9	45.5	-11.6	36.6	47.8	-11.2
Slovakia	11.2	9.0	2.2	11.0	9.2	1.7	13.9	15.9	-2.1
Finland	52.8	44.0	8.8	58.3	50.3	8.0	56.6	51.8	4.8
Sweden	59.8	68.3	-8.5	55.9	58.6	-2.7	57.6	61.4	-3.8

Source: Eurostat, EU-SILC. Note: social benefits covered are all those received at individual level, but excluding old age and survivors pensions. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed.

Table A2: Material and social deprivation rate for persons in non-standard versus standard employment (in the reference year), 16-64, by Member State in 2014, 2018 and 2019, in % (and difference in pps)

	2014			2018			2019		
	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)
EU-27	16.3	11.4	4.9	10.9	6.8	4.1	10	6.5	3.5
Belgium	7.6	4.5	3.1	6.4	3.6	2.8	7	3.4	3.6
Bulgaria	46.9	35.8	11.1	30.2	19.6	10.6	32.2	19	13.2
Czechia	8.9	5.7	3.2	3.4	3	0.4	3	2.7	0.3
Denmark	3.7	3.4	0.3	4.3	4.7	-0.4	5	3.3	1.7
Germany	10.6	5.9	4.7	6.9	3.6	3.3	5.5	2.9	2.6
Estonia	8.4	7.5	0.9	6.7	4.1	2.6	4.2	4	0.2
Ireland	17.3	9.4	7.9	8.2	5.3	2.9	11.1	5.3	5.8
Greece	40	20.2	19.8	35.1	20.1	15.0	31.4	17.7	13.7
Spain	17.2	7.8	9.4	12.7	4.8	7.9	12.5	4.9	7.6
France	13.2	6.9	6.3	11.7	6.3	5.4	12.7	6.4	6.3
Croatia	14.2	10.6	3.6	7.8	4.3	3.5	6.9	4.1	2.8
Italy	20.7	12.9	7.8	11.7	5.8	5.9	10.2	6.4	3.8

Cyprus	31.3	20.7	10.6	16.6	9.7	6.9	13.6	9.5	4.1
Latvia	31.8	22.2	9.6	17.5	11.2	6.3	15.1	7.8	7.3
Lithuania	23.8	16.2	7.6	18.8	14.3	4.5	14.5	11.8	2.7
Luxembourg	4.8	2.8	2.0	4.5	2.1	2.4	4.7	1.3	3.4
Hungary	41.7	30.3	11.4	28.3	10.6	17.7	22.6	11.8	10.8
Malta	19.2	14.2	5.0	5.7	4.2	1.5	7.2	6	1.2
Netherlands	5.5	2.7	2.8	2.8	1.1	1.7	2	1.3	0.7
Austria	6.4	4.4	2.0	3.3	2.2	1.1	2.9	2.1	0.8
Poland	18.8	10.3	8.5	7.9	3.9	4.0	6.3	3.5	2.8
Portugal	24.2	16.2	8.0	13.3	7.6	5.7	12.2	6.5	5.7
Romania	67.1	37.9	29.2	55.8	27	28.8	51.3	24.5	26.8
Slovenia	9.9	9.4	0.5	7.5	4.4	3.1	4.2	2.8	1.4
Slovakia	12.2	9.2	3.0	7.4	5.7	1.7	6.5	4.7	1.8
Finland	2.4	1.2	1.2	2.4	2.4	0.0	2.4	1.6	0.8
Sweden	2.2	1	1.2	1.6	1	0.6	2.3	1.1	1.2

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed.

Table A3: Poverty rate after social transfers for persons in non-standard versus standard employment (in the reference year), 16-64, by Member State in 2014, 2018 and 2019, in % (and difference in pps)

	2014			2018			2019		
	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)
EU-27	17.6	5	12.6	17.1	5.2	11.9	16.4	5.1	11.3
Belgium	10.2	2.8	7.4	9.9	2.7	7.2	9.3	2.7	6.6
Bulgaria	23.8	7.3	16.5	23.3	8.5	14.8	24	7.2	16.8
Czechia	8.7	2.6	6.1	8.1	2.4	5.7	7.6	2.6	5.0
Denmark	7.7	2.3	5.4	8.8	3.6	5.2	7.7	4.2	3.5
Germany	15.9	6.2	9.7	15.7	5.2	10.5	14.4	4.4	10.0
Estonia	27.1	9.5	17.6	21	8	13.0	25.2	7.6	17.6
Ireland	12.4	1.5	10.9	11	1.3	9.7	8.8	1.9	6.9
Greece	23.9	5.2	18.7	20.1	4.2	15.9	18.5	3.6	14.9
Spain	25.5	4.7	20.8	23.2	6.4	16.8	22.1	6.5	15.6
France	14.8	3.9	10.9	14.4	4.4	10.0	15.8	3.9	11.9
Croatia	14.7	4.2	10.5	13	4.1	8.9	12.5	4	8.5
Italy	19.6	5.7	13.9	20.9	7.9	13.0	19.9	8.4	11.5
Cyprus	17	5.7	11.3	15	6.1	8.9	13	6.1	6.9
Latvia	21	7.2	13.8	23.2	6.1	17.1	23.9	6.8	17.1

Lithuania	19.4	6.8	12.6	17.9	6.9	11.0	14.2	7	7.2
Luxembourg	20.2	8	12.2	21	8.5	12.5	20.1	9.4	10.7
Hungary	19.3	4.2	15.1	19.5	5.3	14.2	15	6.6	8.4
Malta	12.6	4	8.6	13.4	5.1	8.3	12.7	5.3	7.4
Netherlands	7.7	2.6	5.1	8.8	3.8	5.0	7.4	2.9	4.5
Austria	11.1	4.6	6.5	13.7	5	8.7	13	4.7	8.3
Poland	19.2	5.7	13.5	19.5	3.7	15.8	19.7	4.3	15.4
Portugal	24.1	5.1	19.0	20.4	6	14.4	20.4	7	13.4
Romania	54.2	5.6	48.6	49.5	4.4	45.1	49.2	5.1	44.1
Slovenia	8.6	3.9	4.7	15	3.4	11.6	11.7	2.9	8.8
Slovakia	13.1	3.5	9.6	13.5	4.3	9.2	12.2	2.5	9.7
Finland	6.2	1.8	4.4	5.8	1.1	4.7	5.1	0.9	4.2
Sweden	10.7	4.3	6.4	9.9	3.3	6.6	11	4.4	6.6

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed.

Table A4: Impact of social transfers on poverty reduction for persons in non-standard versus standard employment (in the reference year), 16-64, by Member State in 2014, 2018 and 2019, in % (and difference in pps)

	2014			2018			2019		
	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)
EU-27	25.8	9.1	16.7	25.4	9.5	15.9	24.5	9.4	15.1
Belgium	19	6.9	12.1	17.7	6.4	11.3	19.2	6.7	12.5
Bulgaria	28.3	10.9	17.4	31.4	14.8	16.6	31.1	12.6	18.5
Czechia	14.6	6.2	8.4	13	5.1	7.9	12.9	5.7	7.2
Denmark	16.9	7	9.9	16.4	8.5	7.9	15.5	8.9	6.6
Germany	24.9	11	13.9	24.4	9.9	14.5	23.2	9.4	13.8
Estonia	34.8	13.9	20.9	29.4	13.5	15.9	33.7	12.9	20.8
Ireland	31.1	8	23.1	27.1	7.6	19.5	25.8	8.7	17.1
Greece	27.3	6.8	20.5	24.8	6.1	18.7	24.1	5.5	18.6
Spain	35.1	7.4	27.7	29.9	8.8	21.1	29.7	9.1	20.6
France	26.6	9.9	16.7	28.4	10.5	17.9	27.6	9.6	18.0
Croatia	22.2	9.1	13.1	18	7.9	10.1	17.7	7.5	10.2
Italy	24.2	8.5	15.7	26.2	11.7	14.5	24.4	12.7	11.7
Cyprus	25.6	10.8	14.8	24.1	10.4	13.7	21.9	10.4	11.5

Latvia	27.6	10.4	17.2	29.1	9.9	19.2	31.8	10.8	21.0
Lithuania	27.1	11.4	15.7	23.8	12.3	11.5	26.1	13.7	12.4
Luxembourg	32.1	15	17.1	34.4	17	17.4	30.4	15.9	14.5
Hungary	29.6	11	18.6	32.2	11.4	20.8	23.9	10.1	13.8
Malta	18.5	6.7	11.8	17	8.8	8.2	16.5	8.3	8.2
Netherlands	13.5	5.7	7.8	14.5	6.1	8.4	12.7	5	7.7
Austria	21.1	10.6	10.5	23.1	11.1	12.0	25	11.8	13.2
Poland	25.3	7.8	17.5	28.7	8.1	20.6	27.8	8.4	19.4
Portugal	30.2	9.5	20.7	26	9.1	16.9	26.4	9.9	16.5
Romania	58.1	7.6	50.5	54.5	7.1	47.4	52.4	7.6	44.8
Slovenia	16	9.4	6.6	25.7	9	16.7	23.1	8.7	14.4
Slovakia	19.4	6.8	12.6	17.9	6.5	11.4	19.3	6	13.3
Finland	16.9	7.4	9.5	15.3	5.6	9.7	15.1	6.1	9.0
Sweden	22.3	12.2	10.1	20.6	10.1	10.5	21.8	10.1	11.7

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed.

Table A5: Relative median at-risk-of-poverty gap for persons in non-standard versus standard employment (in the reference year), 16-64, by Member State in 2014, 2018 and 2019, in % (and difference in pps)

	2014			2018			2019		
	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)	(1) Non-standard	(2) Standard	Difference (1)- (2)
EU-27	35.3	32.5	2.8	35.7	24.4	11.4	33.4	24.4	9.0
Belgium	27.0	24.3	2.7	27.0	21.2	5.8	23.8	17.4	6.4
Bulgaria	40.4	29.9	10.6	36.1	25.7	10.4	36.1	26.7	9.4
Czechia	22.3	15.3	7.0	24.7	14.9	9.9	22.4	15.0	7.4
Denmark	49.2	23.4 (u)	25.8 (u)	55.7	24.2 (u)	31.4 (u)	57.6	25.7 (u)	31.9 (u)
Germany	37.6	59.2	-21.6	37.1	24.5	12.7	26.9	24.4	2.5
Estonia	42.9	34.7	8.2	38.6	28.6	10.1	42.9	26.4	16.5
Ireland	25.1	10.1 (u)	15.0 (u)	24.8	8.9 (u)	15.9 (u)	17.8	13.5	4.3
Greece	33.7	25.6	8.1	33.7	24.1	9.6	34.1	17.3	16.8
Spain	39.2	27.6	11.6	34.4	25.8	8.6	34.8	23.8	11.0
France	27.1	18.0	9.1	32.0	18.3	13.7	25.6	16.1	9.5
Croatia	29.5	18.8	10.7	33.3	20.8	12.5	31.0	19.9	11.1
Italy	34.7	24.1	10.5	37.4	30.7	6.6	38.1	30.7	7.4

Cyprus	27.7	19.8	8.0	22.5	18.9	3.6	22.5	18.9	3.5
Latvia	34.4	23.7	10.7	42.5	24.7	17.8	39.2	22.4	16.8
Lithuania	34.4	20.9	13.5	36.7	24.4	12.3	36.9	23.6	13.3
Luxembourg	32.5	20.8	11.6	35.0	22.6	12.4	27.7	22.9	4.8
Hungary	25.7	18.9	6.8	33.8	27.8	6.1	40.7	38.3	2.4
Malta	24.0	16.5	7.5	22.0	19.5	2.4	23.7	17.9	5.9
Netherlands	36.1	15.3 (u)	20.8 (u)	33.5	23.6	9.9	29.7	28.2	1.5
Austria	27.5	21.9	5.6	25.8	25.8	0.0	30.4	33.0	-2.7
Poland	31.4	21.8	9.5	34.8	23.5	11.2	33.6	21.6	11.9
Portugal	38.5	22.4	16.0	30.7	20.5	10.1	32.3	20.9	11.3
Romania	43.3	27.6	15.7	47.9	18.6	29.3	50.2	17.4	32.8
Slovenia	24.6	20.2	4.4	23.8	16.7	7.1	26.6	15.1	11.5
Slovakia	31.8	21.9	9.9	21.0	12.2	8.8	29.3	17.4	11.8
Finland	28.2	18.1	10.1	24.7	18.3 (u)	6.4 (u)	23.4	14.4 (u)	9.0 (u)
Sweden	35.3	35.3	0.0	33.9	38.9 (u)	-5.0 (u)	36.0	39.6	-3.6

Source: Eurostat, EU-SILC. The category 'standard' refers to employees working full time in a permanent contract while the 'non-standard' refers to the all other employees *plus* the self-employed. "u": Limited reliability.

Table A6: Prevalence of different labour market statuses: population (15-74) in employment by labour market status, 2020 (in %)

	Employee, full-time, permanent	Employee, full-time, temporary	Employee, part-time, permanent	Employee, part-time, temporary	Self- employed with employees	Self- employed without employees	Family worker	Standard	Non-standard
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	=(1)	= (2)+(3)+(4)+(5)+(6)+(7)
EU-27	61%	8%	13%	3%	4%	10%	1%	61%	39%
Belgium	58%	5%	19%	4%	4%	10%	1%	58%	42%
Bulgaria	85%	3%	1%	1%	4%	7%	1%	85%	15%
Czechia	73%	4%	4%	2%	3%	13%	1%	73%	27%
Denmark	63%	5%	18%	5%	3%	5%	0%	63%	37%
Germany	57%	7%	24%	3%	4%	5%	0%	57%	43%
Estonia	77%	2%	10%	1%	5%	6%	0%	77%	23%
Ireland	66%	3%	12%	4%	4%	10%	0%	66%	34%
Greece	56%	5%	5%	2%	8%	21%	3%	56%	44%
Spain	56%	15%	7%	5%	5%	11%	0%	56%	44%
France	63%	10%	11%	4%	4%	8%	0%	63%	37%
Croatia	73%	11%	1%	2%	5%	6%	1%	73%	27%
Italy	54%	8%	12%	3%	6%	15%	1%	54%	46%
Cyprus	70%	10%	5%	1%	2%	11%	0%	70%	30%
Latvia	79%	2%	6%	1%	5%	7%	1%	79%	21%
Lithuania	83%	1%	5%	0%	2%	9%	0%	83%	17%

Luxembourg	70%	5%	14%	2%	3%	5%	1%	70%	30%
Hungary	79%	4%	4%	1%	5%	7%	0%	79%	21%
Malta	70%	5%	7%	2%	5%	11%	0%	70%	30%
Netherlands	35%	4%	33%	11%	4%	13%	0%	35%	65%
Austria	57%	6%	23%	2%	5%	6%	1%	57%	43%
Poland	62%	13%	2%	2%	4%	15%	2%	62%	38%
Portugal	67%	12%	3%	3%	5%	11%	0%	67%	33%
Romania	75%	1%	0%	0%	1%	15%	7%	75%	25%
Slovenia	74%	7%	4%	3%	3%	8%	2%	74%	26%
Slovakia	77%	4%	2%	2%	3%	12%	0%	77%	23%
Finland	65%	9%	9%	4%	4%	9%	0%	65%	35%
Sweden	62%	6%	14%	7%	3%	6%	0%	62%	38%

Source: Eurostat, LFS

3. INFORMATION ON RULES GOVERNING CONTRIBUTIONS AND ENTITLEMENTS (POLICY LEVERS INDICATORS)

The extent to which social protection systems cover individuals effectively and adequately depends on a set of rules, most notably:

- Qualifying periods
- Waiting periods
- Duration of benefits
- Replacement rates.

Article 9 of the Recommendation highlights these rules as potential barriers to an effective coverage: *“Rules governing contributions (e.g. qualifying periods, minimum working periods) and entitlements (e.g. waiting periods, calculation rules and duration of benefits) should not prevent individuals from accruing or accessing benefits because of their type of employment relationship or labour market status”.*

3.1. Choice of indicators and data limitations

Information on rules for qualifying periods, waiting periods, duration of benefits and replacement rates are available in MISSOC and are already widely used in the different monitoring, benchmarking and clustering exercises in relation to social protection systems mentioned in chapter 2 (section 2.3) of the Monitoring framework (version 0). The indicators used to monitor rules are described in the tables below¹⁷.

While the 2019 Recommendation on access to social protection refers to the term “workers” this chapter rather uses the term “employees” as the latter is the concept used in the MISSOC database.

Table 3.1: Description of MISSOC information on rules on healthcare

Definition	<ul style="list-style-type: none"> • Differences in qualifying periods and years of contribution for employees and the self-employed • Differences in level of co-payments, if possible for various services, for employees and the self-employed
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis
Member State (MS) coverage	27 MS
Major break-down	Labour market status

¹⁷ Survivors’ pensions are not included in this framework, but they can be analysed in a later version of the monitoring framework.

