

Comparative social welfare rates across the EU in the context of Temporary Protection

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Abstract

This paper provides background and data on comparative social welfare rates of payment across EU States in respect of unemployment and old age pension. It also provides further context of the relationship between social welfare payments and those seeking refuge under the EU's Temporary Protection Directive, activated on March 4, 2022 following the invasion of Ukraine.



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Introduction

This briefing paper presents social protection rates of payment for EU States in respect of supports provided under the Temporary Protection Directive for those fleeing the conflict in Ukraine. This paper looks at the following:

- Basic social welfare rates across the EU 27
- Basic old age pension rate across the EU 27

The first part of the paper deals with social assistance in the context of Temporary Protection, the second part with social welfare rates and the third part old age pensions. The data presented in the paper is preceded and accompanied by some context information which help to better explain the various social protection and welfare systems across the EU-27.

Context

At the outset, it should be noted that the data presented in this paper comes with a significant “health warning”. The data on social welfare rates, specifically basic unemployment payment rates, is not strictly comparable and is not a case of comparing ‘like with like’. The rationale for this is set out further in the paper, but overall, the public administration legacy, social policy trajectory, level of coverage, legislative framework, per capita income, currency, tax/welfare indexation and thereafter levels of public expenditure differ in each of the EU or Euro area States assessed. Linked to this, the rates cited below do not take account of ‘out of pocket’ payments across States, where in some States allied social and public services may be fully or partially funded by the State, while in other jurisdictions citizens are required to pay for such services either fully or in part ‘out of pocket’. For this reason, the data cannot be seen as comparable. Where any comparisons are made, they should be accompanied by the above caution.

Social welfare rates and temporary protection in Ireland

In the context of the other parts of the overall research request, there is merit in providing some context on eligibility and differences among the various social welfare provisions for those seeking asylum or temporary protection in the State.

The two main forms of social welfare payments in Ireland are those that are social insurance based (Pay Related Social Insurance – PRSI) on contributions made while in employment, and those that are means tested - payments based on meeting distinct eligibility conditions for those without requisite PRSI contribution. Therefore, the eligibility criteria for each differs considerably. There is a third strand of payments, known as universal payments (with full population eligibility), but these are limited in Ireland and the only clear case is that of Child Benefit payment.

All those seeking social welfare payments in Ireland are subject to the Habitual Residence Condition (HRC). HRC stipulates that a person must have the right to live in the State with permission to access social welfare services, and show that they are habitually resident using the five factors outlined in legislation:¹

- how long a person has lived and intends to continue living in Ireland or in any other country

¹ [gov.ie - Habitual Residence Condition \(www.gov.ie\)](https://www.gov.ie/en/publications-and-statements/publication-habitual-residence-condition/), an additional more in-depth source is [HRC Operational Guidelines](#).

- the length and reason for any absence from Ireland
- the nature and pattern of a person's employment
- a person's main place of interest
- a person's future intentions to live in Ireland as it appears from the evidence

Those seeking asylum do so under Ireland's international protection legislation.² This does not apply to those from Ukraine who are provided for under the [EU's Temporary Protection Directive](#). In terms of social welfare, both are subject to different criteria and different payment regimes and rates.

For instance, in the case of asylum seekers living in Direct Provision³ their entitlement includes:

- Accommodation
- Meals
- A weekly payment of **€38.80** per adult and **€29.80** per child
- A medical card

Asylum seekers not living in Direct Provision receive no state assistance (such as a financial allowance, housing support costs, medical costs). This is separate to the temporary protection processes mandated under the EU Directive.

Thus, in line with the EU's Temporary Protection Directive,⁴ temporary protection in Ireland provides eligible persons with a number of supports, including:⁵

- permission to reside in Ireland for a period of 1 year, and the permission may be extended for further periods after that
- full access to the labour market
- access to accommodation, if needed
- social welfare income supports
- access to education
- access to medical care.

Those qualifying under the Temporary Protection Directive, if aged under 66, are generally entitled to a Jobseeker's Allowance payment. People aged 66 and over get a Supplementary Welfare Allowance before being transferred to a State Pension (Non-Contributory).⁶ As of 1 January 2023, the Jobseekers Allowance payment is €220 weekly and Non-Contributory State Pension payment is €254 per week or €264 for those aged 80.^{7 8}

² [Legal Framework - International Protection Office \(ipo.gov.ie\)](#)

³ For further details, please see: [Direct provision system \(citizensinformation.ie\)](#).

⁴ The Temporary Protection Directive is an EU law that was introduced in 2001. The Directive created a special procedure to deal with a 'mass influx' of people in need of international protection. The Directive must be proposed by the EU Commission and accepted by a vote of the European Council. The Directive was adopted into Irish law by Section 60 of the [International Protection Act 2015](#). The Directive was activated for the first time in March 2022 in response to the war in Ukraine. Source: [Temporary Protection Directive \(citizensinformation.ie\)](#)

⁵ [gov.ie - Temporary Protection \(www.gov.ie\)](#)

⁶ See L&RS Spotlight on Activation of the Temporary Protection Directive 2022 at the following: [Temporary Protection \(oireachtas.ie\)](#)

⁷ This rate was increased from €208 to €200 on 1 January 2023 on foot of Budget 2023 and the subsequent *Social Welfare Act 2022*. In the same vein, the State Pension (Contributory) for those with the full 48 years plus of PRSI contribution was increased to €265.30 on 1 January 2020. Source: [State Pension \(Contributory\) \(citizensinformation.ie\)](#), [State Pension \(Non-Contributory\) \(citizensinformation.ie\)](#).

⁸ [Social welfare supports for Ukrainian refugees \(citizensinformation.ie\)](#)

Temporary protection in European States

This section provides some detail on the structures put in place in some EU countries under the Temporary Protection Directive, following its activation by the EU Council on 4 March 2022.

To start with and by means of background, Table 1 below shows the total number of Ukrainian people registered under the Temporary Direction across the EU-27 and the UK as of data sources reported on 13/02/23.

