



Cross-border old-age, survivors', and invalidity pensions

Report on Portable Documents P1
Reference year 2022

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Glossary

Basic Regulation: Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems.

Implementing Regulation: Regulation (EC) No 987/2009 of the European Parliament and of the Council of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

Competent Member State: The Member State in which the institution with which the person concerned is insured or from which the person is entitled to benefits is situated.

Portable Document (PD) P1: The summary of pension decisions provides an overview of the decisions taken by the various institutions in the EU countries from which an old-age, survivors or invalidity pension has been claimed.

EU-27: Belgium (BE), Bulgaria (BG), the Czech Republic (CZ), Denmark (DK), Germany (DE), Estonia (EE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Croatia (HR), Italy (IT), Cyprus (CY), Latvia (LV), Lithuania (LT), Luxembourg (LU), Hungary (HU), Malta (MT), the Netherlands (NL), Austria (AT), Poland (PL), Portugal (PT), Romania (RO), Slovenia (SI), Slovakia (SK), Finland (FI), and Sweden (SE).

EU-14: Belgium (BE), Denmark (DK), Germany (DE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Italy (IT), Luxembourg (LU), the Netherlands (NL), Austria (AT), Portugal (PT), Finland (FI), and Sweden (SE).

EU-13: Bulgaria (BG), the Czech Republic (CZ), Estonia (EE), Croatia (HR), Cyprus (CY), Latvia (LV), Lithuania (LT), Hungary (HU), Malta (MT), Poland (PL), Romania (RO), Slovenia (SI), and Slovakia (SK).

EFTA countries: Iceland (IS), Liechtenstein (LI), Norway (NO), and Switzerland (CH).

Summary of main findings

To facilitate transnational mobility of persons of all ages, well-designed transnational social security rights are a prerequisite. For instance, EU citizens would be reluctant to move from one Member State¹ to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. Thanks to the rules set out at EU level by Regulations (EC) Nos 883/2004 and 987/2009 (i.e., the 'Coordination Regulations') this is not the case.^{2,3}

This year marks 10 years of collecting statistics on the application of the Coordination Regulations. Indeed, since 2014 such data is collected and reported by the [Network Statistics FMSSFE](#), on behalf of the European Commission - DG Employment. Hence, it is a perfect moment to take a closer look at the evolution and trends of the collected and reported statistics since then. This year's report on cross-border old-age, survivors' and invalidity pensions is therefore not limited to an analysis of the figures collected for reference year 2022 but also highlights some key evolutions and trends.⁴ In 2016, a statistical questionnaire on cross-border pensions was introduced for the first time. The EU/EFTA countries and the UK were asked to report data for reference year 2015. The number of countries that could provide data as well as the quality of the data provided subsequently improved year by year. An almost complete picture for all EU/EFTA countries and the UK has been obtained from reference year 2018 onwards.

This summary aims to analyse the data on the export of pensions within the EU/EFTA and the UK between reference years 2016 and 2022.⁵ This time frame might be too short as one can expect a stable trend in the export of pensions over a short period of time. It is only when such data are collected over a longer period that trends concerning the evolution of pension exports will become visible.⁶ Indeed, it can be expected that the evolution of the export of pensions is highly dependent on 1) the evolution of intra-EU labour mobility, mainly of employed EU-movers (who return to their country of origin) and frontier workers and 2) the evolution of pensioners moving to a EU/EFTA country other than their country of origin. Both have increased sharply over the past 20 years and are likely to do so in the future. However, it may still be too early to see the increase in intra-EU labour mobility reflected in the volume of the export of pensions, especially for the group of EU-movers. Countries such as Luxembourg and Switzerland with a high number of incoming frontier workers, or Germany and the United Kingdom with a high number of incoming EU/EFTA/UK movers are expected to export a high number of pensions. Furthermore, it can be expected that Mediterranean countries such as for instance Spain, Italy, and Portugal receive a high number of pensioners who have decided to move abroad. Finally, a lot of pensions will be exported to Member States with a large group of returning EU-movers (for instance, Romania, Germany, Italy, Poland etc.).

In 2022, roughly 6.2 million pensions were paid to persons residing in another EU/EFTA Member State or the UK, amounting to a total expenditure of some EUR 26.7 billion. In

¹ The term "Member State" is used in this report to indicate the 27 countries belonging to the European Union (EU) in reference year 2022, the European Economic Area (EEA), Switzerland, and the UK.

² For more information, see the recent publication of the European Commission: ["Retirement abroad. How the European Union protects your pensions and healthcare rights"](#).

³ The material scope of the Coordination Regulations in principle only concerns statutory pension schemes.

⁴ Moreover, in this year's Annual report on intra-EU labour mobility there is a chapter on "Intra-EU mobility of retired EU citizens and pension transfers". Data collected on the export of pensions is reported in that chapter.

⁵ The statistical questionnaire also collects data on other (sub)indicators.

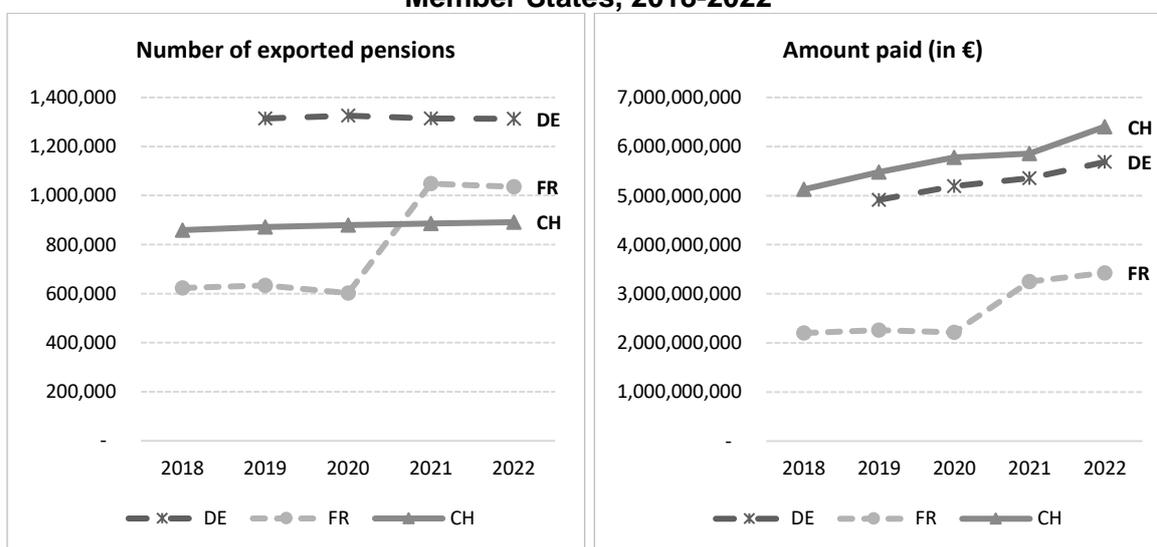
⁶ Such data are not available, but it indicates the importance of longitudinal data.

terms of exported amounts, this concerns an increase of about 7 % compared to 2021. About 71 % of the exported pensions concern old-age pensions ($\pm 4\,400\,000$), and to a lesser extent survivors' pensions ($\pm 1\,100\,000$) and invalidity pensions ($\pm 200\,000$).⁷ An average annual amount of EUR 4 326 was exported, which is much lower than the average pension amount in the EU (\pm EUR 15 000 for old-age pensions). However, the pensioner concerned will often receive a pension from several Member States.

Switzerland, Germany, and France are the Member States that pay by far the most pensions to people residing in another EU/EFTA country or the UK. In 2022, Switzerland paid a total amount of EUR 6.4 billion to some 891 000 pensioners residing in another EU/EFTA country or the UK. Germany paid EUR 5.7 billion to approximately 1.3 million pensioners residing in another EU/EFTA country or the UK. Consequently, almost 50 % of the exported amount of pensions within the EU/EFTA and the UK comes from these two countries. France paid an amount of EUR 3.4 billion to roughly 1.0 million pensioners residing abroad. The importance of countries such as Poland and Romania, which both have a large number of outgoing EU-movers and a large number of returnees, is not yet reflected in the data. The explanation might be that many of these returnees have not yet reached retirement age. Consequently, it can be expected that the importance of these Member States will increase in the future.

The number of exported pensions shows a stable evolution in Switzerland (+2.3 %) and Germany (-0.1 %) between 2019 and 2022 (Figure 1). However, the amount exported shows a sharp increase over the same period (+15.7 % in Germany and +16.9 % in Switzerland). The COVID-19 pandemic does not seem to have had an impact to the volume of exported pensions. Finally, the reported figures for France show an increase from 2020 onwards, mainly due to corrected reporting.^{8,9}

Figure 1 Evolution of the number of exported pensions and amount paid (in €) to pensioners who reside in another EU/EFTA country and the UK, main exporting Member States, 2018-2022



Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2023 and earlier years

⁷ No breakdown available for SK and the UK.

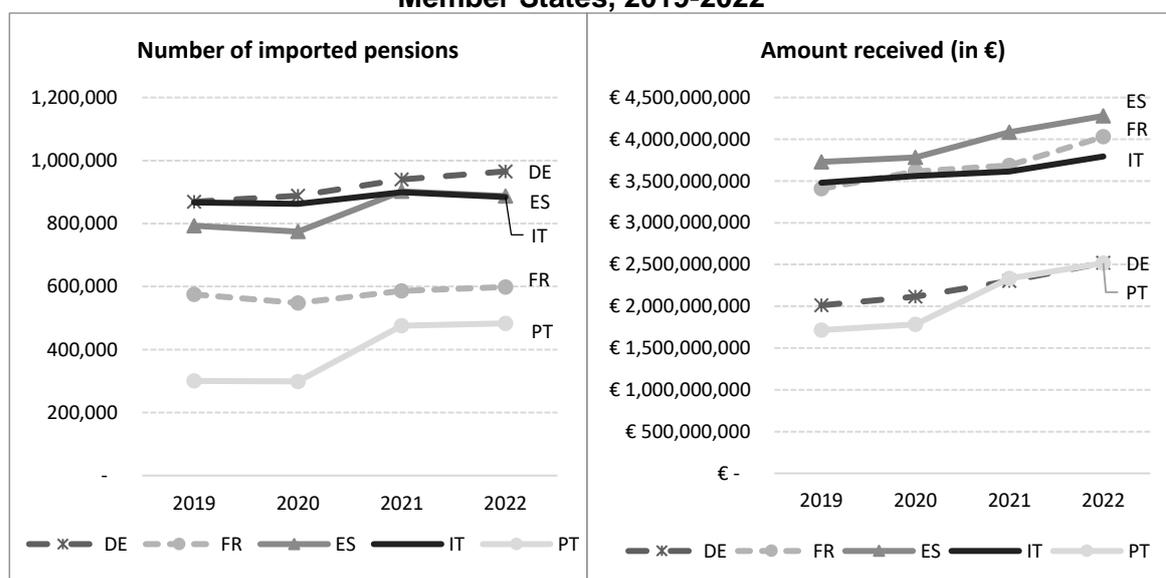
⁸ The 2020 data are consistent with those for the 2019 financial year and earlier, but with little or no consistency with the following 2 years (2021 and 2022). Two factors may explain this break in series: *data from the Agirc-Arrco scheme (supplementary pension) have only been taken into account since 2021 (so they were not taken into account in 2020 and earlier), even though the data from this scheme are relatively important; *the CNAV information system (general scheme), whose data is of prime importance, was overhauled in 2021. This overhaul has led to divergent results in the queries compared with the old system, particularly with regard to survivors' pensions.

⁹ In that respect it is useful to refer to the annual [Statistical Report](#) published by CLEISS, which also reports figures on the export of pensions.

On average 3.9 % of the total number of EU/EFTA/UK pensioners reside in another EU/EFTA country or the UK. However, total spending for this group of pensioners amounts to only 1.3 % of the total amount of paid pensions. Luxembourg is certainly an outlier regarding the export of pensions, which is mainly the result of the high number of incoming frontier workers. Some 41.8 % of the pensions paid by Luxembourg are exported abroad, accounting for 25.7 % of total expenditure on pensions. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely 24.9 %. However, these pensions only represent 8.3 % of the total amount of pensions paid. Furthermore, Austria (7.1 %), Slovenia (6.7 %), Poland (6.7 %), Belgium (5.7 %), Germany (4.7 %), Sweden (5.1 %), and the Netherlands (4.8 %), export a relatively high share of their pensions to persons who reside abroad.

Most EU/EFTA/UK pensions are exported to pensioners residing in France, Spain, Italy, Germany, and Portugal. Around 62 % of the exported amount was paid to pensioners residing in one of these five Member States. For instance, some 888 000 pensioners residing in Spain received a total amount of EUR 4.3 billion from another Member State. Furthermore, some 598 000 pensioners residing in France received a total amount of EUR 4 billion. Most pensions are exported to Germany (\pm 965 000). However, the imported amount (\pm EUR 2.5 billion) is remarkably lower compared to France, Spain, and Italy. The explanatory reason is that these are mainly pensions exported from Poland to persons living in Germany. Between 2019 and 2022, both the number of exported pensions to these countries and the amount show a positive trend (*Figure 2*). What is particularly striking is the strong increase in the number of exported pensions to Portugal.¹⁰

Figure 2 Evolution of the number of imported pensions and amount received (in €) by pensioners who reside in another EU/EFTA country and the UK, main receiving Member States, 2019-2022



Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2023 and earlier years

By comparing the total flow of imported pensions with the total flow of exported pensions, a net balance can be calculated. A Member State can then be quantified as 'net exporting' (exported amount higher than imported amount) or as 'net importing' (imported amount higher than exported amount). The main net exporting Member States are Switzerland, Germany, and the United Kingdom. The main net importing Member States are Spain, Italy, and Portugal.

The export of pensions from Switzerland to Italy and France are the two main flows in terms of amount exported. In 2022, Switzerland paid an amount of EUR 1.97 billion to almost

¹⁰ However, mainly the result of the corrected figures for France.

294 000 pensioners residing in Italy and an amount of EUR 1.5 billion to some 135 000 pensioners residing in France. The large volume of pensions exported by Switzerland to Italy and France can be linked to the large number of frontier workers working in Switzerland and residing in one of these two Member States. Moreover, both flows are likely to increase in size in the future noting that in 2002 there were about 36 500 frontier workers from Italy and 87 500 from France, while in 2023 there are already 91 724 frontier workers from Italy and 221 782 from France employed in Switzerland.¹¹

Another important flow goes from France to Portugal (EUR 1.3 billion to 350 000 pensioners), and from Germany to Italy (EUR 1.1 billion to 361 000 pensioners). Furthermore, Switzerland paid an amount of EUR 989 million to 148 602 pensioners residing in Spain, and Germany paid an amount of EUR 840 million to 205 000 pensioners residing in Spain. Finally, 312 000 pensioners residing in Germany received a pension benefit from Poland, and 304 000 pensioners residing in Spain received a pension benefit from France.

¹¹ [Figures](#) from 'Office fédéral de la statistique' in Switzerland.

1. Introduction

To facilitate the free movement of persons, it is essential that people preserve their social security rights, which includes pensions. Indeed, EU citizens would be reluctant to move from one Member State to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. To protect the rights of persons exercising their right to free movement, more than 60 years ago, the EU adopted measures with a view to protecting the social security rights of persons moving within the EU. The Social Security Coordination Regulations¹² lay down some specific rules in the field of old-age, survivors', and invalidity pensions. However, the material scope in principle only concerns statutory pension schemes and does not apply to supplementary pension schemes.¹³ Therefore, it was essential to adopt specific rules concerning supplementary pension rights. As a first step in removing possible obstacles to free movement relating to supplementary pensions, Directive 98/49/EC¹⁴ on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community sets out certain rights for members of supplementary pension schemes. As a second step, Directive 2014/50/EU¹⁵ was adopted on 16 April 2014. This statistical report only covers the application and impact of the Coordination Regulations. For an evaluation of the application of Directive 2014/50/EU we refer to a recent report of the Commission.¹⁶

Chapter 5 of the Basic Regulation covers the coordination of old-age and survivors' pensions (Articles 50 to 60). The relevant provisions regarding the coordination of invalidity pensions are set out in Chapter 4 of the Basic Regulation (Articles 44 to 49). The provisions of Chapters 4 and 5 are only applicable to persons who have been subject to the legislation of two or more Member States. Persons who have been insured for at least one year in a given Member State will be entitled to an old-age pension when the national pensionable age has been reached, provided that the other conditions set in national law are fulfilled.¹⁷ Persons who were subject to the legislation of more than one Member State will be granted a pension from each of the Member States concerned. Hence, for the coordination of old-age, survivors', and invalidity pensions, the 'pro rata pensions method' is applied (see also *section 2.2*).

However, the scope of this report is broader than only persons who receive a pension from two or more Member States. Data on the total number of exported pensions are reported (without making a distinction whether the pensioner also receives a pension from another Member State). The export of benefits is guaranteed without restriction for old-age,

¹² Regulation (EC) No 883/2004 of 29 April 2004 on the coordination of social security systems (hereinafter referred to as 'Basic Regulation') and Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems (hereinafter referred to as 'Implementing Regulation').

¹³ Except for schemes which are covered by the term 'legislation' as social security systems as defined by the first subparagraph of Article I(l) of the Basic Regulation or in respect of which a Member State makes a declaration under that Article.

¹⁴ Council Directive 98/49/EC of 29 June 1998 on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community.

¹⁵ Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights.

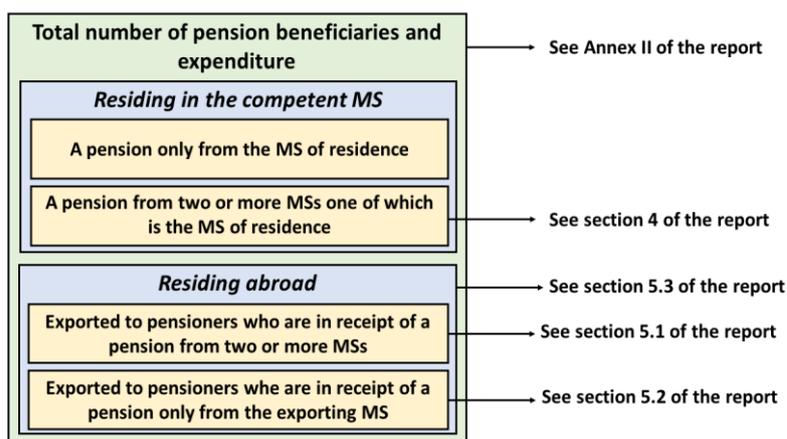
¹⁶ See report from the Commission on the application of Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights (COM(2020) 291 final) (<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0291&from=EN>).

¹⁷ Article 57 of the Basic Regulation exempts the Member State to pay an old-age benefit if the duration of insurance, employment, self-employment, or residence is less than one year provided that no right to benefit is acquired under that legislation for periods of less than one year.

survivors', and invalidity pensions.¹⁸ Thus, pensions are not subject to any reduction, amendment, suspension, withdrawal, or confiscation because the pensioner resides in a Member State other than the one in which the institution responsible for providing pensions is situated.

This report analyses the data from the questionnaire on cross-border pensions addressed to the Administrative Commission for the Coordination of Social Security Systems (AC) (see *Annex V*). After the introduction in **section 1**, and a short description of the procedures (**section 2**), the collected data for reference year 2022 on the number of new claims for an old-age, survivors', or invalidity pension are discussed (**section 3**). Furthermore, Member States were asked to provide data on the pensions paid as a Member State of residence to pensioners receiving pensions from two or more Member States, one of which is the Member State of residence (**section 4**)¹⁹, and data on the pensions exported to pensioners who reside in another Member State (**section 5**) (*Figure 1*).²⁰ Member States were asked to make a distinction between pensions exported to persons who are in receipt of a pension from two or more Member States (**section 5.1**)²¹ and pensions exported to persons who receive a benefit only from the exporting Member State (**section 5.2**)²². Finally, Member States were asked for data on the number of reviews of the decisions carried out by the institutions concerned (**section 6**), the current experiences of the practical implementation of the rules (**section 7**), and finally, whether they are aware of cases of fraud or error (**section 8**).²³

Figure 1 - Type of pensioners covered by the reported data collection



As of 1 February 2020, the United Kingdom is no longer part of the European Union. Since last year, the EU-28 aggregate is replaced by an EU-27 aggregate (excluding the UK) in all thematic statistical reports. There are two Agreements now governing the relations between the EU and UK in terms of social security coordination. First, the **Withdrawal Agreement**²⁴

¹⁸ Article 7 of the Basic Regulation.

¹⁹ For instance, a person has been insured in Germany, Luxembourg, and Belgium. The person currently resides in Belgium. The amount paid by Belgium to this person residing in Belgium should be reported.

²⁰ Consequently, figures on the export of pensions outside the EU/EFTA/UK are not collected.

²¹ For instance, a person has been insured in Germany, Luxembourg, and Belgium. The person currently resides in Belgium. The amount paid by Luxembourg and Germany to this person should be reported.

²² For instance, a person has only been insured in Germany and resides in Luxembourg. The amount paid by Germany to this person residing in Luxembourg should be reported.

