



Protecting social security
in Europe **Facts & figures**

*Facts and figures on protecting
the social security rights of
persons moving around in the EU*





1. WHAT IF I AM SENT ABROAD BY MY EMPLOYER ON A SHORT-TERM ASSIGNMENT OR I AM SELF-EMPLOYED AND GO TO ANOTHER MEMBER STATE ON A SHORT-TERM CONTRACT?

Suppose your employer posts you to another Member State for a short time to work for another company within the group. Suppose you are a musician with a gig in another Member State. Suppose you work in IT and a temporary employment agency finds a short-term assignment for you elsewhere in the EU. These are not just business trips. You will actually be based in another country for a short period. So where do you pay your social

DID YOU KNOW THAT?

In 2020, 3.8 million PDs A1 were issued to provide proof that social security contributions are being paid in the competent Member State. Most were for posted workers (2.4 million PDs A1).

security contributions? And if you fall ill, which Member State covers your sickness benefits? Examples like these show the importance of the rule that you can only ever pay into one system at a time.

If you are not moving permanently and provided certain conditions are fulfilled, your time in another Member State is covered by your home Member State's rules and the social security contributions you are paying there. But you will need to be able to demonstrate your status to the authorities of the Member States of your destination. You do this with a Portable Document A1 (PD A1) from your national authority.

There are also some people who work in one country and reside in another one, or people who have two jobs, one in one Member State and one in another. This is not uncommon in border areas. Social security coordination rules define where contributions should be paid, and the benefits paid out. A PD A1 could then also be issued to cross-border workers to avoid that they have to pay in two Member States at once.

This is a growing phenomenon. Except for a dip in 2020 caused by the restrictions in place during the COVID-19 pandemic, the number of PDs A1 issued has been rising steadily for the last decade.

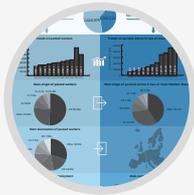
As a citizen of the European Union (EU), you have the right to live or work in any Member State. This is a basic principle of the EU. If you exercise that right, your social security rights and expectations move with you. The EU has a social security coordination system that guarantees this by linking the national social security systems. It ensures you have continuous coverage when you move to another Member State, whether it is for work, on holiday, to retire or for planned healthcare. The same rules make sure you do not end up paying social security contributions in two Member States.

The coordination of social security rights and entitlements is based on four principles:

- 1) you will only ever fall under one Member State's legislation (known as the "applicable legislation" rules);
- 2) you will be treated the same way as citizens of the Member State you are visiting or moving to if you fall under that Member State's legislation ("equal treatment");
- 3) periods you have spent accumulating rights in one Member State will be recognised towards your rights in the Member State you move to ("aggregation"), and
- 4) benefits can be paid out in another Member State from the one you are or have been working in ("exportability").

But what does this mean in practice? How many people are actually taking advantage of these rights? Which types of social security benefits are most affected? What is the budgetary impact on national social security systems? Does it cost some Member States more than others? And how did the COVID-19 pandemic affect these rights and the application of the rules?

¹ The terms "Member State" and "EU" are used in this article to indicate the 27 EU Member States, the European Economic Area, Switzerland and the United Kingdom.



The data collected via the PD A1 provides important information on how many people are making use of the social security coordination rules as they move around the EU for work. Where do they move to and from? In which sectors do they mainly work? This and other information can be found in the [infographic](#) on applicable legislation.

2. PENSIONS

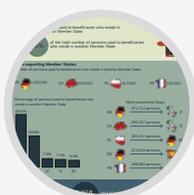
Many people choose to retire to a different Member State from the one where they spent their working life. They would be reluctant to do this if it meant forfeiting their right to their pension, either in part or in full. This does not happen.

DID YOU KNOW THAT?

More than 5.5 million pensions are paid each year to pensioners living in another Member State. This is 4.1% of all pensions. The € 22.8 billion paid out represents 1.2% of the total amount paid out in pensions in the EU each year.

Any pension rights accrued from living for at least one year in another Member State are recognised (provided that the conditions under national law are met). A pension cannot be reduced, changed, suspended, withdrawn, or confiscated just because someone is living in a

different Member State from that of the institution responsible for providing pensions.



Do you wonder how much is paid out for exported pensions each year? Or where most pensioners who spend their old age in another Member State come from originally? Or which Member States they retire to? Check out the [pensions infographic](#) for exact figures and details.