Table 3.2: Description of MISSOC information on rules on unemployment benefits

Definition	<ul style="list-style-type: none"> • Length of the required qualifying period (in months) within a reference period, for employees (as for the benchmarking framework on unemployment benefits) • Minimum and maximum duration of benefits for employees • Rules for the self-employed • Earnings replacement rate (RR) of unemployment benefits for employees and the self-employed
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis.
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	The benchmarking framework on unemployment benefits chose the maximum duration of unemployment benefit with an employment record of at least 12 months as a policy indicator. However, in the context of the Recommendation on Access to social protection, which promotes a better coverage for more atypical and fragmented careers, it appears important to also display information on the minimum duration of unemployment benefits.

Table 3.3: Description of MISSOC information on rules on sickness benefits

Definition	<ul style="list-style-type: none"> • Qualifying periods for sickness benefits for employees and the self-employed • Maximum duration of sickness benefits • Waiting period for the self-employed (and for employees, continued payment by the employer) • Earnings replacement rate for employees and for the self-employed (%)
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis
Member State (MS) coverage	27 MS
Major break-down	Labour market status

Table 3.4: Description of MISSOC information on rules on maternity/paternity benefits

Definition	<ul style="list-style-type: none"> • Qualifying period for maternity leave for employees and the self-employed • Duration of maternity leave for employees and the self-employed (in case of one child), in weeks • Earnings replacement rates (%) of maternity leaves for employees and for the self-employed • Qualifying period for paternity leave for employees and the self-employed • Duration of paternity leave for employees and the self-employed (in case of one child), in weeks • Earnings replacement rates (%) of paternity leaves for employees and for the self-employed
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	Maternity and paternity leaves only gives a partial picture since they may be complemented by parental leave. In a more long-term perspective, the directive on work-life balance, which only covers workers, foresees "a study of the rights to family-related leave that are granted to self-employed persons" to be

	carried out by the Commission by 2 August 2027. ¹⁸
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Table 3.5: Description of MISSOC information on rules on accidents at work and occupational diseases

Definition	<ul style="list-style-type: none"> • Maximum duration of accidents at work related benefits (in months) • Earnings replacement rates (%) for employees and the self-employed
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis.
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	Usually, access to benefits related to accidents at work and occupational diseases does not require prior contributions.

Table 3.6: Description of MISSOC information on rules on invalidity benefit

Definition	<ul style="list-style-type: none"> • Qualifying period (contribution requirement in months) for employees and the self-employed
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis
Member State (MS) coverage	27 MS
Major break-down	Labour market status

¹⁸ Directive (EU) 2019/1158 of the European Parliament and of the Council of 20 June 2019 on work-life balance for parents and carers and repealing Council Directive 2010/18/EU, OJ L 188, 12.7.2019, p. 79–93 (see article 18).

Table 3.7: Description of MISSOC information on rules on old-age pensions

Definition	<ul style="list-style-type: none"> • Minimum contribution period (in years) to qualify for an old-age pension and contributions requirement to obtain a full pension • Determining factors for level of pensions
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	As regards old-age pensions, it is possible to compare calculation formulas for both employees and the self-employed in the first pillar through MISSOC.

While the MISSOC data does not always allow for a full comparative view of the Member States' social protection systems, its analysis illustrates the important differences between Member States as far as the characteristics of benefits and eligibility conditions are concerned. However, organised by branch, the data may miss important complementarities or overlaps between schemes. In particular, there may be overlaps in functions that sickness, accidents at work and occupational diseases, and invalidity-related benefits perform. For instance, in some countries, the duration of sickness benefits may be relatively short, but after this period the sick person usually moves to invalidity scheme. Another example is countries where accidents at work and occupational diseases schemes are considered as a top-up to sickness benefit and invalidity pension. In addition, other schemes may be complementing employment-related schemes, e.g. a housing allowance scheme that is paid for the household. As a result, an analysis by branch may give the impression that a particular benefit is missing or inadequate, when that risk may be covered by another type of benefit. Moreover, in countries that have basic and earnings-related benefits, it is not always easy to determine when these are mutually exclusive and when they can be combined, and what the general conditions of access are. As further input to the discussion, and at the request of the ISG, the Commission has also commissioned and published a more qualitative analysis of rules highlighting interrelations between the schemes of different branches and focusing on the functions of the schemes (with particular attention paid to unemployment benefits, sickness benefits and accidents at work and occupational disease)¹⁹.

Lastly, MISSOC tables report on national legislation, which can use different concepts, for instance to define and calculate earnings replacement rates. Such rates can be calculated on different income bases, gross or net incomes. The results presented below on earnings replacement rates may therefore not be fully comparable. Even if they were, they still do

¹⁹ Avlijaš (2020), "Comparing social protection schemes for the self-employed across the EU-27: focus on sickness, accidents at work and occupational diseases, and unemployment benefits", available at: <https://op.europa.eu/en/publication-detail/-/publication/ca296eda-61e5-11eb-aeb5-01aa75ed71a1/language-en>.

not deliver net replacement rates that would allow measuring the net impact of the tax and benefits systems. Such rates could however be analysed via Euromod.

The data visualisation and analysis raises the question of the use of these statistics for policy-making. The Recommendation itself does not specify e.g. what would be the ideal duration of unemployment benefits or the ideal replacement rate in unemployment benefits or pensions. ILO's Conventions and Recommendations²⁰ set minimum replacement rates as well as maximum levels of qualifying periods, working periods and waiting periods for specific branches, and therefore provide some pointers. According to ILO's standards, time and income thresholds are however allowed "*as considered necessary to preclude abuse*". In a similar vein, the Council Recommendation on Access to social protection encourages Member States to improve effective coverage "*while also preserving the sustainability of the system and implementing safeguards to avoid abuse.*"

It is worth recalling that, as highlighted in the Recommendation, social protection rules need not be identical for all groups of workers and self-employed, but differences should refer to the specific situation of the self-employed and non-standard employees and be proportionate.

In light of the above, the monitoring framework integrates MISSOC data as information, and not as performance indicators.

²⁰ The ILO's normative social security framework consists of eight up-to-date Conventions and nine Recommendations: Income Security Recommendation, 1944 (No. 67), Medical Care Recommendation, 1944 (No. 69), Social Security (Minimum Standards) Convention, 1952 (No. 102), Equality of Treatment (Social Security) Convention, 1962 (No. 118), Employment Injury Benefits Convention, 1964 (No. 121) and Recommendation, 1964 (No. 121), Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128) and Recommendation, 1967 (No. 131), Medical Care and Sickness Benefits Convention, 1969 (No. 130) and Recommendation, 1969 (No. 134), Maintenance of Social Security Rights Convention, 1982 (No. 157) and Recommendation, 1983 (No. 167), Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168) and Recommendation, 1988 (No. 176), Maternity Protection Convention, 2000 (No. 183) and Recommendation, 2000 (No. 191), and Social Protection Floors Recommendation, 2012 (No. 202). These instruments are reproduced in the compendium Building social protection systems: International standards and human rights instruments (Geneva, ILO, 2017). The ILO's World Social Protection Reports provide a summary overview of some of the key requirements set out in ILO standards in annex Tables AIII.1–AIII.9.

3.2. Data and findings

Note: all tables and charts have been updated and now refer to the situation as of 1st Jan. 2021 (instead of 1st Jan. 2019 in the version 0 of the Monitoring framework).

3.2.1. Healthcare

- In most Member States, eligibility conditions for healthcare are the same for employees and the self-employed. However, in multi-pillar systems, the coverage and adequacy of healthcare may be limited for employees and self-employed with low contributory capacity.

Healthcare is provided in all Member States either as compulsory contributions-based insurance (AT, BG, BE, HR, CY, CZ, EE, EL, DE, HU, LT, LU, NL, PL, SI) or through residence based eligibility (DK, FI, FR, IE, IT, LV, MT, PT, RO, SK, ES, SE) for all categories of employees and self-employed.

For employees:

- Eligibility criteria: No qualifying period in most Member States. Exceptions: Belgium – 6 months of insurance²¹, Estonia – 14 days, Greece – 50 days of work in the last year.
- Duration: No specific limitations in any Member State, as long as the conditions for entitlement are fulfilled.
- Amount/Co-payment: Benefits are in-kind (access to doctors and hospitals, care and pharmaceutical products, etc). Small contributory fees applicable for some types of services.

For the self-employed:

- Same as for employees in most Member States.
- Exceptions: Austria – self-employed pay 20% of healthcare themselves. In Greece, condition for entitlement: 2 months of insurance during the previous year before the insurance risk occurs for the self-employed.

Nevertheless, it is also important to note that the MISSOC database mostly covers the first pillar in multi-pillar healthcare systems. In such systems, the employees and the self-employed with low contributory capacity may be unable to access some benefits, and should rely on a minimum basket of services. Moreover, high co-payments may result in deterring care, have an impoverishing effect and mean very poor adequacy of coverage²². The analysis of the MISSOC database may therefore understate the challenges related to effective and adequate coverage.

²¹ General rule but there are so many exceptions that in most cases there is no qualifying period.

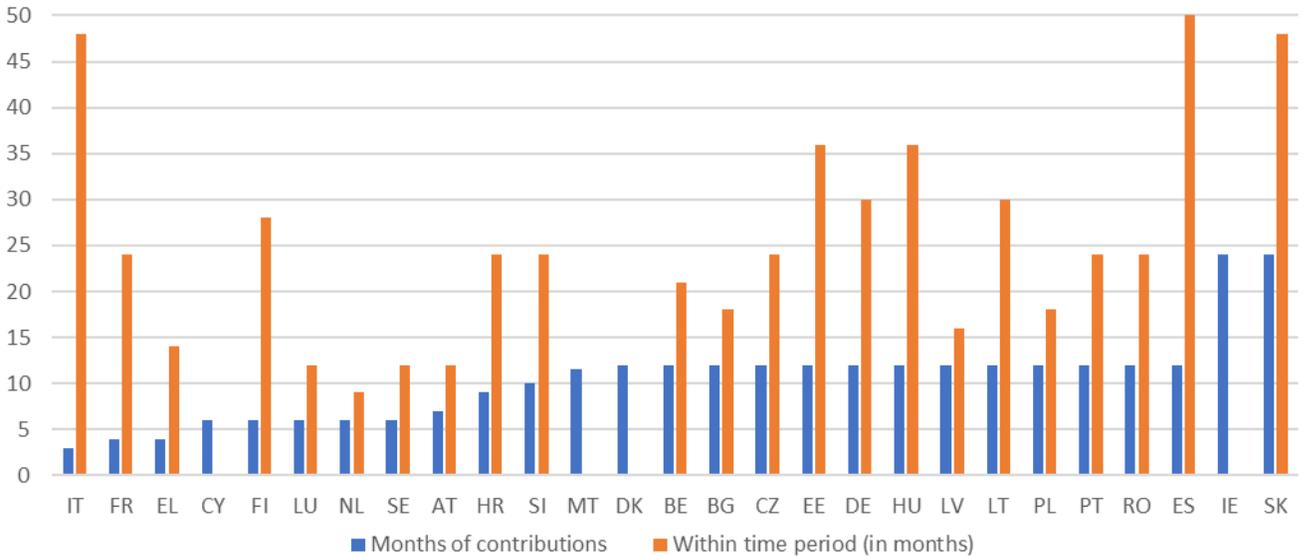
²² See also Baeten, R., Spasova, S., Vanhercke, B., Coster, S. (2018). [Inequalities in access to healthcare in Europe. A study of national policies](#). European Social Policy Network (ESPN)

- For 14 Member States, the qualifying period for unemployment benefits stands at one year and even two years in two countries.
- For 19 Member States, the duration of benefits varies by length of contributions or age, or a combination of both conditions.
- In most Member States, eligibility rules, duration and amount of UB for the self-employed are the same as for employees, while there is no scheme in 7 Member States, and voluntary opt-in in 5 Member States.

3.2.2. Unemployment benefits (UB)

Figure 3.1 shows eligibility requirements to qualify for accessing UB, converted to months for all Member States. For some Member States, the rules were approximated to the closest month. For example, in France, the actual requirement is 130 days or 910 hrs in 24 months, but the figure shows the requirement as 4 months. In several countries, the required period of contribution does not need to be immediately prior to the onset of unemployment. In Italy, the 3 months requirement can be any time in the past 48 months, of which 1 month in the past year. Italy also has a separate, more stringent scheme for project workers on continuous collaboration contracts which requires at least 3 months of contributions in the calendar year prior to the year of dismissal and 1 month of contributions during the year of dismissal. In Greece, it is 4 months over the past 7 months, or 7 months in the past 24 months (see table 3.8 for details on other Member States). In Denmark, the insurance is voluntary even for employees, while it is compulsory in other Member States.

Figure 3.1. Eligibility requirements for employees (in months)



Source: MISSOC, 01/01/2021.

Notes: AT - 12 months in 24 are required for first time applicants, for first-time applications by persons under 25, an insurance record of 6 months during the last 12 months is required; FR - 130 days or 910 hrs in 24m ; IT - of which 1m in the past year; EL - or 7m in 24m; FI - +minimum 18 hours each week; SE - +minimum 80 hrs per month for the flat rate benefit, 12m for the income-related one; BE - depending on age (from 312 working days in previous 21 months to 624 working days in previous 42 months); MT - 50 weeks of paid contributions of which at least 20 paid or credited in the previous 2 calendar years. For the purpose of visualization, 50 weeks are converted into 11.5 months; DK -voluntary insurance; IE- of which 10m in the past 12m. ES: 12 months within 72 months (the latter is not visible in the chart).

Table 3.8. Eligibility requirements for employees (in months)

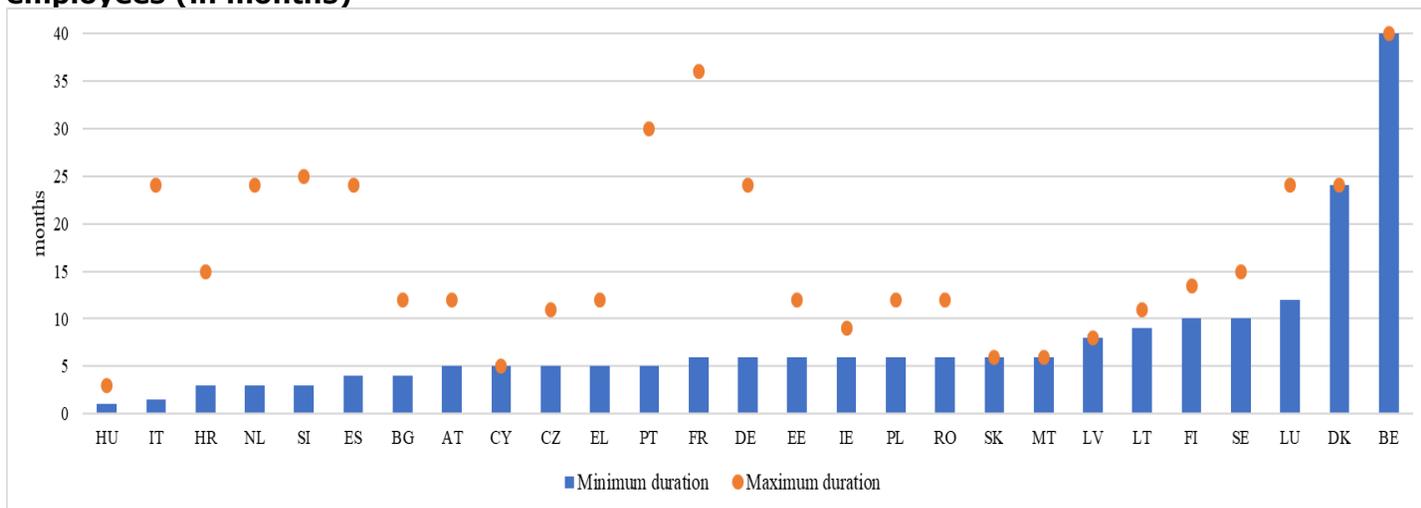
COUNTRY	Months of contributions	Within time period (in months)	Notes
IT	3	48	There are two unemployment benefit schemes: NASpl (for employees):13 weeks within 48 months and at least 1 month within the last 12 months prior to dismissal. Dis-Coll (para-subordinate workers): 3 months in the 24 months and 1 month during the year of dismissal.
FR	4	24	130 days or 910 hrs in 24 months (36 months for those aged 53 and over)
EL	4	14	or 7m in 24m; for first time claimants: an additional requirement of 2.6 months in the 24 previous months.
CY	6		
FI	6	28	and minimum 18 hours each week
LU	6	12	
NL	6	9	
SE	6	12	and minimum 80 hrs per month for the flat rate benefit, 12m for the income-related one
AT	7	12	12 months in 24 for first time applicants; for first-time applications by persons under 25, an insurance record of 6 months during the last 12 months is required
HR	9	24	
SI	10	24	persons younger than 30: 6 months in the previous 24 months.
MT	11,5		50 weeks of paid contributions of which at least 20 paid or credited in the previous 2 calendar years
DK	12		voluntary insurance. Income thresholds to be respected: a minimum income of €32,803 per year during the 3 preceding years.
BE	12	21	Varies according to age between 312 working days in previous 21 months and 624 working days in 42 months

BG	12	18	
CZ	12	24	
EE	12	36	
DE	12	30	
HU	12	36	
LV	12	16	
LT	12	30	
PL	12	18	
PT	12	24	
RO	12	24	
ES	12	72	
IE	24		of which 10m in the past 12m
SK	24	48	

Source: MISSOC, 01/01/2021

Figure 3.2 and table 3.9 show the minimum and maximum duration of UB for employees, with large disparities between Member States. While 6 Member States have the same duration of benefits for all those who qualify, in the rest of Member States duration varies by length of contributions (BG, HU, IT, NL, HR, ES, EE, RO), length of contributions and age (AT, DE, EL, FI, FR, IE, LU, PT, SI), or only age (CZ, LT). In Poland duration is related to regional development, dependents, age and contributions, in Sweden those with a child below 18 have longer access to UB, and in Belgium, duration is unlimited, provided that the person actively seeks a job or participates in training.