²³ A comprehensive analysis of the prevalence of fraud and error in the field of EU social security coordination can be found in the thematic report on fraud and error (Jorens *et al.* (2021), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).

²⁴ Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community 2019/C 384 I/01. See <https://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1580206007232&uri=CELEX%3A12019W/TXT%2802%29>

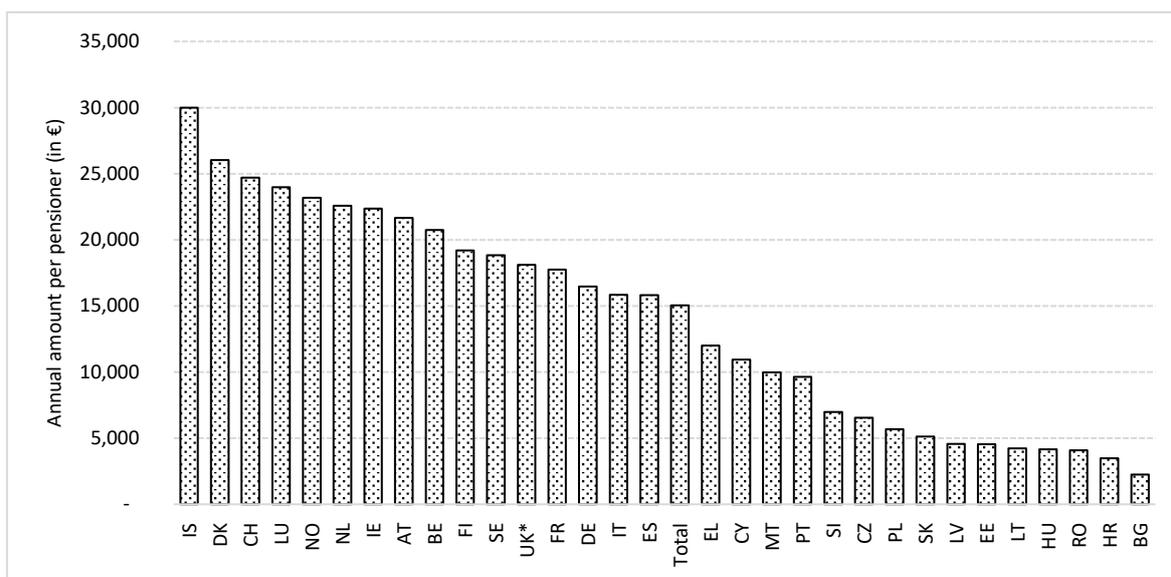
entered into force on 1 February 2020 with a transitional period until 31 December 2020. It provides for *full coordination* to all those persons (including their family members/survivors) who have continuously been in a cross-border situation involving the EU and the UK since before the end of the transition period. This means that the complete social security coordination acquis²⁵ applies to these persons. Furthermore, *partial coordination* applies to persons who are not covered by Art. 30 (full coordination) but have been subject to both UK/EU social security legislation before the end of the transition period. This includes among others EU rules concerning the aggregation of periods, rights and obligations deriving from such periods. Provisions of the Withdrawal Agreement can be extended to protect the rights of person who were in triangular situation involving the UK, EU, and EEA/Switzerland at the end/before the end of transition period. The **Trade and Cooperation Agreement**²⁶ was signed on 30 December 2020, was applied provisionally as of 1 January 2021, and entered into force on 1 May 2021. In this Agreement there is a **Protocol on Social Security Coordination** which covers all persons who 1) are or have been covered by the social security legislation of an EU Member State or of the UK; 2) are residing in an EU Member State or the UK; 3) are or have been in a cross-border situation between an EU Member State and the UK as from 1 January 2021. This Protocol fully coordinates all branches of social security coordination that are currently coordinated under the Basic Regulation except for family benefits, long-term care, special non-contributory cash benefits, and assisted reproduction services. Additionally, there is a partial coordination for invalidity benefits and unemployment benefits. However, this Protocol does not apply to situations involving a UK national moving between two or more Member States, without a cross-border element with the UK as such. Furthermore, it does not apply to the EEA and Switzerland.

Figures on the total number of pension beneficiaries and the annual pension expenditure are not collected by the thematic questionnaire as such data are reported by Eurostat via the ESSPROS database.²⁷ Most recent figures for 2020 are included in *Annex III*. These data are used to calculate the financial burden of the coordination rules on total expenditure on pensions. It is also possible to calculate the average annual pension expenditure per beneficiary. These figures are an important reference when reviewing/analysing the data provided by Member States. Old-age pension expenditure per beneficiary varies considerably between Member States, ranging from an annual EUR 2 248 in Bulgaria to EUR 30 004 in Iceland (*Figure 2*). The aggregate expenditure per beneficiary on pensions relating to old age was EUR 15 050 per year in 2020. A similar distribution of Member States can be expected when analysing the collected figures for this report. However, the average amounts will probably be lower as these figures are often applicable to people who have worked in several Member States.

²⁵ Basic Regulation and Implementing Regulation

²⁶ Trade and Cooperation Agreement between the European Union and the European Atomic Energy Community, of the one part, and the United Kingdom of Great Britain and Northern Ireland, of the other part. See https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2021.149.01.0010.01.ENG&toc=OJ%3AL%3A2021%3A149%3ATOC

²⁷ The definition of pensions used within the European system of integrated social protection statistics (ESSPROS) framework might not correspond to that applied in each Member State, meaning that the figures published at EU level might differ from those published by the authorities at national level.

Figure 2 - Average annual old-age pension expenditure per beneficiary, in €, 2020

* Data for UK concern reference year 2018.

Source: Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2020 figures)

Out of the 32 Member States, 31 provided a response to the questionnaire²⁸. For the Member State that did not provide data, data from the previous reference year was used. This is always clearly mentioned in a footnote under the table or graph. For some questions there are only a limited number of reporting Member States. Therefore, caution is required when drawing conclusions based on the analysis of these questions. This comment applies particularly to *sections 3 and 4* of the report but also to *subsections 5.1 and 5.2*.

Regarding the reported amounts, some Member States reported annual data while others only provided monthly data.²⁹ Spending data are standardised in the report itself by reporting the annual amounts for all reporting Member States. To obtain an annual amount, the monthly amount of spending reported by some Member States was multiplied by 12. The Member States for which this calculation was performed are mentioned in a footnote under the table. Thus, the annual amounts reported for Member States that reported monthly data are estimated figures.

To read the reported data correctly, a good understanding of the legal framework is indispensable. The **next section** therefore provides a short description of the application procedure and the calculation method of the pension in the event of a claimant who has been subject to the legislation of more than one Member State.

2. Short description of the procedures

2.1. Application procedure

The claimant of an old-age, survivors', or invalidity pension should submit a claim to the Member State of residence or the Member State in which s/he was last insured. This is the

²⁸ No response was received from CY.

²⁹ Although it was clearly stated in each question, some Member States reported monthly data without reporting this in the last question.

'contact Member State'³⁰. However, the Member State of residence cannot be the contact Member State if the claimant has never been insured in this Member State. In this situation, the contact Member State will send the claim and the accompanying documents to the other Member States in question (i.e., Member States in which the claimant was previously insured). Each Member State in question will notify the claimant and the contact Member State of the decision. Once the contact Member State has received all decisions, it will send the claimant and the other Member States concerned a summary of those decisions via the Portable Document P1³¹ (see Annex VI) or the equivalent E211 form. The PD P1 'Summary note' provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors', or invalidity pension.

Example

A person has been insured for 45 years in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg. The person currently resides in Belgium, and Luxembourg was the last Member State of employment. The person has the possibility to submit a claim to the competent institution in Belgium (i.e., the Member State of residence) or in Luxembourg (i.e., the Member State in which s/he was last insured).

2.2. Calculation of the pension

The pension burden is distributed among the Member States concerned in relation to the length of the period of insurance in each of the Member States.³² Firstly, all competent Member States make a calculation of the pension the person would receive by virtue of the national legislation only for the periods completed therein (provided the conditions for entitlement to benefits have been satisfied exclusively under national law), without taking into consideration periods completed in other Member States. This is called the **independent pension** and does not take into account the provisions of the Regulation for the purpose of acquiring a right to a pension and for the calculation of its amount.

Secondly, the competent Member States calculate the pension under the rules provided by the Regulation. In a first stage, a **theoretical pension amount** is calculated by each of the Member States concerned. Here, all periods of insurance should be aggregated. Thus, periods from other Member States involved should also be considered and the pension is calculated as if all periods of insurance were completed in the Member State concerned. Then, to determine the **pro-rata pension**, the theoretical amount is divided in relation to the share of these insurance periods completed in the given Member State.

Finally, the pro-rata pension and the independent pension are compared to each other, and the highest amount is awarded. The calculations mentioned above must be made by each Member State involved. As a result, the total pension consists of several 'partial' pensions, each based on the period of insurance completed in the Member State concerned.³³

³⁰ The Member State in which a claimant applied for a pension; this can be the Member State of residence (if the person has been insured there) or the Member State in which s/he was last insured. See Article 47 (1) of the Implementing Regulation.

³¹ Provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors', or invalidity pension. The PD P1 is issued by the 'contact institution' after it has received details of the decisions made by the various institutions who have dealt with the claim. See Article 48 (1) of the Implementing Regulation.

³² Article 51 of the Basic Regulation.

³³ Article 52 of the Basic Regulation. This methodology differs from the one applied to short-term cash benefits, like unemployment benefits, according to which one benefit is paid by one Member State only.

Example

A person has been insured for 45 years altogether in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg.

Belgium:

Calculation of the *independent pension*: taking into consideration the 22 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*: $22 \text{ (years in Belgium)}/45 \text{ (total career)} * \text{theoretical amount calculated by Belgium}$.

Belgium awards whichever is higher.

Luxembourg:

Calculation of the *independent pension*: taking into consideration the 20 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*: $20/45 * \text{theoretical amount calculated by Luxembourg}$. Luxembourg awards whichever is higher.

Germany:

A minimum period of five years of contributions is required (= qualifying period).

The *independent pension* is zero, since the insured person only worked in Germany for three years and based on German law a person is not entitled to a pension for periods of less than five years.

Calculation of the *pro-rata pension*: $3/45 * \text{theoretical amount calculated by Germany}$.

Germany pays the pro-rata benefit.

3. Number of Portable Documents P1 issued

21 Member States were (partially) able to respond to the question about the number of PDs P1 issued in 2022, while for Cyprus, data from 2021 are used (*Table 1*). Together, these 22 reporting Member States and the United Kingdom issued a total of some 1 028 667 PDs P1. Furthermore, Switzerland could not provide quantitative data, but it reported that an extremely marginal use of this modality has been observed in practice. However, data from several (large) Member States are still missing, which results in an incomplete overview. The Netherlands report that the number of PDs P1 has increased for the old-age pension, namely from 2 396 in 2021 to 2 975 in 2022, or a 24 % increase. This is partly because the competent institution is connected to EESSI now and is able to process requests faster. The competent institution has confirmed that this means that older requests from previous years have been processed in 2022, and therefore relatively more PDs P1 were issued in 2022.

The majority of the PDs P1 reported, about 926 000 or 90 % of all PDs P1 are issued by France. In addition, Spain, Italy, and Slovenia issued more than 15 000 PDs P1 each. The weighted average shows that almost eight in ten PDs P1 are issued for old-age pensions, followed by 20 % for survivors' pensions, and 1 % for invalidity pensions. Nevertheless, this weighted average is highly determined by the numbers for France. The unweighted average reveals that besides PDs P1 issued for an old-age pension (56 %), the share for a survivors' pension is substantial as well (27 %), followed by PDs P1 issued for an invalidity pension (18 %). Twelve Member States issued PDs P1 to the claimant to provide a summary of the entitlement to an old-age pension from more than one Member State, rather than for the entitlement to a survivors' or invalidity pension³⁴. Only Slovakia and Finland issued mainly PDs P1 to the claimant to provide a summary of the entitlement to a survivors' pension from more than one Member State, and Poland and Norway issued mainly PDs P1 to the claimant to provide a summary of the entitlement to invalidity pension from more than one Member State.

³⁴ BE, BG, DK, ES, FR, IT, LU, MT, NL, RO, SI, and SE.

The usefulness of these annual figures is rather limited, not least because the data can fluctuate greatly from one year to the next. It is therefore more interesting to look at the total number of pensioners who experienced an impact on the calculation of their pension because of the application of the Coordination Regulations.

Table 1 - Number of PDs P1 issued in 2022, breakdown by type of pension

	Old-age pension		Survivors' pension		Invalidity pension		Total
	Number	Row %	Number	Row %	Number	Row %	Number
BE	6 100	64 %	3 376	36 %		0 %	9 476
BG	1 680	61 %	581	21 %	493	18 %	2 754
CZ							
DK	1 641	81 %			374	19 %	2 015
DE							
EE							
IE	8		n.a.		n.a.		8
EL							
ES	13 110	54 %	9 435	39 %	1 933	8 %	24 478
FR	738 903	80 %	186 402	20 %	484	0 %	925 789
HR							
IT	10 289	66 %	4 781	31 %	532	3 %	15 602
CY***	0		0		0		0
LV*							58
LT*							1 719
LU	67	68 %	10	10 %	22	22 %	99
HU							
MT	10	67 %	<5	13 %	<5	20 %	15
NL	2 975	58 %	<5	0 %	2 192	42 %	5 168
AT*							1 206
PL**	386	37 %	174	17 %	486	46 %	1 046
PT							
RO	5 867	93 %	203	3 %	218	3 %	6 288
SI	20 081	81 %	3 546	14 %	1 062	4 %	24 689
SK	0	0 %	<5	80 %	<5	20 %	5
FI	0	0 %	<5	100 %	0	0 %	<5
SE	2 517	56 %	1 170	26 %	781	17 %	4 468
IS	0		0		0		0
LI							
NO	1 160	31 %	63	2 %	2 560	68 %	3 783
CH							
UK							
Total (weighted)	804 794	78 %	209 749	20 %	11 141	1 %	1 028 667
Total (unweighted)		56 %		27 %		18 %	

* LV, LT, and AT were not able to provide a breakdown by type of pension.

** PL: Social Insurance Institution does not collect statistical data about the number of PDs P1 (or equivalent E211 forms) issued. However, data collected by The Agricultural Social Insurance Fund and Pension Benefit Institution of Ministry of the Interior and Administration is provided in this table.

*** CY: data concern 2021.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2023

4. Pensions paid by the Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence

In this section, figures are reported on the number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors', or invalidity pension from two or more countries one of which is the Member State of residence. The reasons for this can be diverse: a mobile worker who has worked in several countries including his country of residence, a retired frontier worker who has worked in his country of residence at the beginning of his career and then until the end of his career in a neighbouring country, etc.

4.1. In absolute figures

The number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors', or invalidity pension from two or more countries one of which is the Member State of residence are reported in *Table 2*. A total number of 21 Member States provided (partial) data on this matter. For all these Member States together, some 2.6 million pensions were paid, representing a total of EUR 17.7 billion, which equals an average annual amount per pensioner of some EUR 6 858. Approximately 84 % of the amount paid by the reporting Member States concern old-age pensions, 14 % concern a survivors' pension, and only 3 % an invalidity pension.

Most of the persons receiving a pension from both their Member State of residence and another Member State are living in Poland, France, and Italy, and to a lesser extent in Portugal, Belgium, Austria, and the Netherlands. France paid a total annual amount of EUR 3.7 billion to some 449 000 pensioners or a total average annual amount per pensioner of EUR 8 216. Furthermore, Austria, Belgium, and Poland paid an annual amount of more than EUR 2 billion, while Finland and the Netherlands paid more than EUR 1 billion.

Table 2 - Number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, 2022

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE	168 383	2 247 233 328	50 302	629 459 784	2 514	30 925 153	179 774	2 876 693 112	16 002
BG*	14 144	46 375 944	1 963	2 855 046	1 559	4 473 810	17 666	53 704 801	3 040
CZ									
DK	39 303	247 016 334			3 816	68 874 326	43 119	315 890 660	7 326
DE									
EE									
IE									
EL									
ES									
FR	375 268	3 122 786 562	73 302	562 679 940			448 570	3 685 466 502	8 216
HR									
IT	280 866	577 481 750	102 874	164 172 306	10 647	22 556 587	394 387	764 210 643	1 938
CY***	4 723	14 994 963	631	1 017 511	67	135 421	5 421	16 147 895	2 979
LV	1 422	6 521 271	<5	4 779	114	389 580	1 540	6 915 630	4 491
LT	18 228	77 286 214	3 348	3 348	4 700	13 327 211	26 276	90 616 772	3 449
LU*	18 637	586 337 454	5 698	134 176 451	3 483	74 699 041	27 818	795 212 946	28 586
HU*	39 300	158 594 513	2 467	3 731 253	4 175	9 952 787	46 053	172 488 683	3 745
MT	2 014	17 915 484	396	3 068 882	20	141 651	2 430	21 126 017	8 694
NL	115 889	1 054 017 998	1 050	5 247 961	3 059	57 228 534	119 998	1 116 494 493	9 304
AT	142 221	2 376 057 726	28 122	282 781 940	5 791	79 556 974	176 134	2 738 396 640	15 547
PL*	557 687	2 060 793 602	88 565	344 012 368	42 113	119 895 943	688 365	2 524 701 913	3 668
PT*	199 697	702 657 095	84 836	192 561 687	12 385	41 417 822	296 918	936 636 605	3 155
RO	8 597	13 008 948	335	266 266	526	476 834	9 458	13 752 047	1 454
SI*	21 368	142 636 390	1 628	6 856 017	807	1 715 120	23 803	151 207 527	6 352
SK	1 290	6 385 571	268	504 742	472	1 382 089	2 028	8 272 401	4 079
FI	71 265	1 279 149 845	10 997	66 857 292	3 030	27 267 874	74 972	1 373 275 011	18 317
SE**					6 816	71 275 596			
IS	2 360	76 259 853	<5	18 987	294	7 370 571	2 655	83 649 412	31 506
LI									
NO									
CH									
UK									
Total	2 082 662	14 813 510 844	456 787	2 400 276 561	99 572	561 787 326	2 587 385	17 744 859 708	6 858

* The monthly amounts reported by BG, LU, HU, PL, PT, and SI were multiplied by 12 to obtain an annual figure.

** Numbers for SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

*** CY: data concern 2021.

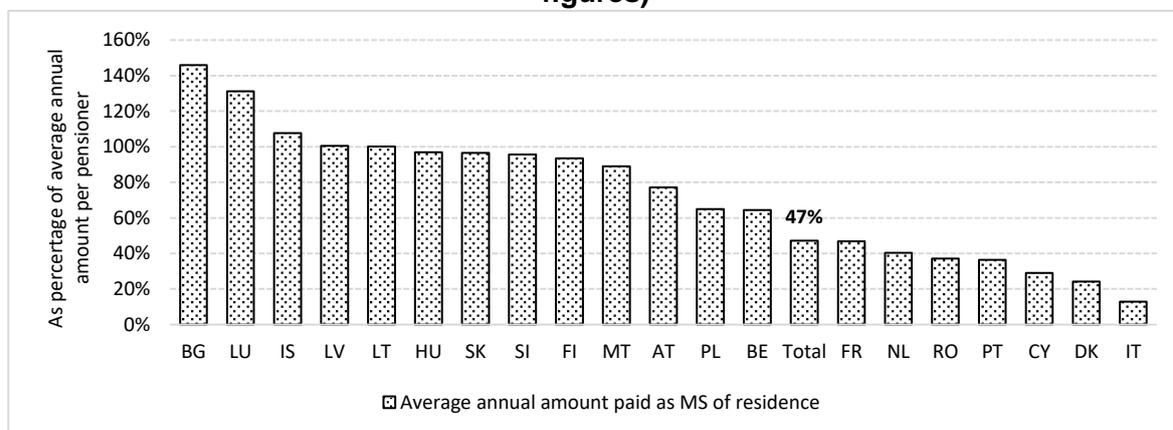
Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

The highest average annual amounts of pension paid per pensioner were paid by Luxembourg and Iceland, namely more than EUR 28 000, followed by Finland, Belgium, and Austria, with more than EUR 15 000. This in contrast to Italy and Romania, which paid a much lower average annual amount per pensioner (lower than EUR 2 000). The above distribution of Member States does not differ so much from the distribution presented in *Figure 3 (all pension beneficiaries)*.

A closer look at the average amount of old-age pension specifically could be valuable. For most of the reporting Member States, the average annual old-age pension expenditure per pensioner (see column 2 and 3 of *Table 2*³⁵) is lower than the average annual amount for the total group of pensioners (see *Figure 2*). These average expenditures are compared to each other in *Figure 3*. When the share is lower than 100 % it means that the average annual old-age pension exceeds the average annual old-age pension paid to pensioners who receive such a pension from two or more countries, one of which is the Member State of residence. In Lithuania, Latvia, Iceland, Luxembourg³⁶, and Bulgaria, however, the opposite holds true. In these Member States, the average annual old-age pension paid to persons receiving an old-age pension from two or more countries, one of which is the Member State of residence, is higher than the average annual old-age pension paid to all pensioners.

The aggregate amount is some 47 % of the total average annual old-age pension expenditure per pensioner (*Figure 3*).³⁷ This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more exporting Member States where the pensioner was insured as well.

