

INTROUCTION BY MR JOHN MCKEON, SECRETARY GENERAL DEPARTMENT OF SOCIAL PROTECTION, TO
THE COMMITTEE OF PUBLIC ACCOUNTS

Thursday 18, January 2024

Check Against Delivery

Chairperson, Committee Members,

I would like to thank the Committee for inviting me here today to discuss the Appropriation Account for Vote 37, together with Chapters 13, 14, 15, 16 and 17 of the Report on Public Accounts. I also understand that the Committee would like to review the accounts of the Social Insurance Fund and discuss the issue of disguised self-employment. .

I am joined today by Ms Teresa Leonard, Deputy Secretary General, Mr Niall Egan, Assistant Secretary General with responsibility for Finance, Ms Philomena McShane the Department's Chief Accountant and Mr Liam Daly, Acting Assistant Secretary General with responsibility for Control Policy during 2022 and 2023. Deirdre Shanley who is taking over from Liam and Eilis Hamilton are also in attendance. I may, with the Chair's permission, rely on assistance from my colleagues in addressing some of the questions that members may raise.

I arranged for an advance copy of this statement together with briefing material on the accounts and the chapters under review, the annual report of the Department, the annual statistics report and other relevant information to be provided to the Committee secretariat last week. I hope that members found this material to be of use.

Before turning to the matters tabled for discussion, I would just like to provide the committee with a brief update on Department operations during 2023.

In prior years I spoke about how the Department had responded to the successive crises of Covid-19, the war in Ukraine and the sharp increase in inflation.

While the pressure from Covid-19 abated significantly the Department continued, during 2023, to devote significant energy, time and resources in response to the Ukrainian crisis and inflationary pressures.

Response to Ukrainian Crisis

For example, staff from the Department continued, with their colleagues in the Departments of Justice and Integration, to provide integrated reception services to people fleeing the war in Ukraine. To date we have issued about 103,000 PPSNs, 75% of which are to women and children; we estimate that about 80,000 of these people remain in the country. We also processed about 60,000 claims for income supports and developed and implemented a new scheme – the Accommodation Recognition payment - which is now being availed of by over 8,000 families hosting about 17,000 Ukrainian refugees. We have also offered employment

supports and services to Ukrainian adults of which about 35,000 attended nearly 70,000 one to one engagements with our case officers, 8,500 Ukrainian refugees are also being supported by our employment service partners with a further 8,000 referred to programmes such as Community Employment, Back to Education, and Tús. Revenue records indicate that about 17,000 Ukrainian refugees are now in employment.

Total expenditure to date on welfare supports and services to Ukrainian refugees to the end of 2023 is provisionally estimated at about €650m and we estimate that the equivalent of about 200 full-time staff are engaged in delivering and supporting these services. The Department and its staff take pride in this level of response and believe that it acts as testimony to Ireland's willingness, even in the face of the constraints on our own services, to step-up and offer a helping hand to others in need.

Response to Inflation

As I stated last year, the war in Ukraine exacerbated an underlying trend in price increases which had their roots in the monetary expansion implemented in response to Covid-19 and in supply-chain disruption coming out of the pandemic.

From a social welfare perspective, the Government's response entailed a combination of base rate increases and one-off measures, the combined impact of which has been shown, by the ESRI, to substantially cushion people on low incomes from the effects of inflation. In the period since 2022 the Department has made 18 separate one-off payments with a total value of about €2.4bn involving just under 5m individual payment transactions.

While there are differing views on the appropriate balance between base rate increases and one-off payments, the approach taken to date has increased incomes of people reliant on welfare by more than an inflation adjusted amount with a significant proportion of the increase timed to coincide with the winter/spring period when cost pressures, related for example to fuel use, are highest.