Table 1: Number of Ukrainian persons registered in EU-27 under the Directive as of 13/02/23

Country	Data Date	Refugees from Ukraine registered for Temporary Protection or similar national protection schemes	Refugees from Ukraine recorded in country
Austria	02/06/2023	92,821	92,821
Belgium	02/06/2023	66,773	67,511
Bulgaria	02/06/2023	152,179	49,897
Croatia	02/03/2023	20,627	20,627
Cyprus	02/05/2023	20,981	15,750
Czech Republic	02/06/2023	485,755	487,393
Denmark	1/29/2023	37,687	39,756
Estonia	1/29/2023	42,831	66,074
Finland	1/30/2023	49,290	47,067
France	10/31/2022	118,994	118,994
Germany	1/31/2023	881,399	1,055,323
Greece	12/06/2022	20,955	20,955
Hungary	02/07/2023	34,248	34,248
Ireland	1/26/2023	72,584	73,002
Italy	1/27/2023	169,837	169,837
Latvia	1/31/2023	45,299	35,523
Lithuania	1/30/2023	73,606	73,606
Luxembourg	10/25/2022	6,756	6,756
Malta	11/07/2022	1,541	1,603
Netherlands	11/25/2022	85,210	85,210

Norway	1/30/2023	38,581	38,581
Poland	02/07/2023	1,563,386	1,563,386
Portugal	1/17/2023	57,109	57,109
Romania	02/05/2023	110,901	108,840
Slovakia	02/07/2023	108,289	108,488
Slovenia	02/07/2023	8,644	9,076
Spain	1/31/2023	161,012	161,012
Sweden	1/27/2023	51,230	51,230
United Kingdom *	02/07/2023	161,400	161,400
		4,739,925	4,821,075
<i>* not in EU</i>			

Source: [Situation Ukraine Refugee Situation \(unhcr.org\)](#)

As noted, the EU activated the Temporary Protection Directive on 4 March 2022. However, there are differences in the way each of Member State approaches, on the one hand, those arriving from Ukraine under this Directive and, on the other hand, how other persons seeking protection and asylum are treated.

In respect of income support and social welfare, there may in some cases be different systems in place for these two distinct groups of persons seeking international protection (those from Ukraine and not). Therefore, before looking at social welfare rates in respect of unemployment and pensions, the following table summarises relevant responses to a recent survey among European Parliaments under the auspices of ECPRD⁹. This ECPRD survey explored responses of States to those seeking international and temporary protection. One part of the survey specifically asked what the social assistance payment rates apply to those arriving into the respective States under the EU's Temporary Protection Directive. This contrasts with information provided further down in the paper on comparisons of unemployment and pension payment rates that may or may not apply to those arriving under the Temporary Protection Directive.

⁹ [ECPRD | European Center for Parliamentary Research and Documentation \(europa.eu\)](#)

Table 2: Social assistance payments available to persons arriving from Ukraine under the Temporary Assistance Directive ^{10 11}

Country	Context	Amount € weekly equivalent ^{12 13}
United Kingdom	Not a Member of EU. Standard asylum payments rates apply.	Not applicable. However, those fleeing the war in Ukraine may be able to apply for Universal Credit in the UK (€74.72 to €94.80 ¹⁴ per week), which depends on a range of personal criteria. ^{15 16}
Sweden	Allowance is paid to beneficiaries of temporary protection in accordance with the Temporary Protection Directive. The terms and the amount of the allowance are the same as for people within the asylum process	€49
Romania	The amount of social aid paid to a single person/family is the difference between the monthly guaranteed minimum level of income and the net monthly income of a single person or family.	The <i>social aid</i> is granted to families or single persons with low or no income, in a state of social need, in order to overcome the difficulties. Foreign citizens/stateless persons who, under the law, benefit of a form of protection, are included (Art.2 of the Law no.416/2001 on the minimum guaranteed income). The amount of social aid paid to a single person/family is the difference between the monthly guaranteed minimum level of income and the net monthly income of a single person or family. The monthly guaranteed minimum level of income depends on the number of persons of a family and on the

¹⁰ The commentary and results set out in this table is taken in most cases verbatim from the data provided by various parliamentary research services or non-specialist parliamentary staff (who may not necessarily be experts in the subject area in question) in their respective responses to a research request made under the [European Centre for Parliamentary Research and Development](#) (ECPRD) on 10 October 2022. In some cases, the relevant response provides additional detail such as housing and health support, this level of detail is not provided in all cases. The ECPRD survey in question was completed by parliaments on 4 November 2022. The core purpose of this paper is to focus on the rates of payment where relevant. However, further detail on the general Temporary and International Protections practices in EU States can be found at the following: [Temporary protection \(europa.eu\)](#)

¹¹ Additional details for those countries that did not respond the relevant ECPRD survey is also included where such details are publicly available. It should be noted that the situation is a changing one and payment rates, eligibility criteria is subject to change.

¹² This data presented for each country is an L&RS estimation based on the data provided in the responses from each parliament. It is broken down to the requisite weekly amount. In line with the variety of different other social and public services that may accompany such payments, the differing costs of living across States etc., and especially where PPPs are not provided, it is not advisable to make like for like comparisons. Purchasing power parity (PPP) is the rate at which the currency of one country would have to be converted into that of another country to buy the same amount of goods and services in each country. Source: [Purchasing Power Parity: Weights Matter \(imf.org\)](#)

¹³ It should be noted also that in many cases, but not all, there may be additional payments made for dependent adults, children and so forth.

¹⁴ Converted from Sterling to Euro through Google Currency Converter on 13/02/23

¹⁵ [Support for those fleeing the conflict in Ukraine - Understanding Universal Credit](#)

¹⁶ [How much is Universal Credit | MoneyHelper](#)

		value of the Reference Social Indicator (RSI). ¹⁷
Spain	Where those seeking protection are not included in another aid destination programme, in accordance with <i>Article 7 of Royal Decree 673/2022, of 1 August</i> , which regulates the direct granting of subsidies to finance the provision of direct financial assistance to beneficiaries of the temporary protection regime affected by the conflict in Ukraine who lack sufficient economic resources, an aid, which will last for six months from the date of application, may be <u>paid monthly</u> .	€100 per week
Denmark	Due to the Danish opt-out on Justice and Home Affairs matters, Denmark is not bound by the EU Temporary Protection Directive. The Danish Parliament has, however, passed a Special Act for people fleeing the war in Ukraine. A residence permit under the Special Act largely mirrors a residence permit that can be obtained under the Temporary Protection Directive.	€60.48 per week is paid to an asylum seeker, who is in the initial phase and is complying with his or her contract. €82.46 per week is paid to an asylum seeker, who is in the processing phase and is complying with his or her contract.
Austria	The reception system in Austria follows the principle of shared responsibilities, which means that the tasks are shared between the Federal State and the Federal Provinces. During the admission procedure, the Federal State is responsible for the reception of applicants of international protection and only organised housing is provided. After the admission procedure, the Federal Provinces will become responsible, and organised as well as individual housing is provided. In the case of organised housing, the applicant of international protection is lodged in a full-board accommodation facility where all basic needs are met	€41 per week

¹⁷ Foreign citizens/stateless persons who benefit, under the law, of a form of protection, are included (art.7 para 1 of the Law no.277/2010 concerning the family allowance, republished).