3. CROSS-BORDER HEALTHCARE

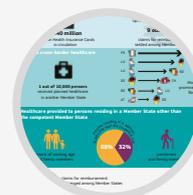
What happens if you need healthcare while you are living or working abroad, or if you are on holiday? What if you wish to receive treatment abroad? You will find yourself in one of three situations:

- you need unplanned necessary cross-border healthcare: you unexpectedly fall ill or have an accident while abroad and medical treatment cannot wait;
- you are entitled to planned cross-border healthcare, i.e., you are travelling abroad to receive medical treatment;
- you are residing in or have retired to a Member State that is not your competent Member State of work, and you need regular healthcare.

DID YOU KNOW THAT?

The European Health Insurance card (EHIC) is a free card that gives you access to medically necessary, state-provided healthcare during a temporary stay in another Member State. You pay the same cost as someone living in that Member State would. Around 240 million EHICs are currently in circulation. Do you have one?

The social security coordination rules cover all these situations and ensure your healthcare needs are met. Meeting the cost of these types of healthcare accounts for 0.4% of EU healthcare expenditure.



Have you asked yourself whether more use is made of planned or unplanned healthcare, and whether for healthcare provided to persons residing in a Member State other than the competent Member State it is mainly those of working age or pensioners who benefit? And where do patients come from and go to for planned medical treatment? The cross-border [healthcare infographic](#) reveals all.

4. UNEMPLOYMENT BENEFITS

There might come a day where you lose your job. Normally, the Member State where you used to work will only pay you unemployment benefits on condition that you are available to potential employers there. But what if you want to look for a job in another Member State where you think you are more likely to find a job that matches your skills? In that case, you can apply for what is known as conditional exportability. If your application is successful, you will receive your unemployment benefit from the Member State where you were working, but you will have three months to look for a job in the other Member State. That can be extended to six months if the authorities agree.

DID YOU KNOW THAT?

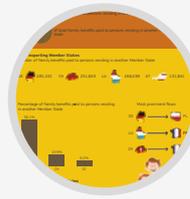
In 2020, some 27,700 authorisations were issued to export unemployment benefits to another Member State, i.e., to pay this benefit while someone looked for a job in a different Member State from the one they were working in when they became unemployed. Roughly one in ten of these people found work abroad during the time their unemployment benefits were being exported.

But what if you want to look for a job in another Member State where you think you are more likely to find a job that matches your skills? In that case, you can apply for what is known as conditional exportability. If your application is successful, you will receive your unemployment benefit from the Member State where you were working, but you will have three months to look for a job in the other Member State. That can be extended to six months if the authorities agree.

They include, for example, child benefits or child-care allowances. The benefits are paid by the Member State you are subject to under the rules on which legislation is applicable to you.

DID YOU KNOW THAT?

2% of all family benefits paid out by the EU are paid to someone residing in another Member State.



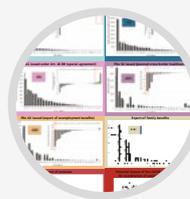
Several questions immediately come to mind. Which Member States pay family benefits to another Member State the most? And at the receiving end: which are the main Member States where citizens receive family benefits from abroad? Check out the [family benefits infographic](#) to find out.

6. THE IMPACT OF THE COVID-19 PANDEMIC

The COVID-19 pandemic had a major impact on intra-EU mobility in 2020. It was more difficult to travel as a tourist, to take up a job or a short-term assignment, or to retire to another Member State. The demand for documents issued to ensure fair access to social security for mobile citizens dropped almost across the board, and quite considerably in some cases.

DID YOU KNOW THAT?

- The number of jobseekers exporting unemployment benefits to another Member State fell by 19% during the COVID-19 pandemic.
- The decline in intra-EU tourism resulting from the pandemic led to a sharp decrease (~30%) in unplanned cross-border healthcare.
- The number of PDs A1 issued to posted workers decreased by 25% during the COVID-19 pandemic.



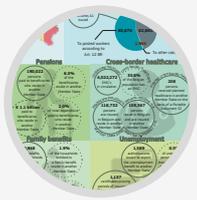
There is more information in the overarching [infographic](#) comparing data for 2019 and 2020. This answers the question: were there major differences between the different branches of social security?

5. FAMILY BENEFITS

Perhaps you left your family behind when you took up a job in another Member State. Perhaps you are a cross-border worker living with your family in one Member State and working in another. This does not affect your entitlement to what are known as family benefits. These are all benefits in kind or in cash that national social security legislation provides for to help meet the cost of having a family.