Figure 3.2. Minimum and maximum duration of unemployment benefits for employees (in months)



Source: MISSOC, 01/01/2021.

Notes: BE – unlimited duration; DK – duration is 2 years within 3; BG, HU, IT, NL, HR, ES, EE, RO - duration is contributions related; AT, DE, EL, FI, FR, IE, LU, PT, SI – duration is contributions and age related; CZ, LT – duration is age related; PL – duration is related to regional development, dependents, age and contributions; SE – the longer duration is in case child is below 18; 156 working days. In Cyprus, if the beneficiary leaves a job voluntarily, the unemployment benefit is suspended for up to 6 weeks

Table 3.9 Minimum and maximum duration of unemployment benefits for employees (in months)

COUNTRY	Minimum duration	Maximum duration	Notes
HU	1	3	contributions related
IT	1,5	24	contributions related
HR	3	15	contributions related
NL	3	24	contributions related
SI	3	25	contributions and age related
ES	4	24	contributions related
BG	4	12	contributions related
AT	5	12	contributions and age related
CY	5	5	If the beneficiary leaves a job voluntarily, the unemployment benefit is suspended for up to 6 weeks.
CZ	5	11	age related
EL	5	12	contributions and age related
PT	5	30	contributions and age related
FR	6	36	contributions and age related
DE	6	24	contributions and age related
EE	6	12	contributions related
IE	6	9	contributions and age related
PL	6	12	related to regional development, dependents, age and contributions
RO	6	12	contributions related
SK	6	6	N/A
MT	6	6	156 working days. Working days are considered from Monday to Saturday for UB, so maximum duration is 6 months.
LV	8	8	N/A
LT	9	11	age related
FI	14	23	contributions and age related
SE	10	15	longer duration if child below 18
LU	12	24	contributions and age related
DK	24	24	within 36m, possibility for extension (under certain conditions)
BE	unlimited duration		

Source: MISSOC 01/01/2021

Table 3.10 offers an overview of eligibility rules, duration and amount of UB for the self-employed. In most Member States, these parameters are the same as for employees, while there is no scheme in 7 Member States, and voluntary opt-in in 5 Member States²³.

Table 3.10. Overview of unemployment benefits for the self-employed

COUNTRY	Eligibility rules, duration and amount
Austria	Voluntary opt-in. Same eligibility rules, duration and amount as employees
Belgium	No scheme. Under certain conditions, people that have built up rights to unemployment benefit as an employee can claim unemployment benefit up until 15 years after they have become self-employed. The self-employed have access to bridging right (flat rate benefit) and means-tested social assistance.
Bulgaria	No scheme. No option for self-employed persons to be insured under the state social insurance scheme, but there is an opportunity for voluntary insurance for unemployment and/or professional qualification in capital-based funds.
Croatia	Same eligibility rules, duration and amount as employees
Cyprus	No scheme
Czech Republic	Same eligibility rules, duration and amount as employees
Denmark	Voluntary opt-in. Same eligibility and duration as employees. The self-employed have to close down their business in order to get full-time unemployment benefits (unless they have also worked as employees for a certain number of hours within the last 6 months).
Estonia	No scheme. Access to state non-contributory unemployment allowance under the same conditions as employees.
Finland	Voluntary opt-in for the earnings-related allowance. The employment requirement is longer for the self-employed (15 months compared to 26 weeks for employees). Another condition is that the self-employed person has to terminate their business. Same duration and amount as employees. For the basic unemployment allowance, where insurance is mandatory, same level and duration as employees.
France	Since November 2019, the self-employed receive the self-employed workers' unemployment benefit (<i>Allocation des travailleurs indépendants</i> or <i>ATI</i>).

²³ Voluntary/compulsory access may also differ between different categories of self-employed within the same country.

	<p>Heads of enterprises can voluntarily take out insurance with private schemes.</p> <p>Most eligibility conditions are the same as for the unemployment benefit for employees, but there are some specific conditions for the ATI: requirement for termination of business due to court-ordered liquidation or administration proceedings; self-employed activity during a minimum of 2 years, without interruption and always with the same company; his/her personal resources must be below the minimum income amount; an average income of €10,000 at least per year over the last two years. The duration is 6 months (while UB for employees is between 6 and 36 months)</p>
Germany	<p>Voluntary opt-in. Min. 15hrs of work per week and prior insurance record of 12m as employee are required to qualify for voluntary membership. Eligibility to claim insurance after 2 years of contributions. No information on duration and level of benefits (likely the same as for employees). Unemployment assistance also exists for those who do not qualify for voluntary opt-in.</p>
Greece	<p>Specific scheme for self-employed craftsmen, liberal professions: lawyers, engineers, doctors (farmers are not covered). Eligibility for self-employed and liberal professions if minimum 36m of contributions (except for farmers) + means tested. Duration between 3 and 9 months (depending on contributions). Like for employees, a flat rate benefit is paid out (dependents don't play a role)</p>
Hungary	<p>Same eligibility rules, duration and amount as employees</p>
Ireland	<p>Jobseeker's Benefit (Self-Employed) (JBSE) is a weekly payment from the Department of Social Protection (DSP) Compulsory residence and insurance based system. At least 156 weeks of self-employed (PRSI Class S) contributions or at least 104 weeks as a paid employee (PRSI Class A or H) since first starting work. 52 weeks of Class S contributions paid in the relevant tax year. Cessation of activity requirement.</p>
Italy	<p>No scheme.</p> <p>As of July 2017, "new" self-employed registered with the separate pension scheme (Dis-Coll) can receive a benefit if 3m of contributions in previous year, and 1m in year of termination of business. Those who qualify then receive the same amount of benefits as employees, but its maximum duration is 6 months.</p>
Latvia	<p>No scheme</p>
Lithuania	<p>Only self-employed who are owners of individual enterprises, members of small partnerships and full members of partnerships have the right to unemployment benefit and are covered by the general scheme which covers employees.</p> <p>Same eligibility rules, duration and amount as employees. No scheme for liberal professions and farmers.</p> <p>There is unemployment assistance for unemployed self-employed persons who are not included in the unemployment insurance scheme.</p>
Luxembourg	<p>Same duration and amount as employees. Longer eligibility record required – 24m (6m for employees)</p>
Malta	<p>Same eligibility rules, duration and amount as employees</p>

Netherlands	No scheme
Poland	Same eligibility rules, duration and amount as employees
Portugal	Different conditions according to the category of self-employed. Most categories need 24m of activity in the previous 48m to qualify. Only for economically dependent self-employed are the conditions the same as for employees. Duration is the same as for employees.
Romania	Voluntary opt-in. Same eligibility rules, duration and amount as employees
Slovakia	Voluntary opt-in. Same eligibility rules, duration and amount as employees
Slovenia	Same eligibility rules, duration and amount as employees
Spain	Cessation of activity benefit: voluntary ('opt-in') work-based insurance system for farmers; compulsory insurance-based system for other self-employed. 12m of continuous contributions to qualify (during the past 6yrs for employees). Duration is between 2-12m, depending on length of contributions (half of the duration that employees get) and amount 70% of reference earnings throughout.
Sweden	Same eligibility rules, duration and amount as employees for the basic flat rate benefit. Voluntary opt-in for income-related benefit, where eligibility rules, duration and amount are also the same as for employees.

Source: MISSOC, 01/01/2021

The (new) table 3.11 displays the replacement rates of unemployment benefits for employees and for the self-employed²⁴. In most Member States that have a scheme for self-employed (18 out of 20), replacement rates are similar for self-employed and employees. The table also details the supplements, minimum thresholds/benefits and upper ceilings/maximum as they may impact the level and adequacy of benefits.

²⁴ The basis for calculation of the benefits vary widely across Member States (e.g. BG: the average daily contributory income for the last 24 months preceding the month of the termination of the insurance; PL: calculated on the basis of the Basic Unemployment Allowance (*Podstawowy zasiłek dla bezrobotnych*) and not on previous earnings; CZ: The average net monthly earnings over the last quarter.). For country-specific information, one should refer to the MISSOC database.

Table 3.11. Earnings replacement rate (RR) of unemployment benefits for employees and the self-employed (%)

Country	RR for employees			RR for the self-employed	Supplements, minimum thresholds and maximum ceilings/amounts
	1 st month	2 nd month	After		
AT	55%	55%	55%	Same as for employees	Supplements available. Minimum and maximum benefits.
BE	65%	65%	60% as of fourth month	No scheme*	RR depends on household composition and dependents. Minimum and maximum benefits. Upper ceiling (variation over time).
BG	60% (no variation over time)			No scheme	Minimum and maximum benefits. Upper ceiling.
CY	60% (no variation over time)			No scheme	Supplements for dependants. Maximum ceiling.
DE	60% (no variation over time)			Same as for employees	67% if there are dependents. Upper ceiling.
DK	90% (no variation over time)			Same as for employees	Variation according to age, education, military service. Maximum ceiling.
HR	60%	60%	30% as of fourth month	Same as for employees	Minimum and maximum benefits.
HU	60% (no variation over time)			Same as for employees	Maximum amount.
CZ	65%	65%	50% (3 ^d -4 th months) 45% as of fifth month	Same as for employees	During retraining: 60% of reference income. Maximum ceiling.
EE	60%	60%	40% as of fourth month	No scheme Access only to unemployment assistance.	Minimum threshold and maximum ceiling.
ES	70%	70%	50% as of seventh month	Same as for employees	Minimum and maximum benefits*
EL	Flat-rate * (no variation over time)			Same as for employees *	Supplement for dependants.
FI	Combination of flat rate and earnings related component			Same as for employees *	Increased if participation in a service promoting employment
FR	57% (possible variation over time)*			Flat-rate	Minimum and maximum

					benefits and an upper ceiling.
IE	Flat-rate benefit*			Same as for employees	Fixed rates.
IT	100% (monthly gross salary)	100%	Reduced by 3% each month as of fourth month	No scheme	Maximum benefit.
LV	50-55-60-60-65%*	50-55-60-60-65%*	Reduced by 25% every two months as of third month	No scheme	No min/max benefits.
LT	62%	62%	Reduced by a certain* % every three months as of fourth month	Same as for employees	Benefit composed of a) a fixed part of equals 23.27% of the minimum wage (MG) and b) a variable component of 38.79% average wage during the past 3 months). Min. threshold: 23.27% of the MG; ceiling 58.18% of the average national wage.
LU	85% (no variation over time)			Same as for employees	85% if dependent children; Maximum benefit (reduced over time).
MT	Flat rate* (no variation over time)			Same as for employees	Supplements for dependents Fixed rates
NL	75%	75%	70% as of third month	No scheme	Maximum benefit
PL	80%-100%-120%* (no variation over time)			Same as for employees	No information
PT	65%			Specific formula*	90% if dependants Upper ceiling Minimum threshold
RO	75%* (no variation over time)			Same as for employees	No ceiling
SK	50% (no variation over time)			Same as for employees	No minimum threshold. Upper ceiling.
SI	80%	80%	60% (4 th -12 th months) 50% (after 12 th month)	Same as for employees	Min. amount: €530.19; Max. amount €892.50.
SE	80%	80%	70% (7 th -10 th month)	Same as for employees	€90 per day for the first 100 days and maximum €76 for the

			50% (as of eleventh month)		remaining days
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Source: MISSOC, 01/01/2021

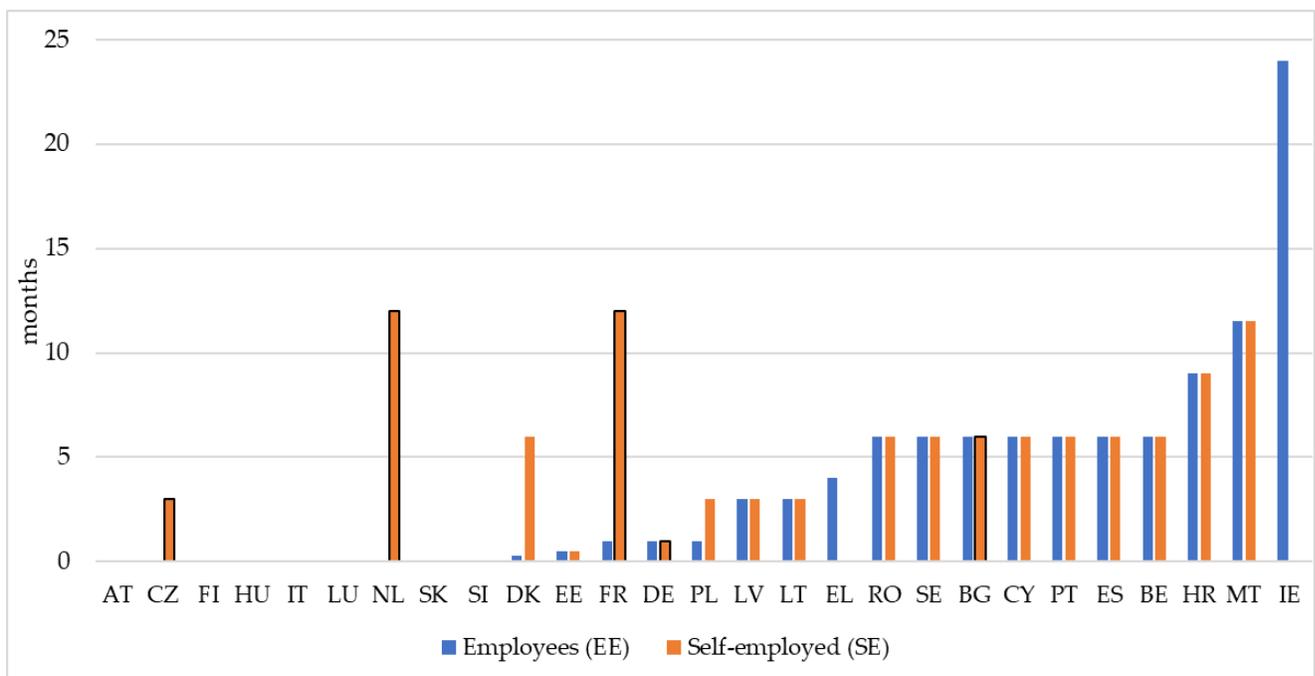
Notes: BE: After the first year, there are several stages of reduction of the benefit and after 48 months the unemployed receives a flat benefit which is unlimited in time; For the self-employed: access to a flat rate Bridging right. EL: The basic unemployment allowance amounts to €399.25 per month but there are three levels of amounts depending on several factors (€199.75, €299.50 and €399.25 per month). Self-employed: no supplement in case of dependants. ES: Calculated as different shares (depending on variety of factors) of the Public Income Rate of Multiple Effects (*Indicador Público de Renta de Efectos Múltiples* [IPREM]). FI: Earnings-related allowance: combination of the amount of the Basic unemployment allowance (non-contributory) + 45% of the difference between the daily wage and the basic unemployment allowance. Self-employed: the extended unemployment allowance for the older workers exceeding the 500-day maximum payment period is not available to the self-employed. FR: Choice between: 40.4% of Reference Daily Wages (RDW) + €12.05 per day or 57% of the RDW within the limit of 75% of the RDW. For the sake of clarity, only the second possibility (57%) is imputed in the table. After 6 months, allowances exceeding €120.96 are reduced by 30%, and those between €84.67 and €120.96 per day are lowered to €84.67, except for beneficiaries over 57 years. IE: Flat-rate benefit which varies according to the previous weekly earnings (€203 per week for those with average earnings of €300 per week or more; €159 per week for those with average weekly earnings between €220 and €300 etc.); LV: Benefits depend on the insurance record (1-9 years 50%; 10-19 years 55% and so on). They also vary over time: first 2 months of unemployment: 100% of the set benefit, 3-4 months of unemployment: 75% of the set benefit and so on). LT: 3-6 months 57%; 6-9; months 52%. MT: couples €13.12 per day; single persons: €8.58 per day; PL: calculated on the basis of the Basic Unemployment Allowance (*Podstawowy zasiłek dla bezrobotnych*) and not on previous earnings; PT: available only to some categories of self-employed; Formula $(RR*0.65) * P$: a) RR is the average daily remuneration b) P is the percentage corresponding to the degree of economic dependence from the contracting entity. RO: formula based on 75% of previous earnings + 3-10% (depending on the contributions record) plus the Reference Social Indicator (RSI).