Different amounts for two-parent family and single-parent family:

- Amounts granted to a family with average monthly net incomes per family member up to 0,40 RSI (200 Ron, ≈ 45 €):
 - 0,164 RSI (82 Ron, ≈ 18 €) (two-parent family)/0,214 RSI (single-parent family) (107 Ron, ≈ 24€) with 1 child;
 - 0,328 RSI (164 Ron, ≈ 37 €) (two-parent family)/0,428 RSI (single-parent family) (214 Ron, ≈ 48 €) with 2 children;
 - 0,492 RSI (246 Ron, ≈ 56 €) (two-parent family)/0,642 RSI (single-parent family) (321 Ron, ≈ 73 €) with 3 children;
 - 0.656 ISR (328 Ron, ≈ 74 €) (two-parent family)/0,856 RSI (single-parent family) (428 Ron, ≈ 97 €) with 4 children or more.
- Amounts granted to a family with average monthly net incomes per family member between 0.402 RSI (201 Ron, ≈ 45 €) and 0.74 ISR (370 Ron, ≈ 82 €):
 - 0.150 RSI (75 Ron, ≈ 17 €) (two-parent family) /0.204 RSI (single-parent family) (102 Ron, ≈ 23 €) with 1 child;
 - 0.300 RSI (150 Ron, ≈ 34 €) (two-parent family)/0.408 RSI (single-parent family) (204 Ron, ≈ 46 €) with 2 children;
 - 0.450 RSI (225 Ron, ≈ 51 €) (two-parent family)/0.612 RSI (single-parent family) (306 Ron, ≈ 69 €) with 3 children;
 - 0.600 RSI (300 Ron - 68 €) (two-parent family)/0.816 RSI (single-parent family) (408 Ron, ≈ 92 €) with 4 children or more.

(Legal basis - Law no.277/2010 concerning the family allowance, as modified and completed)

	(provision of accommodation, full-board, social care, leisure time activities, etc.). This means that recipients are provided with material reception conditions in the form of benefits in kind. In addition, the recipient is granted a monthly allowance (pocket money). Recipients can also opt for private housing, in this case the recipients themselves have to rent an apartment.	
Belgium	<p>In Belgium, applicants for international protection are not entitled to financial assistance but to reception throughout the examination of their application. The right to material assistance begins as soon as the application for international protection is submitted and ends when the procedure is closed.</p> <p>Applicants are not obliged to reside in the reception facility designated to them, even if the majority of them do so. The reception is organised in an open reception structure, managed by Fedasil (<i>Federal Agency for the Reception of Asylum Seekers</i>) or one of its partners.</p> <p>Fedasil organises this material aid in collective centres (<i>Fedasil, Red Cross</i> or another partner) or in individual housing managed by <i>CPAS (Public Centre for Social Welfare)</i> or <i>NGOs</i>.</p>	<p>Asylum seekers are entitled to material assistance while their asylum application is being examined. This assistance initially concerns basic needs: a place to sleep, meals, clothing, and access to sanitary facilities.</p> <p>Asylum seekers therefore do not receive financial support. If the asylum seeker resides in an official reception centre, this centre provides all the basic needs: shelter, meals, medical care. The centre also organises individualised social support.</p> <p>Adult asylum seekers receive €7.90 in pocket money per week.</p>
Czech Republic	<p>The first financial benefit is provided in the first month to all refugees who are holders of temporary protection. In the event that they continue to be in financial distress and poor social conditions, the state can pay a benefit of CZK 5,000 six times in total, with the fact that it already verifies the financial situation from the second payment.</p> <p>Refugees who have been provided free accommodation, including all-day meals and basic hygiene items, are not entitled to such humanitarian benefit.</p>	€42.20 per week equivalent
Finland	<p>If a person has applied for or been granted temporary protection, they may get a reception allowance and other reception services with the same conditions as an asylum seeker.</p> <p>The amount of the reception allowance and the conditions for receiving it are laid down in the Act on the Reception of Persons Applying for International Protection. All asylum seekers are not eligible for the reception allowance. All income and funds reduce the allowance, so the actual amount of the reception allowance may vary.</p> <p>The amount of the reception allowance does not directly depend on</p>	€107.77 (plus €23.68 for meals)

	whether the person is living in the reception centre or in private accommodation.	
Germany	<p>In Germany, the granting of welfare benefits to non-German nationals depends on their residence status. Non-German nationals who, in the estimation of the legislature, are only temporarily resident in Germany receive subsistence benefits under the Asylum-seekers Benefits Act.</p> <p>Those who have a secure residence status, such as persons admitted for asylum or persons recognised as refugees under the Geneva Convention relating to the Status of Refugees, receive the same subsistence benefits as Germans and as non-Germans with equivalent status under the terms of Book Two¹⁸ or Book Twelve – Social assistance – of the Social Code (<i>Sozialgesetzbuch</i>),¹⁹ provided that the relevant qualifying conditions are fulfilled.</p>	<p>Book Two Social Code: €40.79 per week to €91.79 per week. Book Twelve Social Code: €112.29</p>
Hungary	<p>According to government decree 37/A.§., – upon request – persons under temporary protection (and only also for applicants regarding this protection type) are entitled to receive a monthly allowance (monthly financial support for living, or monthly spending money).</p> <p>Persons granted temporary protection, accommodated by the state in one of the reception facilities are eligible for the monthly spending money. Others who are not accommodated in the reception facilities are eligible for the monthly living support.</p> <p>This eligibility for aid and support depends on the recipient's financial and income situation. It means, that a person granted temporary protection is considered eligible for aid and support if he/her or his/her spouse or next of kin living in the same household does not have assets available in Hungary from which to support themselves, and the per capita monthly income of his family, comprising the income of all family members living in the same household, including his/her spouse and next of kin, does not exceed:</p> <p>150% of the prevailing minimum of full old-age pension benefits in the case of single persons (€115 on current daily prices); the prevailing minimum of full old-</p>	€13.79 per week

¹⁸ Zweites Buch Sozialgesetzbuch – Grundsicherung für Arbeitsuchende – (Book Two of the Social Code - Basic support for jobseekers), available in German at: https://www.gesetze-im-internet.de/sgb_2/