7. COUNTRY INFOGRAPHICS

The impact of EU rules on the coordination of social security systems can vary greatly between Member States depending on patterns of job mobility and the potential for cross-border commuting, and of tourism, and retirement.



Find out how the application of these rules affect your Member State in [32 country sheets](#) with facts and figures on the coordination of social security systems. They cover the 27 EU Member States, the four EFTA Member States, and the United Kingdom.

The infographics presented in this article provide a snapshot of the main facts and figures on EU social security coordination in 2020. For more detailed figures on the practical reality of social security coordination, check out the [at a glance statistical report](#) and the [thematic statistical reports](#).

More info needed? Visit:

Network of experts on statistics

[Network of experts on statistics - Employment, Social Affairs & Inclusion - European Commission \(europa.eu\)](#)

Coordination of social security systems at a glance -
2021 statistical report

[Publications catalogue - Employment, Social Affairs & Inclusion - European Commission \(europa.eu\)](#)

Statistical reports

[Publications and documents - Employment, Social Affairs & Inclusion - European Commission \(europa.eu\)](#)

June 2022

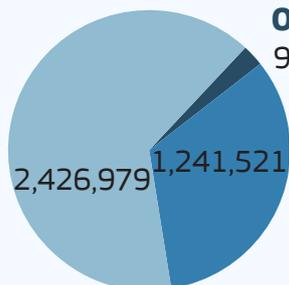
This article has been produced in the framework of the communication activities of the MoveS network on free movement of workers and social security coordination.

The information and views set out in this article are those of the author(s) and do not necessarily reflect the official opinion of the Commission. The Commission does not guarantee the accuracy of the data included in this study. Neither the Commission nor any person acting on the Commission's behalf may be held responsible for the use which may be made of the information contained therein.

Applicable legislation

Portable Documents A1 issued in 2020

PDs A1 issued to **posted workers**



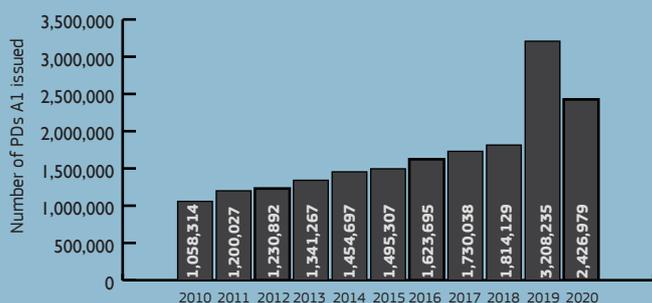
Other situations

94,360

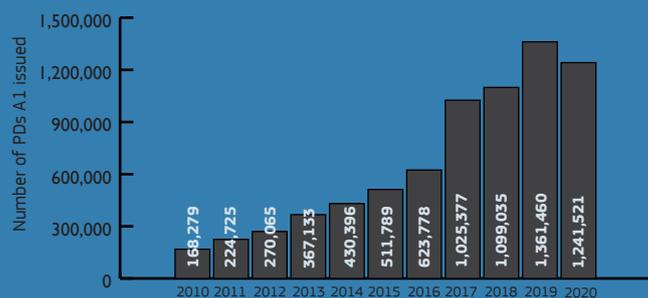
PDs A1 issued to **persons active in two or more Member States**



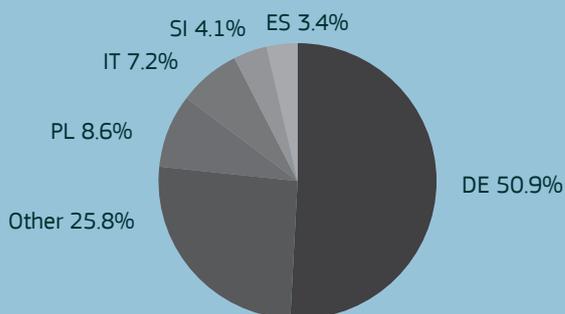
Trends on posted workers



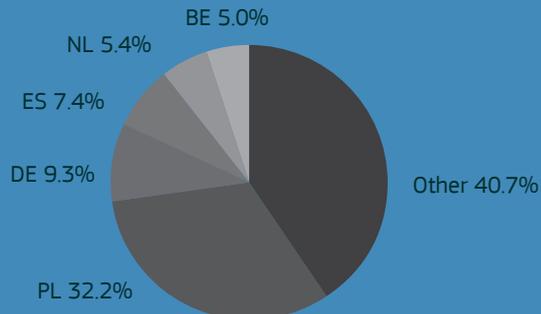
Trends on persons active in two or more Member States