Progress on General Work Programme

In addition to the exceptional demands relating to Ukraine and inflation, the underlying core work programme of the Department has also been extremely busy. During the year the Department continued the development of the Auto-enrolment pension system (enabling legislation has been through pre-legislative scrutiny; a Bill providing for the scheme will be published shortly), and implemented a significant package of reforms to the State pension system including a deferral option, and enhanced provisions for long-term Carers. The Department also consulted on, and secured Government approval in respect of, a new Pay Related Benefit for jobseekers and a staged increase in social insurance rates with enabling legislation referred for pre-legislative scrutiny. Legislation has also been prepared and published to exempt child maintenance payments from means tests and, very recently, to change the welfare arrangements in respect of Ukrainian refugees.

With respect to income and employment supports for people with disabilities the Department published a report, following consultation, to improve the take-up of the Reasonable Accommodation Fund services. It has also published a Green Paper on reforms to long-term disability payments which is currently out to consultation, and, has started a procurement process to regularise and expand the delivery of Employability services for people with disabilities.

On a broader front the Department undertook and published a mid-term review of the RoadMap for Social Inclusion and will shortly do likewise for the Pathways to Work programme.

The level of demand for our core services has also increased – applications in 2023 across all of our main schemes are up on average by over 32% compared to pre-Covid levels. Notwithstanding this level of increase, processing times have remained stable, and improvements made during the 2015 – 2019 period have been maintained. This is due in no small part to the dedication of our staff and their willingness to adapt to new ways of working including remote working and online service delivery – the Department has processed over 7.5m transactions via our online platforms in 2023 (up 25% year-on-year).

Turning now to the matters under consideration today.

Accounts of Vote 37 and the Social Insurance Fund

Payments and services delivered by the Department fall into two broad categories – those which are based on social insurance contributions and funded from the Social Insurance Fund (SIF), and those which are provided under Vote 37 being mainly means-assessed welfare payments, employment services and programmes, and agency services. (So, for example, people who suffer from a long-term illness or disability can, if they have enough social insurance contributions avail of an Invalidity Pension payment from the SIF. If they do not have enough contributions, or if they have never worked, they can apply for Disability Allowance from the Vote).

The Committee will note, from the 2022 accounts, that total expenditure on Vote 37 services and administration, before appropriations-in-aid, amounted to €12.8 billion. The 2021 Vote 37 expenditure, adjusting for a transfer to the Social Insurance Fund to cover its funding deficit (€2.6 billion), was €15.5 billion which was €2.7 billion higher than in 2022. The reduction in 2022 expenditure is mainly due to a reduction in Covid-19 related claims. If Covid related expenditure and the transfer to the SIF is excluded from the comparisons, the expenditure for the year of €12 billion represents an increase of 9% on the equivalent figure for 2021. This increase is mainly attributable to two factors - the cost-of-living package measures implemented in 2022 costing about €670m (excluding the Christmas bonus) and costs incurred in delivering services to those fleeing the war in Ukraine costing about €249m.

Turning to the Social Insurance Fund, expenditure on social insurance schemes and administration amounted to €12 billion in 2022. This represents a decrease of €2.9 billion on

the 2021 outturn of €14.9 billion. Again, if Covid related expenditure is excluded, the adjusted figures for 2022 show expenditure of €11.59 billion, an increase of €845m or 7.9% compared to €10.75 billion in 2021. This difference is mainly attributable to increases in pension and pension related expenditure (including the Household Benefits Package) of €559m during the year, reflecting both the continued increase in age-related spend and the impact of one-off cost-of-living increases, the latter also leading to increases on other sub-heads. The total impact of cost-of-living measures (excluding the Christmas bonus) across SIF all-subheads is estimated at about €330m.

Combined expenditure, excluding the Social Insurance Fund subvention, but including Covid related spend, of €24.8 billion in 2022 is €5.6 billion lower than 2021 and represents approximately 9% of modified Gross National Income for the year. Looking across both SIF and Vote, and excluding Covid related payments, total expenditure increased from €21.7 billion in 2021 to €23.6 billion in 2022, an increase of €1.9 billion or 9%.