¹⁹ Zwölftes Buch Sozialgesetzbuch – Sozialhilfe – (Book Twelve of the Social Code – Social assistance), available in German at: https://www.gesetze-im-internet.de/sgb_12/

	age pension benefits in the case of persons with families.	
Luxembourg	Asylum seekers under both International Protection and Temporary Protection are treated in the same way.	€7.29 in protected accommodation, €63.82 where not in such accommodation.
Poland	On the basis of the Act of, 2003 on granting protection to immigrants on the territory of the Republic of Poland (Journal of Laws of 2022, item 1264, as amended), assistance is provided: (a) in the form of vouchers, (b) in the form of a cash allowance. These issues are regulated by the Ordinance of the Minister of Internal Affairs and Administration of 2016 on the amount of assistance for immigrants applying for international protection (Journal of Laws of 2016, item 311) and the Ordinance of the Minister of Internal Affairs and Administration of 2022 amending the Ordinance on the amount of assistance for persons seeking assistance applying for international protection (Journal of Laws of 2022, item 2071). Different rates of assistance are applied to those who stay in and do not stay in reception centres.	€12.11 to €14.65 per week in protected accommodation, €37.39 per week where not in such accommodation
Portugal	Asylum seekers under both International Protection and Temporary Protection are treated in the same way. The monetary support of monthly social support benefit, for expenditure associated with food, clothing, hygiene and transport, and supplementary monthly subsidy for housing, is calculated with reference to the social support subsidy stipulated in applicable legislation. The specific criteria for establishing the value of the financial allowances consists of a percentage of the “social support allowance”, which, to date, has been interpreted by the ISS as referring to the social pension (pensão social). These percentages represent the upper limit of the allowances.	Up to €68.83 per week.
France	Beneficiaries of temporary protection obtain the asylum seeker's allowance (ADA) for the duration of their protection if they meet the conditions of age and resources. The French Office for Immigration and Integration is responsible to pay the ADA which has a fixed amount	€47.60 for those accommodated per week, and €99.40 per week for those not accommodated ^{21 22}

²¹ ECPRD response (2022) from National Assembly, European Affairs Department.

²² [France: Everything you need to know about the new ADA card - InfoMigrants](#)

	depending on the family situation and the resources of the household. ²⁰	
Netherlands ²³	<p>Refugees from Ukraine receive living allowances. Refugees who fall under the Temporary Protection Directive Ukraine are allowed to do paid work in the Netherlands without a work permit.</p> <p>The temporary protection for third-country nationals will continue for another 6 months until 4 September 2023. These are third-country nationals with a temporary residence permit in Ukraine, who were registered in the Basic Registration of Persons (BRP) in the Netherlands before 19 July 2022.²⁴</p>	€53.77 per week living allowance. Reception accommodation is provided for those requiring by the relevant local council in the Netherlands.
Italy ²⁵	<p>Italy transposed the Temporary Protection Directive in 2003 by the Law Decree no. 85 of 7 April 2003 on the implementation of 2001/55CE Directive on granting temporary protection in case of mass influx of displaced persons. The decree law activating the Temporary protection for individuals fleeing Ukraine has been issued on the 15 of April 2022.</p> <p>Displaced persons from Ukraine may be accommodated in the Emergency Reception Centres (CAS) and Reception and Integration System (SAI) facilities. They may also source independent accommodation.</p>	€75 per week for those in independent accommodation. ²⁶ Different but lower rates apply for those staying in State provided facilities, subsidised hotels and with families. ²⁷
Bulgaria ²⁸	<p>The Council of Ministers activated temporary protection for displaced persons from Ukraine in Bulgaria by Decision of the Council of Ministers of the Republic of Bulgaria, No 144 R.E. of 10 March 2022 for granting temporary protection for displaced persons from Ukraine and amending the National Action Plan for Temporary Protection in the Republic of Bulgaria.²⁹</p> <p>Upon registration and receipt of a temporary protection card, refugees from Ukraine will be entitled to request social assistance, which is granted by the Social Assistance Directorate at their current address.</p>	€180 one time financial assistance. ³⁰ Monthly social assistance may be made, subject to provision of voluntary work in some cases. ³¹

²⁰ [Who is Who - Temporary protection for displaced persons from Ukraine \(europa.eu\)](#)

²³ This response was not part of the full ECPRD response, but what response was made referred readers to the Central Agency for the Reception of Asylum Seekers in the Netherlands.

²⁴ [Work and income for refugees from Ukraine | Reception of refugees from Ukraine | Rijksoverheid.nl](#)

²⁵ Information sourced by L&RS; no data is available through ECPRD survey.

²⁶ [Italy: integration of Ukrainian refugees in VET and the labour market | CEDEFOP \(europa.eu\)](#)

²⁷ [Welcome guide for people fleeing Ukraine – Refugee.Info Italy](#)

²⁸ Information sourced by L&RS; no data is available through ECPRD survey.

²⁹ [Who is Who - Temporary protection for displaced persons from Ukraine \(europa.eu\)](#)

³⁰ [Visit Ukraine - Temporary protection in Bulgaria: entry rules, social support and housing](#)

³¹ [Социално подпомагане | Bulgaria for Ukraine \(gov.bg\)](#)

Greece ³²	<p>The Ministerial decision no. 172172/28.03.2022 specifies the procedure for granting Temporary protection. The duration of temporary protection will last for 1 year. The period of 1 year lasts from 4 March 2022 until 4 March 2023, regardless of when the residence permit was issued.³³</p> <p>The Ministry of Migration and Asylum provides accommodation and food immediately in structures already available for international protection procedures or through the accommodation programmes under the responsibility of the Ministry. Persons enjoying temporary protection are considered as applicants for international protection for material reception purposes and the provision of reception conditions of law 4636/2019</p>	Social security income of €50 per week. ³⁴
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Source: L&RS, ECPRD and various listed in footnotes

It should be noted that details on social payment assistance for the remaining EU-27 Countries, those not listed in the Table above, ranges from one time financial assistance to some form of social assistance with the support – in some cases - of the UN High Commissioner for Refugees.³⁵ In addition, in other cases, it was not possible to discern the publicly quoted Euro rate for what social assistance may be available, see the following for more detail: [Who is Who - Temporary protection for displaced persons from Ukraine \(europa.eu\)](#)

Social welfare rates

The section above suggests that in many EU States there is no direct relationship between the relevant social welfare system, its rates of social assistance, and the temporary and international protections system (and its rates of social assistance) operating in the same State. With that context in mind, this section looks at social welfare rates comparisons across EU States. Here we are defining social welfare rates, in line with the research query, as jobseekers and/or unemployment payments and thereafter state provided (old age) pension. To reflect the complexity and difference across the various social protection/welfare regimes (which provide the rationale for the respective rate of payment), we also provide some contextual information. As is evident from the above, the unemployment payments and pensions may not be applicable to those availing of Temporary Protection under the current activation of the EU Directive in Europe with respect to those fleeing conflict in Ukraine.