Figure 3 - Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence (2022 figures) compared to the average annual amount paid to all pensioners (2020 figures)



* Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023 and Eurostat, ESSPROS [\[spr_pns_ben\]](#) and [\[spr_exp_pens\]](#) (2020 figures)

³⁵ The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is calculated by dividing the total amount paid for old-age pensions (column 3 of *Table 2*) by the total number of persons who receive an old-age pension (column 2 of *Table 2*).

³⁶ For Luxembourg the main explanation is that the average old-age pension amount paid to all pensioners is "biased" by the high proportion of pensioners (resident and non-residents) receiving an old-age pension from two or more Member States.

³⁷ The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is EUR 7 113 (based on figures from *Table 2* = EUR 14 813 510 844 / 2 082 662) and the average annual amount paid to all pensioners is EUR 15 050 (based on figures from *Annex III* = EUR 1 706 385 000 000 / 113 384 468). Therefore, EUR 7 113 / EUR 15 050 = 47 %.

Table 3 shows the evolution of the number of pensions and the annual amount paid to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, comparing reference year 2021 to reference year 2022. Both the numbers and amounts seem to remain rather stable for most Member States between these reference years. Only in Lithuania (+21.6 %) the number of persons increased significantly, while in Bulgaria (+66.8 %) and Lithuania (+26.1 %) the amount paid grew considerably.

Table 3 - Evolution of the number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, from 2021 to 2022

	2021			2022			% Change 2021 vs 2020		
	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	180 967	2 607 224 092	14 407	179 774	2 876 693 112	16 002	-0.7 %	10.3 %	11.1 %
BG	15 629	32 194 759	2 060	17 666	53 704 801	3 040	13.0 %	66.8 %	47.6 %
CZ									
DK				43 119	315 890 660	7 326			
DE									
EE									
IE									
EL									
ES									
FR	434 596	3 103 823 727	7 142	448 570	3 685 466 502	8 216	3.2 %	18.7 %	15.0 %
HR									
IT	399 588	765 440 134	1 916	394 387	764 210 643	1 938	-1.3 %	-0.2 %	1.2 %
CY	5 421	16 147 895	2 979						
LV	1 661	5 985 006	3 603	1 540	6 915 630	4 491	-7.3 %	15.5 %	24.6 %
LT	21 600	71 881 572	3 328	26 276	90 616 772	3 449	21.6 %	26.1 %	3.6 %
LU	26 781	740 978 504	27 668	27 818	795 212 946	28 586	3.9 %	7.3 %	3.3 %
HU	42 764	149 447 618	3 495	46 053	172 488 683	3 745	7.7 %	15.4 %	7.2 %
MT	2 399	19 463 192	8 113	2 430	21 126 017	8 694	1.3 %	8.5 %	7.2 %
NL	116 493	1 054 860 816	9 055	119 998	1 116 494 493	9 304	3.0 %	5.8 %	2.8 %
AT	173 886	2 641 250 290	15 190	176 134	2 738 396 640	15 547	1.3 %	3.7 %	2.4 %
PL	651 376	2 172 344 102	3 335	688 365	2 524 701 913	3 668	5.7 %	16.2 %	10.0 %
PT	292 661	908 883 545	3 106	296 918	936 636 605	3 155	1.5 %	3.1 %	1.6 %
RO	8 947	12 704 799	1 420	9 458	13 752 047	1 454	5.7 %	8.2 %	2.4 %
SI	24 020	141 398 565	5 887	23 803	151 207 527	6 352	-0.9 %	6.9 %	7.9 %
SK	2 085	8 334 319	3 997	2 028	8 272 401	4 079	-2.7 %	-0.7 %	2.0 %
FI	72 056	1 281 126 887	17 780	74 972	1 373 275 011	18 317	4.0 %	7.2 %	3.0 %
SE									
IS	2 340	69 684 335	29 780	2 655	83 649 412	31 506	13.5 %	20.0 %	5.8 %
LI									
NO									
CH									
UK									

Source: Questionnaires on cross-border old-age, survivors', and invalidity pension 2023 and 2022

4.2. As a share of total number of pensioners and total pension expenditure

This subsection compares the reported figures in *Table 2* to the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (see *Annex III*).³⁸ The weighted average indicates that 3.0 % of all pensioners residing in one of the reporting Member States are entitled to two or more pensions one of which is from their

³⁸ It should be noted that the reported number of pensions paid as Member State of residence in *Table 2* apply to reference year 2021 while the reported total number of beneficiaries in *Annex III* apply to reference year 2019. This might distort the analysis to a limited extent. Moreover, these figures reported by Eurostat might differ from figures available at national level.

Member State of residence. The amount paid to this group of pensioners amounts to 0.8 % of total pension expenditure (*Table 4*).

In Bulgaria, Latvia, Romania, and Slovakia less than 1 % of the pensioners are entitled to a pension both from their Member State of residence and another Member State. This is in sharp contrast to Belgium, Luxembourg, Austria, Poland, and Portugal where the share exceeds 5 % of pensioners. In Luxembourg in particular, more than one in ten pensioners receive a pension from two or more Member States one of which is from Luxembourg as their Member State of residence.

For most Member States, the share of amount paid is lower than the share of number of persons. Most notably in Portugal, for instance, the share of number of persons equalled 8.6 %, while the amount paid by Portugal to this group of pension beneficiaries amounted to only 3.2 % of the total amount of pensions paid by Portugal. This shows that this group of pensioners was mainly insured in a Member State other than Portugal. Likewise, many of the reporting Member States find themselves in a similar situation, namely a higher share in terms of number of persons than in the amount paid.

Table 4 - Number of pensions and amount paid as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2022

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid
BE	7.8 %	5.0 %	9.6 %	8.4 %	0.3 %	0.3 %	5.1 %	4.6 %
BG	0.8 %	1.2 %	1.7 %	1.7 %	0.6 %	1.1 %	0.8 %	1.2 %
CZ								
DK	3.3 %	0.8 %			1.5 %	6.2 %	2.8 %	1.0 %
DE								
EE								
IE								
EL								
ES								
FR	2.2 %	1.0 %	1.7 %	1.5 %			1.8 %	1.0 %
HR								
IT	2.3 %	0.3 %	2.4 %	0.4 %	0.7 %	0.2 %	2.2 %	0.3 %
CY	3.3 %	1.0 %	1.9 %	0.3 %	0.4 %	0.4 %	2.8 %	0.8 %
LV	0.3 %	0.3 %	0.0 %	0.0 %	0.1 %	0.2 %	0.3 %	0.3 %
LT	2.6 %	2.6 %	1.3 %	0.0 %	2.9 %	2.9 %	2.3 %	2.5 %
LU	12.4 %	16.3 %	11.6 %	13.3 %	19.2 %	17.5 %	12.8 %	15.8 %
HU	1.9 %	1.9 %	0.3 %	0.3 %			1.7 %	1.8 %
MT	2.8 %	2.5 %	2.3 %	2.1 %	0.3 %	0.3 %	2.5 %	2.3 %
NL	3.3 %	1.3 %	0.2 %	0.1 %	0.4 %	0.4 %	2.5 %	1.1 %
AT	6.9 %	5.3 %	4.8 %	4.4 %	2.8 %	2.2 %	6.2 %	5.0 %
PL	7.0 %	4.5 %	6.3 %	4.4 %	4.2 %	3.3 %	6.6 %	4.4 %
PT	8.5 %	3.1 %	9.9 %	5.1 %	5.0 %	1.4 %	8.6 %	3.2 %
RO	0.2 %	0.1 %	0.1 %	0.0 %	0.1 %	0.1 %	0.2 %	0.1 %
SI	3.8 %	3.7 %	1.1 %	1.3 %	3.4 %	1.7 %	3.2 %	3.4 %
SK	0.1 %	0.1 %	0.1 %	0.1 %	0.2 %	0.2 %	0.1 %	0.1 %
FI	5.1 %	4.8 %	4.7 %	3.7 %	1.6 %	0.9 %	4.1 %	4.3 %
SE*					2.5 %	2.0 %		
IS	4.6 %	5.0 %	0.0 %	0.0 %	1.3 %	1.1 %	3.3 %	3.6 %
LI								
NO								
CH								
UK								
Total (Weighted)	3.4 %	0.9 %	3.0 %	1.0 %	1.0 %	0.4 %	3.0 %	0.8 %
Total (Unweighted)	4.0 %	3.0 %	3.0 %	2.4 %	2.5 %	2.2 %	3.5 %	2.8 %

* Numbers for SE are not included in the Total rows, as it only concerns invalidity pensions, and this would lead to misleading totals.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2020 figures)

5. Pensions exported to pensioners who reside in another Member State

In this section, figures are reported on the number and amount of pensions paid to pensioners who reside in another Member State. The reasons for the export of pensions are diverse: e.g., the payment of a pension to a retired frontier worker or to a returned mobile worker to name a few. In that respect, countries such as Luxembourg and Switzerland with a high number of incoming frontier workers and foreign workers moving abroad after their professional career, or Germany and the United Kingdom with a high number of incoming EU/EFTA/UK movers export a high number of pensions. In addition, many pensions are paid to pensioners who have decided to move abroad (mostly to Mediterranean countries).

Data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are presented in *section 5.1*. Furthermore, data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only are reported in *section 5.2*. Finally, total figures on the export of pensions are discussed in *section 5.3* (without making a distinction whether the pensioner also receives a pension from another Member State or not).

A total number of 17 Member States³⁹ provided figures for both groups of pensioners (pensions exported to pensioners receiving a pension from two or more Member States and to pensioners receiving a pension only from the exporting Member State). Two Member States only provided figures for pensions exported to pensioners receiving a pension from two or more Member States (Croatia and Malta), and one only provided data on pensions exported to pensioners receiving a pension only from the exporting Member State (Liechtenstein). There are also twelve Member States⁴⁰ that only provided data on the total number of pensions paid to pensioners who reside in another Member State. As a result, all 32 countries provided (partial) export data.

5.1. Pensions exported to pensioners who are in receipt of a pension from two or more Member States

The reported data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are included in *Table 5*. A total number of 19 Member States provided (partial) data on this matter. For all reporting Member States some 1.48 million pensions were paid, representing a total of more than EUR 5.1 billion. This means that an average annual amount of some EUR 3 484 is paid. Please note that both Germany and Switzerland, two of the main exporting countries, did not report data.

France exported the highest number of pensions to pensioners who are entitled to a pension from two or more Member States, namely 520 356 pensions, or 35.1 % of all pensions reported. Furthermore, the Netherlands, Italy, Belgium, and Austria exported more than 100 000 pensions each. In terms of amount exported, France stands out once more with EUR 1.5 billion or 29.0 % of the total amount reported. In addition, Luxembourg paid out more than EUR 1 billion, and Belgium and the Netherlands exported more than EUR 500 million each to pensioners who are entitled to pensions from two or more Member States.

The highest average amounts per pensioner are found in Luxembourg (EUR 13 178) and Iceland (EUR 11 877), while the lowest is reported by Croatia (EUR 1 219).

³⁹ BE, BG, ES, FR, IT, CY (data 2021), LV, LT, LU, HU, NL, AT, PT, RO, SI, SE, and IS.

⁴⁰ CZ, DK, DE, EE, IE, EL, PL, SK, FI, NO, CH, and UK (data for the amount paid concern 2017).

Table 5 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States, 2022

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE*	95 266	441 943 716	28 576	137 126 136	1 597	13 908 962	125 439	592 978 814	4 727
BG*	3 228	5 627 337	623	777 850	445	1 118 166	4 296	7 523 353	1 751
CZ									
DK									
DE									
EE									
IE									
EL									
ES	51 982	203 264 717	21 534	87 956 081	4 094	23 277 639	77 610	314 498 436	4 052
FR	382 228	1 118 816 780	135 988	373 629 114	2 140	6 996 694	520 356	1 499 442 588	2 882
HR	26 477	30 602 254	5 797	8 309 369	1 341	2 065 266	33 615	40 976 890	1 219
IT	101 116	190 103 272	38 710	62 264 226	6 433	13 648 111	146 259	266 015 609	1 819
CY***	1 897	2 508 816	219	352 828	69	117 359	2 185	2 979 003	1 363
LV	3 296	4 521 823	18	15 801	262	497 294	3 576	5 034 918	1 408
LT	7 954	22 927 510	1 227	1 523 860	639	1 566 333	9 820	26 017 703	2 649
LU*	56 786	785 285 260	19 476	207 979 729	6 847	101 920 160	83 109	1 095 185 150	13 178
HU*	26 339	44 059 421	2 115	1 268 771	1 863	1 737 783	30 317	47 065 975	1 552
MT	1 385	5 083 775	184	1 070 283	21	69 189	1 590	6 223 246	3 914
NL	179 353	6 913 598 234	1 347	71 573 664	6 064	40 051 287	186 764	622 148 946	3 331
AT	96 657	312 871 678	20 017	41 049 708	3 142	16 246 944	119 816	370 168 330	3 089
PL									
PT*	48 141	95 826 837	14 789	27 069 263	4 747	9 211 758	67 677	132 107 858	1 952
RO	23 625	48 658 041	3 173	7 655 007	1 733	2 384 531	28 531	58 697 579	2 057
SI*	27 732	39 341 517	7 131	5 803 705	3 868	4 612 876	38 731	49 758 099	1 285
SK									
FI									
SE**					3 039	12 777 644			
IS	1 672	19 619 517	0	0	504	6 225 490	2 176	25 845 007	11 877
LI									
NO									
CH									
UK									
Total	1 135 134	10 284 660 505	300 924	1 035 425 395	45 809	245 655 845	1 481 867	5 162 667 504	3 484

* The monthly amounts reported by BE (except invalidity pension), BG, LU, HU, PT, and SI are multiplied by 12 to obtain an annual figure.

** Numbers for SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

*** CY: data concern 2021.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

5.2. Pensions exported to pensioners who are in receipt of a pension from one Member State only

Data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only (i.e., the exporting Member State) are reported in *Table 6*. These are pensioners who have always worked in the same country, which is not (or no longer) their country of residence. Only 18 Member States provided (partial) data on this matter, with again no data available for Germany and Switzerland.

These 18 Member States paid some 823 000 pensions amounting to a total spending of some EUR 4.7 billion, or an average annual amount per pensioner of EUR 5 716. More than 60 % of these pensions were exported by France (515 861 pensions), and more than 40 % of the amount exported (EUR 1.9 billion). Furthermore, Belgium exported an amount of EUR 863.5 million, Italy an amount of EUR 530.8 million, and the Netherlands and Austria more than EUR 400 million each to pensioners residing in another Member State who are in receipt of a pension from only one Member State.

The highest average amounts per pension are reported by Luxembourg (EUR 26 032), followed by Iceland (EUR 25 947), Italy (EUR 19 336), and Belgium (EUR 11 926).

If the data from *Tables 5 and 6* are compared, it is clear that most Member States mainly export pensions to persons receiving two or more pensions. Later in this chapter, the results for each Member State are discussed separately (see *Figure 4 in section 5.3.1*).

Table 6 - Number of pensions and amount paid to pensioners who reside in another Member State and who are in receipt of a pension from one Member State only, 2022

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE*	51 526	606 401 220	13 300	139 147 968	7 576	117 903 638	72 402	863 452 826	11 926
BG*	876	1 810 699	212	278 619	175	396 913	1 263	2 486 231	1 969
CZ									
DK									
DE									
EE									
IE									
EL									
ES	2 923	18 908 609	2 513	12 071 684	1 238	8 114 659	6 674	39 094 952	5 858
FR	399 003	1 539 902 489	155 017	373 129 450	1 841	14 361 858	515 861	1 927 393 797	3 736
HR									
IT	19 444	448 740 892	7 006	69 046 800	1 001	13 011 369	27 451	530 799 061	19 336
CY***	402	2 395 624	247	1 311 061	24	120 999	673	3 827 684	5 687
LV	8 980	25 259 901	630	1 506 498	889	2 151 805	10 499	28 918 204	2 754
LT	1 110	5 159 313	411	339 066	312	1 239 237	1 833	6 737 616	3 676
LU*	2 971	115 556 805	3 511	47 158 289	1 160	36 220 469	7 642	198 935 563	26 032
HU*	2 131	8 520 630	336	595 627	147	431 279	2 614	9 547 536	3 652
MT									
NL	34 071	178 676 158	155	743 811	11 755	229 602 224	45 981	409 022 193	8 895
AT	59 182	308 321 650	21 474	74 489 940	2 427	19 691 672	83 083	402 503 262	4 845
PL									
PT*	2 805	13 692 510	3 290	7 993 742	516	1 912 692	6 611	23 598 943	3 570
RO	6 638	31 231 086	1 743	1 962 283	605	3 427 187	8 986	36 620 556	4 075
SI*	3 503	27 392 994	4 889	24 893 993	1 953	13 183 897	10 345	65 470 884	6 329
SK									
FI									
SE**					2 667	21 566 594			
IS	406	11 734 328	19	74 151	600	14 787 131	1 025	26 595 610	25 947
LI	16 259	103 168 180	2 524	15 965 816	1 278	9 798 757	20 061	128 965 833	6 429
NO									
CH									
UK									
Total	612 230	3 446 873 089	177 277	770 708 798	33 497	486 355 786	823 004	4 703 970 752	5 716

* The monthly amounts reported by BE (except invalidity pension), BG, LU, HU, PT, and SI are multiplied by 12 to obtain an annual figure.

** Numbers for SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

*** CY: data concern 2021.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

5.3. Total number of pensions exported to pensioners who reside in another Member State

5.3.1. In absolute figures

In this section, data on the total number of pensions exported to another Member State are provided. All 32 countries could provide (partial) data on this matter⁴¹. The data for Croatia and Malta only concern the export to pensioners who are in receipt of a pension from two or more Member States, and data for Liechtenstein only concern the export to pensioners who are in receipt of a pension from one Member State only.

The 32 reporting Member States exported some 6.2 million pensions amounting to a total expenditure of approximately EUR 26.7 billion (*Table 7*). This represents a total annual amount per pensioner of around EUR 4 326 and implies that a total average monthly amount of EUR 360 was paid to pensioners residing abroad. These figures show that pensions are a very important part of the EU coordination of social security systems. In no other branch of social security does so much money flow from one Member State to another.

The main exporting Member States in the EU/EFTA are Germany (1.3 million pensions), France (1.0 million pensions), Switzerland (891 458 pensions), and Poland (695 310 pensions). In terms of amount paid, Switzerland (EUR 6.4 billion), Germany (EUR 5.7 billion), France (EUR 3.4 billion), and the United Kingdom (data 2017; EUR 2.3 billion) stand out. Furthermore, Belgium, Luxembourg, and the Netherlands exported more than EUR 1 billion each. The reasons why these are the main exporting countries are diverse. Data from the '2022 Annual Report on intra-EU labour mobility'⁴², show that Luxembourg and Switzerland employ a high percentage of EU-27 frontier workers and that Germany receives the highest number of EU/EFTA movers.

The six main exporting EU/EFTA/UK countries (CH 24.0 %, DE 21.3 %, FR 12.8 %, UK 8.4 %, BE 5.5 %, and LU 4.8 %) exported 77 % of the total amount of pensions exported abroad by all reporting Member States (see *Table 9*). The highest average amounts per pensioner are reported by Iceland and Luxembourg, above EUR 14 000 annually (*Table 7*). On the other hand, the average amount remains below EUR 400 in Poland. It can also be seen that the average annual amount for EU-14 Member States (EUR 4 419) is significantly higher than the average amount for EU-13 Member States (EUR 985), while the average amount for the EFTA Member States is even higher (EUR 7 351).

About 4.4 million (or more than 70 %) of the 6.2 million transferred pensions were old-age pensions. In addition, more than 1 million survivors' pensions and 205 000 invalidity pensions were also transferred. The average annual amount exported for old-age pensions amounts to EUR 4 356, EUR 3 483 for survivors' pensions and EUR 7 483 for invalidity pensions.

⁴¹ Data for CY concern 2021. SK could not provide a breakdown by type of pension. Data for UK on the amount paid concern 2017.