It may interest members to know that preliminary expenditure data for 2023 indicates a total spend of €24.9Bn including about €1Bn in one-off payments (the latter excluding the Christmas Bonus). This represents an increase of about 6% on a like-for-like basis. The estimate for 2024 is expenditure of €25.6Bn including about €0.4bn for one-off payments. Netting-off the one-off payments this represents an increase of about €1.3bn reflecting the impact of underlying rate increases and the continued aging of our population.

Control of Expenditure

Chapters 13, 15 and 16 all relate to the issue of overpayments, in other words cases where a beneficiary received a payment to which they were not entitled or in excess of the amount to which they were entitled.

As in previous years Chapter 13 sets out the results of the control surveys conducted by the Department to estimate the level of such 'irregular' payments and to identify the risk factors leading to such payments. The Chapter makes no recommendations but does note that, on the basis of the survey results, the level of overpayments is material.

The Department accepts this conclusion but, as before, notes that the overall level of overpayments across all schemes - which we estimate at 2.9% to 3.8% - is in line with, or slightly better, than the overall level of overpayments reported by equivalent organisations in other States and compares favourably with levels of leakage typically found in commercial organisations. (The comparable figure reported for the Department of Work and Pensions in the UK is 3.6% – 4%).

This is not to say that we can be complacent; however we always have to be mindful to strike a balance between, on the one hand, designing and managing large scale service processes that are reliable, efficient and effective for the overwhelming majority of people who use our services and, on the other, implementing controls and checks to assure payment and service

integrity - to reduce fraud and error. However, we are mindful in doing this that our primary purpose is to support people who need support and that we cannot pursue the elimination of error or fraud at the cost of unreasonably denying entitlement to service or frustrating access to that entitlement.

The report, in Chapter 15, deals with the issue of how overpayments, once identified, are recorded and classified on the Department's systems (detailed in Figure 15.7) and examines the extent of our staff's compliance with the specified process. It outlines that the Department targets control activities in a programmed manner with each scheme area being set a target of control reviews to be completed each year and that detailed guidance is provided to staff as to how to manage control activity. Finally, it notes that Deciding Officers who make decisions on whether to raise an overpayment and how to classify that payment are required, under law, to make an independent judgement.

The report finds that the guidance provided by the Department both to staff and to claimants is comprehensive but did identify issues with respect to how staff categorised and managed 21% of overpayments cases sampled. These issues related to a number of matters including the absence of evidence on file to support a Deciding Officer's decision (either not to raise an overpayment or to do so on a current date rather than a retrospective basis); a difference in view taken by the examination team compared to that by the Deciding Officer with regard to the value or recoverability of an overpayment debt, and the misclassification of customer volunteered disclosures as control savings.

The Chapter contains four recommendations relating to measures to improve the consistency of decisions and the communication of claimant obligations. All these recommendations have been agreed and are being progressed.

In accepting these recommendations however, I did stress and will stress again that it is important not to unnecessarily fetter the legislative discretion afforded to Deciding Officers. Ultimately, we need these officers to act not as 'jobsworths' but to apply common sense in determining whether a debt should be imposed on a person who is either on, or was recently in receipt of, a welfare payment. Similarly, we need to be mindful not to be 'over-communicating' with people dependent on welfare payments in a manner that might be seen as intrusive or to call into question their continued entitlement to a benefit.

This last point is also directly relevant to the process for overpayment recovery reviewed in Chapter 16 of the Comptroller and Auditor General's report.

This Chapter reviews the approach used by the Department to either recover or write-off overpayment debt. It notes that the Department does not use third-party debt collectors as provided for in DPENPDR's *Best Practice Guidelines for Recovery of Debt* but nevertheless finds that the Department's procedures are mainly either adequate or good when assessed against those guidelines. It makes two recommendations relating to the documenting of write-off

reasons and the expediting of the project for recovery of PUP overpayments. Both recommendations have been accepted and are in progress.