3.2.3. *Sickness benefits*

- In most Member States, qualification periods for sickness benefits are short and identical for the self-employed and the employees. However, they reach six months or more for employees in ten Member States, and are longer for the self-employed than employees in five.
- There is a lot of variation in the maximum duration of sickness benefits across Member States, but their duration is identical for employees and the self-employed (where ever the benefit exists for the self-employed) in most Member States.
- Among Member States, the earnings replacement rates vary from 50% to 100%. In most Member States, the replacement rates are the same for employees and self-employed.
- The replacement rate is a flat rate for both employees and the self-employed in Ireland and Malta, while it is flat rate only for the self-employed in Austria.

As shown in Figure 3.3, the qualifying period for sickness benefit is either zero or very low in most Member States. It is the same for employees and self-employed in most Member States, with the exception of longer qualification requirements for the self-employed in the Czech Republic, Netherlands, Denmark, France, Poland and Portugal (for first time applicants).

Figure 3.3. Qualifying period for sickness benefits for employees and the self-employed (contribution requirement in months)



Source: MISSOC, 01/01/2021.

Notes: Tabs with black border line - insurance for self-employed is voluntary – BG, CZ, DE (compulsory for artists and publicists) & NL; In FR it is voluntary for liberal professions only; Insurance non-existent for self-employed in IE and IT(except for specific categories of “new” self-employed). EL: sickness benefits covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers). Precise criteria for employees in DK: 74hrs in the past 8wks, and for the self-employed: 6m within 12m, 1m prior to illness; in FR for employees 150hrs in the past 3m or min. amount paid; IE – for employees paid since first starting employment + additional criteria; LV - 3m during the last 6m or 6m during the last 24m (employees & self-employed); LT - 3m during the last 12m or at least 6m during the last 24m (employees & self-employed); MT- during the entire work history, of which 20 weekly paid or credited contributions should fall in the preceding two years; NL for self-employed: must have participated in a compulsory sickness scheme at least 1yr prior to the voluntary scheme; ES - 6m over 5yrs (employees & self-employed); PT - of which 12 days of actual work during the 4 months prior to the one preceding the day of incapacity for employees, 12m for self-employed if first time application; SE - the person must have received income from employment for at least 6 consecutive months or once a year within two consecutive years; HR – those who do not meet the requirement receive salary compensation, but in a significantly reduced amount (this applies to both employees and the self-employed).

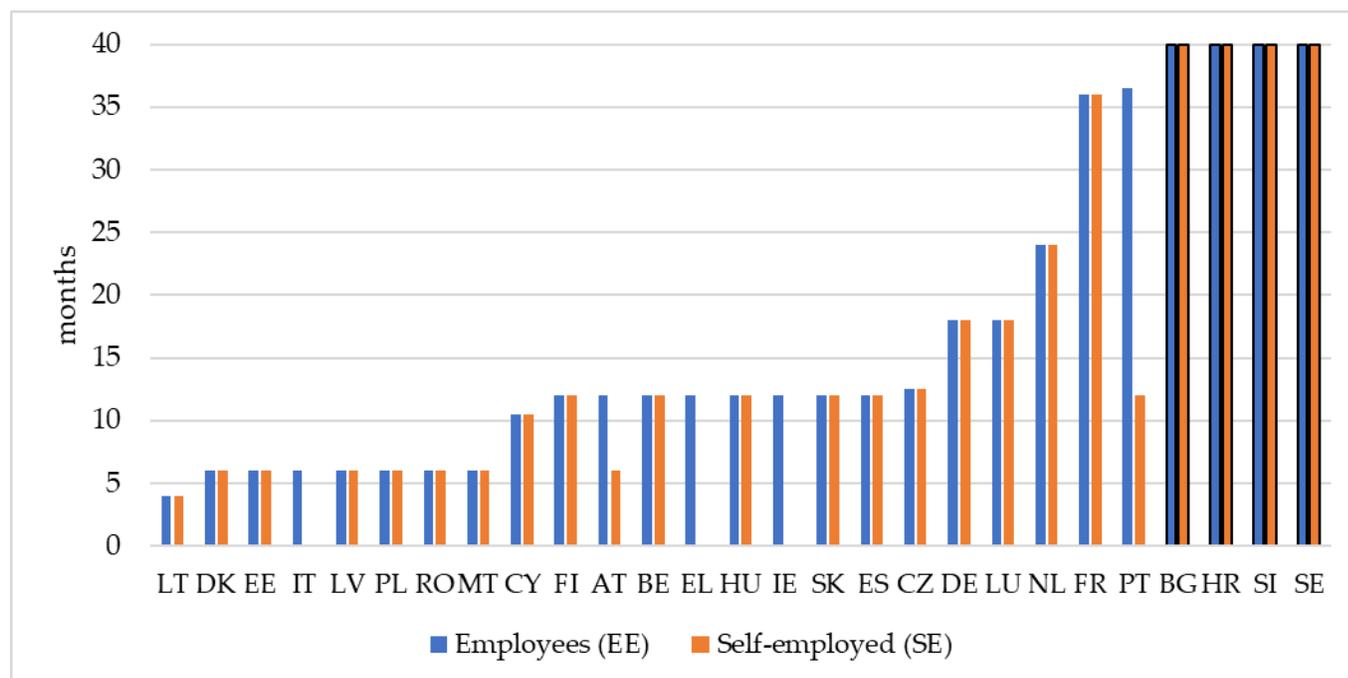
Table 3.12. Qualifying period for sickness benefit for employees and the self-employed (contribution requirement in months)

COUNTRY	Employees (EE)	Self-employed (SE)	Notes
AT	0	0	
CZ	0	3	SE: voluntary
FI	0	0	
HU	0	0	
IT	0	.	SE: non-existent. Coverage only for specific categories of “new” self-employed registered under the separate pension scheme (the INPS <i>Gestione Separata</i>)
LU	0	0	
NL	0	12	SE: Voluntary. Must have participated in a compulsory sickness scheme for at least one year prior to the voluntary scheme.
SK	0	0	
SI	0	0	
DK	0,3	6	EE: 74hrs in the past 8 weeks; SE: 6 within 12m, of which 1 prior to illness
EE	0,5	0,5	
FR	1	12	EE: 150hrs in the past 3 months or minimum amount contributed, SE: voluntary for liberal professions only
DE	1	1	SE: voluntary (compulsory for artists and publicists)
PL	1	3	
LV	3	3	EE&SE: 3 months during the last 6 months or 6 months during the last 24 months

LT	3	3	EE&SE: 3 months during the last 12 months or at least 6 months during the last 24 months
EL	4	0	SE: covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers). No specific qualifying conditions for self-employed.
RO	6	6	
SE	6	6	the person must have received income from employment for at least 6 consecutive months or once a year within two consecutive years
BE	6	6	EE:180 actual days worked or assimilated (i.e. not worked but still taken into account in the calculation of the minimum requirements, e.g. legal holidays, unemployment, military service) during the last 12 months. SE: Self-employed worker must pay at least two minimum quarterly contributions
BG	6	6	SE: voluntary
CY	6	6	
PT	6	6	EE: 6 months affiliation with registered remuneration of which 12 days of actual work during the 4 months prior to the one preceding the day of incapacity; 12m for self-employed if first time application
ES	6	6	EE&SE: 6m over 5 years
HR	9	9	EE&SE: The insurance period is 9 months continuously or 12 months in the last two years. A person receives salary compensation despite (non) fulfilment of conditions, but in a significantly reduced amount.
MT	11,5	11,5	EE&SE: During the entire work history, of which at least 50 paid weekly contributions of which 20 paid or credited contributions should fall in the preceding two years.
IE	24	.	EE: paid since first starting employment and; 39 weekly contributions paid or credited during the relevant contribution year proceeding the benefit year, of which a minimum of 13 must be paid contributions. SE: non-existent

Source: MISSOC 01/01/2021

Figure 3.4. Maximum duration of sickness benefits for employees and the self-employed (in months)



Source: MISSOC 01/01/2021.

Notes: Tabs with black border lines: duration unlimited, until recovery (BG, HR, SI, SE). No benefit for self-employed in IE (except for fishermen/women) & IT (except for specific categories of "new" self-employed). EL: for self-employed, sickness benefits covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers) and their duration varies depending on specific schemes; for employees (in EL) duration is 6, 12 or 24 months, depending on length of contributions; in CY – regular duration is 5 months, but can be extended to maximum 10.5; DE – 78 weeks over a three-year period; IE – 24m or unlimited if enough contributions paid; ES – possibility of additional 6m if return to work foreseeable; LV – or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions; MT – 156 working days, which amounts to about 8 months if we assume that there are 5 working days per week (NB: benefits in Malta can be claimed up to a maximum of 6 days a week); PT – until recovery for some illnesses. Extended periods of illness can, under certain conditions, open access to invalidity pensions in all Member States where those are available.

Table 3.13. Maximum duration of sickness benefits for employees and the self-employed (in months)

COUNTRY	Employees (EE)	Self-employed (SE)	Notes
LT	4	4	
DK	6	6	
EE	6	6	
IT	6	.	SE: non-existent, except for specific categories of "new" self-employed
LV	6	6	or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions
PL	6	6	

RO	6	6	
MT	6	6	156 working days, which amounts to 6 months if we account for 6 working days per week, and 8 for those who claim 5 days a week (sickness benefit in MT can be claimed for 5 or 6 days per week)
CY	10,5	10,5	regular duration is 5 months, but can be extended to maximum 10.5
AT	12	6	maximum of 26 weeks
BE	12	12	SE: no waiting period in case the illness lasts longer than one week.
EL	12	Varies depending on specific schemes	EE: duration is 6, 12 or 24 months, depending on length of contributions, SE: covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers).
FI	12	12	
HU	12	12	
IE	12	.	EE: but 24, or unlimited if enough contributions paid; SE: non-existent (except for fishermen/women for whom duration is limited to 12 months)
SK	12	12	
ES	12	12	EE&SE: Possibility of additional 6 if return to work is foreseeable.
CZ	12,5	12,5	
DE	18	18	78 weeks over a three-year period
LU	18	18	
NL	24	24	
FR	36	36	
PT	36,5	12	until recovery for some illnesses
BG			EE&SE: Unlimited
HR			EE&SE: Unlimited
SI			EE&SE: Unlimited
SE			EE&SE: Unlimited

Source: MISSOC 01/01/2021

There is a lot of variation in the maximum duration of sickness benefits across Member States, but their duration is identical for employees and the self-employed (where ever the benefit exists for the self-employed), with the exception of substantially shorter duration for the self-employed in Portugal and Austria. It is also difficult to practically interpret this information on the duration of sickness benefits, because those who are unable to continue working after the expiry of the sickness benefit will normally become eligible for invalidity pensions.

Because sickness benefits are specific in that there is a requirement for the employer to pay the benefit to their employee for a certain number of days before the state starts paying, it is usually the case that for the self-employed this translates into a waiting period to start receiving the benefit.

Table 3.14. Waiting period for the self-employed and for employees (and for employees, continuous payment by the employer)

	Employees	Self-employed
AT	No waiting period. Continued payment of wages: period of 6 to 12 weeks, depending on the length of the service.	3 days, if sickness lasts longer than 43 days.
BE	No waiting period. Continued payment of wages: 30 days.	7 days. No waiting period if illness lasts longer than a week
BG	No waiting period. Continued payment of wages: 3 days.	No waiting period.
CY	3 days. Continued wages: none unless in agreement	9 days (3 days for hospitalisation or injury – whether employment-related or not).
CZ	No waiting period. Continued payment of wages: 14 days	14 days.
DE	Generally, no waiting period. Continued payment of wages: up to 6 weeks	Generally, no waiting period. Entitlement to sickness cash benefits under statutory health insurance if included in the insurance option.
DK	No waiting period. Continued payment of wages: 30 days if worked 74 hours during 8 weeks preceding the sickness	2 weeks for sickness benefit from public authorities (municipality). But self-employed can choose to be insured and they will receive benefits either from the first day or the 3 rd day of sickness (depending on the option chosen).
EE	3 days. Continued payment of wages: from the 4 th up to the 8 th day.	9 days.
EL	No waiting period. Continued payment of wages: the first	Covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers).No

	3 days. From 4 th until 15 th : the difference between salary and sickness benefit.	information about waiting period in MISSOC.
ES	3 days. Continued payment of wages: statutory obligation for the employers to pay on their own account from the 4 th until the 15 th day of sick leave. From the 16 th day of sick leave, the employers pay on behalf of social security and are reimbursed.	3 days.
FI	No waiting period. Continued payment of wages: 9 days or more (depending on the collective agreement) after 1 month of consecutive employment.	Self-employed insured under the Self-employed Persons' Pensions Act (YEL): one day. Self-employed insured under the Farmers' Pension Act (MYEL): 3 days.
FR	3 days. Continued payment of wages: payment of a supplement by the employer depending on the seniority of the employee (a waiting period of 7 days applies).	Agricultural workers: 7 days (3 if hospitalisation). Craft workers, traders and industrial workers: 3 days if sickness lasts longer than 7 days or in case of hospitalisation. No sickness benefit if the sickness lasts less than 7 days.
HR	No waiting period. Continued payment of wages: 42 days	42 days.
HU	No waiting period. Continued payment of wages: 15 days.	No waiting period.
IE	6 days. Continued payment of wages: none	In general, no cash sickness benefits. A limited exception applies to self-employed share-fishermen/women:6 days.
IT	3 days (but most of the employment contracts provide for the continuation of wages by the employer).	Not covered except for specific categories of "new" self-employed registered under the separate pension scheme (the INPS <i>Gestione Separata</i>). o
LT	No waiting period. Continued payment of wages: 2 days.	2 days.

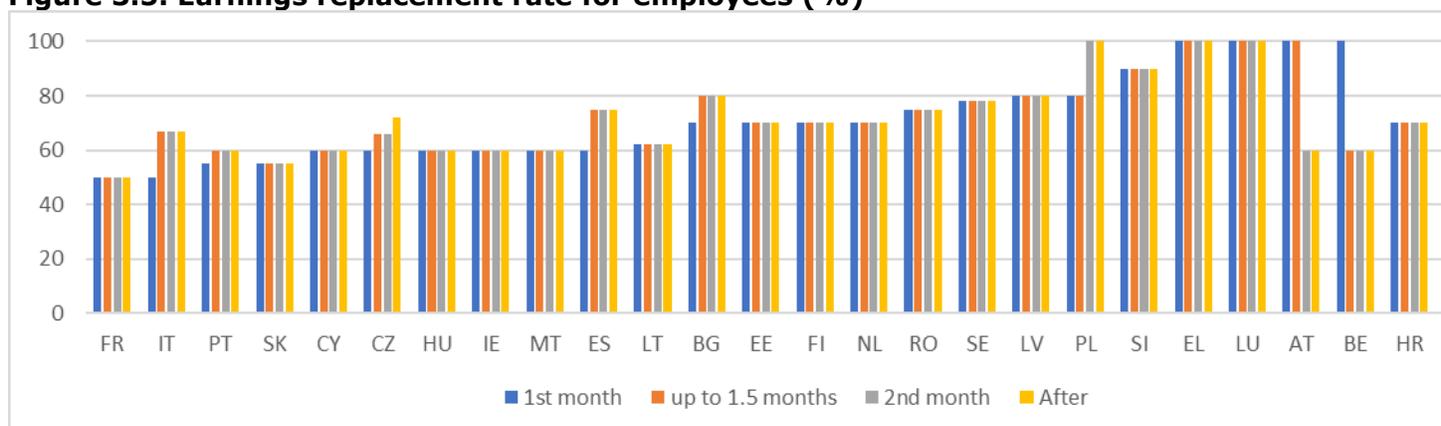
LU	No waiting period. Continued payment of wages: until the end of the month in which falls the 77 th day of work incapacity during a reference period of 18 months.	Until the end of the month in which falls the 77 th day of work incapacity. No waiting period for the self-employed voluntarily insured with the Employers' Mutual Insurance Scheme.
LV	1 day. Continued payment of wages: from the 2 nd until the 10 th days.	1 day.
MT	3 days. Continued payment of wages: depend on the individual collective agreement or labour law.	3 days (except for persons undergoing cancer treatment and persons suffering from fibromyalgia, for whom there is no waiting period).
NL	2 days (unless otherwise agreed by collective labour agreements). Continued payment of wages: 104 weeks after the 2 first days if no collective labour agreements.	2 days (only if a self-employed person has voluntarily taken out insurance under the Sickness Benefits Act at UWV, two waiting days apply)
PL	No waiting period. Continued payment of wages: 33 days. 14 days for persons over 50.	No waiting period for work incapacity due to accident at work or occupational disease. For non-work-related illness or accident, farmers: 30 days.
PT	3 days. No waiting period in the case of hospitalisation, day case surgery, tuberculosis, or sickness during parental leave. Continued payment of wages: none	10 days. No waiting period in the case of hospitalisation, day case surgery, tuberculosis, or sickness during parental leave
RO	No waiting period. Continued payment of wages: 5 days.	No waiting period.
SE	No waiting period. Continued payment of wages: 14 days.	7 days, but the self-employed can opt for a waiting period of 1, 14, 30, 60 or 90 days with different contribution rates.
SI	No waiting period. Continued payment of wages: 30 days.	30 days
SK	No waiting period.	No waiting period.