⁴² Hassan, E., Siöland, L., Akbaba, B., Cinova, D., Gasperini, M., and Geraci, M. (2023), 2022 Annual Report on intra-EU Labour Mobility, Network Statistics FMSSFE, European Commission. See <https://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=10545&furtherNews=yes>

Table 7 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2022

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
EU-27	3 594 069	13 322 865 914	933 769	2 919 768 849	164 077	998 538 539	4 712 263	17 323 612 801	3 676
EU-14	2 805 330	12 600 088 583	799 441	2 793 930 148	97 357	925 917 777	3 693 077	16 319 936 508	4 419
EU-13	788 739	722 777 331	134 328	125 838 701	66 720	72 620 761	1 019 186	1 003 676 294	985
EFTA	799 334	5 816 905 365	131 414	790 164 592	40 934	535 528 440	971 682	7 142 631 477	7 351
Total	4 393 403	19 139 771 279	1 065 183	3 709 933 441	205 011	1 534 066 979	6 175 953	26 716 502 852	4 326
BE*	146 792	1 048 344 936	41 876	276 274 104	9 173	131 812 599	197 841	1 456 431 639	7 362
BG*	4 104	7 438 036	835	1 056 469	620	1 515 079	5 559	10 009 584	1 801
CZ	70 378	177 853 770	14 951	34 594 505	9 765	23 813 914	95 094	236 262 189	2 485
DK	39 303	247 016 334	0	0	3 816	68 874 326	43 119	315 890 661	7 326
DE*	954 566	4 444 732 569	334 955	1 093 929 134	23 435	146 418 333	1 312 956	5 685 080 035	4 330
EE	10 151	41 248 504	306	587 640	52	169 829	10 509	42 005 973	3 997
IE	34 607	148 228 872	n.a.	n.a.	n.a.	n.a.	34 607	148 228 872	4 283
EL	9 157	21 245 874	1 474	4 093 922	548	1 503 325	11 179	26 843 121	2 401
ES	54 905	222 173 325	24 047	100 027 765	5 332	31 392 298	84 284	353 593 388	4 195
FR	781 231	2 658 719 270	251 005	746 758 564	3 981	21 358 552	1 036 217	3 426 836 385	3 307
HR**	26 477	30 602 254	5 797	8 309 369	1 341	2 065 266	33 615	40 976 890	1 219
IT	120 560	638 844 164	45 716	131 311 026	7 434	26 659 480	173 710	796 814 671	4 587
CY***	2 299	4 904 440	464	1 661 213	95	241 033	2 858	6 806 687	2 382
LV	12 276	29 781 724	648	1 522 300	1 151	2 649 099	14 075	33 953 122	2 412
LT	9 064	28 086 823	1 638	1 862 926	951	2 805 570	11 653	32 755 319	2 811
LU*	59 757	900 842 065	22 987	255 138 018	8 007	138 140 629	90 751	1 294 120 713	14 260
HU*	28 470	52 580 051	2 451	1 864 398	2 010	2 169 062	32 931	56 613 511	1 719
MT**	1 385	5 083 775	184	1 070 283	21	69 189	1 590	6 223 246	3 914
NL	213 424	754 809 344	1 502	6 708 283	17 819	269 653 511	232 745	1 031 171 138	4 430
AT	155 839	621 193 328	41 491	115 539 648	5 569	35 938 616	202 899	772 671 592	3 808
PL	562 637	198 574 316	90 118	32 994 610	42 555	13 514 228	695 310	245 083 154	352
PT*	50 946	109 519 347	18 079	35 063 004	5 263	11 124 450	74 288	155 706 801	2 096
RO	30 263	79 889 127	4 916	9 617 290	2 338	5 811 718	37 517	95 318 135	2 541
SI*	31 235	66 734 511	12 020	30 697 698	5 821	17 796 774	49 076	115 228 982	2 348
SK***							29 399	82 439 500	2 804
FI	44 407	215 945 998	3 952	13 988 227	1 274	8 695 628	47 362	238 629 853	5 038
SE	139 836	568 473 156	12 357	15 098 453	5 706	34 346 029	151 119	617 917 638	4 089
IS	2 078	31 353 845	19	74 151	1 104	21 012 622	3 201	52 440 618	16 383
LI**	16 259	103 168 180	2 524	15 965 816	1 278	9 798 757	20 061	128 965 833	6 429
NO	47 194	415 706 823	2 277	13 103 976	7 491	127 528 219	56 962	556 339 018	9 767
CH	733 803	5 266 676 518	126 594	761 020 649	31 061	377 188 842	891 458	6 404 886 009	7 185
UK****							492 008	2 250 258 574	4 574

* The monthly amounts reported by BE (except invalidity), BG, DE, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

*** CY: data concern 2021.

**** SK could not provide a breakdown by type of pension. UK could only report the total number of persons for 2022. Data on the amount paid concern year 2017.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

Cross-country *Tables 8 and 9* give a detailed overview of the export of pensions between EU/EFTA Member States and the UK (see also *Annex I*, as well as *Figure A1 in Annex II* which visualises the flows concerning the number of pensions exported). This also brings the most important 'receiving' Member States into the picture: Germany, Italy, Spain, France, and Portugal.⁴³ Around 965 000 pensioners residing in Germany received an exported pension of EUR 2.5 billion. Furthermore, about 884 000 pensioners in Italy received a total amount of pensions of EUR 3.8 billion from other Member States. Additionally, an amount of EUR 4.3 billion was exported to some 888 000 pensioners residing in Spain. There were approximately 598 000 pensioners in France to whom EUR 4.0 billion was exported, and around 483 000 pensioners residing in Portugal received a total amount of pensions of EUR 2.5 billion. More than 64 % of the exported amount was paid to pensioners residing in these five Member States (ES: 16.0 %, FR: 15.1 %, IT: 14.2 %, DE: 9.4 %, and PT: 9.4 %) (see *Table A2 in Annex I*). A visual representation concerning the number of pensions exported is provided in *Figure A3 in Annex II* for the issuing perspective and *Figure A4 in Annex II* for the receiving perspective.

⁴³ The reported figures are an estimate as they are based on the data reported by the exporting Member States. These may differ from the figures available to countries as importing Member State.

The main flows of number of pensions exported went from Germany to Italy (361 392), from France to Portugal (350 258), from Poland to Germany (311 989), from France to Spain (303 757), and from Switzerland to Italy (293 629) (*Table 8*). The top 10 flows in terms of number of exported pensions are also visualised in *Figure A2* in *Annex II*. The main flows in terms of amount exported are slightly different. They go from Switzerland to Italy (EUR 2.0 billion) and France (EUR 1.5 billion) (*Table 9*), and they concern 293 629 and 134 667 pensioners respectively (*Table 8*). Furthermore, France paid an amount of EUR 1.3 billion to 350 258 pensioners residing in Portugal, and Germany paid an amount of EUR 1.1 billion to 361 392 pensioners residing in Italy. A final important flow goes from Switzerland to Spain, as EUR 989 million was exported to 148 602 pensioners.

In some cases, more than half of the exported pensions by a Member State are received by a single Member State. In terms of the amount paid, this is the case for pensions exported from Czechia to Slovakia, from Estonia to Finland, from Ireland to the United Kingdom, from Cyprus to Greece (data 2021), from Malta to the United Kingdom, from Poland to Germany, from Portugal to France, and from Slovenia to Croatia (see *Table A2* in *Annex I*).

Finally, by comparing the total flow of imported pensions with the total flow of exported pensions, a net balance can be calculated. A Member State can then be quantified as 'net exporting' (exported amount higher than imported amount) or as 'net importing' (imported amount higher than exported amount). The main net exporting Member States are Switzerland (EUR -5.6 billion), Germany (EUR -3.2 billion), and the United Kingdom (EUR -1.6 billion). The main net importing Member States are Spain (EUR +3.9 billion), Italy (EUR +3.0 billion), and Portugal (EUR +2.4 billion).

Table 8 - Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2022

	BE	BG	CZ	DK	DE	EE	IE ^{*****}	EL	ES	FR	HR*	IT	CY**	LV	LT	LU	HU	MT*	NL	AT	PL**	PT	RO ^{*****}	SI	SK ^{*****}	FI	SE ^{****}	IS	LI*	NO ^{****}	CH	UK ^{****}	Total
BE		65	180	340	25 597	12	155	160	3 835	95 607	121	12 232	11	55	43	16 954	232	13	68 227	599	14 277	1 353	310	96		108	618	6	14	241	4 608	5 471	251 540
BG	272		2 303	90	5 348	67	30	3 451	2 161	603	11	1 735	804	46	51	23	112	59	314	922	5 083	445	49	13		96	179	<5	0	210	390	1 920	26 788
CZ	180	271		111	10 537	19	101	62	296	682	214	259	28	19	37	164	161	15	604	4 950	31 138	9	66	56		84	436	7	39	90	1 778	1 004	53 417
DK	293	6	152		7 719	26	143	15	320	1 305	27	217	8	77	131	269	92	6	1 196	335	8 044	56	76	15		475	10 927	783	5	8 012	1 404	3 911	46 045
DE	12 757	2 470	21 150	7 496		1 910	1 035	4 413	14 952	68 775	15 539	49 451	94	3 146	2 448	20 214	16 389	100	54 058	100 543	311 989	7 495	14 606	10 090		3 188	14 264	109	1 369	2 948	158 750	43 582	965 330
EE	15	<5	<5	24	235		65	<5	17	37	0	15	<5	10 999	217	<5	7	0	19	13	126	<5	<5	<5		3 934	343	<5	0	143	27	209	6 566
IE	344	<5	91	198	2 228	69		10	190	1 046	22	110	10	812	1 064	38	69	17	1 245	86	9 721	69	31	<5		36	184	<5	0	106	736	128 564	147 105
EL	4 289	412	2 264	351	94 336	10	38		83	3 809	5	466	1359	12	18	59	337	<5	2 251	940	14 477	15	236	5		164	5 235	5	47	192	3 852	6 513	141 783
ES	28 641	839	303	3 598	204 964	86	1 062	48		303 757	52	7 967	25	179	652	2 390	245	24	41 084	1 739	14 662	5 038	2 947	59		2 175	7 483	292	490	3 440	148 602	104 761	887 604
FR	64 583	130	823	1 734	102 596	34	746	284	29 048		587	35 326	31	110	102	30 019	532	36	13 019	2 178	62 393	43 714	779	51		752	3 891	30	56	1 070	134 667	69 139	598 460
HR	338	5	303	167	86 115	<5	7	0	29	2 822		3 056	0	5	<5	99	107	6	2 151	15 438	1 580	<5	<5	32 214		57	974	<5	44	125	7 457	641	153 754
IT	29 286	149	415	711	361 392	27	149	130	2 150	118 444	1 235		7	88	101	8 193	378	141	7 043	4 389	15 737	227	2 186	1 212		367	2 479	5	1748	399	293 629	32 039	884 456
CY	119	42	43	40	556	<5	34	1 228	7	256	<5	136		25	11	8	17	<5	178	85	412	0	19	0		41	242	<5	0	89	226	17 081	20 904
LV	21	6	19	33	429	1 764	206	<5	13	33	0	6	<5		1 857	6	<5	<5	35	141	286	<5	0	<5		48	110	7	0	79	38	609	5 759
LT	25	10	26	49	811	737	409	<5	176	60	<5	31	<5	4895		6	<5	<5	77	33	1 844	22	<5	0		73	195	28	0	382	82	1 473	11 462
LU	4 187	14	31	201	3 800	<5	24	14	302	8 486	35	1 580	0	13	6		33	0	792	210	990	6 963	32	68		55	111	12	16	36	1 092	734	29 841
HU	623	85	255	110	15 540	21	85	11	147	1 031	161	216	20	14	19	99		0	1 328	11 141	7 151	5	11 844	68		243	851	<5	32	229	2 621	1 305	55 259
MT	75	0	9	24	296	0	52	<5	11	195	<5	226	0	6	<5	7	8		211	36	85	<5	<5	<5		17	195	<5	0	36	165	5 805	7 478
NL	24 652	45	581	874	69 532	11	566	92	2 192	6 862	743	2 419	11	88	126	1 007	429	26		1 804	18 100	741	99	149		355	1 314	26	20	1 107	7 117	13 859	154 947
PL	747	375	3 625	450	125 346	37	65	132	630	3 539	4 057	2 898	19	121	77	358	4 291	13	2 691		59 698	100	2 782	4 028		285	2 642	16	8649	299	42 273	4 957	275 200
PT	2 146	179	17 852	663	36 759	19	1 454	286	1 932	6 711	49	2 785	142	84	355	304	236	27	4 974	6 097		39	38	32		850	2 718	349	16	3 025	1 693	8 384	100 198
RO	4 851	36	27	331	27 384	9	196	5	8 929	350 258	5	3 189	<5	12	14	8 928	11	11	5 990	267	284		72	<5		259	2 858	53	135	599	55 038	13 303	483 060
SI	397	16	143	56	4 425	7	66	234	4 691	1 160	20	5 231	155	<5	54	1 525	7	260	3 189	739	453	54	13		35	195	<5	5	92	607	443	24 279	
SK	119	10	131	26	2 296	<5	10	<5	18	866	8 858	4 399	6	9	<5	30	38	3	211	12 396	511	<5	<5			15	503	0	47	17	2 567	327	33 425
SK	69	82	38 264	22	20 606	<5	126	6	199	284	99	277	54	10	<5	74	3 117	19	237	14 873	7 464	5	145	86		88	108	8	31	147	863	1 027	88 397
FI	212	30	32	606	3 571	4 956	40	27	299	717	30	140	11	194	80	57	108	7	523	294	1 798	41	50	10			65 409	22	<5	3 253	1 519	1 824	85 863
SE	1 200	117	1 510	12 712	13 852	352	155	212	1 138	3 134	725	871	31	342	309	191	2 172	25	2 731	2 248	50 789	276	799	530		30 582		647	23	25 563	3 416	6 411	163 063
IS	6	<5	7	652	109	<5	<5	0	11	24	0	<5	0	37	48	61	<5	0	23	12	649	11	0	<5		28	1 401		0	738	25	138	3 990
LI	<5	0	5	<5	518	0	0	0	11	76	0	71	0	0	<5	<5	0	21	1 147	42	9	0	16			<5	11	0		<5	4 201	43	6 189
NO	268	18	174	7 344	3 568	69	73	9	388	927	110	95	5	237	426	74	123	6	1 943	370	8 817	67	37	25		1 153	17 793	694	12		1 227	4 964	51 016
CH	2 875	50	3 327	1 014	59 915	16	171	111	5 065	36 696	777	28 603	16	54	45	553	1 344	14	5 647	14 296	8 805	4 234	128	179		778	2 765	11	7 224	557	11 567	196 837	
UK	5 076	89	1 046	3 089	22 576	234	27 343	227	5 044	18 015	126	9 701	0	2 282	3 401	504	809	1 004	13 662	2 128	37 619	2 891	118	45		1 019	4 693	73	36	3 721	10 788		177 359
Total	188 668	5 557	95 094	43 119	1 312 956	10 509	34 607	11 179	84 284	1 036 217	33 615	173 710	2 858	14 075	11 653	90 751	32 931	1 590	232 745	202 899	695 310	74 288	37 517	49 076	29 399	47 362	151 119	3 201	20 061	56 962	891 458	492 008	6 166 778
Share	3.1 %	0.1 %	1.5 %	0.7 %	21.4 %	0.2 %	0.6 %	0.2 %	1.4 %	16.9 %	0.5 %	2.8 %	0.0 %	0.2 %	0.2 %	1.5 %	0.5 %	0.0 %	3.8 %	3.3 %	11.3 %	1.2 %	0.6 %	0.8 %	0.5 %	0.8 %	2.5 %	0.1 %	0.3 %	0.9 %	14.5 %	8.0 %	100 %

* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

** CY: data concern 2021.

*** PL: data concern the number of pensions, not persons.

****SE and NO: the total reported (SE: 151 119, NO: 56 962) does not match the sum (SE: 151 127, NO: 56 949). SE mentions they practice statistical disclosure control in order to never reveal any individuals and their economic situation. This means that counts 3 or less are presented as < 4. As an additional remark, please note that results for Åland Islands have been excluded concerning Old-age pension and Survivors' pension but included in Finland for Invalidation pension.

*****UK: the information provided is the number of live claims in each country for the UK State Pension as of 29 December 2022, as opposed to a cumulative number of claims across the year.

*****RO reported 54 pensions for which RO itself was the Member State of residence of the pensioner.

*****IE: it only concerns old-age pensions as the others are not known.

*****SK: no breakdown available by Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

Table 9 - Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2022

	BE*	BG*	CZ	DK	DE*	EE	IE*****	EL	ES	FR	HR**	IT	CY***	LV	LT	LU*	HU*	MT**	NL	AT	PL	PT*	RO*****	SI*	SK*****	FI	SE****	IS	LI**	NO	CH	UK***	Total	
BE		0.1	0.4	2.7	109.8	0.1	0.8	0.5	18.3	347.2	0.2	30.5	0.0	0.2	0.1	335.6	0.5	0.0	308.2	2.5	4.8	3.5	0.9	0.2		0.8	2.8	0.1	0.1	2.6	21.3	17.9	1 213.0	
BG	4.0		1.8	3.8	21.1	0.1	0.2	5.8	7.8	3.1	0.0	13.2	1.0	0.1	0.2	0.3	0.1	0.3	3.3	3.3	0.9	0.9	0.0	0.0		0.6	0.9	0.0	0.0	1.8	4.2	9.0	87.9	
CZ	1.6	0.4		1.4	57.0	0.1	0.5	0.3	2.0	4.1	0.5	4.6	0.1	0.0	0.1	1.1	0.3	0.1	4.8	36.0	5.4	0.1	0.1	0.4		0.7	3.8	0.1	0.2	1.3	21.6	3.6	152.3	
DK	1.5	0.0	0.3		44.5	0.1	0.5	0.0	1.5	4.1	0.1	1.2	0.0	0.3	0.4	4.1	0.2	0.0	5.2	1.3	2.5	0.2	0.2	0.0		3.2	40.7	14.9	0.0	74.4	7.2	11.3	220.3	
DE	50.1	3.8	45.5	43.7		6.6	4.1	9.8	57.5	158.7	15.4	106.5	0.2	10.3	7.9	280.0	27.0	0.4	210.0	318.5	134.1	16.5	36.6	14.7		13.9	31.6	1.7	4.4	23.1	782.3	105.2	2 520.2	
EE	0.2	0.0	0.0	0.4	1.5		0.3	0.0	0.1	0.2	0.0	0.3	0.0	1.7	0.4	0.1	0.0	0.0	0.2	0.1	0.1	0.0	0.0	0.0		30.4	2.3	0.0	0.0	1.6	0.3	0.5	40.7	
IE	2.3	0.0	0.4	1.3	14.1	0.3		0.0	1.1	4.3	0.1	1.6	0.0	2.9	3.3	0.7	0.2	0.1	6.2	0.6	4.0	0.2	0.3	0.0		0.4	0.9	0.0	0.0	1.3	5.6	478.4	530.8	
EL	29.1	0.7	4.9	4.2	493.6	0.0	0.3		0.5	14.0	0.0	4.6	4.4	0.0	0.1	0.6	0.7	0.0	12.8	4.4	3.6	0.2	1.4	0.0		1.5	33.4	0.1	0.5	3.2	35.4	35.7	689.8	
ES	302.0	2.2	1.1	42.7	839.6	0.5	10.6	0.2		872.4	0.1	106.2	0.1	0.7	2.2	19.5	0.8	0.1	171.2	13.0	6.4	15.5	9.2	0.3		39.5	60.2	8.1	4.1	71.1	989.0	690.9	4 279.2	
FR	579.5	0.3	2.1	16.7	569.5	0.2	5.2	1.0	118.2		0.7	98.0	0.1	0.5	0.3	462.6	1.0	0.1	78.8	9.5	15.2	81.9	1.9	0.2		13.1	27.9	0.7	0.4	13.3	1 516.3	413.9	4 029.0	
HR	2.8	0.0	0.5	2.0	446.1	0.0	0.0	0.1	9.6			16.7	0.0	0.0	0.0	1.2	0.1	0.0	8.8	68.1	0.3	0.0	0.0	85.4		0.3	5.6	0.0	0.4	1.5	87.7	1.9	739.5	
IT	162.3	0.4	1.0	6.1	1 118.6	0.1	0.9	0.5	9.9	274.0	2.2			0.0	0.3	0.4	57.3	0.8	0.6	26.0	17.5	5.4	0.7	5.4	2.9		3.1	10.9	0.1	6.7	4.6	1 965.1	109.9	3 793.9
CY	1.1	0.1	0.1	0.4	4.3	0.0	0.3	4.1	0.0	1.8	0.0	9.5		0.1	0.0	0.2	0.0	0.0	1.1	1.1	0.1	0.0	0.1	0.0		0.6	1.9	0.0	0.0	1.9	3.1	122.1	154.1	
LV	0.1	0.0	0.0	0.5	2.1	2.6	1.3	0.0	0.0	0.1	0.0	0.1	0.0		1.9	0.2	0.0	0.0	0.2	0.3	0.1	0.0	0.0	0.0		0.6	0.7	0.1	0.0	0.5	0.3	1.1	13.0	
LT	0.3	0.0	0.0	0.5	4.2	1.0	1.8	0.0	0.6	0.2	0.0	0.5	0.0	4.2		0.1	0.0	0.0	0.5	0.1	0.6	0.0	0.0	0.0		0.4	0.4	0.3	0.0	2.5	0.5	1.2	20.0	
LU	37.0	0.0	0.1	2.3	18.5	0.0	0.1	0.1	2.0	46.5	0.1	6.1	0.0	0.1	0.0		0.1	0.0	3.7	0.7	0.3	13.5	0.0	0.1		0.8	0.7	0.1	0.1	0.5	4.5	2.6	140.6	
HU	9.3	0.1	0.4	1.1	96.3	0.0	0.5	0.1	0.9	5.0	0.4	5.6	0.0	0.0	0.0	1.2		0.0	13.1	71.2	1.3	0.0	29.0	0.2		2.0	6.8	0.0	0.1	2.2	35.6	4.8	287.5	
MT	0.9	0.0	0.0	0.4	2.6	0.0	0.5	0.0	0.1	1.7	0.0	6.2	0.0	0.0	0.0	0.1	0.0		1.5	0.4	0.1	0.0	0.0	0.0		0.4	2.3	0.1	0.0	0.6	2.3	36.9	57.3	
NL	140.4	0.1	1.3	3.9	287.1	0.0	2.0	0.3	7.4	19.5	1.8	7.3	0.0	0.3	0.4	9.5	0.8	0.1		6.3	6.3	1.9	0.3	0.4			2.0	4.1	0.3	0.1	7.9	30.8	38.0	580.7
AT	5.1	0.7	8.8	2.9	651.1	0.1	0.4	0.5	3.0	11.1	5.5	18.9	0.1	0.5	0.2	3.6	9.3	0.1	11.2		15.3	0.4	6.0	8.2		2.2	7.9	0.2	62.7	2.4	226.2	13.5	1 078.1	
PL	14.5	0.2	25.0	5.3	126.9	0.0	4.8	0.7	9.7	19.6	0.1	17.3	0.2	0.2	0.8	2.5	0.4	0.1	28.5	34.0		0.1	0.0	0.1		3.1	11.9	2.4	0.1	20.9	12.1	12.3	354.1	
PT	52.7	0.1	0.1	3.9	174.1	0.0	1.6	0.0	46.2	1 348.0	0.0	144.7	0.0	0.0	0.1	94.1	0.0	0.1	40.0	2.8	0.2			0.1	0.0		6.9	36.0	1.2	1.3	8.6	485.0	68.8	2 516.7
RO	4.2	0.0	0.2	0.9	24.3	0.0	0.3	0.6	18.2	6.8	0.0	34.6	0.3	0.0	0.0	0.7	1.9	0.0	2.3	7.4	0.1	0.7	0.0	0.0		0.2	1.2	0.0	0.0	1.2	6.5	1.2	114.1	
SI	1.0	0.0	0.2	0.3	10.3	0.0	0.0	0.0	0.1	2.5	10.6	23.5	0.0	0.0	0.0	0.4	0.1	0.0	0.9	54.8	0.1	0.0	0.0			0.2	2.7	0.0	0.3	0.1	23.1	1.0	132.3	
SK	0.6	0.1	127.1	0.2	107.7	0.0	0.5	0.0	0.9	1.3	0.3	3.3	0.1	0.0	0.0	0.5	2.9	0.1	1.5	44.8	1.2	0.0	0.4	0.2		0.3	0.6	0.1	0.1	0.8	7.6	1.1	304.2	
FI	1.1	0.0	0.1	2.8	16.8	26.8	0.2	0.1	1.2	2.8	0.1	1.1	0.1	0.7	0.2	0.5	0.3	0.0	1.9	1.3	0.5	0.1	0.1	0.0			218.7	0.3	0.0	18.3	9.3	4.9	310.4	
SE	5.9	0.2	2.9	100.9	66.8	1.6	0.6	0.7	4.4	10.4	1.0	3.5	0.1	1.2	1.0	2.4	3.4	0.1	12.6	6.7	13.1	0.8	2.0	0.9		89.3		10.1	0.1	239.6	17.5	17.3	616.8	
IS	0.0	0.0	0.0	1.8	0.7	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.2	1.1	0.0	0.0	0.1	0.0	0.2	0.1	0.0	0.0		0.3	4.6		0.0	5.0	0.1	0.4	15.1	
LI	0.0	0.0	0.0	0.0	2.4	0.0	0.0	0.0	0.0	0.3	0.0	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.1	4.9	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	30.5	0.1	38.8		
NO	1.3	0.0	0.4	38.5	19.6	0.3	0.3	0.0	1.5	3.0	0.3	0.7	0.0	0.8	1.3	0.8	0.2	0.0	8.8	1.1	2.8	0.2	0.1	0.0		6.6	64.1	10.1	0.0		6.2	13.3	182.5	
CH	16.8	0.1	7.8	1.3	254.8	0.1	0.6	0.4	17.6	180.4	1.1	97.5	0.0	0.2	0.1	5.8	2.2	0.1	19.8	48.8	2.3	9.6	0.3	0.6		7.9	10.6	0.2	47.1	4.1		31.4	769.7	
UK	28.9	0.2	3.7	23.0	99.0	1.2	108.9	1.0	22.4	74.1	0.3	32.9	0.0	8.2	11.1	7.4	2.9	3.7	47.7	10.9	18.0	8.5	0.7	0.2		7.2	21.4	1.0	0.2	39.0	67.4		651.1	
Total	1 456.4	10.0	236.3	315.9	5 685.1	42.0	148.2	26.8	353.6	3 426.8	41.0	796.8	6.8	34.0	32.8	1 294.1	56.6	6.2	1 031.2	772.7	245.1	155.7	95.3	115.2	82.4	238.6	617.9	52.4	129.0	556.3	6 404.9	2 250.3	26 716.5	
Share	5.5 %	0.0 %	0.9 %	1.2 %	21.3 %	0.2 %	0.6 %	0.1 %	1.3 %	12.8 %	0.2 %	3.0 %	0.0 %	0.1 %	0.1 %	4.8 %	0.2 %	0.0 %	3.9 %	2.9 %	0.9 %	0.6 %	0.4 %	0.4 %	0.3 %	0.9 %	2.3 %	0.2 %	0.5 %	2.1 %	24.0 %	8.4 %	100 %	