Finally, with regard to the topic of overpayments, it is, I believe, appropriate to also reference the Ombudsman's 'Fair Recovery' special report from 2019 dealing specifically with the approach the Department uses for recovery of debt. While the Ombudsman acknowledged that the Department worked closely with his office over the period from 2015 to improve our debt raising and recovery processes in a manner that did not create inequity and hardship, it also cautioned that it was important to continue this approach and that, in appropriate cases, debts should not be pursued. This point again emphasises the need not just to take an empathetic approach, but, to place trust in the judgment of our individual Deciding Officers,

Actuarial Review of the Social Insurance Fund

Payment of most non-means tested benefits are made from the account of the Social Insurance Fund. These include State Pensions (Contributory), Illness Benefit, Invalidity Pension, Jobseeker's Benefit, Maternity, Paternity and Parental Benefits, and Treatment Benefits which between them, including related supplementary payments such as the fuel allowance, accounted for about 95% of total expenditure from the fund in 2022. Pension payments alone accounted for about 70% of expenditure. Revenues into the fund are derived from social insurance contributions levied on income with employers contributing €9.7Bn, employees €3.6Bn and self-employed workers €0.6Bn in 2022. The balance on the fund at the end of 2022 amounted to €2.1Bn representing a turnaround on the prior year when, due to expenditure on Covid related payments, the fund recorded a deficit of just over €3Bn. The annual surplus on the fund at the end of 2023 has increased to about €3.4Bn leaving a balance of about €5.5Bn. (Provisional figures)

It is important to note that the fund does not carry forward negative balances from year to year, instead deficits in any year are funded directly by the Exchequer. If the prior year deficit had been carried forward the balance on the fund would have been minus €1bn as it entered 2023.

The Department is required, by statute, to commission an Actuarial Review of the Social Insurance Fund every five years. The review projects revenues and expenditure forward over a 55 year period based on past trends and forward-looking assumptions related to economic conditions (including economic growth, employment, price and earnings levels) and demographics (including birth rates, life expectancy and migration). The review uses official Department of Finance, CSO, and EU Eurostat projections for these purposes. It also takes account of any known policy changes relating, for example, to the change from the yearly average approach to a Total Contributions Approach for pension calculations.

The most recent review was published in 2023 setting out the projected balances on the fund over the review period to 2076. In summary, it finds that the SIF will continue to experience

surpluses of revenues over expenditure in the period out to 2033 giving rise to a total positive balance at that time of about €21Bn. However, given well established demographic trends (longer life expectancy and lower fertility rates) and higher qualification rates the draw on the fund to support pension payments will lead to annual deficits thereafter amounting to €25bn in 2076 with the total value of these deficits, to be funded by the exchequer, amounting to over €500Bn over the period. The review assumes a relatively benign economic background with economic growth projected to trend down from a level of 4.4% on average p.a. to 1.5% p.a. over the period. If economic circumstances change from this trajectory - for example due to a prolonged war in Ukraine leading on to a sustained recession - the review indicates that the deficit could reach in excess of €1Trillion euro.

These figures are very stark and indicate the scale of the challenge likely to be faced by younger workers and future generations unless mitigating measures are taken relatively quickly.

Previously, in response to the report of the Commission on Pensions, the Government agreed to review and set out a schedule of changes to social insurance contribution rates every five years based on the results of each of the 5 yearly actuarial reviews. Based on the findings in this most recent review the Government recently decided that all social insurance rates should increase by 0.7 percentage points on an incremental basis in the period from 2024 to 2028. This is broadly in line with the level of increases suggested in the Review and recommended by the Commission on Pensions for the period out to 2030. Further rate increases will be determined following the next actuarial review which is due to be published in 2027/28.