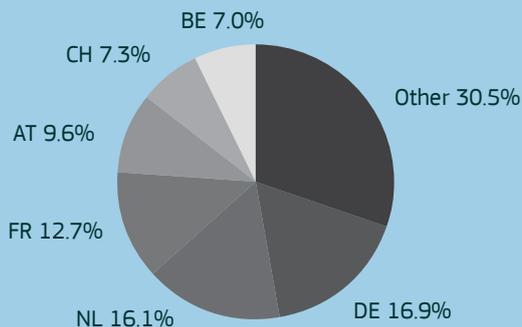
Main origin of posted workers



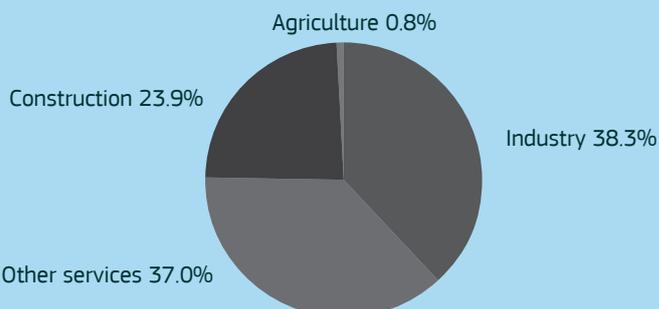
Main origin of persons active in two or more Member States