Continued payment of wages: 10 days.

Source: MISSOC 01/01/2021

When it comes to the earnings replacement rate of sickness benefit, it is flat rate for both employees and the self-employed in Ireland and Malta (tabs with black border lines in Figure 3.5), while it is flat rate only for the self-employed in Austria, Belgium,²⁵ and France. There is no sickness benefit for the self-employed in Greece, Ireland and Italy (except for “new” self-employed). In other Member States, the earnings replacement rate is the same for employees and the self-employed, with exception of Germany, where the benefit for self-employed is 70% for throughout the period of coverage.

Figure 3.5. Earnings replacement rate for employees (%)



Source: MISSOC 01/01/2021 update.

Notes: Ceiling exists in all Member States. Benefit is flat rate for all eligible individuals in IE & MT (tabs with black border lines). In CY: +20% for 1st dependent, 10% for subsequent (max 3); FI: Benefit is flat rate if income is below certain threshold. Replacement rate is never over 70 %. If annual income is more than 31 596 €, only 20 % of the excess income is taken into account, which makes the replacement rate to de facto decrease. FR: there is a top-up which depends on contract with employer. Instead of 1st month, the initial amount refers to the first 20 days in IT & ES. RO: 100% in case of grave illness, including cancer. PT: 70% from 4th month up to 12m, then 75%; SE: after 12 months, benefit is reduced to 73%.

Table 3.15. Earnings replacement rate for employees (%)

Month	1st month	up to 1.5 months	2nd month	After	Notes
FR	50	50	50	50	there is a top-up which depends on contract with employer
IT	50	67	67	67	first 20 days instead of 1st month

²⁵ Depends on the composition of the worker’s household (single, cohabiting, dependents).

PT	55	60	60	60	PT - 70% when the incapacity period is between 3 and 12m; 75% when the incapacity period goes beyond 12m
SK	55	55	55	55	For first three days earning replacement rate is 25% and from fourth day to tenth day 55% (paid by employer). Employer can provide higher rates according to collective bargaining agreement
CY	60	60	60	60	plus 20% for 1 st dependent, 10% for subsequent (max 3)
CZ	60	66	66	72	
HU	60	60	60	60	
IE	60	60	60	60	flat rate
MT	60	60	60	60	flat rate
ES	60	75	75	75	first 20 days instead of 1st month
LT	62	62	62	62	
BG	70	80	80	80	
EE	70	70	70	70	
FI	70	70	70	70	Benefit is flat rate if income is below certain threshold. Replacement rate is never over 70 %. If annual income is more than 31 596 €, only 20 % of the excess income is taken into account, which makes the replacement rate to de facto decrease.
NL	70	70	70	70	
RO	75	75	75	75	100% in case of grave illness, including cancer
SE	78	78	78	78	after 12 months, benefit is reduced to 73%.
LV	80	80	80	80	
PL	80	80	100	100	
SI	90	90	90	90	
EL	100	100	100	100	Only the first 3 days are paid at 50% by the employer. From the 4th day until the 15th day the employer pays the difference between the sickness benefit

					provided by the state and the wage of the employee. During the same period, the state covers 50% of the daily wage. From the 16th day, the full amount of sickness benefit is entirely paid by the state.
LU	100	100	100	100	
AT	100	100	60	60	
BE	100	60	60	60	
HR	70	70	70	70	70% is paid for the first 6 months, then 80% of continuous sick leave and after 18 months of continuous sick leave salary benefits falls to 50% of the last paid salary compensations for that sick leave.
DK	100	100	100	100	
DE	100	100	70	70	

Source: MISSOC 01/01/2021

Table 3.16. Earnings replacement rates for the self-employed (%)

	Sickness benefit
Luxembourg	100%
Malta	flat rate
Slovenia	90%
Sweden	78% (flat rate if no eligibility)
Croatia	min 70%
Hungary	60%
Portugal	55-60-70-75%
Austria	flat rate

Italy	flat rate (only for 'new self-employed')
Denmark	100%
Finland	70%
Spain	60-75%
Poland	100%
Germany	70%
France	50%
Greece	flat rate
Belgium	flat rate
Cyprus	60% + dependents
Estonia	70%
Latvia	80%
Lithuania	62%
Romania	75%
Slovakia	55% (for first three days earning replacement rate is 25% and from fourth day 55%)
Bulgaria	80%
Czech Republic	60-66-72%
The Netherlands	70%
Ireland	flat rate

Source: MISSOC 01/01/2021

3.2.4. *Maternity/paternity cash benefits*

Regarding **maternity** benefits:

- In a third of Member States, the minimum contribution period to qualify for maternity benefits is null or quasi null. For another third, it is around six months, and for the rest, it is close to 12 months. In five Member States, the qualifying period is different for the self-employed as compared to employees.
- The duration of maternity leave is the same for employees and self-employed in almost all Member States.
- The earning replacement rate is above 70% for employees in all Member States except Ireland where it is a flat rate. It stands at 100% for employees in 14 Member States. A flat rate applies for self-employed in five Member States, and for all in Ireland.

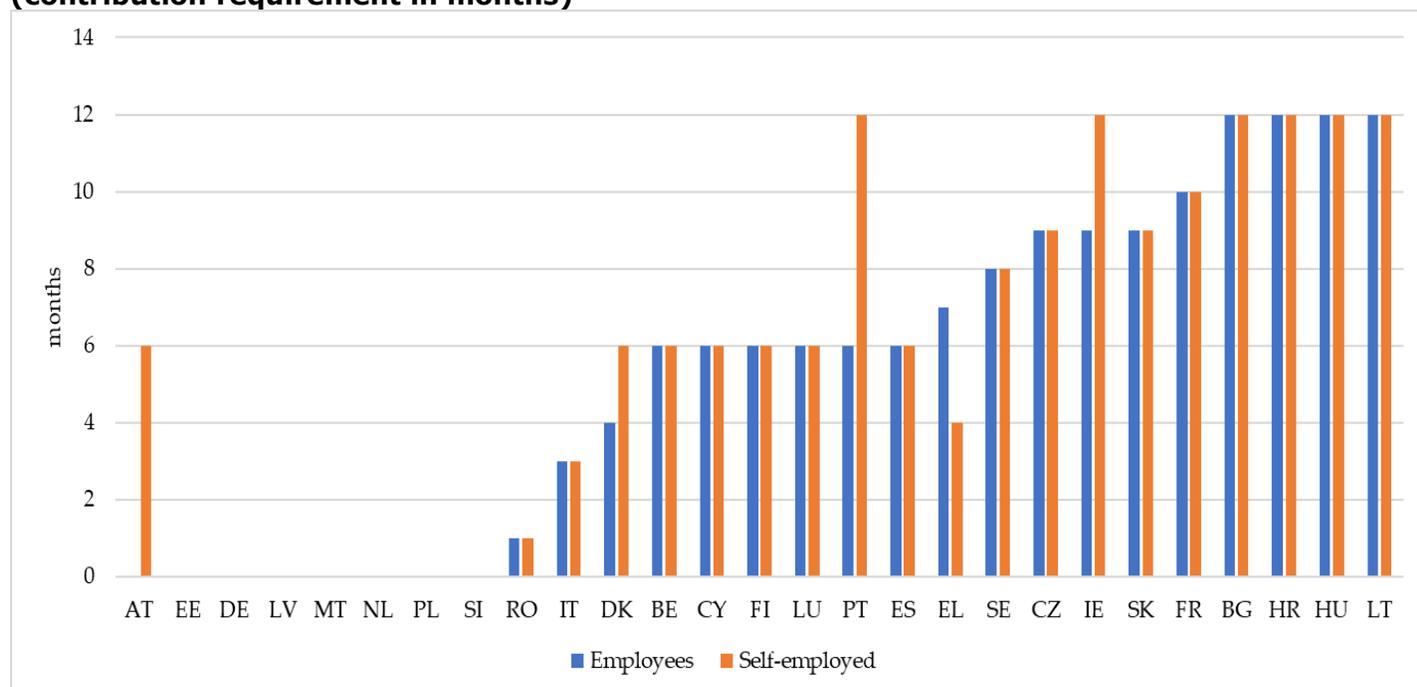
Regarding **paternity** benefits:

- In five countries, paternity leave is non-existent for self-employed but existent, to various extent, for employees. In all the other Member States that have paternity leave, the rules are in general the same for both employees and self-employed.

Maternity cash benefits exist in all Member States but insurance for them is voluntary for the self-employed in Germany (for liberal professions), Bulgaria, Czech Republic, and Poland. When it comes to the qualifying period for maternity leave, and subsequently maternity related cash benefits, the contributions requirement varies between 6 and 12 months in most Member States, but there are also several member states with zero length of contributions requirement. Conditions are the same for employees and the self-employed in most Member States, with the notable exceptions of more difficult access for the self-employed in Austria, Netherlands, Denmark, Portugal²⁶. In Greece, the contributions requirement is shorter for the self-employed than employees.

²⁶ The differences between employed and self-employed in Ireland depend on the fact that a self-employed person pays his/her self-employed contribution once in each year. As a result, when the contribution is paid, the self-employed is awarded a full year's worth of self-employed contributions, i.e. 52 contributions. It is not possible for a self-employed person to have fewer than 52 contributions in a year and it does not make sense to apply a '9 month contribution' limit for the self-employed as no self-employed person has only nine months of SE contributions. In contrast, an employee pays a contribution in respect of each week they are in paid employment, and so can have a fewer than 52 contributions in a year.

Figure 3.6. Qualifying period for maternity leave for employees and self-employed (contribution requirement in months)



Source: MISSOC 01/01/2021 update.

Notes: DE - voluntary for self-employed liberal professions, compulsory for self-employed artists & publicists; BG, CZ, PL - voluntary for self-employed (in CZ also required to have sickness insurance for 6 months in the preceding year to qualify); NL - no qualifying period for self-employed but a minimum 1,225hrs in past year in order to receive the maximum level of benefits; RO - over the past 9 months; DK - additional hours requirements; BE - 120 working days if full-time and 400hrs if part-time during the 6 months; ES - over last 7 years (less if under 26 years); EL - for self-employed: 4 months for craftsmen, 3 months for other self-employed, except direct access for farmers; FR - of which 150hrs in the last 3months + income requirement; HR - 12 months over 24 with interruptions; HU, LT, SK - over the past 24 months. IT: For 'new self-employed': at least 1 month of contributions within the last 12 months.

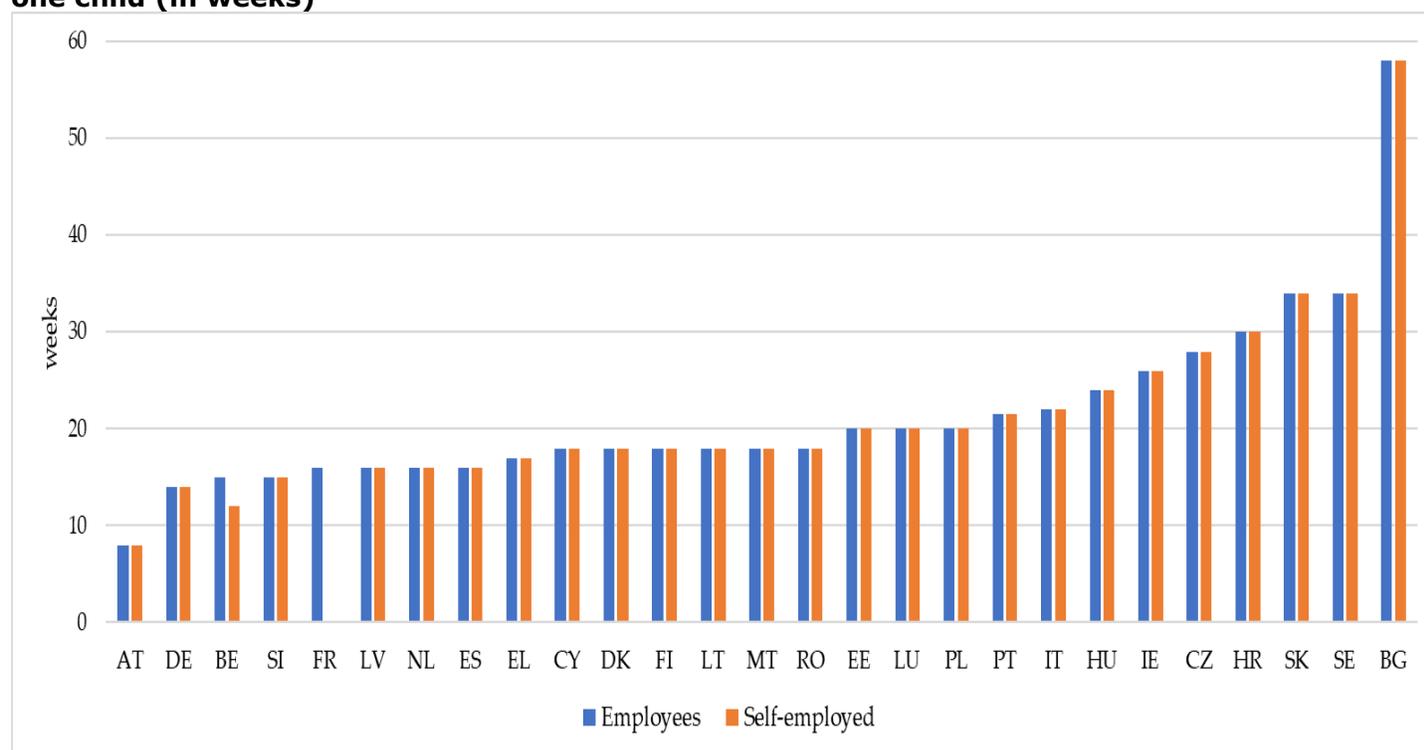
Table 3.17. Qualifying period for maternity leave for employees and self-employed (contribution requirement in months)

COUNTRY	Employees	Self-employed	Notes
AT	0	6	
EE	0	0	
DE	0	0	SE: Voluntary for self-employed liberal professions. Insurance obligation for self-employed artists and publicists.
LV	0	0	residence based
MT	0	0	residence based benefit for EE in case they don't qualify for one via work
NL	0	0	SE: must have worked at least 1.225 hours during the year preceding the claim to receive a maximum benefit.
PL	0	0	voluntary for SE

SI	0	0	Must be insured prior to the leave (i.e. even one day is enough). SE: must be insured full-time (40hrs a week)
RO	1	1	in the past 12m
IT	3	3	EE&SE: 3 monthly contributions completed within 9 months prior to beginning of pregnancy. For 'new self-employed': at least 1 month of contributions within the last 12 months.
DK	4	6	EE: at least 160 hours within the last 4 months preceding the paid leave, and 40 hours of work each month in at least 3 of these months; Employees must have worked of at least 120 hours in 13 weeks preceding the paid leave. SE: at least 18½ hours on average weekly) for at least 6 months within the last 12 months, of which 1 month immediately precedes the paid leave.
EL	7	4	EE: 200 days in the last 2yrs. SE: craftsmen: 4 months, other categories 3m, farmers right away
BE	6	6	EE: 120 working days or 800 hours for PT workers during a 6-month period
CY	6	6	with minimum income payments requirement
FI	6	6	
LU	6	6	over the past 12m
PT	6	12	SE: 12m is stated here because in the table, it is labelled as "same as sickness benefit"
ES	6	6	in last 7 years, if under 26 easier conditions
SE	8	8	otherwise flat rate state benefit
CZ	9	9	SE: Voluntary. Additional requirement at least 6m of participation in sickness insurance during the year preceding the take up
IE	9	12	some additional conditions. Self-employed people in Ireland are awarded 12 months of contributions when their contribution is paid. As such, the requirement for self-employed people is that they were self-employed and paid their contribution in the relevant tax year.
SK	9	9	in two years
FR	10	10	of which 150hrs in the last 3 months + income requirement
BG	12	12	SE: voluntary
HR	9	9	or 12 over 24m with interruptions
HU	12	12	during the last 24m
LT	12	12	during the last 24m

Source: MISSOC 01/01/2021

Figure 3.7. Duration of maternity leave for employees and self-employed in case of one child (in weeks)



Source: MISSOC 01/01/2021 update.

Notes: FI – plus 54 workdays for fathers; NL - minimum duration; SE – for each parent, so 68 weeks in total.