* The monthly amounts reported by BE (except invalidity), BG, DE, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

*** CY: data concern 2021. UK: data concern 2017.

****SE: total reported (EUR 617 917 638) does not match the sum (EUR 617 885 003).

*****RO reported EUR 12 471 for which RO itself was the Member State of residence of the pensioner.

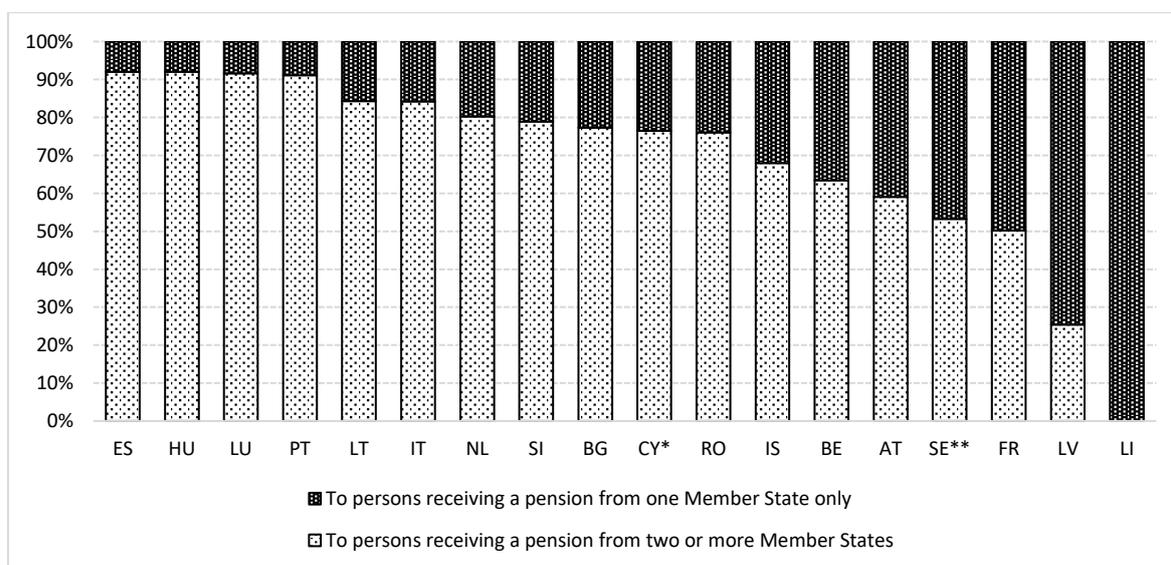
*****IE: it only concerns old-age pensions as the others are not known.

*****SK: no breakdown available by Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

Almost all Member States which provided more detailed figures mainly exported a pension to pensioners who are entitled to a pension from two or more Member States (*Figure 4*). Latvia is the only exception, as it exported a higher share of pensions to persons receiving a pension from only one Member State, namely 75 % of the exported pensions. In France, it is divided almost equally with 50.2 % for persons receiving a pension from two or more Member States, and 49.8 % for persons receiving a pension from one Member State only. In Sweden as well, only concerning invalidity pensions, it is divided almost equally with 53.3 % for persons receiving a pension from two or more Member States, and 46.7 % for persons receiving a pension from one Member State only.

Figure 4 - Export of pensions, breakdown between persons receiving a pension from two or more Member States and persons receiving a pension from one Member State only, 2022



* CY: data concern 2021.

** SE: data only concern invalidity pensions.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

It is expected that the average amount per pensioner paid by the Member States is higher for pensioners who are entitled to a pension from only one Member State than for pensioners who are entitled to two or more pensions (*Table 6* compared to *Table 5*). This is the case for all 17 Member States⁴⁴ that provided more detailed figures.

Nearly all reporting Member States⁴⁵ exported a lower average amount per person than they paid to persons residing in their country and entitled to a pension from two or more Member States (see *Table 2* and *Table 7*). These results suggest that most pensioners entitled to a pension from two or more Member States had the longest period of insurance in their Member State of residence.

Specifically, for old-age pensions, the average annual amount exported abroad per pension beneficiary (see *Table 7*⁴⁶) is lower than the average annual amount for the total group of pensioners (see *Figure 3*) for all Member States. This is illustrated in *Figure 5* by dividing

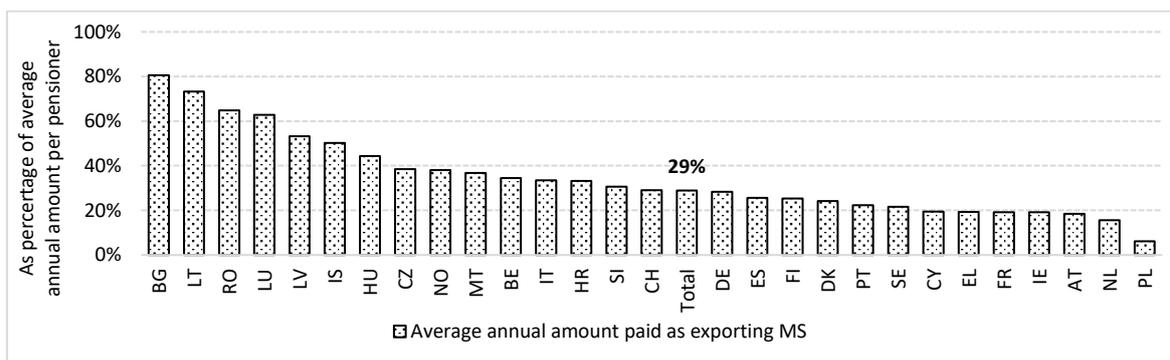
⁴⁴ It concerns for BE, BG, ES, FR, IT, CY (data 2021), LV, LT, LU, HU, NL, AT, PT, RO, SI, SE (only invalidity pensions), and IS.

⁴⁵ It concerns BE, BG, FR, CY (data 2021), LV, LT, LU, HU, MT, NL, AT, PL, PT, SI, SK, FI, and IS. This is not the case in DK, IT, and RO.

⁴⁶ The average old-age pension is calculated by dividing the total amount paid (column 3 of *Table 7*) by the total number of persons (column 2 of *Table 7*).

the average amount of old-age pension exported abroad by the average amount of old-age pension paid to all pensioners. Seeing that this division is below 100 % for all reporting Member States, the average annual old-age pension that is exported is always lower than the amount paid to all pensioners. The aggregate amount is 29 % of the total average annual pension expenditure per pensioner. This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more other Member States where the pensioner was insured.

Figure 5 - Average annual amount of old-age pension exported abroad (2022 figures) compared to the average annual amount of old-age pension paid to all pensioners (2020 figures)



* Average annual amount of old-age pension exported abroad: data CY concern 2021.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2020 figures)

Table 10 - Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2021 to 2022

	2021			2022			Evolution 2021 - 2022		
	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE	197 791	1 271 100 881	6 426	197 841	1 456 431 639	7 362	0.0 %	14.6 %	14.6 %
BG	5 060	6 101 802	1 206	5 559	10 009 584	1 801	9.9 %	64.0 %	49.3 %
CZ	88 969	200 150 604	2 250	95 094	236 262 189	2 485	6.9 %	18.0 %	10.4 %
DK	42 880	318 766 063	7 434	43 119	315 890 661	7 326	0.6 %	-0.9 %	-1.5 %
DE	1 314 232	5 357 127 639	4 076	1 312 956	5 685 080 035	4 330	-0.1 %	6.1 %	6.2 %
EE	11 102	41 029 856	3 696	10 509	42 005 973	3 997	-5.3 %	2.4 %	8.2 %
IE				34 607	148 228 872	4 283			
EL				11 179	26 843 121	2 401			
ES	79 234	347 499 226	4 386	84 284	353 593 388	4 195	6.4 %	1.8 %	-4.3 %
FR	1 048 405	3 249 721 856	3 100	1 036 217	3 426 836 385	3 307	-1.2 %	5.5 %	6.7 %
HR	32 391	37 562 984	1 160	33 615	40 976 890	1 219	3.8 %	9.1 %	5.1 %
IT	174 331	835 987 663	4 795	173 710	796 814 671	4 587	-0.4 %	-4.7 %	-4.3 %
CY	2 858	6 806 687	2 382	2 858	6 806 687	2 382	0.0 %	0.0 %	0.0 %
LV	9 661	17 351 390	1 796	14 075	33 953 122	2 412	45.7 %	95.7 %	34.3 %
LT	10 171	23 057 197	2 267	11 653	32 755 319	2 811	14.6 %	42.1 %	24.0 %
LU	87 645	1 181 519 834	13 481	90 751	1 294 120 713	14 260	3.5 %	9.5 %	5.8 %
HU	32 178	52 064 648	1 618	32 931	56 613 511	1 719	2.3 %	8.7 %	6.3 %
MT	1 581	5 798 359	3 668	1 590	6 223 246	3 914	0.6 %	7.3 %	6.7 %
NL	233 581	988 234 537	4 231	232 745	1 031 171 138	4 430	-0.4 %	4.3 %	4.7 %
AT	197 554	714 767 718	3 618	202 899	772 671 592	3 808	2.7 %	8.1 %	5.3 %
PL	658 607	189 493 773	288	695 310	245 083 154	352	5.6 %	29.3 %	22.5 %
PT	71 612	149 473 392	2 087	74 288	155 706 801	2 096	3.7 %	4.2 %	0.4 %
RO	33 234	77 019 168	2 317	37 517	95 318 135	2 541	12.9 %	23.8 %	9.6 %
SI	48 473	104 297 838	2 152	49 076	115 228 982	2 348	1.2 %	10.5 %	9.1 %
SK*				29 399	82 439 500	2 804			
FI	48 598	238 250 421	4 902	47 362	238 629 853	5 038	-2.5 %	0.2 %	2.8 %
SE	149 935	622 703 761	4 153	151 119	617 917 638	4 089	0.8 %	-0.8 %	-1.5 %
IS	2 973	38 165 254	12 837	3 201	52 440 618	16 383	7.7 %	37.4 %	27.6 %
LI	19 657	123 177 829	6 266	20 061	128 965 833	6 429	2.1 %	4.7 %	2.6 %
NO	54 479	531 747 702	9 761	56 962	556 339 018	9 767	4.6 %	4.6 %	0.1 %
CH	886 070	5 854 303 938	6 607	891 458	6 404 886 009	7 185	0.6 %	9.4 %	8.7 %
UK				492 008					
Total*	5 540 404	22 576 475 333		5 605 902	24 201 926 099		1.2 %	7.2 %	

* SK: data from reference year 2017 until 2021 are wrong because of misreporting, there has been a consistent underestimation.

** Total only for Member States that could report data in both years.

Source: Questionnaires on cross-border old-age, survivors', and invalidity pensions 2022 and 2023

The evolution of the number of persons and amount paid in total export of pensions is displayed in *Table 10*. In general, the variables remained rather stable for most of the Member States. Latvia (+ 45.7 %) saw a large increase in number of persons to whom a pension was exported, and the amount exported grew considerably in Latvia (+ 95.7 %), Bulgaria (+ 64.0 %), and Lithuania (+ 42.1 %). In total, the evolution from 2021 to 2022 remained stable with a small increase in the number of persons (+ 1.2 %) and a growth in the amount exported to another EU/EFTA Member State and the UK (+ 7.2 %).

5.3.2. As a share of the total number of pensioners and total pension expenditure

5.3.2.1. From an exporting perspective

Table 11 compares the reported figures as exporting Member State (*Table 7*) with the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (*Annex III*). On average 3.9 % of the total number of pensioners reside in another EU/EFTA country and the UK. Total spending for this group of EU/EFTA pensioners amounts to 'only' 1.3 % of the total amount of paid pensions. The percentage of exported old-age (4.4 %) and survivors' pensions (4.0 %) to another EU/EFTA country and the UK is much higher compared to this for invalidity pensions (1.4 %).

For all reporting Member States, the share of the amount paid to pensioners residing abroad in total spending is (much) lower than the share of the number of pensioners residing abroad in the total group of pension beneficiaries. This illustrates that the amount paid for pensioners residing abroad in many cases represents a partial pension.

Both Luxembourg and Switzerland stand out when analysing the share of total number of pensioners and total pension expenditure. In Luxembourg, 41.8 % of the pensions are exported, accounting for some 25.7 % of total expenditure on pensions. These high percentages are primarily the result of the high share of frontier workers employed in Luxembourg. Furthermore, Switzerland exports 24.9 % of pensions, accounting for 8.3 % of total pension expenditure. In this Member States as well, many cross-border workers are active.

Other Member States which export more than 5.0% of pensions are Austria (7.1 %), Slovenia (6.7 %), Poland (6.7 %), Belgium (5.7 %), and Sweden (5.1 %). However, for none of these Member States, the share in expenditure exceeds 2.6 %.

Table 11 - Number of pensions and amount paid as Member State of export, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2022

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid
EU-27	3.7 %	1.0 %	3.6 %	1.3 %	1.1 %	0.9 %	3.4 %	1.0 %
EU-14	3.8 %	1.0 %	3.7 %	1.3 %	0.8 %	0.9 %	3.4 %	1.0 %
EU-13	3.4 %	0.6 %	3.0 %	0.9 %	2.3 %	0.8 %	3.4 %	0.7 %
EFTA	21.8 %	6.5 %	15.3 %	9.6 %	6.1 %	2.8 %	18.7 %	6.1 %
Total	4.4 %	1.3 %	4.0 %	1.6 %	1.4 %	1.2 %	3.9 %	1.3 %
BE	6.8 %	2.3 %	8.0 %	3.7 %	1.1 %	1.4 %	5.7 %	2.3 %
BG	0.2 %	0.2 %	0.7 %	0.6 %	0.2 %	0.4 %	0.3 %	0.2 %
CZ	2.8 %	1.1 %	2.2 %	2.8 %	2.6 %	1.3 %	2.7 %	1.2 %
DK	3.3 %	0.8 %			1.5 %	6.2 %	2.8 %	1.0 %
DE	4.8 %	1.4 %	5.6 %	1.8 %	1.1 %	5.6 %	4.7 %	1.5 %
EE	3.2 %	2.9 %	4.6 %	4.1 %	0.0 %	0.0 %	2.5 %	2.3 %
IE	5.2 %	1.0 %					3.2 %	0.8 %
EL	0.5 %	0.1 %	0.3 %	0.1 %	0.5 %	0.2 %	0.4 %	0.1 %
ES	0.8 %	0.2 %	0.8 %	0.3 %	0.5 %	0.2 %	0.8 %	0.2 %
FR	4.6 %	0.9 %	5.8 %	2.0 %	0.1 %	0.1 %	4.1 %	0.9 %
HR*	3.0 %	1.0 %	2.5 %	0.9 %	1.1 %	0.3 %	2.7 %	0.9 %
IT	1.0 %	0.3 %	1.1 %	0.3 %	0.5 %	0.2 %	0.9 %	0.3 %
CY**	1.6 %	0.3 %	1.4 %	0.5 %	0.6 %	0.7 %	1.5 %	0.4 %
LV	2.6 %	1.4 %	4.1 %	4.0 %	1.1 %	1.1 %	2.4 %	1.4 %
LT	1.3 %	0.9 %	0.6 %	1.4 %	0.6 %	0.6 %	1.0 %	0.9 %
LU	39.8 %	25.0 %	46.8 %	25.3 %	44.2 %	32.4 %	41.8 %	25.7 %
HU	1.4 %	0.6 %	0.3 %	0.2 %			1.2 %	0.6 %
MT*	1.9 %	0.7 %	1.1 %	0.7 %	0.3 %	0.2 %	1.6 %	0.7 %
NL	6.1 %	1.0 %	0.3 %	0.1 %	2.3 %	1.9 %	4.8 %	1.0 %
AT	7.6 %	1.4 %	7.1 %	1.8 %	2.7 %	1.0 %	7.1 %	1.4 %
PL	7.0 %	0.4 %	6.4 %	0.4 %	4.2 %	0.4 %	6.7 %	0.4 %
PT	2.2 %	0.5 %	2.1 %	0.9 %	2.1 %	0.4 %	2.2 %	0.5 %
RO	0.7 %	0.5 %	0.9 %	0.8 %	0.6 %	1.2 %	0.7 %	0.5 %
SI	5.6 %	1.7 %	7.9 %	6.0 %	24.6 %	17.3 %	6.7 %	2.6 %
SK**							1.6 %	1.0 %
FI	3.2 %	0.8 %	1.7 %	0.8 %	0.7 %	0.3 %	2.6 %	0.8 %
SE	5.7 %	1.2 %	4.4 %	1.3 %	2.1 %	0.9 %	5.1 %	1.2 %
IS	4.1 %	2.0 %	0.3 %	0.1 %	4.8 %	3.2 %	4.0 %	2.3 %
LI								
NO	4.2 %	1.6 %	4.3 %	1.7 %	2.1 %	1.3 %	3.7 %	1.5 %
CH	29.5 %	8.6 %	15.8 %	10.4 %	10.6 %	4.5 %	24.9 %	8.3 %
UK**							3.1 %	0.9 %

* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

** CY: data concern 2021. UK: data for amount paid concern 2017. SK: no breakdown by type of pension.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023, and Eurostat ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2020 figures)

5.3.2.2. From an importing perspective

Cross-country *Tables 8 and 9* provide an overview of the export of pensions among EU/EFTA countries and the UK. This also gives an idea of the total 'import' of pensions (*Table 12*). These totals are compared with the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (*Annex III*). This makes it possible to estimate the number of pensioners in the EU/EFTA and the UK who receive a pension from another EU/EFTA country or the UK.