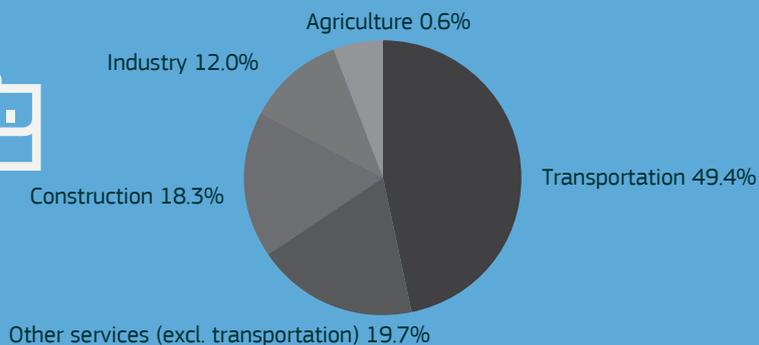
Main destination of posted workers



Main sector of employment

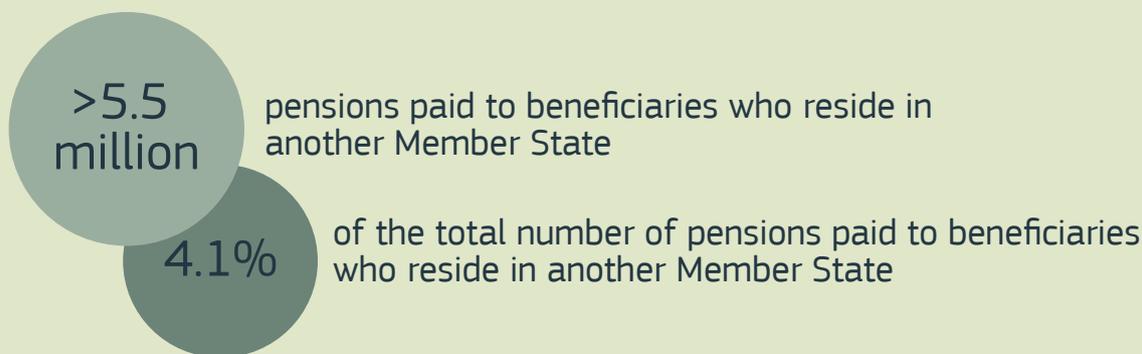


Main sector of employment



Cross-border old-age, survivors' and invalidity pensions in the EU

Under social security coordination in 2020



Main exporting Member States

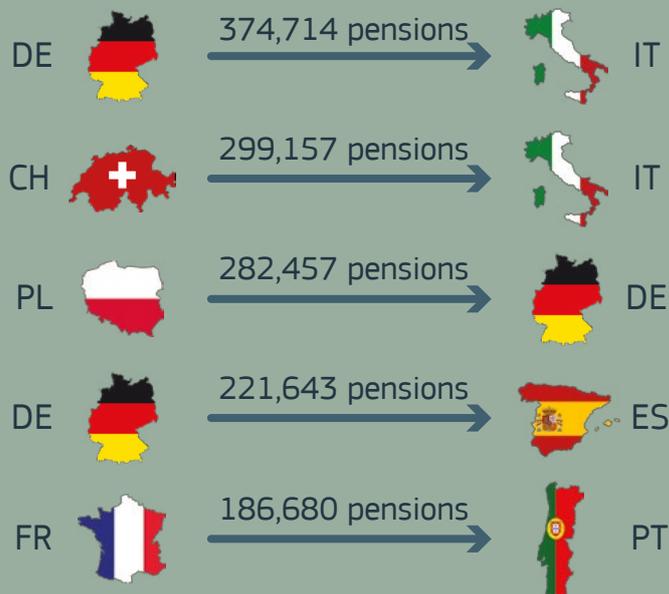
Number of pensions paid to beneficiaries who reside in another Member State



Percentage of pensions paid to beneficiaries who reside in another Member State



Most prominent flows



€ 22.8 billion

paid to beneficiaries who reside in another Member State

1.2%

of the total amount of paid pensions in the EU

Cross-border healthcare in the EU

Under social security coordination in 2020

Unplanned necessary cross-border healthcare



240 million

European Health Insurance Cards in circulation

Upfront payment by the patient?

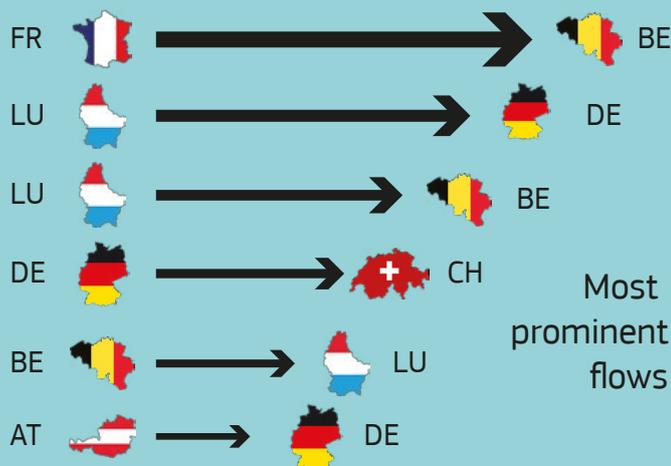
9 out of 10

claims for reimbursement settled among Member States

Planned cross-border healthcare



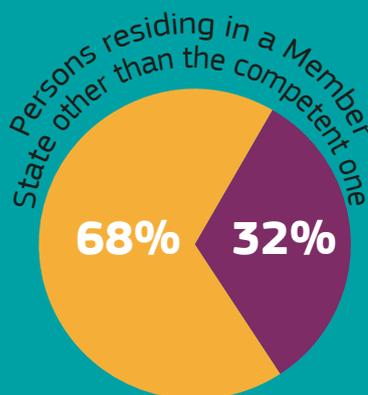
1 out of 10,000 persons received planned healthcare in another Member State



Healthcare provided to persons residing in a Member State other than the competent Member State



persons of working age and family members



pensioners and family members

> 6 million

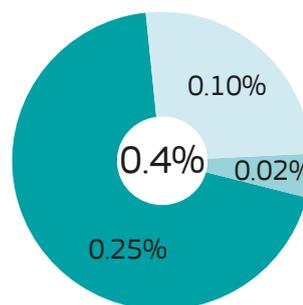
claims for reimbursement exchanged among Member States

€ 4 billion

cross-border expenditure

0.4%

of total healthcare spending in the EU



Unplanned necessary cross-border healthcare

Planned cross-border healthcare

Healthcare provided to persons residing in a Member State other than the competent one

Unemployment benefits

Under social security coordination in 2020

Export of unemployment benefits

27,700

authorisations issued to export the unemployment benefit to another Member State

0.2%

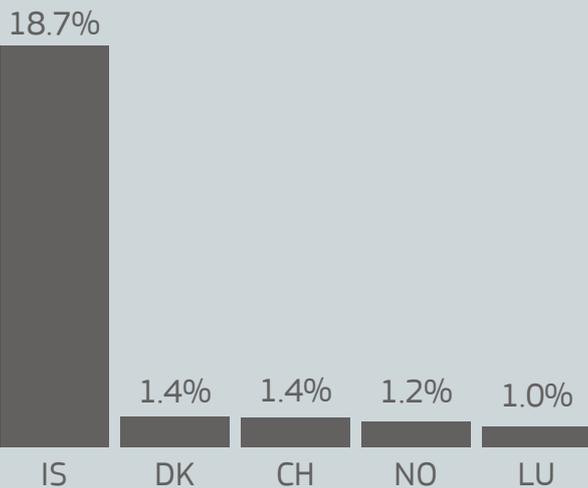
of the unemployed persons exported their unemployment benefit to another Member State