Table 3.18. Duration of maternity leave for employees and self-employed in case of one child (in weeks)

COUNTRY	Employees	Self-employed	Notes
AT	8	8	
DE	14	14	
BE	15	12	
SI	15	15	
FR	16		Longer for special cases
LV	16	16	
NL	16	16	minimum duration
ES	16	16	the duration of maternity leave is extended in the case of multiple birth: two extra weeks for each additional child born.
EL	17	17	
CY	18	18	
DK	18	18	
FI	18	18	plus 54 work days for fathers and 158 working days parental leave that can be divided between the parents according to

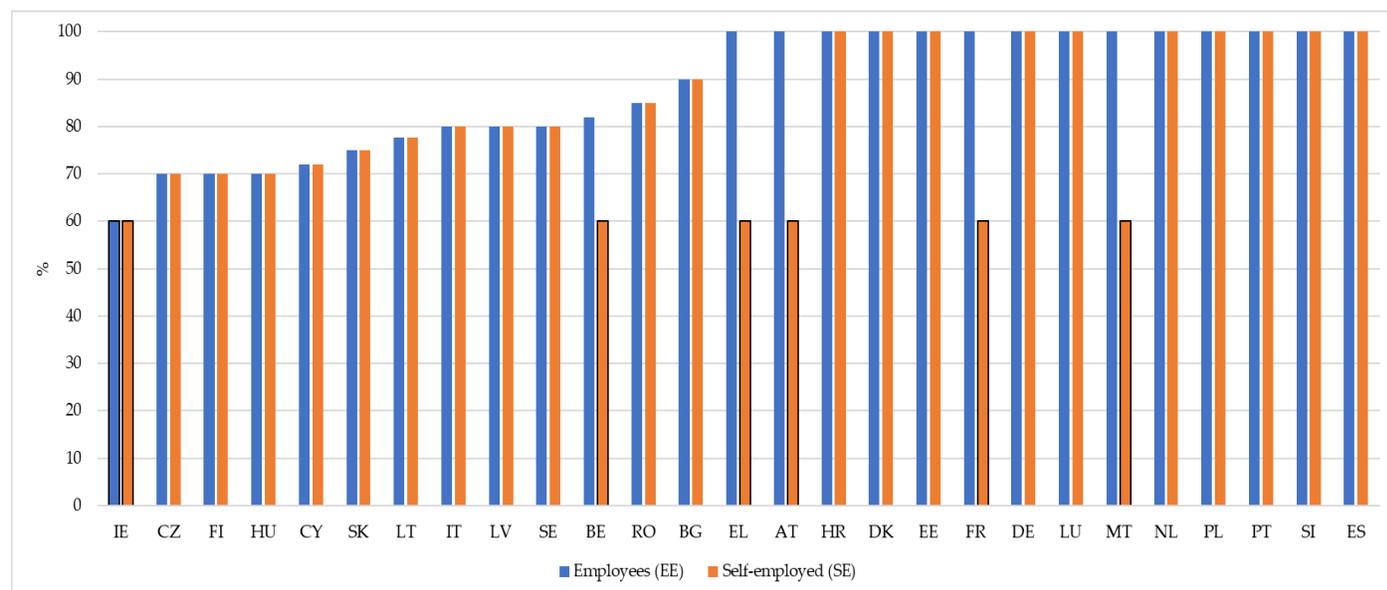
			their will and needs.
LT	18	18	
MT	18	18	14wks by employer and 4 additional weeks of paid Maternity Leave Benefit (<i>Beneficċju dwar Liv tal-Maternitá</i>) are also payable by the Department of Social Security.
RO	18	18	
EE	20	20	
LU	20	20	
PL	20	20	more if more children
PT	21,5	21,5	
IT	22	22	
HU	24	24	
IE	26	26	
CZ	28	28	37 weeks in case of multiple births
HR	30	30	maternity leave lasts from (at the earliest) 45 days before the due date to when the child is aged 6 months.
SK	34	34	For mothers and 28 weeks available for fathers
SE	34	34	for each parent, so 68 weeks in total
BG	58	58	

Source: MISSOC 01/01/2021

As shown in Figure 3.7, duration of maternity leave varies between 16 and 24 weeks in most Member States, with several exceptions of both shorter and longer duration. Moreover, it is identical in all countries for employees and the self-employed (with one exception in Belgium with a slightly shorter duration for self-employed).

When it comes to earnings replacement rates that are based on MISSOC formal replacement rates, 100% replacement of earnings during maternity leave is guaranteed in a majority of Member States. The self-employed receive the same income replacement rates as employees, except for several Member States where flat rate benefits are paid to the self-employed. These include Greece, Belgium, Austria, France and Malta. In Ireland benefits are flat rate for both employees and the self-employed.

Figure 3.8. Earnings replacement rates during maternity leave for employees and the self-employed (%)



Source: MISSOC 01/01/2021 update.

Notes: Black border around tabs where this benefit is flat rate (expressed as 60% in the figure), i.e. for employees in IE and for self-employed in EL, IE, BE, AT, FR & MT. EL – consists of the Maternity Benefit and the Supplementary Maternity Allowance: the allowance equals the difference (if any) between the wage paid by the employer and the Maternity benefit, smaller flat amounts for self-employed women than for liberal professions (different scheme); CY - increased to 80%, 90% and 100% for one, two or three dependants; IT – flat-rate for some categories of self-employed; BE - 82% first month, 75% after; DK - depends on employer contract, with prescribed min and max (also for self-employed); MT – for 14 weeks, then flat.

Table 3.19. Earnings replacement rates during maternity leave for employees and self-employed (%)

COUNTRY	Employees (EE)	Self-employed (SE)	Notes
IE			flat rate for both EE and SE, €240 per week
CZ	70	70	
FI	70	70	Paid at an increased rate of up to 90 % of earnings for the first 56 days of payment. 70% of daily earnings for annual earnings up to €37,861; 40% for annual earnings from €37,862 to €58,252; and 25% for annual earnings above €58,252.
HU	70	70	
CY	72	72	increased to 80%, 90% and 100% for one, two or three dependants respectively
SK	75	75	
LT	78	78	
IT	80	80	SE: flat rate for some categories of SE

LV	80	80	
SE	80	80	
BE	82		EE: 82% first month, 75% after; SE: weekly lump sum
RO	85	85	
BG	90	90	
EL	100		consists of the Maternity Benefit and the Supplementary Maternity Allowance: the allowance equals the difference (if any) between the wage paid by the employer and the Maternity benefit, smaller flat amounts for self-employed women than for liberal professions (different scheme).
AT	100		SE: flat rate, € 56.87 per day
HR	100	100	
DK	100	100	EE: depends on employer contract, with prescribed min and max (also for SE)
EE	100	100	
FR	100		flat rate
DE	100	100	
LU	100	100	
MT	100		EE: 100% of salary first 14wks, then flat rate; SE: flat rate, €181.08 weekly (slight increase every year)
NL	100	100	
PL	100	100	
PT	100	100	
SI	100	100	
ES	100	100	

Source: MISSOC 01/01/2021

Table 3.20. Paternity leave (overview of qualifying periods, duration and replacement rates for employees and self-employed)

	EMPLOYEES			SELF-EMPLOYED		
	Qualifying period	Duration	Replacement rate	Qualifying period	Duration	Replacement rate
AT	At least 182 days of insurance (sickness and pension insurance)	Between 28 and 31 days within 91 days after birth	€22,60 per day, irrespective of income	At least 182 days of insurance (sickness and pension insurance)	Between 28 and 31 days within 91 days after birth	€22,60 per day, irrespective of income
BE	6 months	10 days.	82% of wages up to ceiling (maximum benefit: € 120,52 per day)	At least 6 months of insurance (also in another (Belgian) social security scheme, e.g. as employee)	Maximum 10 days or 8 days plus a birth allowance	The allowance is a daily lump sum (€81.63 per day).
BG	At least 12 months of insurance.	15 days.	90% of the daily average contributory income over the 24 calendar months preceding the leave.	At least 12 months of insurance.	15 days.	90% of the daily average contributory income over the 24 calendar months preceding the leave.
CY	<ul style="list-style-type: none"> - Being insured at least 26 weeks before the beginning of the paternity leave and having paid an amount equivalent to at least 26 times the weekly Basic Insurable Earnings of €175.11 per week (0.50 insurance point); and - Having paid or assimilated insurance in the relevant contribution year 	2 consecutive weeks.	Basic Benefit: 72% of the weekly value of the basic insurance points over the relevant contribution year, increased to 80%, 90% and 100% for one, two or three dependants respectively. Supplementary Benefit: 72% of the weekly value of the supplementary insurance points over the relevant contribution year (no fixed maximum	<ul style="list-style-type: none"> - Being insured at least 26 weeks before the beginning of the paternity leave and having paid an amount equivalent to at least 26 times the weekly Basic Insurable Earnings of €175.11 per week (0.50 insurance point); and - Having paid or assimilated insurance in the relevant contribution year 	2 consecutive weeks.	Basic Benefit: 72% of the weekly value of the basic insurance points over the relevant contribution year, increased to 80%, 90% and 100% for one, two or three dependants respectively. Supplementary Benefit: 72% of the weekly value of the supplementary insurance points over the relevant contribution year (no fixed maximum amount, earnings ceiling applied).

	equal to at least 20 times the weekly amount of Basic Insurable Earnings (0.39 insurance point)		amount, earnings ceiling applied).	equal to at least 20 times the weekly amount of Basic Insurable Earnings (0.39 insurance point)		
CZ	No qualifying period	Maximum one week to be taken in the 6 weeks after the child is born (or adopted).	70% of the Daily Assessment Base Daily Assessment Base: calculated using gross monthly earnings over the last 12 months preceding the leave which are taken into account as follows: - up to CZK 1,162 (€43) per day: 100% - CZK 1,162 (€43) to CZK 1,742 (€64) per day: 60% - CZK 1,742 (€64) to CZK 3,484 (€129) per day: 30% Earnings over 3,484 (€129) per day are not taken into account. Maximum amount: CZK 1,424 (€53) per day.	At least 3 months of insurance immediately preceding the claim of the paternity benefit	Maximum one week to be taken in the 6 weeks after the child is born (or adopted).	70% of the Daily Assessment Base Daily Assessment Base: calculated using gross monthly earnings over the last 12 months preceding the leave which are taken into account as follows: - up to CZK 1,162 (€43) per day: 100% - CZK 1,162 (€43) to CZK 1,742 (€64) per day: 60% - CZK 1,742 (€64) to CZK 3,484 (€129) per day: 30% Earnings over 3,484 (€129) per day are not taken into account. Maximum amount: CZK 1,424 (€53) per day.
DE	No statutory paternity leave, but entitled to parental leave			No statutory paternity leave, but entitled to parental leave		

DK	At least 160 hours within the last 4 full months preceding the paid leave, and 40 hours of work each month in at least 3 of these months.	2 continuous weeks within the 14 weeks following birth.	Based on the weekly hours during the leave and the hourly wage in the last 3 whole calendar months prior to the leave. The maximum is DKK 4,405 (€599) per week or DKK 120.54 (€16.21) per hour (37 hours per week).	At least 18½ hours on average per week for at least 6 months within the last 12 months, of which 1 month immediately preceding the paid leave.	2 continuous weeks within the 14 weeks following birth.	Based on the weekly hours during the leave and the hourly wage in the last 3 whole calendar months prior to the leave. The maximum is DKK 4,405 (€599) per week or DKK 120.54 (€16.21) per hour (37 hours per week).
EE	No qualifying period	30 days as an individual right. Additionally, general parental leave that can be taken until the child reaches the age of 3 years for 545 days.	100% of average wage with a ceiling of three times the average gross monthly salary during the year before last.	Leave is only for employees. Still, self-employed also receive the additional parental benefit for fathers for 30 days. General parental benefit can also be paid until the child turns 3 years of age for 545 days.	-	100% of average wage with a ceiling of three times the average gross monthly salary during the year before last.
EL	No qualifying period	2 days.	Full wage.	Only for employees. No leave for self-employed.	-	-
ES	If age is < 21: no qualifying period; If age is >21 and < 26: at least 90 days, 2 during the 7 preceding years; Age >26: at least 180 days during 7 preceding years or 360 days during all	12 weeks	100% of the calculation basis	Same as for employees.	12 weeks	100% of the calculation basis

	working life					
FI	At least 180 days immediately before the expected date of birth.	54 days (excluding Sundays).	70% of daily earnings for annual earnings up to €39,145; 40% for annual earnings from €39,146 to €60,225; and 25% for annual earnings above €60,225.	At least 180 days of insurance immediately before the expected date of birth.	54 days (excluding Sundays).	Same as for employees.
FR	<ul style="list-style-type: none"> - At least 1,015 hourly SMIC (€10.15 gross as at 1 January 2020) during the 6 preceding months, or - 2,030 hourly SMIC during the 12 months preceding the leave, or - 150 hours worked in the 3 months preceding the leave or - 600 hours of work during the previous 12 months. 	11 consecutive days (18 days in case of multiple births) within the 4 months following the birth	79% of gross earnings. Maximum: €89.03 per day. Minimum: €9.63 per day.	Farmers, craft workers, traders and industrial workers: <ul style="list-style-type: none"> - at least 10 months of insurance prior to the birth 	11 days (18 days in case of multiple births) within the 4 months following the birth	<p>During the paternity leave, farmers are entitled to hire someone else to be replaced and to receive a replacement allowance which amounts to the cost of the replacement.</p> <p>Craft workers, traders and industrial workers: Lump sum of €56.35 per day.</p>
HR	No statutory paternity leave	Parental leave lasts 8 months for the first and second child born.	-	No statutory paternity leave	-	-

HU	At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry.	Fathers are entitled to paternity leave only in exceptional cases (adoption, guardianship, mother's death) for a maximum of 168 days following the birth. In other cases, when a child is born, the father is entitled to 5 days (7 days for twins) leave paid by his employer. The absence fee for these days is reimbursed to the employer by the Hungarian State Treasury.	Paternity leave: 70% of the daily gross earnings. The amount depends on the gross earnings in the previous 180-day period. No ceiling.	At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry.	Fathers are entitled to paternity leave only in exceptional cases (adoption, guardianship, mother's death) for a maximum of 168 days following the birth.	70% of the daily gross earnings. The amount depends on the gross earnings in the previous 180-day period. No ceiling.
IE	<ul style="list-style-type: none"> - 39 contributions paid in the 12 months preceding the leave or since first starting work, or in the relevant tax year before the benefit year or - 26 contributions paid in each of the two relevant tax years before the benefit 	Two weeks within six months.	<ul style="list-style-type: none"> - the rate is €245 per week or - the amount of Illness Benefit, whichever amount is greater. 	52 weeks insurance contributions paid (Note that 52 contributions are awarded to all insured self-employed people)	Two weeks within six months	<ul style="list-style-type: none"> - the rate is €245 per week or - the amount of Illness Benefit, whichever amount is greater.

	year.					
IT	No qualifying period	Seven-day compulsory, paid leave for the father which can be granted at the same time as the maternity paid leave, and one-day optional leave, unpaid, as a rule.	80% of earnings for the compulsory period (100% for the 7-day leave). No ceiling. Optional day is unpaid unless mother agrees to transfer it from her own maternity leave.	At least 1 month of work insurance within the 12 months prior to the beginning of the maternity leave.	No statutory paternity leave. In the presence of serious conditions preventing the mother from taking care of the child, the right to the leave is granted to the father.	80% of earnings for the compulsory period. No ceiling.
LT	12 months insurance during the last 24 months	Maximum 1 month which can be taken any time within the first year after childbirth.	77.58% of the father's Compensatory Wage (average wage earned in the last 12 consecutive months before the month preceding the leave). The Compensatory Wage cannot exceed twice the national average monthly wage for the two quarters preceding the day on which the right to receive childcare benefits arose (although contributions are paid on the full gross wage).	12 months of insurance during the last 24 months.	Maximum 1 month which can be taken any time within the first year after childbirth.	77.58% of the father's Compensatory Wage (average wage earned in the last 12 consecutive months before the month preceding the leave). The Compensatory Wage cannot exceed twice the national average monthly wage for the two quarters preceding the day on which the right to receive childcare benefits arose (although contributions are paid on the full gross wage).