Especially in Portugal (12.3 %), Ireland (12.1 %), Luxembourg (12.1 %), Croatia (11.0 %), and Cyprus (9.8 %) a high share of pensioners receive a pension from another EU/EFTA country or the UK (more than 9 % of the pensioners residing in these Member States). Furthermore, the share is on the high side in Austria (8.8 %), Spain (7.6 %), Malta (7.1 %), and Belgium (6.7 %) as well. Nevertheless, the share of the imported amount of pensions is only considerable in Croatia (15.7 %), Portugal (8.6 %), Cyprus (8.1 %), Malta (6.2 %), Slovakia (3.8 %), and Hungary (3.0 %) as in the other reporting Member States it does not

exceed 3.0 %. The average amount paid to 'snowbirds', people who travel to warm climates for the winter, can be significantly higher than the average amount paid to 'local' pensioners.

Table 12 - Total number of pensions and amount received as importing Member State, in absolute numbers and as a share of the total number of beneficiaries and of total expenditure, 2022

	Persons	Amount received (in million €)	As % of total number of persons	As % of total amount
BE	251 540	1 213.0	6.7 %	2.0 %
BG	26 788	87.9	1.2 %	1.9 %
CZ	53 417	152.3	1.5 %	0.8 %
DK	46 045	220.3	2.9 %	0.7 %
DE	965 330	2 520.2	3.3 %	0.6 %
EE	6 566	40.7	1.5 %	2.2 %
IE	147 105	530.8	12.1 %	2.8 %
EL	141 783	689.8	5.0 %	2.3 %
ES	887 604	4 279.2	7.6 %	2.8 %
FR	598 460	4 029.0	2.3 %	1.1 %
HR	153 754	739.5	11.0 %	15.7 %
IT	884 456	3 793.9	4.6 %	1.5 %
CY	20 904	154.1	9.8 %	8.1 %
LV	5 759	13.0	1.0 %	0.5 %
LT	11 462	20.0	1.0 %	0.6 %
LU	29 841	140.6	12.1 %	2.8 %
HU	55 259	287.5	2.0 %	3.0 %
MT	7 478	57.3	7.1 %	6.2 %
NL	154 947	580.7	3.1 %	0.6 %
AT	275 200	1 078.1	8.8 %	2.0 %
PL	100 198	354.1	1.0 %	0.6 %
PT	483 060	2 516.7	12.3 %	8.6 %
RO	24 279	114.1	0.5 %	0.6 %
SI	33 425	132.3	4.4 %	2.9 %
SK	88 397	304.2	4.5 %	3.8 %
FI	85 863	310.4	4.5 %	1.0 %
SE	163 063	616.8	5.2 %	1.2 %
IS	3 990	15.1	4.7 %	0.7 %
LI	6 189	38.8		
NO	51 016	182.5	3.2 %	0.5 %
CH	196 837	769.7	5.2 %	1.0 %
UK	177 359	651.1	1.1 %	0.2 %

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023, and Eurostat ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2020 figures)

6. Request for review

When it seems that rights may have been adversely affected by the interaction of decisions taken by two or more institutions, the claimant has the right to a review of the decisions by the institutions concerned.⁴⁷

Nineteen Member States⁴⁸ did not have any information available on the number of requests for review or left the question blank. Belgium, Germany, Hungary, Ireland (old-age pension), Luxembourg, Malta, Slovakia, and Sweden did not receive any request for review under Article 48 of Regulation (EC) No 987/2009. Only Czechia (6 requests), Finland (1), Lithuania (2), and Romania (314) received requests, but the numbers remained low with only Romania receiving over 314 requests. For Romania, this is a considerable increase (+ 96.3 %) compared to the number of requests received in 2021, namely 160 requests.

⁴⁷ Article 48 (2) of Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

⁴⁸ AT, BG, HR, DK, EE, FR, EL, IS, IT, LV, LI, NO, PL, PT, SI, ES, NL, CH, and UK.

7. Experiences on the practical implementation of the rules

Seventeen Member States were able to provide more detailed information on their experiences regarding the practical implementation of the rules (see *Annex IV*). In general, many Member States agree that practical implementation of the rules work well. The cooperation between Member States mostly works smoothly and fluently, including bilateral cooperation and cooperation with foreign social security partners specifically. Furthermore, many Member States mentions that EESSI⁴⁹ (Electronic Exchange of Social Security Information) has shortened response times for exchanging the necessary documents between institutions, and the common forms are seen as a big advantage.

However, it is also mentioned that EESSI is still not available between all EU competent social security institutions concerning the pension sector. Furthermore, as every Member State has his own legislation, the problems and difficulties encountered depend on the Member State of contact.

Two main issues are mentioned by many reporting Member States, namely missing information, and the processing time. First, information can be missing due to the claimant only submitting part of the required documents. For instance, it is often necessary for Member States to obtain further information on for instance insurance periods, medical reports, certificates, employment, bank details, dependent children, etc.

Second, the procedure of processing claims and issuing decisions takes a long time. This can be partly explained because of missing information which extends the process. This is also the case because there is no regulation on the time limit for a Member State to respond to requests concerning the pension sector.

8. Fraud and error

Member States were asked to describe/quantify cases of fraud and error related to coordination of pensions. Only seven Member States (AT, BG, DK, DE, FR, HU, and RO) provided an answer to the question regarding fraud and error when applying the EU provisions to old-age, survivors', and invalidity pensions (*Table 13*), while Luxembourg, Malta, Spain, and Iceland reported they were not aware of any cases of inappropriate use.

Austria, Bulgaria, Germany, and Hungary were the only Member States which provided more detailed reasons for fraud or error. In Austria, the fraud found mostly concerns deception, either about the place of residence, state of health, or gainful employment. The error found concerns overpayment. The fraud found in Bulgaria concerned the non-declaration of certain facts, while error concerns technical errors. Germany mentioned that significant overpayments result from the German pension insurance because people do not fulfil their obligations to cooperate. Even if the institution of the place of residence is informed about changes, the passing on of the information is currently not guaranteed. Finally, in Hungary the inappropriate use found concerns error because of corrections needed to the information.

Nevertheless, in absolute figures, the number of cases involving fraud and error is rather small. The highest numbers are found in Austria and France with over 250 cases, and in Hungary with even over 500 cases. In Bulgaria, Denmark, and Romania it concerns less than 50 cases each.

⁴⁹ This IT-system was made available by the Commission in July 2017. Member States had two years to finalise their national implementation of EESSI following this date. (See <https://ec.europa.eu/social/main.jsp?catId=869>).

Therefore, in relative numbers as well, the impact of inappropriate use for these six reporting Member States is very limited. The share in total number of persons remained under 1 % except for Hungary (1.6 %), where it concerns only error cases. The share in total amount paid was even below 0.5 % for all reporting Member States.

Table 13 - Number of cases of fraud and error identified in case of old-age, survivors', and invalidity pensions, 2022

	Type of fraud or error	Total number of cases identified	Total amount involved (in €)	Average amount per case (in €)	Share in total number of persons	Share in total amount paid
AT	Fraud: Deception about the place of residence (habitual or legal residence in the country in connection with the receipt of a compensatory allowance or a care allowance)	46			0.02 %	
	Fraud: Deception about the state of health (aggravation, simulation)	8			0.004 %	
	Fraud: Deception about gainful employment (e.g., bogus employment relationship)	8			0.004 %	
	Fraud: Other	14			0.01 %	
	Error: Overpayments because of missing confirmations	215	368 700	1 715	0.1 %	0.05 %
	Total	291			0.1 %	
BG	Fraud: not declaring facts by the persons with relevance to the pension entitlement and pension amount: mainly insurance periods in another MS, marriage, education completion	18	30 976	1 721	0.3 %	0.3 %
	Error: technical errors by the officials and differences in certified insurance periods by the competent institution of another MS	29	21 484	741	0.5 %	0.2 %
	Total	47	52 460	1 116	0.8 %	0.5 %
DK	Total	45	682 735	15 172	0.1 %	0.2 %
FR	Fraud: invalidity	49	1 580 186	32 249	0.01 %	0.1 %
	Fraud: ASI-FSI (Supplementary disability allowance - Special Fund for Invalidity)	19	262 844	13 834	0.002 %	0.01 %
	Error: invalidity	149	4 889 580	32 816	0.02 %	0.2 %
	Error: ASI-FSI (Supplementary disability allowance - Special Fund for Invalidity)	50	351 116	7 022	0.01 %	0.01 %
	Total	267	7 083 726	26 531	0.03 %	0.3 %
HU	Error: The decision must be corrected because of the information provided by the client or another body. In this case the client gets interest.	514			1.6 %	
RO*	Error	49	17 447	356	0.1 %	0.02 %

* RO reported 49 cases of error for an amount of EUR 17 447. However, in total RO only reported 25 cases for an amount of EUR 12 110.

Source: Administrative data Questionnaire on Old-age, survivors', and invalidity pensions 2023

Annex I Additional cross-country tables

Table A1 - Number of pensions to pensioners who reside in another Member State, all types of pensions, column %, 2022

		Exporting Member State																												Total					
		BE	BG	CZ	DK	DE	EE	IE*****	EL	ES	FR	HR*	IT	CY**	LV	LT	LU	HU	MT*	NL	AT	PL***	PT	RO*****	SI	SK*****	FI	SE	IS		LI*	NO	CH	UK****	
Member State of residence	BE		1.2%	0.2%	0.8%	1.9%	0.1%	0.4%	1.4%	4.5%	9.2%	0.4%	7.0%	0.4%	0.4%	18.7%	0.7%	0.8%	29.3%	0.3%	2.1%	1.8%	0.8%	0.2%		0.2%	0.4%	0.2%	0.1%	0.4%	0.5%	1.1%	4.1%		
	BG	0.1%		2.4%	0.2%	0.4%	0.6%	0.1%	30.9%	2.6%	0.1%	0.0%	1.0%	28.1%	0.3%	0.4%	0.0%	0.3%	3.7%	0.1%	0.5%	0.7%	0.6%	0.1%	0.0%		0.2%	0.1%	0.0%	0.0%	0.4%	0.0%	0.4%	0.4%	
	CZ	0.1%	4.9%		0.3%	0.8%	0.2%	0.3%	0.6%	0.4%	0.1%	0.6%	0.1%	1.0%	0.1%	0.3%	0.2%	0.5%	0.9%	0.3%	2.4%	4.5%	0.0%	0.2%	0.1%		0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	
	DK	0.2%	0.1%	0.2%		0.6%	0.2%	0.4%	0.1%	0.4%	0.1%	0.1%	0.1%	0.3%	0.5%	1.1%	0.3%	0.3%	0.4%	0.5%	0.2%	1.2%	0.1%	0.2%	0.0%		1.0%	7.2%	24.5%	0.0%	14.1%	0.2%	0.8%	0.7%	
	DE	6.8%	44.4%	22.2%	17.4%		18.2%	3.0%	39.5%	17.7%	6.6%	46.2%	28.5%	3.3%	22.4%	21.0%	22.3%	49.8%	6.3%	23.2%	49.6%	44.9%	10.1%	38.9%	20.6%		6.7%	9.4%	3.4%	6.8%	5.2%	17.8%	8.9%	15.7%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%		0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	7.8%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		8.3%	0.2%	0.1%	0.0%	0.3%	0.0%	0.0%	0.1%	
	IE	0.2%	0.1%	0.1%	0.5%	0.2%	0.7%		0.1%	0.2%	0.1%	0.1%	0.1%	0.3%	5.8%	9.1%	0.0%	0.2%	1.1%	0.5%	0.0%	1.4%	0.1%	0.1%	0.0%		0.1%	0.1%	0.1%	0.0%	0.2%	0.1%	26.1%	2.4%	
	EL	2.3%	7.4%	2.4%	0.8%	7.2%	0.1%	0.1%		0.1%	0.4%	0.0%	0.3%	47.6%	0.1%	0.2%	0.1%	1.0%	0.2%	1.0%	0.2%	1.0%	0.5%	2.1%	0.0%	0.6%	0.0%	0.3%	3.5%	0.2%	0.2%	0.3%	0.4%	1.3%	2.3%
	ES	15.2%	15.1%	0.3%	8.3%	15.6%	0.8%	3.1%	0.4%		29.3%	0.2%	4.6%	0.9%	1.3%	5.6%	2.6%	0.7%	1.5%	17.7%	0.9%	2.1%	6.8%	7.9%	0.1%		4.6%	5.0%	9.1%	2.4%	6.0%	16.7%	21.3%	14.4%	
	FR	34.2%	2.3%	0.9%	4.0%	7.8%	0.3%	2.2%	2.5%	34.5%		1.7%	20.3%	1.1%	0.8%	0.9%	33.1%	1.6%	2.3%	5.6%	1.1%	9.0%	58.8%	2.1%	0.1%		1.6%	2.6%	0.9%	0.3%	1.9%	15.1%	14.1%	9.7%	
	HR	0.2%	0.1%	0.3%	0.4%	6.6%	0.0%	0.0%	0.0%	0.0%	0.3%		1.8%	0.0%	0.0%	0.0%	0.1%	0.3%	0.4%	0.9%	7.6%	0.2%	0.0%	0.0%	65.6%		0.1%	0.6%	0.1%	0.2%	0.2%	0.8%	0.1%	2.5%	
	IT	15.5%	2.7%	0.4%	1.6%	27.5%	0.3%	0.4%	1.2%	2.6%	11.4%	3.7%		0.2%	0.6%	0.9%	9.0%	1.1%	8.9%	3.0%	2.2%	2.3%	0.3%	5.8%	2.5%		0.8%	1.6%	0.2%	8.7%	0.7%	32.9%	6.5%	14.3%	
	CY	0.1%	0.8%	0.0%	0.1%	0.0%	0.0%	0.1%	11.0%	0.0%	0.0%	0.0%	0.1%		0.2%	0.1%	0.0%	0.1%	0.2%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%		0.1%	0.2%	0.0%	0.0%	0.2%	0.0%	3.5%	0.3%	
	LV	0.0%	0.1%	0.0%	0.1%	0.0%	16.8%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%		15.9%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%		0.1%	0.1%	0.2%	0.0%	0.1%	0.0%	0.1%	0.1%	
	LT	0.0%	0.2%	0.0%	0.1%	0.1%	7.0%	1.2%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%	34.8%		0.0%	0.0%	0.2%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%		0.2%	0.1%	0.9%	0.0%	0.7%	0.0%	0.3%	0.2%	
	LU	2.2%	0.3%	0.0%	0.5%	0.3%	0.0%	0.1%	0.1%	0.4%	0.8%	0.1%	0.9%	0.0%	0.1%	0.1%		0.1%	0.0%	0.3%	0.1%	0.1%	9.4%	0.1%	0.1%		0.1%	0.1%	0.4%	0.1%	0.1%	0.1%	0.1%	0.5%	
	HU	0.3%	1.5%	0.3%	0.3%	1.2%	0.2%	0.2%	0.1%	0.2%	0.1%	0.5%	0.1%	0.7%	0.1%	0.2%	0.1%		0.0%	0.6%	5.5%	1.0%	0.0%	31.6%	0.1%		0.5%	0.6%	0.1%	0.2%	0.4%	0.3%	0.3%	0.9%	
	MT	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%		0.1%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	1.2%	0.1%	
	NL	13.1%	0.8%	0.6%	2.0%	5.3%	0.1%	1.6%	0.8%	2.6%	0.7%	2.2%	1.4%	0.4%	0.6%	1.1%	1.1%	1.3%	1.6%		0.9%	2.6%	1.0%	0.3%	0.3%		0.7%	0.9%	0.8%	0.1%	1.9%	0.8%	2.8%	2.5%	
	AT	0.4%	6.7%	3.8%	1.0%	9.5%	0.4%	0.2%	1.2%	0.7%	0.3%	12.1%	1.7%	0.7%	0.9%	0.7%	0.4%	13.0%	0.8%	1.2%		8.6%	0.1%	7.4%	8.2%		0.6%	1.7%	0.5%	43.1%	0.5%	4.7%	1.0%	4.5%	
	PL	1.1%	3.2%	18.8%	1.5%	2.8%	0.2%	4.2%	2.6%	2.3%	0.6%	0.1%	1.6%	5.0%	0.6%	3.0%	0.3%	0.7%	1.7%	2.1%	3.0%		0.1%	0.1%	0.1%		1.8%	1.8%	10.9%	0.1%	5.3%	0.2%	1.7%	1.6%	
	PT	2.6%	0.6%	0.0%	0.8%	2.1%	0.1%	0.6%	0.0%	10.6%	33.8%	0.0%	1.8%	0.1%	0.1%	0.1%	9.8%	0.0%	0.7%	2.6%	0.1%	0.0%		0.2%	0.0%		0.5%	1.9%	1.7%	0.7%	1.1%	6.2%	2.7%	7.8%	
	RO	0.2%	0.3%	0.2%	0.1%	0.3%	0.1%	0.2%	2.1%	5.6%	0.1%	0.1%	3.0%	5.4%	0.0%	0.0%	0.1%	4.6%	0.4%	0.1%	1.6%	0.1%	0.6%	0.1%	0.0%		0.1%	0.1%	0.1%	0.0%	0.2%	0.1%	0.1%	0.4%	
	SI	0.1%	0.2%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	26.4%	2.5%	0.2%	0.1%	0.0%	0.0%	0.1%	0.2%	0.1%	6.1%	0.1%	0.0%	0.0%			0.0%	0.3%	0.0%	0.2%	0.0%	0.3%	0.1%	0.5%	
	SK	0.0%	1.5%	40.2%	0.1%	1.6%	0.0%	0.4%	0.1%	0.2%	0.0%	0.3%	0.2%	1.9%	0.1%	0.0%	0.1%	9.5%	1.2%	0.1%	7.3%	1.1%	0.0%	0.4%	0.2%		0.2%	0.1%	0.2%	0.2%	0.3%	0.1%	0.2%	1.4%	
	FI	0.1%	0.5%	0.0%	1.4%	0.3%	47.2%	0.1%	0.2%	0.4%	0.1%	0.1%	0.1%	0.4%	1.4%	0.7%	0.1%	0.3%	0.4%	0.2%	0.1%	0.3%	0.1%	0.1%	0.0%			43.3%	0.7%	0.0%	5.7%	0.2%	0.4%	1.4%	
	SE	0.6%	2.1%	1.6%	29.5%	1.1%	3.3%	0.4%	1.9%	1.4%	0.3%	2.2%	0.5%	1.1%	2.4%	2.7%	0.2%	6.6%	1.6%	1.2%	1.1%	7.3%	0.4%	2.1%	1.1%		64.6%		20.2%	0.1%	44.9%	0.4%	1.3%	2.6%	
	IS	0.0%	0.0%	0.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%		0.1%	0.9%		0.0%	1.3%	0.0%	0.0%	0.1%	
LI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.5%	0.0%	0.1%		
NO	0.1%	0.3%	0.2%	17.0%	0.3%	0.7%	0.2%	0.1%	0.5%	0.1%	0.3%	0.1%	0.2%	1.7%	3.7%	0.1%	0.4%	0.4%	0.8%	0.2%	1.3%	0.1%	0.1%	0.1%		2.4%	11.8%	21.7%	0.1%		0.1%	1.0%	0.8%		
CH	1.5%	0.9%	3.5%	2.4%	4.6%	0.2%	0.5%	1.0%	6.0%	3.5%	2.3%	16.5%	0.6%	0.4%	0.4%	0.6%	4.1%	0.9%	2.4%	7.0%	1.3%	5.7%	0.3%	0.4%		1.6%	1.8%	0.3%	36.0%	1.0%		2.4%	3.2%		
UK	2.7%	1.6%	1.1%	7.2%	1.7%	2.2%	79.0%	2.0%	6.0%	1.7%	0.4%	5.6%	0.0%	16.2%	29.2%	0.6%	2.5%	63.1%	5.9%	1.0%	5.4%	3.9%	0.3%	0.1%		2.2%	3.1%	2.3%	0.2%	6.5%	1.2%		2.9%		
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

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* Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

** CY: data concern 2021.

*** PL: data concern the number of pensions, not persons.

****UK: the information provided is the number of live claims in each country for the UK State Pension as of 29 December 2022, as opposed to a cumulative number of claims across the year.