The report of the Comptroller and Auditor General notes that the actual balances on the fund have deviated from those set out in successive actuarial reviews. There are a number of reasons why this is so. Most notably increases in employment and earnings levels have surpassed the projections used in the Actuarial Reviews. For example, employment growth of between 1.4% and 2.9% p.a. was assumed in the 2015 review. Actual employment growth ranged from 2.8% to 6% over the period driven by much higher economic growth than anticipated and facilitated by higher levels of net migration. As a result, the number of people in employment increased between 2015 and 2022 by nearly 500,000 with average earnings increasing from €37,000 p.a. to just under €46,000 p.a..

Given that actuarial reviews of their nature project long-term trends, short to medium term deviations from trend can be expected due to the impact of the economic cycle. While the deviations in this case are relatively large reflecting how much the Irish economy has outperformed expectations post the Great Recession, it would not be prudent to assume that such out-performance can be sustained or, indeed, that a reversal in trend will not feature in future years.

One issue that is of note in this analysis is that much of the improvement in the position of the Social Insurance Fund compared to previous projections is due to the positive effect of immigration. It is estimated that about 40% of the increase in employment since 2013 is accounted for by non-nationals. The data also indicates that non-nationals are generally younger than their Irish born counterparts (for example Ukrainian refugees are on average about 10 years younger) and have a higher employment participation rate. These are all positive characteristics in terms of the long-term sustainability of the fund.

Classification of Income for PRSI Purposes/Misclassification of Employment Status

This has been a recurring topic of interest at this committee over the past few years. Previously I set out that both CSO and Department statistics showed that self-employment as a proportion of the employed labour force was on a steady decline and that most of this decline was due to a reduction in the number of people working as ‘own account’ self-employed – the category most likely to be prone to misclassification. Accordingly, the extent of misclassification was likely to be lower than was commonly perceived.

I enclose some charts and tables updating the information previously provided; these show that the number of own-account self-employed people at Q3 2023 was about 235,000 or about 8.9% of the employed workforce. This is down from 244,000 or 9.9% at Q3 2021. Notably the largest share of own-account self-employment is in the farming community, followed by construction trades, transport (including tax drivers), retail, and professional services, which, combined, account for about 60% of such employment. These are sectors where one would expect to find a very high incidence of self-employed sole traders.

While acknowledging that the data shows that the overall level of self-employment and, as a consequence, the misclassification of self-employment is reducing, the Committee has consistently asked that this Department and Revenue (both of which classify sources of income) and the WRC, (which determines the nature of employment for employment law and rights purposes) should increase our efforts to identify and follow-up on cases of misclassification.

For our part this Department undertook in 2018 to take a number of measures including:

- the conduct of a media campaign to highlight the issue of misclassification and to encourage workers to seek a social insurance classification decision,
- the development of statistics showing the social insurance class of workers by sector,
- the establishment of a new unit dedicated to investigating the social insurance classification of self-employed workers,
- pending the establishment of the unit to undertake targeted investigations into sectors believed most likely to be prevalent to misclassification, and

- the updating of the Code of Practice on the Determination of Employment Status

The Department has followed up on all of these measures. We previously updated the committee on the outcome of the media campaign, on the outcome of large-scale investigations into the construction and meat processing sectors and on progress in setting up the new employment Status Investigation Unit. We also commenced publication of sectoral information on social insurance status in 2021 and, in the same year, finalised an updated *Code of Practice* agreed with Revenue and the WRC following consultation with employer and worker representatives. This Code is available on the Department's website in 8 foreign languages.

Our focus in the past year has been on increasing the capacity of the Employment Status Investigation Unit. I am pleased to say that, following delays due to the impact of Covid-19, the unit is now staffed by 18 full-time inspectors, up from 12 last year.