³² Information sourced by L&RS; no data is available through ECPRD survey.

³³ [Who is Who - Temporary protection for displaced persons from Ukraine \(europa.eu\)](#)

³⁴ [Access To Welfare - UNHCR Greece](#)

³⁵ [Visit Ukraine - Financial assistance to Ukrainians in Croatia: how to get 460 euros](#)

Expenditure of social protection in Europe

Table 3 below is sourced from Eurostat and shows the social protection expenditure for each year, 2015 to 2020, in purchasing power standard (PPS)³⁶ per person terms for each EU, former EU and other European States. It also shows total for the EU-27 averaged from the individual Member States. It should be noted that social protection expenditure is comprised of social benefits which consist of transfers, in cash or in kind, to households and individuals to relieve them of the burden of a defined set of risks or needs; administration costs, which represent the costs charged to the scheme for its management and administration; other expenditure, which consists of miscellaneous expenditure by social protection schemes (payment of property income and other).³⁷

Table 3 shows therefore that the average expenditure on social protection per head of population PPS across the EU 27 in 2020 was €9,536.30. This varied in range from €16,554.60 in Luxembourg to €3,257.71 in Bulgaria. The Corresponding figure for Ireland in 2020 was €8,173.40. It should be noted that 2020 was also the first year of considerable social protection expenditure by Ireland and other EU States in efforts to offset the social and economic impacts of Covid-19 and associated measures.

Looking at 2019 across the EU 27, the average expenditure on social protection per head of population PPS was €8,775.41. This ranged from largest in the case of Luxembourg (€15,159.83) to the smallest seen in Bulgaria (€2,968.28) in 2019. The corresponding social protection expenditure per head in Ireland was €7,201.54. This placed Ireland's comparative expenditure on social protection behind that of Belgium, Denmark, Germany, France, Italy, Luxembourg, Netherlands, Austria, Finland and Sweden, but ahead of that of Bulgaria, Czechia, Estonia, Greece, Spain, Croatia, Cyprus, Latvia, Lithuania, Hungary, Malta, Poland, Portugal, Romania, Slovenia and Slovakia. Outside of the EU 27, Ireland's PPS social protection expenditure per head of population was less than that seen in the UK in each of years from 2015 to 2018.

³⁶ **What are purchasing power parities?** Purchasing power parities (PPPs) are indicators of price level differences across countries. They indicate how many currency units a particular quantity of goods and services costs in different countries. PPPs can be used as currency conversion rates to convert expenditures expressed in national currencies into an artificial common currency (the Purchasing Power Standard, PPS), thus eliminating the effect of price level differences across countries.

³⁷ [Statistics | Eurostat \(europa.eu\)](https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&plugin=1)

Table 3: Total expenditure on social protection per head of population - ECU/EUR

TIME	2015	2016	2017	2018	2019	2020	
GEO (Labels)							
European Union - 27 countries (from 2020)	7,861.32	8,031.49	p 8,234.65	p 8,451.20	p 8,775.41	p 9,536.30	p
European Union - 28 countries (2013-2020)	7,776.29	7,887.04	p 8,128.51	p 8,297.35	p :	:	
European Union - 27 countries (2007-2013)	7,807.41	7,917.32	p 8,158.87	p 8,327.39	p :	:	
Euro area – 20 countries (from 2023)	:	:	:	:	:	:	
Euro area - 19 countries (2015-2022)	8,612.84	8,766.79	p 8,980.53	p 9,203.17	p 9,524.25	p 10,322.10	p
Euro area - 18 countries (2014)	8,644.90	8,798.75	p 9,011.44	p 9,233.05	p 9,553.40	p 10,351.46	p
Belgium	9,742.04	9,605.44	9,669.75	9,871.83	10,206.28	11,191.08	
Bulgaria	2,511.75	2,627.49	2,674.86	2,830.60	2,968.28	3,257.71	
Czechia	4,875.10	4,982.87	5,193.01	5,390.79	5,730.10	6,312.74	
Denmark	11,280.27	10,982.11	11,425.99	11,652.76	11,831.71	12,342.14	
Germany	10,180.15	10,572.08	10,972.87	11,356.81	11,691.65	12,568.42	p
Estonia	3,450.25	3,664.55	3,749.32	4,029.09	4,212.01	4,820.08	
Ireland	6,925.84	6,884.75	6,958.15	7,030.86	7,201.54	8,173.40	
Greece	4,972.77	5,031.93	5,005.85	p 5,069.84	p 5,168.01	p 5,356.84	p
Spain	5,987.40	5,934.73	6,116.14	6,265.32	p 6,589.29	p 7,230.46	p
France	10,236.46	10,412.43	10,559.74	10,713.70	11,026.77	11,929.51	p
Croatia	3,583.32	3,796.16	3,954.76	4,133.85	4,321.45	4,523.47	
Italy	7,581.79	7,742.96	7,904.94	8,102.20	p 8,523.12	p 9,316.47	p
Cyprus	4,488.27	4,710.18	4,709.03	4,727.85	5,017.61	6,235.53	
Latvia	2,691.71	2,780.08	2,914.48	3,190.45	p 3,376.06	3,716.91	
Lithuania	3,388.38	3,439.05	3,663.63	4,054.93	4,475.25	p 5,217.05	p
Luxembourg	13,981.84	13,834.56	14,352.54	14,968.45	15,159.83	16,554.60	
Hungary	3,831.98	b 3,804.60	3,794.63	3,928.99	3,923.77	4,234.40	p
Malta	4,338.15	4,472.79	4,520.61	4,547.09	4,680.51	5,543.18	
Netherlands	10,596.25	10,469.32	10,728.19	11,015.37	11,340.33	12,610.37	
Austria	10,427.30	10,592.19	10,595.10	10,833.84	11,151.72	12,159.47	
Poland	4,038.50	4,450.09	4,482.18	4,577.93	5,138.31	5,808.98	
Portugal	5,325.83	5,319.86	5,415.23	5,575.37	5,760.79	6,088.59	
Romania	2,348.72	2,590.46	2,855.45	3,125.40	3,480.56	4,063.58	
Slovenia	5,267.85	5,310.68	5,511.34	5,645.04	5,937.20	6,677.03	p
Slovakia	3,999.35	3,795.14	3,739.06	3,761.71	3,862.66	4,063.06	
Finland	9,634.28	9,796.93	9,928.49	10,048.26	10,179.54	10,632.55	
Sweden	9,816.89	9,827.95	9,788.16	9,759.68	9,754.55	10,317.30	p
Iceland	7,478.35	7,602.79	8,196.47	8,451.29	8,937.54	10,263.68	
Liechtenstein	:	:	:	:	:	:	
Norway	11,274.40	11,258.41	11,843.41	12,066.97	12,119.74	12,525.47	
Switzerland	11,662.15	11,636.05	11,557.51	11,505.69	11,827.99	13,038.06	
United Kingdom	7,734.67	7,395.50	7,731.47	7,655.81	p :	:	
Montenegro	:	2,341.39	2,370.91	2,396.41	2,542.22	2,854.64	p
North Macedonia	1,436.93	1,517.32	1,595.95	:	:	:	
Albania	:	:	:	:	:	:	
Serbia	2,268.21	2,301.26	2,270.91	2,395.78	2,559.61	2,842.60	
Türkiye	2,204.18	2,388.24	2,418.40	2,433.91	2,512.95	2,554.96	
Bosnia and Herzegovina	1,638.96	1,850.51	1,851.93	1,911.89	:	:	
Special value							
: = not available							
Available flags:							
b = break in time series							
p = provisional							