*****RO reported 54 pensions for which RO itself was the Member State of residence of the pensioner.

*****IE: it only concerns old-age pensions as the others are not known.

*****SK: no breakdown by Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

Table A2 - Amount paid to pensioners who reside in another Member State, all types of pensions, column %, 2022

		Exporting Member State																												Total					
		BE*	BG*	CZ	DK	DE*	EE	IE*****	EL	ES	FR	HR**	IT	CY***	LV	LT	LU*	HU*	MT**	NL	AT	PL	PT*	RO****	SI*	SK*****	FI	SE	IS		LI**	NO	CH	UK***	
Member State of residence	BE			1.2%	0.2%	0.9%	1.9%	0.1%	0.5%	2.0%	5.2%	10.1%	0.5%	3.8%	0.6%	0.6%	0.4%	25.9%	1.0%	0.7%	29.9%	0.3%	2.0%	2.2%	0.9%	0.2%		0.4%	0.5%	0.1%	0.0%	0.5%	0.3%	0.8%	4.5%
	BG	0.3%		0.8%	1.2%	0.4%	0.3%	0.1%	21.5%	2.2%	0.1%	0.1%	1.7%	14.1%	0.4%	0.5%	0.0%	0.2%	4.0%	0.3%	0.4%	0.4%	0.6%	0.1%	0.0%		0.3%	0.2%	0.1%	0.0%	0.3%	0.1%	0.4%	0.3%	
	CZ	0.1%	4.2%		0.4%	1.0%	0.1%	0.3%	1.1%	0.6%	0.1%	1.2%	0.6%	1.0%	0.1%	0.3%	0.1%	0.6%	1.3%	0.5%	4.7%	2.2%	0.0%	0.1%	0.3%		0.3%	0.6%	0.6%	0.2%	0.2%	0.2%	0.3%	0.2%	0.6%
	DK	0.1%	0.1%	0.1%		0.8%	0.2%	0.4%	0.1%	0.4%	0.1%	0.2%	0.1%	0.3%	0.9%	1.3%	0.3%	0.4%	0.5%	0.5%	0.2%	1.0%	0.1%	0.2%	0.0%		1.4%	6.6%	28.4%	0.0%	13.4%	0.1%	0.5%	0.8%	
	DE	3.4%	38.1%	19.3%	13.8%		15.7%	2.8%	36.6%	16.3%	4.6%	37.7%	13.4%	3.6%	30.2%	24.0%	21.6%	47.7%	7.0%	20.4%	41.2%	54.7%	10.6%	38.4%	12.7%		5.8%	5.1%	3.2%	3.4%	4.2%	12.2%	4.7%	9.4%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%		0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	5.1%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		12.7%	0.4%	0.1%	0.0%	0.3%	0.0%	0.0%	0.2%	
	IE	0.2%	0.1%	0.2%	0.4%	0.2%	0.8%		0.1%	0.3%	0.1%	0.1%	0.2%	0.3%	8.7%	10.2%	0.1%	0.4%	1.3%	0.6%	0.1%	1.6%	0.1%	0.3%	0.0%		0.2%	0.2%	0.0%	0.0%	0.2%	0.1%	21.3%	2.0%	
	EL	2.0%	7.0%	2.1%	1.3%	8.7%	0.1%	0.2%		0.1%	0.4%	0.0%	0.6%	64.7%	0.1%	0.2%	0.0%	1.3%	0.1%	1.2%	0.6%	1.5%	0.1%	1.5%	0.0%		0.6%	5.4%	0.1%	0.4%	0.6%	0.6%	1.6%	2.6%	
	ES	20.7%	22.2%	0.5%	13.5%	14.8%	1.1%	7.1%	0.8%		25.5%	0.3%	13.3%	1.3%	2.1%	6.7%	1.5%	1.3%	2.0%	16.6%	1.7%	2.6%	9.9%	9.6%	0.3%		16.5%	9.7%	15.5%	3.2%	12.8%	15.4%	30.7%	16.0%	
	FR	39.8%	2.6%	0.9%	5.3%	10.0%	0.4%	3.5%	3.6%	33.4%		1.6%	12.3%	1.1%	1.4%	1.0%	35.7%	1.8%	2.0%	7.6%	1.2%	6.2%	52.6%	2.0%	0.2%		5.5%	4.5%	1.3%	0.3%	2.4%	23.7%	18.4%	15.1%	
	HR	0.2%	0.0%	0.2%	0.6%	7.8%	0.0%	0.0%	0.0%	0.0%	0.3%		2.1%	0.0%	0.1%	0.0%	0.1%	0.2%	0.5%	0.9%	8.8%	0.1%	0.0%	0.0%	0.0%	74.1%		0.1%	0.9%	0.0%	0.3%	0.3%	1.4%	0.1%	2.8%
	IT	11.1%	4.0%	0.4%	1.9%	19.7%	0.3%	0.6%	2.0%	2.8%	8.0%	5.4%		0.2%	1.0%	1.1%	4.4%	1.3%	10.3%	2.5%	2.3%	2.2%	0.4%	5.6%	2.5%		1.3%	1.8%	0.3%	5.2%	0.8%	30.7%	4.9%	14.2%	
	CY	0.1%	0.9%	0.0%	0.1%	0.1%	0.0%	0.2%	15.3%	0.0%	0.1%	0.0%	1.2%		0.3%	0.1%	0.0%	0.1%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%		0.2%	0.3%	0.1%	0.0%	0.3%	0.0%	5.4%	0.6%	
	LV	0.0%	0.1%	0.0%	0.1%	0.0%	6.2%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%		5.7%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.2%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	
	LT	0.0%	0.1%	0.0%	0.1%	0.1%	2.3%	1.2%	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%	12.3%		0.0%	0.0%	0.1%	0.1%	0.0%	0.3%	0.0%	0.0%	0.0%		0.2%	0.1%	0.6%	0.0%	0.4%	0.0%	0.1%	0.1%	
	LU	2.5%	0.3%	0.0%	0.7%	0.3%	0.1%	0.1%	0.3%	0.6%	1.4%	0.1%	0.8%	0.0%	0.2%	0.1%		0.2%	0.0%	0.4%	0.1%	0.1%	8.7%	0.0%	0.1%		0.3%	0.1%	0.3%	0.1%	0.1%	0.1%	0.1%	0.5%	
	HU	0.6%	1.2%	0.2%	0.4%	1.7%	0.1%	0.4%	0.2%	0.3%	0.1%	1.0%	0.7%	0.4%	0.1%	0.1%	0.1%		0.0%	1.3%	9.2%	0.5%	0.0%	30.4%	0.2%		0.9%	1.1%	0.1%	0.1%	0.4%	0.6%	0.2%	1.1%	
	MT	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.8%	0.0%	0.1%	0.0%	0.0%	0.1%		0.1%	0.1%	0.0%	0.0%	0.0%	0.0%		0.2%	0.4%	0.1%	0.0%	0.1%	0.0%	1.6%	0.2%	
	NL	9.6%	0.8%	0.5%	1.2%	5.1%	0.1%	1.3%	1.0%	2.1%	0.6%	4.3%	0.9%	0.3%	0.9%	1.2%	0.7%	1.4%	1.5%		0.8%	2.6%	1.2%	0.3%	0.3%		0.9%	0.7%	0.6%	0.1%	1.4%	0.5%	1.7%	2.2%	
	AT	0.4%	7.0%	3.7%	0.9%	11.5%	0.3%	0.3%	1.9%	0.9%	0.3%	13.5%	2.4%	0.9%	1.5%	0.6%	0.3%	16.5%	1.0%	1.1%		6.2%	0.3%	6.3%	7.1%		0.9%	1.3%	0.4%	48.6%	0.4%	3.5%	0.6%	4.0%	
	PL	1.0%	2.2%	10.6%	1.7%	2.2%	0.1%	3.2%	2.7%	2.8%	0.6%	0.3%	2.2%	2.8%	0.6%	2.6%	0.2%	0.8%	1.6%	2.8%	4.4%			0.1%	0.0%	0.1%		1.3%	1.9%	4.6%	0.1%	3.8%	0.2%	0.5%	1.3%
	PT	3.6%	0.8%	0.0%	1.2%	3.1%	0.1%	1.1%	0.1%	13.1%	39.3%	0.0%	18.2%	0.1%	0.1%	0.2%	7.3%	0.1%	0.9%	3.9%	0.4%	0.1%		0.1%	0.0%		2.9%	5.8%	2.3%	1.0%	1.5%	7.6%	3.1%	9.4%	
	RO	0.3%	0.2%	0.1%	0.3%	0.4%	0.0%	0.2%	2.2%	5.1%	0.2%	0.1%	4.3%	4.5%	0.0%	0.0%	0.1%	3.3%	0.4%	0.2%	1.0%	0.0%	0.4%	0.0%	0.0%		0.1%	0.2%	0.1%	0.0%	0.2%	0.1%	0.1%	0.4%	
	SI	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	26.0%	2.9%	0.1%	0.1%	0.0%	0.0%	0.1%	0.4%	0.1%	7.1%	0.0%	0.0%	0.0%	0.0%		0.1%	0.4%	0.0%	0.2%	0.0%	0.4%	0.0%	0.5%	
	SK	0.0%	1.0%	53.8%	0.1%	1.9%	0.0%	0.3%	0.0%	0.2%	0.0%	0.6%	0.4%	0.9%	0.1%	0.0%	0.0%	5.1%	2.1%	0.1%	5.8%	0.5%	0.0%	0.4%	0.2%		0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	1.1%	
	FI	0.1%	0.5%	0.0%	0.9%	0.3%	63.8%	0.1%	0.5%	0.3%	0.1%	0.2%	0.1%	0.8%	2.0%	0.7%	0.0%	0.5%	0.4%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%			35.4%	0.6%	0.0%	3.3%	0.1%	0.2%	1.2%	
	SE	0.4%	2.1%	1.2%	31.9%	1.2%	3.8%	0.4%	2.5%	1.2%	0.3%	2.5%	0.4%	0.8%	3.7%	3.1%	0.2%	6.0%	1.1%	1.2%	0.9%	5.3%	0.5%	2.1%	0.7%		37.4%		19.2%	0.1%	43.1%	0.3%	0.8%	2.3%	
	IS	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%		0.1%	0.7%		0.0%	0.9%	0.0%	0.1%		
LI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%		0.5%	0.0%	0.1%			
NO	0.1%	0.4%	0.2%	12.2%	0.3%	0.8%	0.2%	0.1%	0.4%	0.1%	0.8%	0.1%	0.2%	2.3%	4.0%	0.1%	0.4%	0.4%	0.8%	0.1%	1.1%	0.1%	0.1%	0.0%		2.8%	10.4%	19.3%	0.0%		0.1%	0.6%	0.7%		
CH	1.2%	0.9%	3.3%	0.4%	4.5%	0.2%	0.4%	1.6%	5.0%	5.3%	2.6%	12.2%	0.4%	0.6%	0.4%	0.5%	3.9%	0.9%	1.9%	6.3%	0.9%	6.2%	0.4%	0.5%		3.3%	1.7%	0.3%	36.5%	0.7%		1.4%	2.9%		
UK	2.0%	2.0%	1.6%	7.3%	1.7%	2.8%	73.5%	3.8%	6.3%	2.2%	0.7%	4.1%	0.0%	24.1%	33.8%	0.6%	5.2%	59.0%	4.6%	1.4%	7.3%	5.5%	0.7%	0.2%		3.0%	3.5%	1.9%	0.1%	7.0%	1.1%		2.4%		
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

* The monthly amounts reported by BE (except invalidity), BG, DE, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

*** CY: data concern 2021. UK: data concern 2017.

****RO reported EUR 12 471 for which RO itself was the Member State of residence of the pensioner.

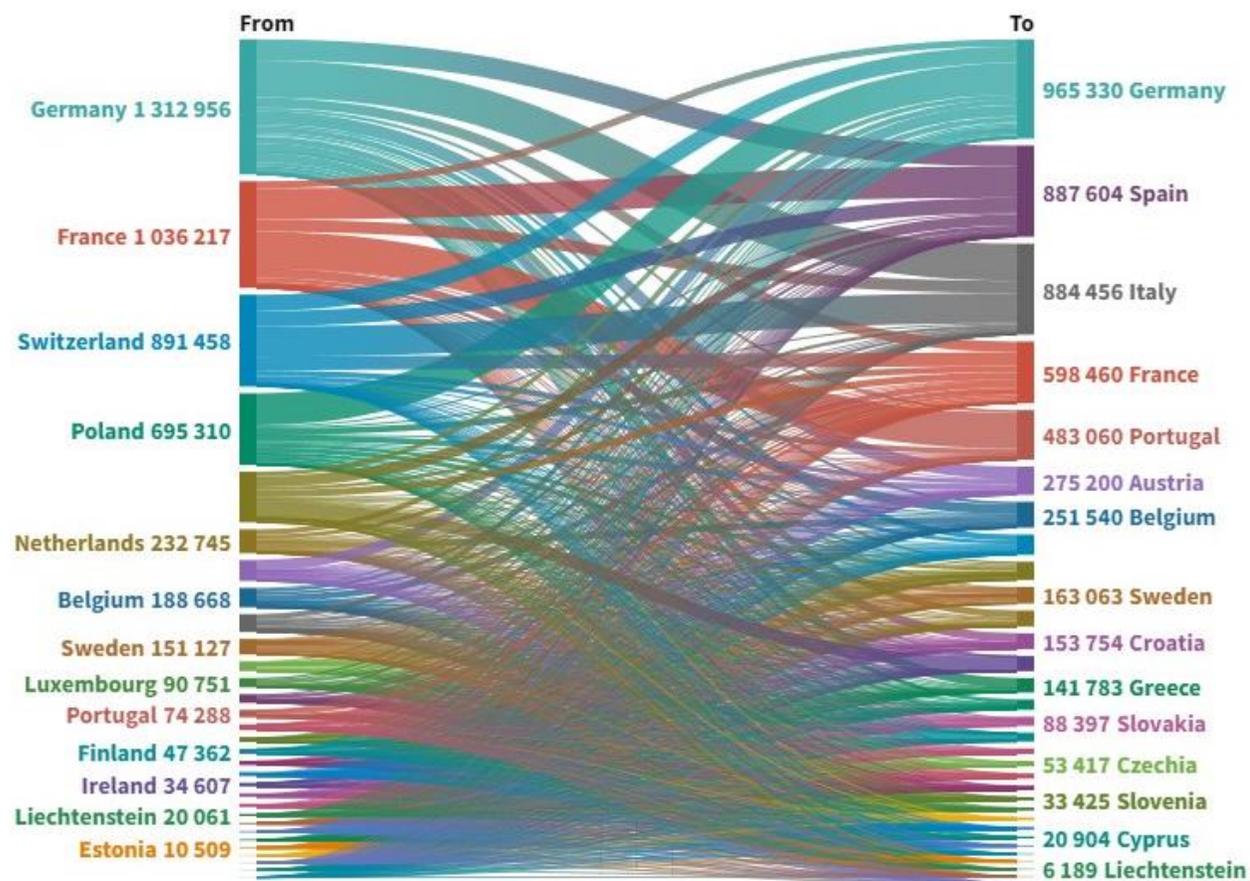
*****IE: it only concerns old-age pensions as the others are not known.

*****SK: no breakdown by Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

Annex II Additional visualisations

Figure A1 – Total number of exported pensions, 2022



42

* CY: data concern 2021.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

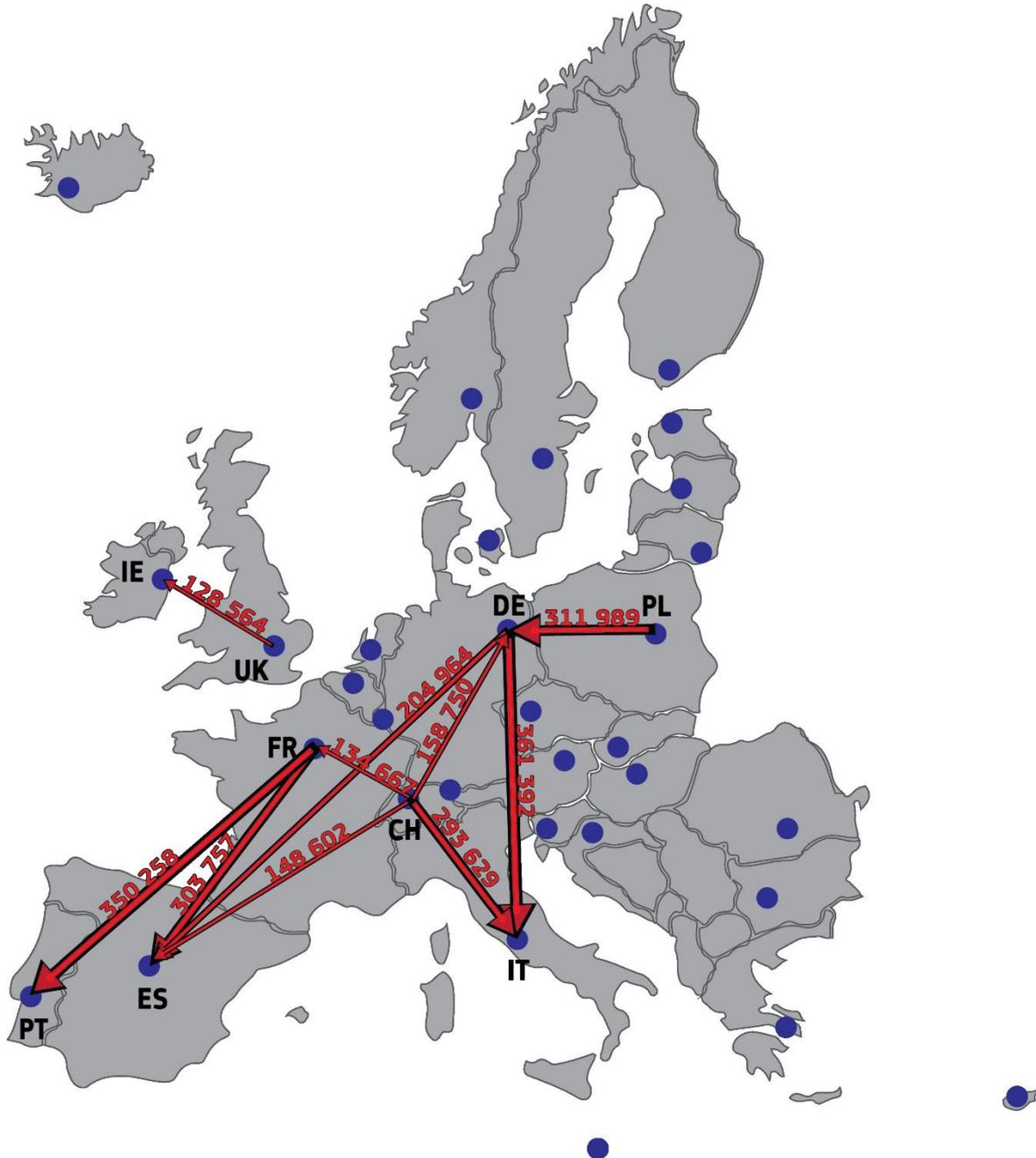
*** SE and NO: the total reported (SE: 151 119, NO: 56 962) does not match the sum (SE: 151 127, NO: 56 949).

**** IE: it only concerns old-age pensions as the others are not known.

***** SK: no breakdown available.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2023

Figure A2 – Top 10 flows of number of pensions exported, 2022



* The top 10 flows which are visualised are the following: 1) from Germany to Italy (361 392 pensions); 2) from France to Portugal (350 258); 3) from Poland to Germany (311 989); 4) from France to Spain (303 757); 5) from Switzerland to Italy (293 629); 6) from Germany to Spain (204 964); 7) from Switzerland to Germany (158 750); 8) from Switzerland to Spain (148 602); 9) from Switzerland to France (134 667); and 10) from the United Kingdom to Ireland (128 564). In total these 10 flows amount to 2 396 572 exported pensions out of the total of 6 137 575 pensions, or 39.0 % of all exported pensions.

Figure A3 – Number of pensions exported, relative share in total number of pensions exported, 2022



* CY: data concern 2021.

** How to read this figure? Of all the pensions exported to persons who reside in another Member State in 2022, 21.4 % were exported by Germany, 16.9 % by France, 14.5 % by Switzerland, etc.

Figure A4 – Number of pensions received, relative share in total number of pensions received, 2022



* How to read this figure? Of all the exported pensions received by the Member States of residence in 2022, 15.7 % were received by Germany, 14.4 % by Spain, 14.3 % by Italy, etc.