Notwithstanding that the work of investigating employment status for social insurance purposes can be time consuming and complex, often involving two parties with competing perspectives, (meaning that it takes time for new staff to be trained and reach full capacity) the addition of the new staff has resulted in a significant increase in output, with over 300 employer investigations undertaken during the year in respect of over 1,000 workers. The amount of PRSI arrears billed since the unit was established in late 2019 now stands at just over €2.83m compared with the €1.13m reported by the Comptroller and Auditor General for the period to August 2022 (An increase of 155%).

While we will continue to invest in this programme of work it is important that the Committee understands that our role relates to social insurance classification only. As noted in the recent Supreme Court Decision in the *Karshan* case, reclassification of taxation or social insurance status does not necessarily transfer to reclassification for employment rights purposes which we understand to be, in most cases, the primary interest, of the workers concerned.

In this regard it is important to note that self-employed workers now have access to nearly all the social insurance benefits (pension, jobseeker, invalidity, maternity/paternity etc.) available to employed workers. In this context reclassification from Class S (self-employed) to Class A (employee) is, of itself, of marginal benefit and can, in some cases, reduce eligibility for benefits.

Branch Manager Payments

The use of Branch offices predates the formation of the State dating back 115 years to 1909. They were, initially, contracted to act primarily as 'dole offices' taking claims, stamping records, conducting the weekly 'signing-on' and the associated issuing of cash payments. In many ways their role can be considered as analogous to that of sub-post masters in the postal service. The role has evolved over time. In particular, in more recent times, the moves to

payment at post offices and via bank accounts, and from paper-based processing to digital and particularly on-line services has transformed customer service delivery in a way that has changed both the volume and the nature of transactions conducted at these offices.

As a consequence, the long-standing the remuneration model for Branch Managers based mainly on Jobseeker and One Parent Family Payment claim volumes became unsustainable for a number of reasons. First the volume of these claims submitted through public offices, whether the Department's own Intreo centres or Branch Offices was declining as people moved online. Second, the concept of weekly "signing-on" as a control measure was being replaced by a risk-based control process and a shift towards pro-active delivery of employment services. Third the Department's evolving service focus and expectations of Branch Offices was not reflected in the remuneration model.

In this regard the Department is determined to maintain a 'main street' presence to enable people who do not wish, or who cannot, transact business online to have access to an in-person/over the counter service – whether that be for the purposes of submitting a new claim, changing details on existing claims or simply accessing information on a face-to-face basis. It is also important for the Department to be able to deliver services that can only, for control reasons, be performed in-person; for example, SAFE/Public Service Card registration, and periodic claim certification. The Department also has a requirement to maintain a 'main street' presence for delivery of employment and community welfare services.

For all of these reasons the network of Branch Offices continues to be vital component of the Department's service model, Notably, as that service model has evolved the focus has shifted to service elements not explicitly reflected in the previous remuneration model including information provision, SAFE/PSC registration, scanning of paper claims brought in by customers, and hosting of employment and community welfare service. It is important, therefore, that the remuneration model reflects this changed service focus, reflects the Department's concern to incorporate a service quality element, and, importantly, is designed to ensure that the people delivering these services are properly and fairly remunerated for their work.

It was for these reasons that the Department, following discussion with Branch Managers, having consulted the Attorney General's Office and with the agreement of the Department of Public Expenditure and Reform, changed the payment model in 2018 as set out in the Comptroller and Auditor General's report. Compared to the previous payment model the new model has a higher fixed fee element, a lower variable element and a new service level element. As standard, the contracts under which Branch Offices operate also provide that the Minister can change the fee levels and structure and it is expected that this would be done on a periodic basis in response, for example, to changing economic circumstances.

Such circumstances arose in 2022 both through the arrival of Ukrainian Refugees and through the impact of inflationary cost pressures. As a consequence of these developments, Branch Offices had to cope with higher levels of 'non-chargeable' footfall from Ukrainian clients in a context of significantly increased operating costs and in a situation where they were not eligible for the temporary business supports operated by the Department of Enterprise Trade and Employment.