LU	No qualifying period	10 days.	100% of wage	No paid paternity leave	-	-
LV	No qualifying period	10 days.	80% of the average gross wage during the 12-month period ending two months before the leave starts.	No conditions.	10 days.	80% of the average gross wage during the 12-month period ending two months before the leave starts.
MT	-	2 days (labour law)	*paid under labour law	No statutory paternity leave	-	-
NL	No qualifying period	6 weeks	Unpaid.	Only for employees.	-	-
PL	No qualifying period	2 weeks to be taken before the child is 24 months of age (they may be taken all together or in two parts of one week each).	100% of the reference wage calculated on the basis of gross earnings during the 12 months preceding the start of the paternity leave. If the insured person has not worked for the full 12 months, the gross earnings for the actual period of employment is taken into account.	No qualifying conditions. *voluntary insurance for self-employed.	2 weeks to be taken before the child is 24 months of age (they may be taken all together or in two parts of one week each).	Same as for employees. Farmers: fixed amount (PLN 1,000 (€219) per month)..
PT	6 months of affiliation (consecutive or not) with registered	Compulsory leave of 20 days of which 5 immediately after the child's birth and 15 consecutive or not in the 6 weeks	100% of the average daily wage. Minimum daily amount: Cannot be less than 80% of 1/30 of the daily	6 months of affiliation (consecutive or not) with registered remuneration.	Compulsory leave of 20 days of which 5 immediately after the child's birth and 15 consecutive or not in the 6 weeks	Same benefits as for employees except for the "Christmas" and holiday bonuses.

	remuneration.	<p>following the child's birth;</p> <p>Plus 5 optional days, consecutive or not, after the compulsory 20 days and during the period in which the mother's initial parental allowance is granted.</p> <p>Each period is increased by 2 more days, for each child, in the case of the birth of twins.</p>	<p>value of the reference social support index (€ 438.81 a month in 2020).</p>		<p>following the child's birth;</p> <p>Plus 5 optional days, consecutive or not, after the compulsory 20 days and during the period in which the mother's initial parental allowance is granted.</p> <p>Each period is increased by 2 more days, for each child, in the case of the birth of twins.</p>	
RO	No minimum period of insurance.	5 working days, with the possibility of extended the leave with other 10 working days, if the father undertake childcare courses.	100% of the last salary.	No paternity leave for the self-employed.		
SE	No concept of maternity/paternity leave but a common parental leave exists. Being insured for sickness cash benefit above SEK 180 (€19) for at least 240 consecutive days before confinement to receive a benefit above SEK 250	480 full days (240 for each parent).	390 of the 480 days are paid according to the sickness cash benefit rate, i.e. it is around 80% of the salary up to a ceiling of 10 times the Price base amount (<i>prisbasbelopp</i>) = SEK 473,000 (€48,655). The minimum level of benefit is SEK 250 (€26) per day	No concept of maternity/paternity leave but a common parental leave exists. Being insured for sickness cash benefit above SEK 180 (€19) for at least 240 consecutive days before confinement to receive a benefit above SEK 250 (€26) per day. This requirement applies	480 full days (240 for each parent).	390 of the 480 days are paid according to the sickness cash benefit rate, i.e. it is around 80% of the salary up to a ceiling of 10 times the Price base amount (<i>prisbasbelopp</i>) = SEK 473,000 (€48,655). The minimum level of benefit is SEK 250 (€26) per day (minimum guaranteed benefit, <i>grundbelopp</i>).

	(€26) per day. This requirement applies for the first 180 days of receiving the benefit. Remaining days are paid at either at sickness benefit level, or at a flat rate and there is also an entitlement to 90 days at a minimum level.		(minimum guaranteed benefit, <i>grundbelopp</i>). The remaining 90 days are paid SEK 180 (€19) per day.	for the first 180 days of receiving the benefit. Remaining days are paid at either at sickness benefit level, or at a flat rate and there is also an entitlement to 90 days at a minimum level.		The remaining 90 days are paid SEK 180 (€19) per day.
SI	Being insured prior to the first day of the leave and covered by Parental leave insurance.	30 days	100% of the basis (on which the contributions for parental protection have been calculated over the 12 previous months.	Being insured prior to the first day of the leave and covered by Parental leave insurance.	30 days	100% of the basis (on which the contributions for parental protection have been calculated over the 12 previous months.
SK	No statutory paternity leave. However, fathers can receive parental leave and part of the maternity leave.	-	-	No statutory paternity leave. However, fathers can receive parental leave and part of the maternity leave.	-	-

Source: MISSOC 01/01/2021

3.2.5. *Accidents at work and occupational diseases*

- All Member States have benefits related to accidents at work for employees, while such benefits are non-existent for self-employed in 13 of the Member States.
- The duration of benefits related to accidents at work is unlimited for employees in 16 Member States, and for self-employed in 9 of the same Member States. In the other Member States, the duration varies from 6-24 months.
- The earning replacement rate is 70% or above for employees in 22 Member States. It stands at 100% for employees in 10 Member States. The replacement rates for self-employed are the same as for employees in the countries that have benefits for the self-employed.

There are no special conditions for employees when it comes to eligibility to accidents at work and occupational diseases related benefits in any Member States, except for Malta where there is a one week of insurance coverage requirement for access, and the Netherlands where employees are covered via sickness insurance which is not separate from the accidents at work and occupational diseases benefit.

When it comes to the self-employed, this benefit is non-existent in Bulgaria, Cyprus, the Czech Republic, Estonia, France,²⁷ Greece,²⁸ Ireland, Latvia, Lithuania, the Netherlands, Romania and Slovakia. It is also non-existent for the self-employed in Belgium, but this risk is covered through sickness and invalidity insurance. Similarly, in Ireland the self-employed are covered under the invalidity branch. Insurance is voluntary for the self-employed in Denmark, Finland²⁹ (compulsory for farmers and scholarship recipients), Germany and those who are insured do not have a qualifying period requirement to become eligible for the benefit. In all other Member States (Austria, Croatia, Hungary, Italy, Luxembourg, Malta, Poland, Portugal, Slovenia, and Sweden) insurance is compulsory for the self-employed and there are no eligibility requirements, with the exception of Malta where there is a one week of insurance coverage requirement for the self-employed as well, just like for employees. It is, however, important to note that, when it comes to France, the benefit only appears to be in kind (coverage of medical expenses), rather than in cash. Waiting periods for access do not appear to be relevant for this particular benefit, according to MISSOC.

We also need to keep in mind that in some countries, sickness insurance and invalidity benefits may functionally act as a replacement for this type of benefit. Future studies should thus examine how functions of sickness, invalidity, and accidents at work and occupational diseases benefits overlap or replace one another in different contexts, especially for the self-

²⁷ The self-employed are eligible for a benefit which only covers their medical expenses, i.e. the benefit is not in cash but in kind (e.g. reimbursement of medical fees, treatment, etc).

²⁸ There are no benefits for farmers or liberal professions. Only self-employed (ex OAEE- craftsmen) receive a monthly allowance for 4 months in the case of industrial injury. The allowance amounts to three times the monthly contributions paid by the insured at the time the accident occurred.

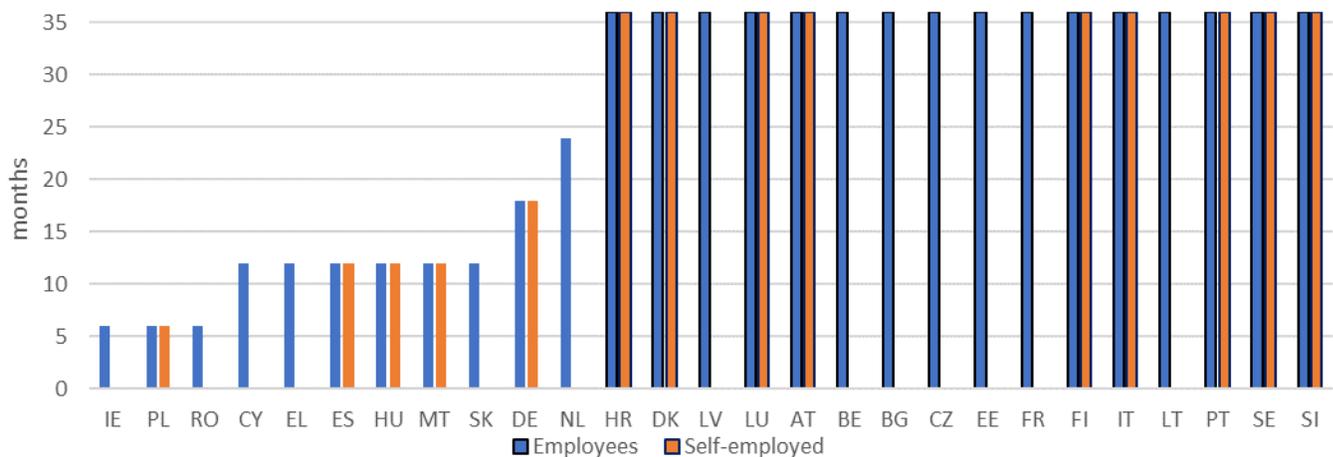
²⁹ It is voluntary but self-employed need to have pension insurance in order to get AWOD insurance.

employed, for whom accidents at work and occupational diseases related benefits are often non-existent.

In several Member States (Austria, Belgium, Bulgaria, the Czech Republic, Croatia, Denmark, Estonia, Finland, France, Italy, Latvia, Lithuania, Luxemburg, Portugal, Sweden and Slovenia), the accidents related benefit for employees is paid out until recovery, declaration of permanent disability (following which the invalidity pension is allocated), or until statutory retirement age, when the beneficiary starts receiving the old-age pension.

The benefit duration is 24 months in the Netherlands (the same as sickness benefit, no special provisions), 18 months in Germany, 12 months in Cyprus and Hungary (with the possibility of another 12 months extension), Malta, Slovakia, Spain (possibility of extension for another 6 months); and 6 months in Ireland, Poland and Romania. In Greece, the benefit can be paid for 6, 12, or 24 months depending on the duration of contributions (average value of 12 months is presented in Figure 3.9). In most countries, however, in case of continued need, accidents related insurance can be replaced by invalidity or old age benefits. In countries which have this benefit for the self-employed, its duration is exactly the same as for employees.

Figure 3.9. Maximum duration of accidents at work related benefits for employees and the self-employed (in months)



Source: MISSOC, 01/01/2021.

Notes: 36m = unlimited duration (black border around relevant bars); orange bars are missing where there is no benefit for the self-employed; EL – benefit can be paid for 6, 12, or 24 months depending on the duration of contributions.

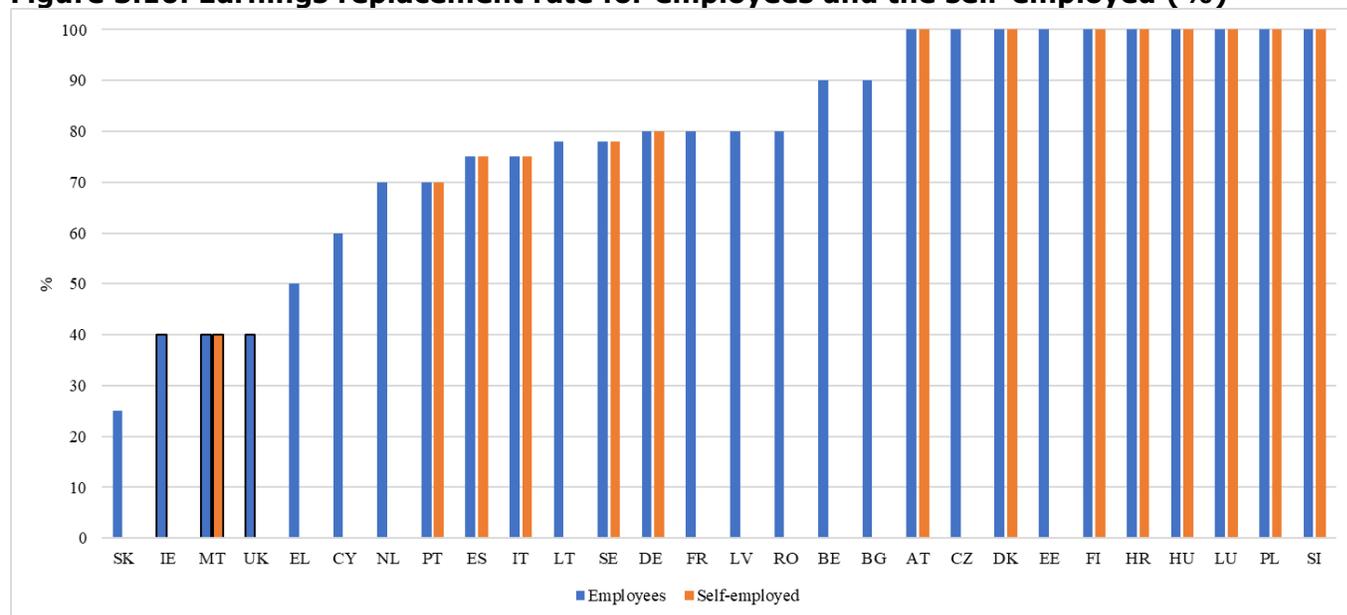
Table 3.21. Maximum duration of accidents at work related benefits for employees and the self-employed (in months)

COUNTRY	Employees	Self-employed
IE	6	0
PL	6	6
RO	6	0
CY	12	0
EL	12	0
ES	12	12
HU	12	12
MT	12	12
SK	12	0
DE	18	18
NL	24	0
HR	unlimited duration	unlimited duration
AT	unlimited duration	unlimited duration
DK	unlimited duration	unlimited duration
BE	unlimited duration	0
BG	unlimited duration	0
CZ	unlimited duration	0
EE	unlimited duration	0
FR	unlimited duration	0
FI	unlimited duration	unlimited duration
IT	unlimited duration	unlimited duration
LT	unlimited duration	0
LV	unlimited duration	0
LU	unlimited duration	unlimited duration
PT	unlimited duration	unlimited duration
SE	unlimited duration	unlimited duration
SI	unlimited duration	unlimited duration

Source: MISSOC 01/01/2021

The amount of benefits is the same for employees and the self-employed in all countries where the benefit exists for both types of workers.

Figure 3.10. Earnings replacement rate for employees and the self-employed (%)



Source: MISSOC, 01/01/2021.

Notes: Black border around tabs where this benefit is flat rate (expressed as 40% in the figure). Missing orange tabs are for countries where there is no benefit for the self-employed. AT - first 6-12 weeks, then 50; EL - plus 10% for each dependent, up to a maximum of 70%; FR - 60% for the first 28 days; IT - 60% for the first 15 days, then 75%; NL - same as sickness, no special provisions; PT - increased to 75% after 12 months; SK - 55% for the first three days; SE - reduced to 75% after 12 months.

Table 3.22. Earnings replacement rate (by accidents at work related benefits) for employees and the self-employed (%)

COUNTRY	Employees	Self-employed	Notes
SK	25	0	55% first 3 days, accident injury benefit is top up to sick pay provided by employer and to sickness benefit - together 80% of gross earning replacement rate
IE		0	flat rate benefit, employees only
MT			flat rate benefit (expressed as 40)
EL	50	0	plus 10% for each dependent, max 70%. There are no benefits for farmers or liberal professions. Only self-employed (ex OAEE-craftsmen) receive a monthly allowance for 4 months in the case of industrial injury. The allowance amounts to three times the monthly contributions paid by the insured at the time the accident occurred.
CY	60	0	

NL	70	0	same as sickness, no special provisions
PT	70	70	first 12m, 75% after
ES	75	75	voluntary for SE
IT	75	75	60% for the first 15 days
LT	78	0	
SE	78	78	80% first 15 days, then 78%, and reduced to 75% after 12 months
DE	80	80	voluntary for SE
FR	80	0	60% during the first 28 days. The self-employed are eligible for a benefit which only covers their medical expenses, i.e. the benefit is not in cash but in kind (e.g. reimbursement of medical fees, treatment, etc).
LV	80	0	
RO	80	0	
BE	90	0	SE: accidents in general are covered under the general health care, sickness and invalidity benefits schemes.
BG	90	0	
AT	100	100	first 6-12 weeks, then 50
CZ	100	0	
DK	100	100	voluntary for SE
EE	100	0	
FI	100	100	voluntary for SE (compulsory for farmers and scholarship recipients). Replacement rate is 100 only for daily allowance, which is paid for a year. If disability continues over one year, person receives pension after daily allowance. Pension rates are lower: the full workers' compensation pension is 85 per cent of the annual earnings of persons aged under 65 and 70 per cent of the annual earnings of persons aged 65 and above.
HR	100	100	
HU	100	100	
LU	100	100	
PL	100	100	
SI	100	100	

In Slovakia, the benefit stands at 25% of reference earnings, while, for the first three days, 55% of reference earnings are paid out. In Italy, 60% is paid out for the first 15 days. In Portugal, after 12 months, the benefit is reduced from 75 to 70%. In France the benefit is 20 percentage points lower during the first month (at 60%), while in Austria the full benefit

of 100% is paid for the first 6-12 weeks (depending on the contributions record), following which it is reduced to 50%.

3.2.6. *Invalidity benefits*

- Compulsory insurance against invalidity exists in all Member States for both employees and self-employed. In 16 Member States, the qualifying period for invalidity benefits is the same for all age categories, while in 11 Member States there is variation in the qualifying period between different age groups.

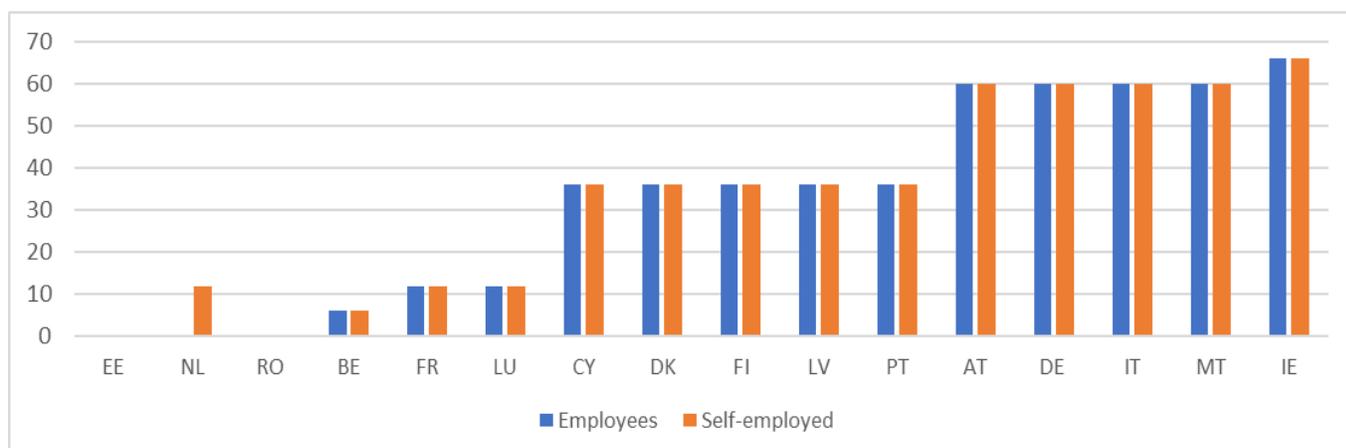
- In all Member States except for two, the qualifying period is identical for employees and self-employed.