Main issuing Member States

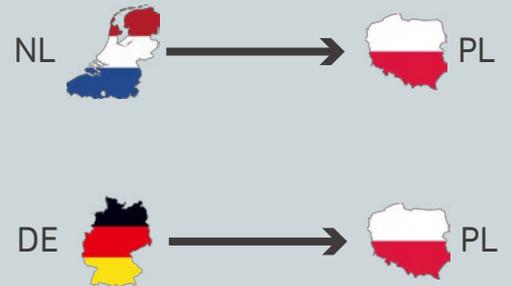
Number of authorisations issued



As a share of the total number of unemployed persons



Most prominent flows



Main receiving Member States

Number of authorisations received



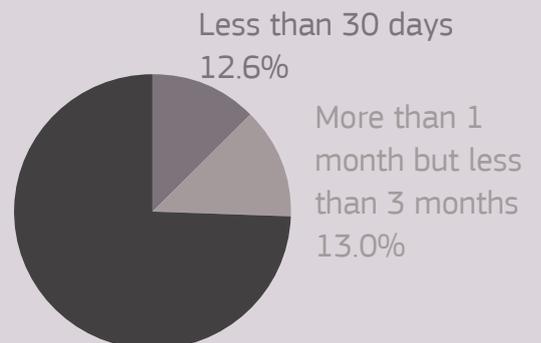
Aggregation of periods for unemployment benefits

Period of insurance, employment or self-employment in the Member State of last activity

48,000

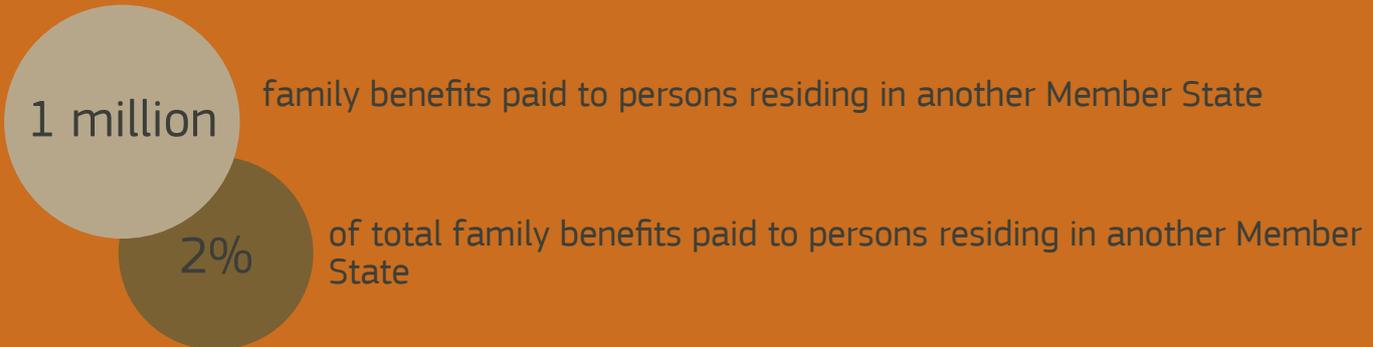
certificates proving periods of insurance or (self-)employment completed in another Member State taken into account by the Member State of last activity for the acquisition of an unemployment benefit