It was reasonable therefore for the Department to consider and respond to representations from Branch Managers to adjust the payment levels, particularly given the very strong support provided by Branch Managers during the Covid-19 period when they were one of the few public service offices to remain fully open. Having considered these representations and conducted an analysis of service demand and cost pressures the Department agreed to make a 'one-off' payment to help offset the cost pressures faced. The use of a one-off payment was consistent with the approach taken across Government to provide temporary targeted relief to inflationary cost pressures in a manner that did not give rise to permanent cost increases at that point in time.

The approach taken did not lead to a higher overall payment than had been budgeted for Branch Offices in the Department's estimates; I am satisfied that it was an appropriate and reasonable approach to take and that it was grounded in a proper analysis of overall cost pressures.

I note and have agreed to the Comptroller and Auditor General's two recommendations relating to engagement with DPENPDR on any future contract changes and the need to seek prior sanction on any future ex-gratia payments.

Finally, I would like to take conclude with three points:

First, I want to take this opportunity to acknowledge and pay tribute to the staff of the Department. Their response not just to the Covid and Ukraine crises but to the ongoing development and operation of the social protection system is testimony to the value of public service and to what can, and is everyday achieved, by people with a strong public service ethos. I am proud to serve with and be associated with them.

Second, as a Department we are conscious that we have to protect the welfare of pensioners, carers, lone parents, people with disabilities and others reliant on welfare payments - both in their interests and in that of wider society. A key determinant of economic and societal progress in developed economies is how income is distributed. It is important for people to have the wherewithal not just to subsist but to engage and actively participate in society. We strongly believe, and will continue to argue the case for seeing, expenditure on social protection as an investment in social cohesion and human capital. An investment which is vital

to the welfare and development of all people in our society, particularly, but not just those, in receipt of our payments.

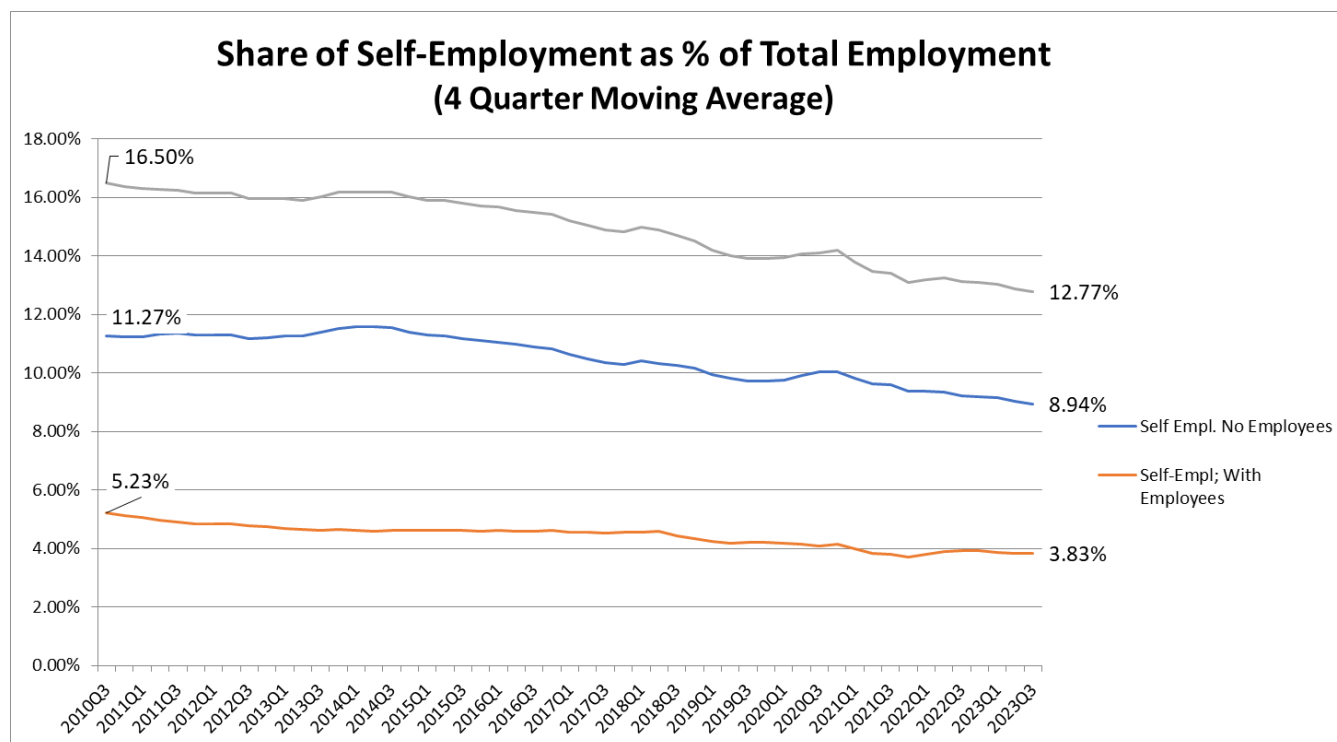
Third, it is important to acknowledge that, as a Department, while we try to do our best, we are not perfect, we do make mistakes and we don't always get things right. We do however hope that you will agree that we are open to challenge, critique, and suggestions for improvements.