Annex III Pension beneficiaries on 31 December 2020 and expenditure (in € million)

Table A3 - Pension beneficiaries on 31 December 2020 and annual expenditure (in € million)

	Old-age pension		Survivors' pension		Disability pension		Total	
	Persons	Million €	Persons	Million €	Persons	Million €	Persons	Million €
EU-27	96 780 564	1 382 763	26 017 340	222 519	14 739 501	108 203	137 537 405	1 713 485
EU-14	73 883 798	1 269 090	21 479 065	208 091	11 882 418	98 978	107 245 281	1 576 159
EU-13	22 896 766	113 673	4 538 275	14 428	2 857 083	9 225	30 292 124	137 326
EFTA	3 669 327	89 191	858 046	8 214	673 097	19 060	5 200 470	116 466
Total	113 384 468	1 706 385	26 941 310	232 438	18 136 701	153 808	158 462 479	2 092 632
BE	2 170 211	45 017	526 531	7 468	798 401	9 569	3 495 143	62 055
BG	1 755 368	3 946	113 523	172	253 950	413	2 122 841	4 532
CZ	2 533 439	16 611	667 584	1 224	380 284	1 834	3 581 307	19 670
DK	1 192 136	31 042	105 634	731	260 202	1 118	1 557 972	32 891
DE	19 827 067	326 614	5 952 063	60 455	2 219 445	2 635	27 998 575	389 704
EE	313 779	1 422	6 631	14	106 430	384	426 840	1 821
IE	666 207	14 893	186 823	1 134	212 885	2 655	1 065 915	18 681
EL	1 991 342	23 919	582 976	4 531	113 064	989	2 687 382	29 439
ES	6 838 538	108 129	2 848 677	29 064	1 158 801	15 701	10 846 016	152 893
FR	16 972 108	301 296	4 339 000	37 411	3 773 501	27 054	25 084 609	365 761
HR	890 856	3 095	233 277	904	116 612	707	1 240 745	4 706
IT	12 322 435	195 204	4 345 509	45 342	1 623 022	11 243	18 290 966	251 789
CY	143 763	1 572	32 905	309	15 166	33	191 834	1 914
LV	463 254	2 114	15 791	38	102 196	239	581 241	2 391
LT	709 456	3 001	256 712	136	160 678	458	1 126 846	3 595
LU	150 028	3 596	49 132	1 010	18 100	426	217 260	5 033
HU	2 028 758	8 446	739 337	1 110			2 768 095	9 556
MT	73 044	729	17 392	149	7 778	45	98 214	924
NL	3 514 700	79 360	587 900	7 764	787 600	14 529	4 890 200	101 653
AT	2 060 266	44 619	585 824	6 414	204 837	3 655	2 850 927	54 689
PL	7 985 845	45 397	1 416 239	7 867	1 004 448	3 639	10 406 532	56 902
PT	2 337 694	22 546	853 384	3 794	249 314	2 867	3 440 392	29 207
RO	4 217 379	17 175	520 296	1 211	384 447	472	5 122 122	18 858
SI	558 224	3 896	151 712	513	23 707	103	733 643	4 512
SK	1 223 601	6 268	366 876	781	301 387	897	1 891 864	7 946
FI	1 398 712	26 840	236 387	1 822	193 629	2 918	1 828 728	31 581
SE	2 442 354	46 014	279 225	1 149	269 617	3 619	2 991 196	50 783
IS	51 298	1 539	6 302	117	23 226	661	80 826	2 317
LI								
NO	1 130 321	26 204	52 804	780	357 563	10 055	1 540 688	37 039
CH	2 487 708	61 449	798 940	7 317	292 308	8 344	3 578 956	77 110
UK*	12 934 577	234 431	65 924	1 705	2 724 103	26 545	15 724 604	262 681

* Data for UK concern 2018.

Source: Eurostat, ESSPROS [\[spr_pns_ben\]](#) and [\[spr_exp_pens\]](#)

Annex IV Experiences on the practical implementation of the rules

Table A4 - Experiences on the practical implementation of the rules, 2022

Experiences on the practical implementation of the rules	
BE /	
BG	The period for processing a claim depends on the submission of full package of requested documents by the claimant, as well as the cooperation between institutions concerning confirmation of the acquired insurance periods and notification of the decision. Generally, the difficulties and extending the processing of claim are due to the fact that the claimant submits only a part of the required documents. On the other hand, under the coordination rules which relate to the deadlines of processing claims and issuing decision, every MS applies its own legislation. Sometimes the procedure of processing claim and issuing decision takes a lot of time, even years. However, it should be noted that the electronic exchange significantly shortened the terms for exchanging the necessary documents between the institutions.
CZ	The problems identified depend on country/institution we communicate. In general, usually we meet problems regarding obtaining information on insurance periods or medical reports.
DK	The practical implementation of the rules works well, so does the cooperation between the MS, where the common forms are a big advantage. There are some challenges in relation to casework time and response time for some institutions. This makes the cooperation with some countries difficult because of late or no reply to inquiries.
DE	<p>As in previous years, the cooperation between the institutions and with the applicants is generally satisfactory. There are still differences in the exchange of information depending on the institution and Member State, and this also applies to processing times. Direct contact at the case processing level helps to eliminate difficulties in individual cases. The information in the intergovernmental forms is efficient and adapted to the regulations, which allows a quick examination and processing of the applications. The response to reminders varies from one member state to another. Only in individual cases are there longer or longer processing times. This also seems to depend on the type of benefit applied for. The procedures as well as the exchange of information run qualitatively better via EESSI business processes, and the response time behaviour/delays have shortened. In addition, EESSI simplifies the processing of transactions. Additional country-specific procedural agreements are also implemented via EESSI business processes, so this saves further inquiries. Occasionally, the legacy procedure is used as part of an EESSI business process, with scanned-in e-forms being transmitted. Significantly longer processing times are now observed for procedures that continue to be initiated in paper form.</p> <p>Furthermore, after the German pension procedure has been initiated, queries sometimes have to be made to the contact carrier because the SEDs/intergovernmental application forms have been incompletely filled in or certain information is missing from the SEDs/forms altogether. It should be noted, however, that EESSI has expedited the interstate process. However, it still happened that the intergovernmental procedure was initiated only after explicit inquiry with the foreign institution. It has been observed that some institutions using the RINA application for the EESSI procedure have problems in creating and processing the EESSI messages (SED). It happens that EESSI business processes are combined with the old procedure and scanned e-forms or, for example, an E205 instead of the P5000 are transmitted and also requested.</p> <p>In addition, there are difficulties in continuing business processes in which the Member State involved (case owner) has applied the RINA function "local close". Here, further processing in the existing business process (BUC) is no longer possible. According to the experience of the German pension insurance institutions, the successful implementation of recovery procedures according to Art. 75 ff. Regulation (EC) No. 987/2009 is still rather the exception. Requests within the framework of Art. 75, 76 and 77 of Regulation (EC) No. 987/2009 are still often answered slowly or not at all. With regard to the application of the accession with regard to the application of the accession provisions, there is still room for improvement in the cooperation with the partner states. Bilateral agreements and discussions have not always led to the hoped-for improvements.</p> <p>The isolated cases of overpayments of pensions due to death have been further reduced by the further optimization of the automatic comparison of death data.</p>
EE	
IE	<p>Invalidity Pension: The process is lengthy and complex due to the requirement to conduct medical assessments and the need to translate documents. As Ireland does not have medical concordance with other Member States we therefore cannot comment on quality of decisions of other Member States</p> <p>Survivors Pension:</p> <ul style="list-style-type: none"> • In general, the information received is sufficient to process a claim and there is good cooperation from other institutions. • In some cases, we may have to contact the claimant or member state institution for further information such as certificates or employment information. • The lead time can be slow in regard to responses from some member state institutions, with consequent delays in processing the customers claim. <p>Old-age pension: Co-operation with member State institutions, and information received, is generally good with the majority of claims being processed without further contact being required. The lead time for responding is slower from some member States and this slows the processing of claims.</p>
EL	
ES	Our experience with the practical implementation of the rules contained in the EC Regulations for the processing and review of files is positive. Cooperation between institutions is good in general, and response times have improved as a result of the implementation of the Pension BUCs in EESSI.
FR	
HR	
IT	Based on the principles of cooperation and good administration, referred to in Article 76 of Regulation (EC) no. 883/2004, the institutions guaranteed, over the years, an effective and profitable management of pension cases in the international regime, providing the interested persons with answers, in most cases, within reasonable time. This allowed the interested persons to have useful information for the concrete exercise of their social security rights. In some cases, the delays in the processing of the pension

Experiences on the practical implementation of the rules	
	cases and, therefore, in the payment of the related benefits have been a consequence of the fact that the interested persons failed to report to the institutions the necessary data for evaluating the benefit entitlement.
CY	
LV	SEDs and forms transmitted among competent institutions are sometimes incomplete, for instance, insufficient information about insurance periods, services, nationality, or bank details therefore it is necessary to make another request, and this affects deadlines of investigation. Experience in cooperation with Member States varies but generally necessary information is obtained and EESSI system makes all the processes much faster now. Claimants cooperate with State Social Insurance Agency (SSIA) but there are cases with incomplete or incorrect information, so they are facing longer waiting times. Claimants collaborate with SSIA in different ways and investigations mostly meet legal deadlines.
LT	There is no regulation on the time limit for a Member State to respond to requests concerning pension sector. Using Electronic Exchanges of Social Security Information system takes 5 months and more to get statements about social security periods (SED P5000) and other required information. Electronic Exchange of Social Security Information system (EESSI) is still not available between all EU competent social security institutions concerning pension sector.
LU	In general, the experience of our institution on the practical implementation of the rules is positive. Obviously, this can vary according to the different Member States and institutions of contact. When information is incomplete, collaboration between institutions takes effect and allows to complete the information. For some institutions delays can be long to obtain information regarding the insurance career or any other information.
HU	From pension settlement point of view: Handling over 20.000 individual 's pension cases in the year 2022. We did not experience critical mistakes in the process of the Member States. The only critical question in the cases is the reaction time of the competent institution of some MS's. Since the introduction of EESSI we can send the requested data more quickly and the requested data is also received faster from the other member states (except a few member states). During the handling of the cases, we have good contact with several Member States.
MT	Malta notes that the adoption of EESSI notably improved the process of investigations of claims. More specifically, it brought institutions closer together through the click of a button by creating a dedicated contact point rather than spending time trying to identify the competent institution. Still, from Malta's experience many MS do not compile all the field of the SED's which in turn generates further exchanges in order to obtain all the required information. In the case of Malta, the employment details are a mandatory field since upon this information the Maltese competent institution decides the applicable retirement date. In many cases this information is not provided and therefore further exchanges are required until this information is obtained. In turn, this leads to a delay in the decisions.
NL	Some issues that are encountered are difficulties with reintegration due to the lack of reintegration companies and opportunities for the disabled and less up-to-date knowledge of local labour market situations; long processing times when awarding pro-rata benefits
AT	
PL	<p>As the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations, we can indicate:</p> <ul style="list-style-type: none"> • delays in the transmission of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, which, in consequence, makes it impossible to end international proceedings, • some institutions delay the confirmation of insurance periods, which significantly extends the time of handling cases, • documents sent to us by foreign institutions are often short of the applicant's identification data. Frequently there is no information about receiving benefits or we face lack of data specific to Poland, without which handling the cases is significantly hindered and extended. <p>KRUS indicate as the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations:</p> <ul style="list-style-type: none"> • long waiting time to handle applications for old-age and disability pensions by foreign competent institutions as well as for issuing E 205 forms/P5000 form, • failure to provide responses by foreign competent institutions to certain KRUS inquiries, • delays in the transmission (or lack of transmission) of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, related to applications for foreign old age and disability pension benefits forwarded by KRUS, which, in consequence, makes it impossible to end international proceedings. <p>According to previous experience of KRUS, the most difficult to cooperate with the following competent institutions: Italian, French, Greek. The time of settling old-age and disability pensions with these institutions lasts up to several years. KRUS has positive experiences with handling of old-age and disability pension claim applications by the German competent institutions. Over the years, KRUS has significantly improved the methods of cooperation with these institutions. The cyclical meetings of representatives of Polish and German liaison institutions and competent institutions played a major role (the last meeting took place in January 2023). Common arrangements and mutual exchange of information as well as experience allowed to eliminate the difficulties and to improve the information flow in the process of handling the old age and disability pension matters. The time of handling applications for retirement and disability benefits has significantly decreased. The European System of the Online Information of the Deutsche Rentenversicherung (EOA) institution, which was made available to KRUS on a regular basis, allows to use information about the German insurance coverage of applicants and the amount of German benefits they receive, which greatly facilitates the processing of applications for agricultural old age and disability pension benefits and accelerates issuing decisions in these matters.</p>
PT	
RO	
SI	
SK	<p>The Foreign Affairs Department has the following experience in the practical implementation of the coordination regulations:</p> <ul style="list-style-type: none"> - the competent institutions of the Member States do not indicate in the applications for old-age pensions received by the Social Insurance Agency the date from which the applicant requests to be granted an old-age pension from the pension insurance of the Slovak Republic, - pension applications received from some Member States lack information on the period of insurance of the applicant in the territory of the Slovak Republic and/or do not contain the required information (e.g., number of children and period of upbringing), which results in the prolongation of the pension procedure by several months or the absence of information on the method of remittance of the pension,

Experiences on the practical implementation of the rules	
	<p>- applications for invalidity pensions received from some Member States are not accompanied by medical reports; even in these cases, the procedure is prolonged by several months, and medical reports are subsequently sent only after a request or urgency,</p> <p>- in case of claims for pension benefits in some Member States, the claimant's entitlement to a pension is not assessed for a period of more than one year, the competent social security institution does not respond to the Social Insurance Agency's enquiries, some institutions decide upon the entitlement to a pension (reject the application for a pension) without asking the Social Insurance Agency to provide further relevant information and, contrary to the facts, state that the Social Insurance Agency is not cooperating.</p> <p>Department of Medical Assessment</p> <p>- with regard to the exchange of medical information, it may be noted that our experience so far shows that, in general, obtaining this type of information requires a longer period of time, which in principle affects the length of the procedure. Influencing factors: the burden and lack of doctors, the need for external actors to cooperate. These factors cannot be influenced by our scope. Another problem is the lack of evidence for the assessment of the medical condition (insufficient completion of the Medical Report), the lack of actual findings requested by the competent institution. In this case, communication within EESSI has significantly accelerated. However, we continue to expect the accession of the remaining states (Ireland, Switzerland, Greece).</p>
FI	
SE	
IS	Good experience and cooperation between the institutions.
LI	
NO	
CH	<p>Good administration and good offices principles</p> <p>The analysis of data relating to the reference year has shown in general that the implementation of the coordination rules is proceeding fluently and smoothly.</p> <p>Out of the 14'187 cases examined within the framework of the annual survey carried out according to AC Decision No. 208 of March 11, 2008 (2008/683/EC)*, only 20 cases required processing times of more than 365 days.</p> <p>The reasons for the extended processing times are mainly related to additional investigations necessary for the determination of insurance periods or the family situation of the applicants.</p> <p>In some cases, claimants have applied for an old-age pension too early in relation to the legal age in Switzerland or they gave up their initial choice for an early old-age pension during the procedure.</p> <p>In other cases, a non-reactivity or lack of cooperation on the part of claimants in providing or in the transmission of official documents attesting their personal situation or family circumstances.</p> <p>The year 2022 was marked by the organisation of meetings and videoconferences to strengthen cooperation within the framework of the European coordination rules with foreign social security partners:</p> <ul style="list-style-type: none"> - CLEISS / CPAM (France): 02.2022 - Carsat (France): 03.2022 - ATP (Denmark) - SVB (Netherlands): 07.2022 - Europa Colloquium in Berlin: 10.2022 - Carsat (France): 11.2022 - SFP (Belgium): 12.2022
UK	

Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2023

Annex V Questionnaire on cross-border old-age, survivors', and invalidity pensions

1. Number of PDs P1 (or equivalent E211 forms) **issued in the reference year**, breakdown by type of pension.
2. Number and amount (in €) of pensions paid as Member State of residence to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside in the reporting Member State.
3. Number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside outside the reporting Member State.
4. Number and amount of the exported pensions in case of persons who receive a benefit only from the reporting Member State and reside in another Member State.
5. Total number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension and who reside outside the reporting Member State (*sum of questions 3 and 4*).
6. How many times has a request for review been received by the institution concerned under Article 48 Regulation (EC) No 987/2009 in the reference year?
7. What is your Member State's experience on the practical implementation of the rules (e.g., with regard to the quality of the information submitted by the claimant, the process of the investigation of claims, the cooperation between institutions, the lead time, the quality of the decisions, the review of the decisions etc.)?
8. Are you aware of cases of fraud or error with regard to the provisions on the coordination of pensions? If so, can you describe and quantify such cases detected in the period 1 January to 31 December 2022? In order to interpret this information, it is necessary to know how many audits or investigations there have been in total with regard to the provisions on the coordination of pensions. Where full information is not available, a partial response is still valuable.

Annex VI Portable Document P1

P1

Coordination of Social Security Systems

Summary of Pension Decisions
 Art. 48 of Regulation (EC) No 987/2009

1. ADDRESS AND PERSONAL DETAILS OF THE HOLDER

1.1 Surname(s)	
1.2 Forename(s)	
1.3 Surname(s) at birth (*)	
1.4 Current address	
1.4.1 Street, N°	1.4.3 Post code
1.4.2 Town	1.4.4 Country code <input type="text"/>

INFORMATION FOR THE HOLDER

Your claim for an invalidity/survivors/old age pension with [] (*) led, on the basis of European legislation, also to examination of a claim for similar benefit in the other countries of the European Union where the insured person has worked or has been insured. In this document we give you a summary of the outcome of these assessments.

The purpose of this overview is to allow you to assess whether or not your right to a pension in one or more Member States has been adversely affected by the interaction of decisions taken by two or more institutions. For instance, your pension could be reduced in view of other income or benefit; it could also be affected by rules regarding the overlapping of periods. For details please check the relevant national pension decision or contact the pension institution which issued the pension decision.

Under Article 48 of Regulation (EC) No 987/2009, your request for review has to be submitted to the institution concerned within the time limits laid down in the national legislation of the Member State concerned. These time limits shall commence on the date of receipt of this summary. You will find the relevant time limit and the address of the institution below.

This right to a review should be distinguished from the right to an appeal under national law against a decision by a pension institution on a claim for a pension. A request for a review can only be granted in case your rights to a pension are adversely affected by the interaction of national pension decisions.

This document states the pension decision from each institution that has investigated your claim. The amount of the pension may depend on the length and the character of the insurance periods. We are not supplying you here with an exhaustive overview of the way in which each separate member state has taken into account insured periods since the appraisal of these periods can differ as a result of different national provisions.

2. PERSONAL DETAILS OF THE INSURED PERSON

2.1 Surname(s)	
2.2 Forename(s)	
2.3 Surname(s) at birth (*)	
2.4 Date of birth	
2.5 Last known address	
2.5.1 Street, N°	2.5.3 Post code
2.5.2 Town	2.5.4 Country code <input type="text"/>

(*) Information given to the institution by the holder when this is not known by the institution.
 (**) Please complete name of institution in [].

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Summary of Pension Decisions

3. PENSION(S) AWARDED

3.1 Institution awarding the pension – including PIN / case number and date of the decision	3.2 Type of pension (1), (2), (3)	3.3 Date of first payment	3.4 Gross amount including frequency and currency	3.5 Pension has been awarded: (4), (5), (6)	3.6 Pension has been reduced: (7), (8)	3.7 Review period (start on date of receipt of the summary)	3.8 Where to address the review request
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		

NOTES

- [1] Old-age
- [2] Invalidity
- [3] Survivor
- [4] according to national legislation
- [5] as a pension in which periods from another Member State have been taken into account (European pro rata calculation)
- [6] as a pension in which periods of less than one year have been taken into account as if they had been completed under the legislation of this Member State
- [7] in view of another benefit or income
- [8] in view of overlapping of credited periods

For further details on periods from all Member States taken into account when calculating the pension or on questions concerning overlapping rules, please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

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Summary of Pension Decisions

4. PENSION(S) REJECTED

4.1 Institution rejecting the pension – including PIN / case number and date of the decision	4.2 Type of pension (1), (2), (3)	4.3 Reasons for the rejection (4), (5), (6), (7), (8), (9), (10)	4.4 Review period (starts on date of receipt of the summary)	4.5 Where to address the review request
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		

NOTES

- [1] Old-age
- [2] Invalidity
- [3] Survivor
- [4] No insurance periods
- [5] Insurance periods less than one year
- [6] qualifying period not completed or eligibility requirements not met
- [7] no partial disability or invalidity was found
- [8] income ceiling is exceeded
- [9] pension age not yet reached
- [10] other reasons

For further details please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

Coordination of Social Security Systems

P1 

Summary of Pension Decisions

5. INSTITUTION COMPLETING THE FORM

5.1 Name			
5.2 Street, N°			
5.3 Town			
5.4 Post code		5.5 Country code	<input type="text"/>
5.6 Institution ID			
5.7 Office fax N°			
5.8 Office phone N°			
5.9 E-mail			
5.10 Date			
5.11 Signature			

STAMP

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