3 months and more
74.4%



Export of family benefits to another Member State

Under social security coordination in 2020

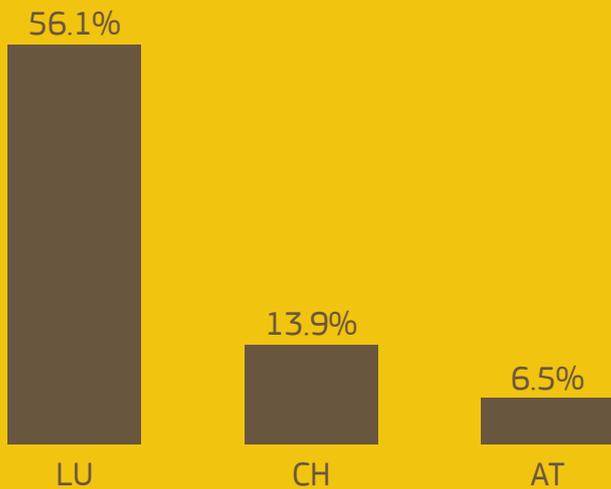


Main exporting Member States

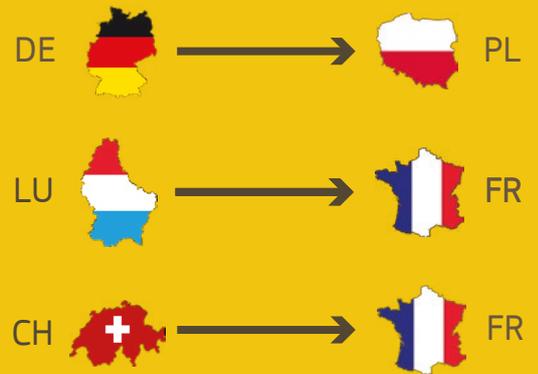
Number of family benefits paid to persons residing in another Member State



Percentage of family benefits paid to persons residing in another Member State



Most prominent flows



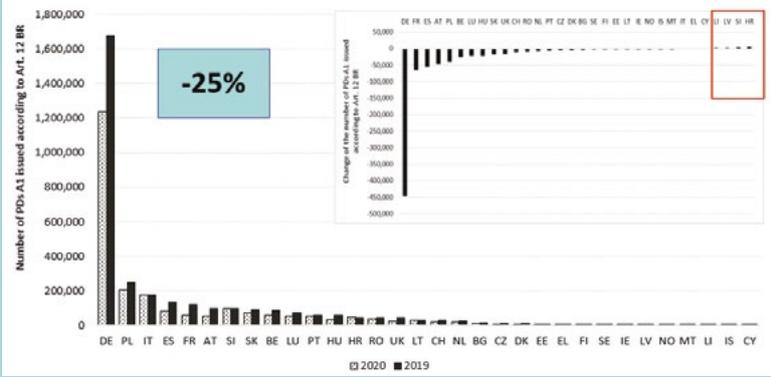
Main receiving Member States



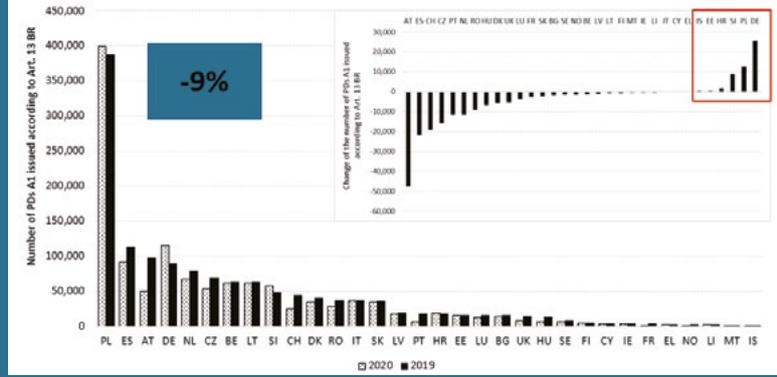
EU coordination of social security at a glance

Potential impact of the COVID-19 pandemic, 2020 vs 2019

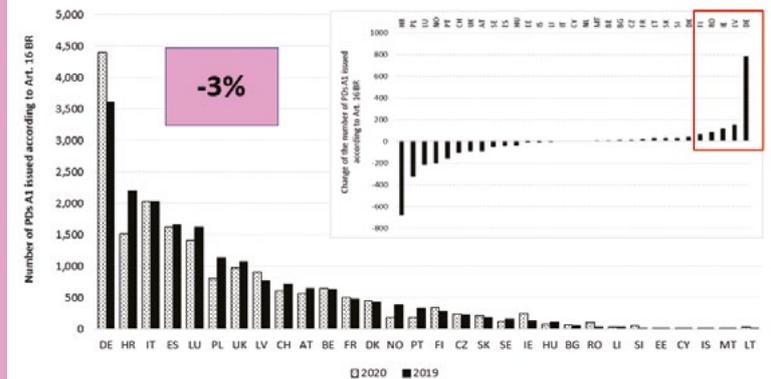
PDs A1 issued under Art. 12 BR (posted workers)