As I say every year, the process today plays an important role in reminding us of our purpose, helping us to identify areas for improvement and helping us to learn for the future. It is through such a process that we would hope to improve.

I and my colleagues will be pleased to take any questions that members may have.

ENDS

Appendix: Updated Data on Self-Employment Share of Total Employment



Self-Employment Share of Total Employment							
	Quarter 3 in Each Year			Percentage Point Change		% Change	
	2013	2018	2023	2023 vs 2013	2023 Vs 2018	2023 vs 2013	2023 Vs 2018
All NACE economic sectors	15.85%	15.27%	12.73%	-3.12	-2.54	-19.69%	-16.64%
Agriculture, forestry and fishing (A)	68.09%	69.88%	63.21%	-4.89	-6.67	-7.18%	-9.55%
Construction (F)	36.88%	34.38%	27.06%	-9.82	-7.32	-26.63%	-21.29%
Wholesale and retail trade; repair of motor vehicles and motorcycles	11.97%	10.72%	9.16%	-2.82	-1.56	-23.53%	-14.58%
Transportation and storage (H)	24.04%	24.05%	17.90%	-6.14	-6.15	-25.53%	-25.56%
Accommodation and food service activities (I)	9.76%	5.68%	6.12%	-3.64	0.44	-37.29%	7.78%
Information and communication (J)	14.97%	13.51%	9.56%	-5.42	-3.95	-36.17%	-29.23%
Professional, scientific and technical activities (M)	27.98%	25.82%	18.66%	-9.32	-7.16	-33.31%	-27.72%
Administrative and support service activities (N)	14.85%	13.35%	14.81%	-0.03	1.46	-0.22%	10.94%
Public administration and defence; compulsory social security (O)							
Education (P)	4.32%	5.33%	4.79%	0.47	-0.54	10.95%	-10.14%
Human health and social work activities (Q)	5.20%	6.45%	5.46%	0.26	-0.99	5.05%	-15.34%
Industry (B to E)	7.49%	7.06%	5.44%	-2.04	-1.61	-27.31%	-22.88%
Financial, insurance and real estate activities (K, L)	23.61%	23.08%	29.31%	5.70	6.23	24.14%	27.02%
Other NACE activities (R to U)	15.25%	16.03%	12.82%	-2.42	-3.20	-15.90%	-19.99%
Industry and Construction (B to F)	12.14%	11.43%	9.94%	-2.20	-1.49	-18.12%	-13.03%