Figure 3.11 and table 3.23 show the Member States where the eligibility requirement is standard for all age categories, while table 3.24 shows the Member States where there is variation in eligibility requirements between the different age groups.

In all Member States (except the Netherlands) that are shown in Figure 3.11, eligibility requirements for the invalidity benefit are the same for employees and the self-employed, with a small exception in France, where employees are also required to have at least 600 hours of work or a minimum level of insurable income, while the self-employed are not. In the Netherlands, invalidity insurance for the self-employed is voluntary, but cannot be accessed unless the self-employed has already been insured for sickness for at least 12 months. Estonia and Romania are the only two countries where it is enough for the beneficiary to simply be insured at the time of invalidity, i.e. there is no time requirement on the duration of contributions to qualify. In Denmark and Estonia invalidity is a residence-based benefit rather than an employment based one. In Finland, disability pension and fixed term disability pension (rehabilitation subsidy) can be either earnings related pension (based on work) or national and guarantee pensions (based on residence)³⁰.

³⁰ Earnings related disability pension consists accrued pension component and projected pension component (if earnings have totalled at least 17,807.01 euros (in 2019) during the 10 calendar years before the start of the disability pension). National or guarantee pension is paid for individuals whose earnings related pension accrual is very low or non-existent. Residence requirement applies to these cases.

Figure 3.11. Qualifying period (contribution requirement in months) for invalidity benefits for employees and the self-employed in countries without age related variations in requirements



Source: MISSOC, 01/01/2021.

Table 3.23. Qualifying period (contribution requirement in months) for invalidity benefits for employees and self-employed in countries without age related variations in requirements

COUNTRY	Employees	Self-employed	Notes
EE	0	0	universal residence based
NL	0	12	SE: voluntary, must have participated in sickness scheme for at least one year before qualifying for the opt in
RO	0	0	
BE	6	6	For EE:180 actual days worked or assimilated over the past 12 months (not worked but still taken into account in the calculation of the minimum requirements (e.g. legal holidays, unemployment, military service). For SE: self-employed worker must pay at least two minimum quarterly contributions.
FR	12	12	For EE, plus at least 600hrs or min income criterion
LU	12	12	
CY	36	36	
DK	36	36	residence based, at least 3yrs residence
FI	36	36	Residence requirement (at least 3yrs residence, referred here as Qualifying period) is not applied

			to individuals whose disability occurs at young age (under the age of 19) while living in Finland or who have received disability allowance for persons under 16 years at the time they turned 16. Earnings related pension scheme is the primary system and national and guarantee pensions are secondary. Residence requirement does not apply to earnings related pensions, earnings related pensions are paid according to accrual.
LV	36	36	
PT	36	36	But 60 if relative invalidity. 120 days of registered earnings are required for a year to be considered.
AT	60	60	
DE	60	60	
IT	60	60	of which at least 36m during the past 5yrs. but no qualifying period required for invalidity (caused by circumstances of employment other than industrial injury)
MT	60	60	
IE	66	66	of which 11m over the past year

Source: MISSOC, 01/01/2021.

In four of the Member States shown in Figure 3.11, the total contributions requirement (for both employees and the self-employed) does not need to immediately precede invalidity, i.e. the required contributions can be accumulated over a longer time period. Specifically, in Austria it is 60 months of contributions over 180 months (i.e. 5 years of contributions over the last 15 years), in Luxembourg it is 12 months over the past 36 (i.e. 1 year over the last 3 years), in Belgium, the requirement is 6 months over 12 months.³¹ In Italy at least 36 months need to be during the past 5 years, while there is no qualifying period required for invalidity that is caused by circumstances of employment other than industrial injury. When it comes to Ireland, 11 of the total of 66 months have to be over the past year. In Portugal, the requirement is 60 months if the invalidity is partial, and 120 days of registered earnings are required for a year to be considered.

In the eleven remaining Member States, contributions requirements for invalidity benefits are related to age and split by age groups (see table 3.24).

³¹ The incapacity for work must persist after one year. Sickness benefit is granted over the first 12 months of incapacity. Invalidity benefits come only after that period.

Table 3.24. Qualifying period (contribution requirement in months) in countries with age related variations in requirements

Country	Employees	Self-employed
Bulgaria	under 20 years – 0 20-25 years – 1 year 25-30 years – 3 years over 30 years – 5 years	same as employees
Croatia	under 30 – 1 year 30-35 years – 2 years over 35 years – 1/3 of working life	same as employees
Czech Republic	under 20 years – less than 1 year 20-22 years – 1 year 22-24 years – 2 years 24-26 years – 3 years 26-28 years – 4 years over 28 years – 5 years over a 10 year period over 38 years – 5 years over a 10 year period OR 10 years over a 20 year period	same as employees
Greece	until 21 years – 1 year; progressive increase until age 54 when 12.5 years of contributions are required; if these conditions unfulfilled 1,500 working days are required (app. 4 years), 600 of them in the 5 years preceding invalidity.	same as employees
Hungary	at least 1,095 days (3 years) within 5 years, OR 2,555 days (7 years) within 10 years, OR 3,650 days (10 years) within 15 years before submitting the claim *Special rules if not regularly insured	same as employees
Lithuania	under 24 years – 1 year increasing by 4 months for each additional year of age between 24 and 29; increasing by 6 months for each additional year of age between 29 and 33; increasing by 8 months for each additional year of age between 33 and 39; increasing by 1 year for each additional year of age for those above 39 years (without exceeding the obligatory record of pension social insurance established for old-age pensions)	same as employees

Poland	less than 20 years – 1 year 20 - 22 years – 2 years 22 - 25 years – 3 years 25 - 30 years – 4 years 30 years and above – 5 years over the 10 years immediately preceding occurrence of invalidity	same as employees
Slovakia	up to 20 years – below 1 year 20-24 years – 1 year 24-28 years – 2 years 28-34 years – 5 years 34-40 years – 8 years 40-45 years – 10 years over 45 years – 15 years	same as employees
Slovenia	under 21 – 3 months between 21 and 29 – employed for at least 1/4 of the time between age 21 and occurrence of invalidity (full years of service); 30 and over – employed for at least 1/3 of the time between age 20 and occurrence of invalidity (full years of service)	same as employees
Spain	under 31 years – 1/3 of the time between age 16 and occurrence of invalidity 31 years and over – 1/4 of the time between age 20 and occurrence of invalidity, (min. 5 years) *Special rules if not regularly insured	same as employees
Sweden	up to 46 years – 1 year within 8 years immediately preceding disability; 47-49 years – 1 year within 7 years immediately preceding disability; 50-52 years – 1 year within 6 years immediately preceding disability; 53 years or above – 1 year within 5 years immediately preceding disability.	same as employees

Source: MISSOC, 01/01/2021.

Duration of invalidity benefits³² (in most cases pensions) for employees in all Member States is either until recovery or conversion to old age pension once statutory retirement age is reached (in Slovenia the beneficiary can choose to stay on invalidity instead old age pension). Hungary also has a special provision for people in rehabilitation, whose maximum duration of invalidity benefit can be 36 months, but the pension is unlimited if the disability is permanent. Beneficiaries are subject to periodical condition reviews to assess their continued need. It is also important to note that usually, the invalidity benefit comes into effect only after the sickness benefit expires, unless invalidity is immediate.

The self-employed have exactly the same amount of duration of invalidity benefits as employees in all countries, until recovery or until becoming eligible for an old-age pension.

Adequacy of invalidity benefits is difficult to visualise because in many countries, the benefit depends on the person's degree of invalidity, whether they are expected to return to work after a rehabilitation or not, as well as their contributions record.

In Belgium, for employees, the percentage of disability benefits is determined by their family situation (65% for holders with dependants, 55% for single people, 40% for cohabitants). For the self-employed, there is again a lump sum, the amount of which depends on the family situation and the cessation of the business. In France, the benefit amounts to a maximum of 50% of reference earnings, and a minimum of 30%, depending on the level of incapacity, for both employees and the self-employed.

The invalidity benefit in Cyprus amounts to 60% of reference earnings for both employees and the self-employed, while the Czech Republic has a 10% basic benefit, plus an earnings related one on top, for both employees and the self-employed.

In Hungary the benefit is between 35% and 70%, depending on level of invalidity, for both employees and the self-employed. In the Netherlands, it is 75% of reference earnings for both employees and the self-employed. In Spain, the invalidity benefit is 55% and increased to 75% if the beneficiary is over 55 and out of work, for both employees and the self-employed. In Sweden, if the person (both employee and the self-employed) is fully incapacitated to work, the benefit is paid at 64.7% of the person's assumed future annual income up to a ceiling, but it is also related to length of contributions record.

The invalidity benefit is flat rate for both employees and the self-employed in four countries: Denmark, Estonia and Ireland. In Finland, earnings related disability pension is calculated according to pension accrual and, if requirement is fulfilled, projected pension component. In case earnings related pension accrual is non-existent or very low, the national pension and guarantee pension safeguard the individual's livelihood.

In all other Member States, the amount is determined using a pensions formula, which takes into account the length and amount of contributions over the years.

³² This short section on duration and replacement rates by invalidity benefits has not been updated compared to the one included in version 0 of the Monitoring framework.

3.2.7. *Old-age pensions*

- The minimum contribution periods required to qualify for old-age pension as well as contribution requirements to obtain a full old-age pension varies to a great extent across Member States.
- The amount of contributions and duration of insurance are the most common determining factors for the level of pension.
- In most member states, both the contribution requirements and determining factors are similar for employees and self-employed.

According to the 1 January 2021 MISSOC update, rules on access to pensions as well as their calculation formulas are similar for employees and the self-employed in most Member States. As stated in the 2021 Pension Adequacy Report³³, improvements in statutory and effective access to pensions for the self-employed have been observed in several Member States during the last years. Sustained efforts are needed to ensure adequate coverage and opportunities to accrue pension rights for non-standard workers and the self-employed.

Analysis of MISSOC data presented in this section mostly refer to public pensions. Moreover, MISSOC tables for self-employed in most cases state that conditions for access, amount and duration of old-age benefits are the "same as for employees". This is to be expected because conditions for access to old-age pensions typically include the number of years of contributions. When it comes to the amount, most countries use the same formula for all types of workers, which account for the length of contributions, level of income/wage, but also additional conditions, such as level of development in the region, or country's growth rate.

These are the several minor exemptions to this general trend of employees and self-employed having the same rules for old-age pensions:

- In Finland, there is a 4 months minimum contributions requirement for the self-employed to qualify for the statutory earnings-related pension, whereas there is none for employees. Finland, however, also has national pension and guarantee pension, which are residence-based pensions not related to status in employment.
- In Malta, the basis for calculating the pension for employees is the average over the last three years, whereas it is 10 years when it comes to the self-employed.

Table 3.25 contains the minimum contributions period (in years) to qualify for an old-age pension and contributions requirement to obtain a full pension.

³³ European Commission (2021), 2021 pension adequacy report, <https://op.europa.eu/en/publication-detail/-/publication/4ee6cadd-cd83-11eb-ac72-01aa75ed71a1>

Table 3.25. Minimum contribution period to qualify for old-age pension and contributions requirement to obtain a full pension (in years)

Country	Min. contributions period (in years)	Requirement for full pension (in years)
Austria	15	45
Belgium	0	45 (14,040 days full time or equivalent)
Bulgaria	n/a	39yrs 4m (men), 36yrs 8m (women)
Croatia	15	No concept of full pension (if 41 years of insurance, can retire earlier)
Cyprus	15	No concept of full pension
Czech Republic	35 (30 without non-contributory periods)	No concept of full pension
Denmark	3 (residence, 10 for non-nationals)	40 (of residence)
Estonia	15 (1st pillar) 0 (2nd pillar)	No concept of full pension (years of pensionable service before 1998 and contributions after 1999 is the key criterion)
Finland	0 (statutory earnings-related pension), 3 (of residence, for national pension and guarantee pension)	No concept of full pension
France	n/a	41.5 (166 quarters)
Germany	5	No concept of full pension
Greece	15 (or 4,500 working days)	Women: 12,000 working days (and 62 years of age). Men: 10,000 working days (and 67 years of age).
Hungary	20 years for what is termed a 'full' pension in Hungarian terminology with minimum guarantee (15 years for what is termed a 'partial' pension in Hungarian terminology without minimum guarantee)	No concept of full pension

Ireland	10	A person must have an annual average of 48 contributions paid.
Italy	20 (5 when retiring at age 70)	42 years (41 for women) and 10 months
Latvia	15	No concept of full pension
Lithuania	15	32
Luxembourg	10	40
Malta	10 (and at least 15 weekly contributions per year from either 1956 or 1965)	50 or more weekly contributions per year from 1956, 1965 or from the age of 19.
Netherlands	0	50 (residence based)
Poland	25 (men) 20 (women)	No concept of full pension
Portugal	15	40
Romania	15	35 (men) 31 and 6 m (women)
Slovakia	15 (1st pillar) 0 (2nd pillar)	No concept of full pension
Slovenia	15	40
Spain	15	36 (for 2021 and 2022)
Sweden	3 for the earnings-related supplementary pension and the guaranteed pension (<i>garantipension</i>). 0 for the earnings-related old-age pension and the premium reserve pension.	30 for the earnings-related supplementary pension 40 for the guaranteed pension 0 for the rest.

Source: MISSOC, 01/01/2021.

Table 3.26 shows the types of factors that are used to determine pension levels in each country.

Table 3.26. Determining factors for level of pensions

Country	Determining factors
Austria	Amount of income, duration of the insurance period and age when claim is made.
Belgium	Amount of earnings, the duration of insurance and family status.
Bulgaria	First pillar: reference earnings, period of insurance, monthly average contributory income for the country, the individual coefficient of the claimant
Croatia	First pillar: previous earnings, employment history, quotient determined by the Croatian Pension Insurance Institute
Cyprus	Amount of earnings and number of insured years.
Czech Republic	Flat rate (10% of monthly average wage) + amount of earnings and number of insured years.
Denmark	Old age Pension (<i>Folkepension</i>)/Early retirement pension (<i>Tidlig Pension</i>) duration of residence in Denmark between the age of 15 and pensionable age. Supplementary pension (ATP): duration of scheme membership and contribution period.
Estonia	A base amount, length of service component (for the period up to 31/12/1998), an insurance component (for the period from 1/1/1999).
Finland	Earnings related: Pensionable earnings for each year. National pension and guarantee pension: Duration of residence in Finland, marital status and amount of other pensions based on employment.
France	Insurance period required for a full pension, the average annual salary and the period of insurance, in relation to the maximum period of insurance.
Germany	Amount of employment income insured through contributions during the entire insured life, voluntary contributions (contribution periods) and periods of child-raising.
Greece	Amount of previous pensionable earnings, number of insured years, residence, age, coefficients of replacement per year, GDP, Consumer Price Index, viability of pension fund.
Hungary	Average monthly net income and insurance period.
Ireland	Yearly average number of contributions registered (paid or credited). €243.30 per week is set as a maximum pension. If the average number of annual contribution weeks registered is more than 10, but less than 48, a reduced pension is payable as follows: average rate per week: 40-47: €238.50, 30-39: €218.70, 20-29: €207.10, 15-19: €158.50, 10-14: €97.20
Italy	Total of contributions accrued, age and life expectancy.
Latvia	First pillar: insurance record until 1996, amount of contributions paid since 1996, age of insured person.

Lithuania	Insured income and number of insured years.
Luxembourg	Number of insurance years and of assimilated periods (for flat-rate supplements) and earnings (for income-related supplements).
Malta	Earnings from work and number of contributions paid.
Netherlands	Length of insured periods, household status.
Poland	Reference wage, number of insurance years, basic amount.
Portugal	Number of years covered by contributions, average monthly earnings during the entire insurance period.
Romania	Length of contribution period, level of earnings.
Slovakia	Amount of employment income insured through contributions during the entire insured life and duration of the insurance period.
Slovenia	Previous earnings; number of insurance years; gender; age at retirement (before or after statutory pensionable age).
Spain	The level of contributions and the number of contribution years.
Sweden	Earnings-related old-age pension: life-time earnings; age of retirement; life expectancy for a cohort; development of the economy.

Source: MISSOC, 01/01/2021.