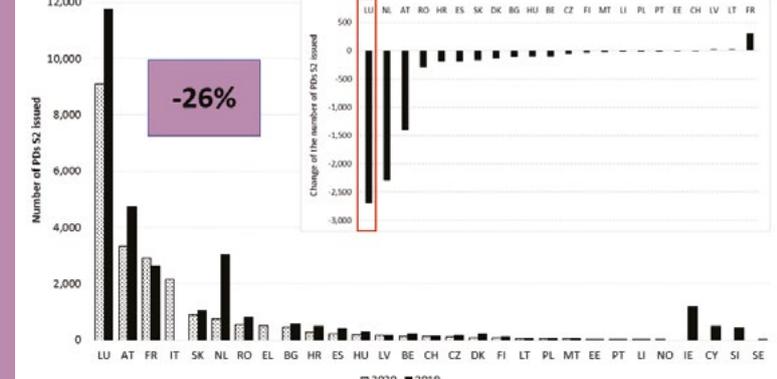
PDs A1 issued under Art. 13 BR (active in two or more MS)



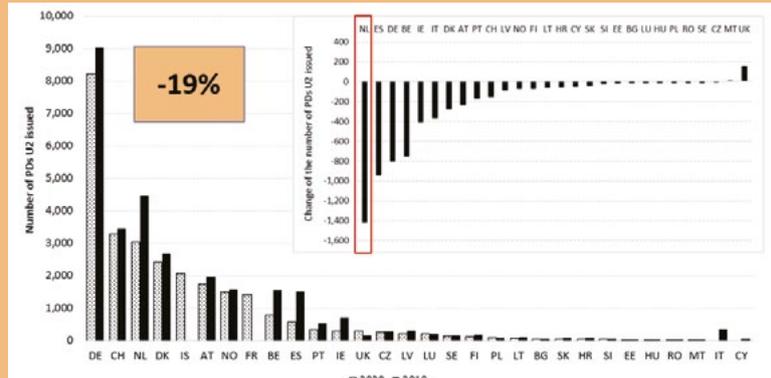
PDs A1 issued under Art. 16 BR (special agreement)



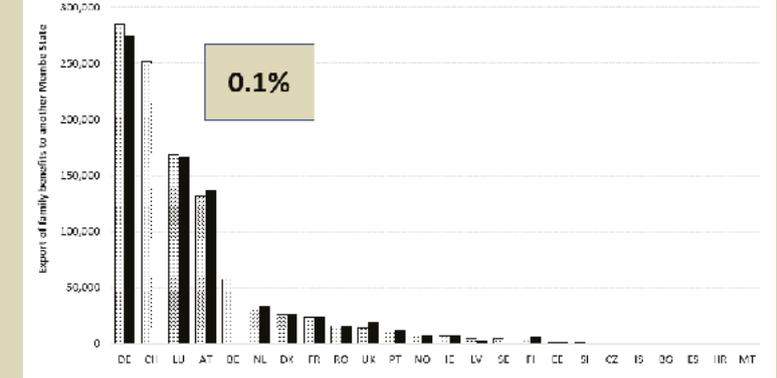
PDs S2 issued (planned cross-border healthcare)



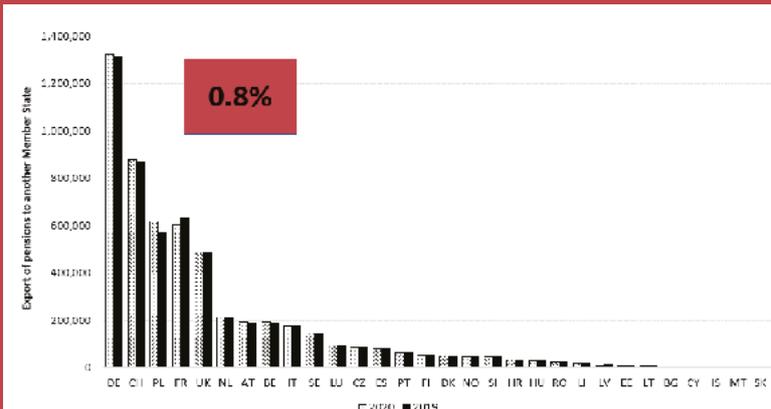
PDs U2 issued (export of unemployment benefits)



Export of family benefits



Export of pensions



Potential impact of the COVID-19 pandemic on EU coordination of social security systems