Source: [Statistics | Eurostat \(europa.eu\)](https://statistics.eurostat.europa.eu)

Social Protection expenditure on unemployment

Table 4 below, using Eurostat statistics again, drills down further into the comparative expenditure across EU States on unemployment, as one function of social protection. Given the skewing effects of Covid-19 measures in 2020, and thus looking at 2019 instead, this shows that the average expenditure per head of population on unemployment payments (PPS) across the EU 27 was €376.96. Again, there was a significant range in the rate of unemployment expenditure per head (PPS) across States: at the top end is France with expenditure per head on unemployment (PPS) of €624.78 and at the lower end is Romania at €10.34 per head.

The 2019 measure for Ireland was €322.80. This is less in comparative terms than Belgium, Denmark, Germany, Spain, France, Italy, Luxembourg, Austria and Finland, but more than is seen in Bulgaria, Czechia, Estonia, Greece, Croatia, Cyprus, Latvia, Lithuania, Hungary, Malta, Netherlands, Poland, Portugal, Romania, Slovenia, Slovakia and Sweden.

Table 4: Social benefits per head of population by function (unemployment)

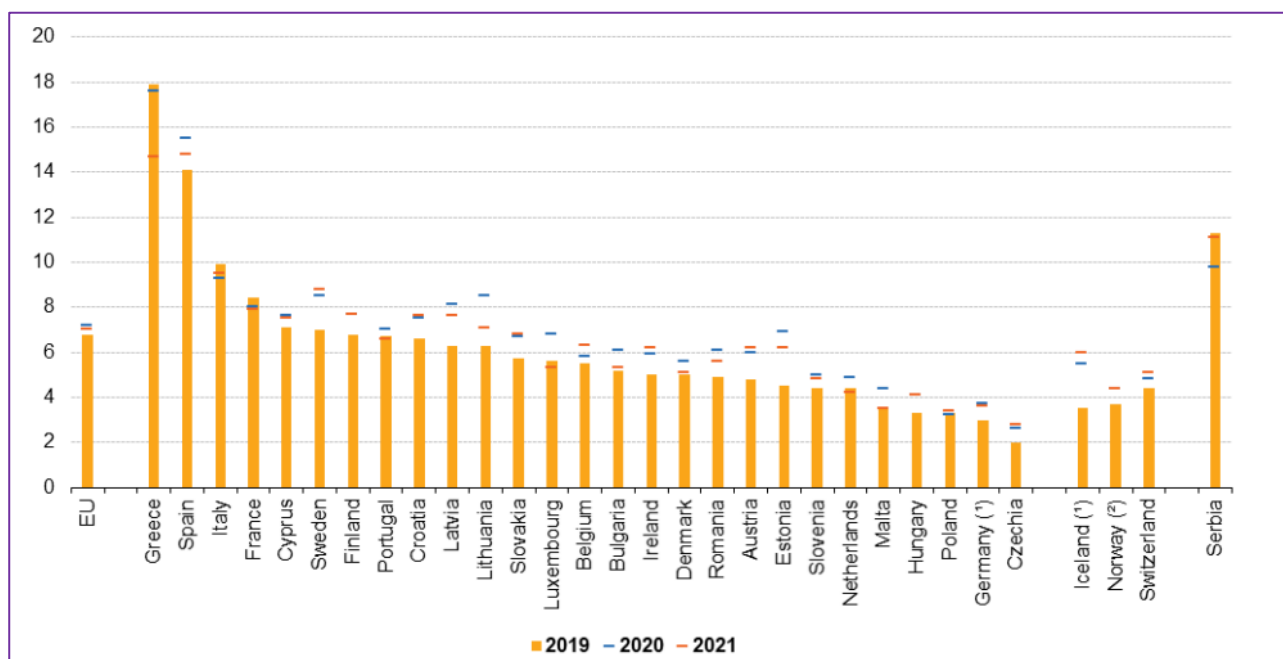
TIME	2015	2016	2017	2018	2019	2020
GEO (Labels)						
European Union - 27 countries (from 2020)	404.49	393.30	381.46	371.16	376.96	666.65
European Union - 28 countries (2013-2020)	350.30	345.01	336.95	326.95	:	:
European Union - 27 countries (2007-2013)	352.06	346.46	338.36	328.35	:	:
Euro area – 20 countries (from 2023)	:	:	:	:	:	:
Euro area - 19 countries (2015-2022)	467.85	453.75	437.88	427.00	433.93	770.55
Euro area - 18 countries (2014)	469.95	455.69	439.61	428.43	435.27	772.22
Belgium	991.18	819.05	626.10	602.69	532.52	953.11
Bulgaria	70.67	80.31	78.28	84.06	82.89	118.75
Czechia	127.17	125.64	128.24	128.97	119.67	251.88
Denmark	531.30	493.53	481.59	461.98	472.11	543.25
Germany	356.73	357.43	361.75	347.43	355.57	647.78
Estonia	90.84	101.45	96.67	113.34	135.16	458.85
Ireland	600.09	523.85	440.39	374.12	322.80	1,027.17
Greece	168.13	178.40	175.49	173.43	188.40	253.40
Spain	526.13	481.90	451.51	442.85	462.68	856.79
France	591.10	605.30	604.12	599.97	624.78	1,004.95
Croatia	91.08	139.79	133.90	120.31	117.73	185.02
Italy	432.54	421.48	419.33	425.01	454.06	819.18
Cyprus	316.69	313.21	263.01	270.43	243.41	966.24
Latvia	105.13	123.94	124.70	134.98	133.05	218.24
Lithuania	109.58	118.82	131.20	179.44	201.81	491.54
Luxembourg	510.75	473.96	467.97	453.26	413.73	1,075.67
Hungary	72.05	63.57	62.75	62.90	73.48	122.77
Malta	126.79	102.89	78.65	66.49	56.39	921.17
Netherlands	450.25	407.26	377.19	327.11	291.55	407.05
Austria	574.97	600.07	596.76	591.85	583.97	1,329.00
Poland	42.99	37.28	69.73	54.16	56.86	181.60
Portugal	234.32	195.44	167.67	160.20	156.88	340.67
Romania	16.82	14.40	12.66	11.18	10.34	35.74
Slovenia	141.50	134.92	132.56	129.96	133.06	416.93
Slovakia	113.22	110.52	104.89	100.78	107.62	175.21
Finland	797.87	795.40	707.20	612.58	554.77	743.73
Sweden	351.14	341.90	334.50	302.48	277.52	369.64
Iceland	180.07	146.44	169.46	188.61	298.13	945.10
Liechtenstein	:	:	:	:	:	:
Norway	275.88	290.41	284.16	237.24	211.04	568.76
Switzerland	383.56	407.83	391.27	352.02	340.67	1,196.08
United Kingdom	108.71	103.93	97.68	91.99	:	:
Montenegro	:	52.43	71.49	74.41	91.59	273.99
North Macedonia	19.95	15.32	12.51	:	:	:
Albania	:	:	:	:	:	:
Serbia	66.84	73.67	70.17	69.86	67.60	61.89
Türkiye	41.42	58.00	54.80	56.18	72.92	173.00
Bosnia and Herzegovina	33.84	35.03	42.13	40.78	:	:

Source: [Statistics | Eurostat \(europa.eu\)](https://statistics.eurostat.eu)

It should be noted that this measure is all expenditure on unemployment payments per head of population and thus is influenced by the number of people in receipt of unemployment in the particular State during the calendar year. It is therefore linked to wider economic conditions in each State.

In this regard, Figure 1 below shows the unemployment rates across the EU 27 (and some other States) from 2019 to 2021. This shows in particular relatively high rates in Spain and Greece and also some changes across other jurisdictions over the course of 2019 to 2021, all of which would impact on the quantum of expenditure per head on unemployment.

Figure 1: Unemployment rate, 2019-2021 (as % of labour force aged 15-74)



Source: [Eurostat \(2023\) Unemployment statistics and beyond](#)

Social Protection expenditure on old age

Table 6 below, using Eurostat statistics again, drills down further into the comparative expenditure across EU States but this time on 'old age', as another function under social protection expenditure. Looking at 2020, this shows that the average expenditure per head of population on unemployment payments (PPS) across the EU 27 was €3,510.96. Again, there was a significant range in the rate of old age expenditure per head (PPS) across States: at the top end is Luxembourg with expenditure per head on old age of (PPS) of €5,109.78, followed by Austria at €5,044. At the lower end of the range is Bulgaria at €1,343.21 and Croatia at €1,541.57 per head.

The 2020 measure for Ireland was €2,154.48 per head. This is less in comparative terms than Austria, Belgium, Czech Republic, Cyprus, Denmark, Germany, Greece, Spain, France, Italy, Poland, Luxembourg, Netherlands, Portugal, Slovenia, Sweden and Finland, but more than is seen in Bulgaria, Estonia, Croatia, Latvia, Lithuania, Hungary, Malta, Romania Netherlands, Poland, Portugal, Romania, Slovenia and Slovakia.

Table 6: Social benefits per head of population by function (old age)

TIME	2015	2016	2017	2018	2019	2020
GEO (Labels)						
European Union - 27 countries (from 2020)	3,014.46	3,072.27	p 3,160.42	p 3,260.51	p 3,385.13	p 3,510.96
European Union - 28 countries (2013-2020)	3,028.79	3,056.83	p 3,171.42	p 3,260.68	p :	p :
European Union - 27 countries (2007-2013)	3,042.04	3,069.69	p 3,184.47	p 3,273.72	p :	p :
Euro area – 20 countries (from 2023)	:	:	:	:	:	:
Euro area - 19 countries (2015-2022)	3,255.24	3,314.46	p 3,402.52	p 3,499.73	p 3,624.71	p 3,740.30
Euro area - 18 countries (2014)	3,266.67	3,326.06	p 3,413.73	p 3,510.64	p 3,635.33	p 3,750.72
Belgium	3,505.63	3,493.57	3,659.30	3,795.05	3,928.08	4,171.12
Bulgaria	1,091.09	1,134.97	1,139.55	1,184.54	1,209.34	1,343.21
Czechia	2,078.83	2,115.96	2,215.58	2,279.18	2,464.41	2,610.30
Denmark	4,178.09	3,990.74	4,221.60	4,464.26	4,593.47	4,669.38
Germany	3,183.87	3,291.76	3,408.23	3,533.10	3,654.64	3,809.18
Estonia	1,484.27	1,500.59	1,528.44	1,602.05	1,684.56	1,842.21
Ireland	2,040.55	2,030.91	2,106.79	2,109.75	2,206.43	2,154.48
Greece	2,810.07	2,788.12	2,705.17	p 2,714.38	p 2,741.81	p 2,827.92
Spain	2,348.35	2,412.36	2,510.44	2,603.36	p 2,712.16	p 2,773.59
France	3,830.23	3,903.16	3,952.32	4,033.74	4,158.51	4,256.42
Croatia	1,172.59	1,250.04	1,308.17	1,384.55	1,466.75	1,541.57
Italy	3,583.84	3,644.04	3,737.93	3,848.30	p 4,066.25	p 4,200.18
Cyprus	2,164.39	2,195.12	2,229.48	2,191.02	2,250.05	2,337.95
Latvia	1,294.95	1,310.69	1,369.94	1,458.03	p 1,514.60	1,615.00
Lithuania	1,422.82	1,399.33	1,491.02	1,632.17	1,797.96	p 1,933.41
Luxembourg	4,340.21	4,399.37	4,609.36	4,828.70	4,958.61	5,109.97
Hungary	1,703.13	b 1,684.42	1,659.47	1,698.48	1,705.52	1,717.38
Malta	1,833.32	1,929.81	1,978.96	1,965.67	2,002.52	2,000.79
Netherlands	3,751.66	3,761.17	3,857.22	3,947.83	4,045.66	4,231.95
Austria	4,494.67	4,508.16	4,540.40	4,689.87	4,873.17	5,044.00
Poland	1,923.13	1,956.91	1,960.29	2,110.97	2,238.57	2,361.01
Portugal	2,596.28	2,554.04	2,627.62	2,687.36	2,736.27	2,755.94
Romania	1,161.61	1,283.81	1,411.51	1,507.69	1,633.41	1,895.49
Slovenia	2,169.46	2,188.25	2,248.72	2,316.82	2,398.53	2,558.84
Slovakia	1,588.07	1,481.71	1,487.57	1,489.23	1,527.34	1,622.11
Finland	3,773.15	3,921.75	4,139.86	4,255.62	4,357.70	4,490.07
Sweden	4,161.25	4,140.00	4,223.57	4,208.96	4,241.49	4,453.52
Iceland	1,952.87	2,066.26	2,376.54	2,456.53	2,599.07	2,877.39
Liechtenstein	:	:	:	:	:	:
Norway	3,967.05	4,015.02	4,273.54	4,440.79	4,506.68	4,497.96
Switzerland	4,489.24	4,500.11	4,512.05	4,604.24	4,737.82	4,889.93
United Kingdom	3,238.45	3,078.41	3,307.62	3,341.87	p :	:
Montenegro	:	878.10	899.39	925.56	952.82	942.35
North Macedonia	550.89	590.87	637.03	:	:	:
Albania	:	:	:	:	:	:
Serbia	1,025.22	1,037.01	1,020.75	1,070.15	1,142.81	1,178.01
Türkiye	1,050.76	1,150.68	1,169.08	1,192.95	1,219.30	1,172.65
Bosnia and Herzegovina	491.01	528.83	519.33	602.60	:	:

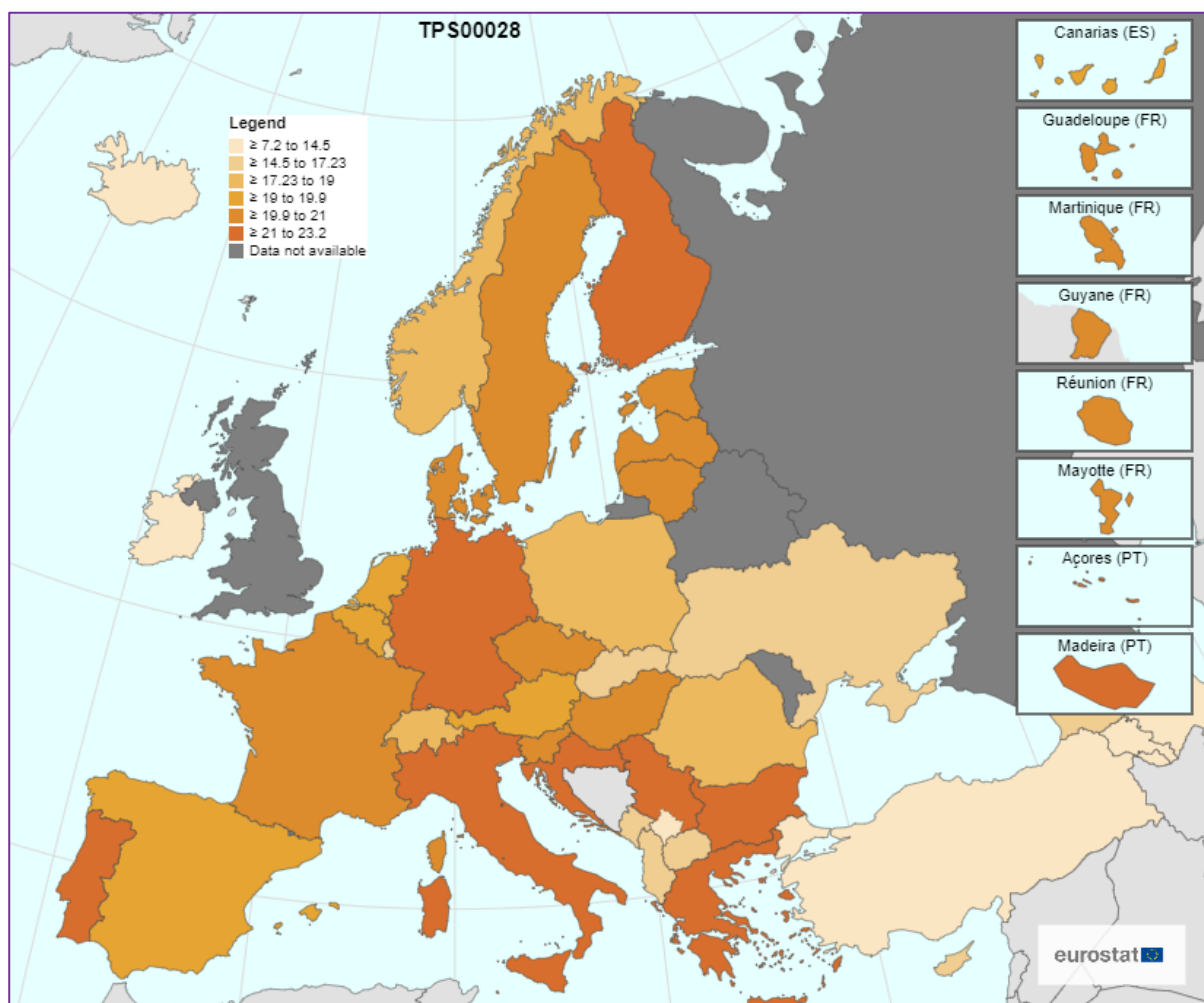
p: Provisional

Source: [Statistics | Eurostat \(europa.eu\)](https://statistics.eurostat.europa.eu)

In similarity to the general setting with respect to unemployment seen above, this measure is all social expenditure on older persons per head of population and thus is influenced by the number of people in receipt of old age benefits in the particular State during the calendar year. It is therefore linked to wider demographic conditions in each State.

In this regard, Figure 2 below maps the proportion of each of the EU 27 (and some other States) whose population was aged 65 and over in 2020. The estimated proportion of persons 65 or over across the EU-27 in 2020 was 20.6%. States with proportions above the EU-27 measure were Italy (23.2%), Greece (22.3%), Finland (22.3%), Portugal (22.1%), Bulgaria (21.6%) and Croatia (21%). The comparative proportion for Ireland in 2020 was 14.4%, which was the lowest among the EU-27.

Figure 2: Proportion of population aged 65 and over 2020



Source: [Statistics | Eurostat \(europa.eu\)](https://statistics.eurostat.eu)

For these reasons, the next section looks at payment rates across EU 27 States with the qualification that the legal, political, economic and administrative basis of unemployment payments in each State differ markedly. It provides detail on the conditionality, eligibility for qualification, waiting periods, basis of calculation, amounts and duration. It does this for both unemployment benefit (normally social insurance based) and unemployment assistance (means tested in Ireland and some other jurisdictions). These payment are analogous to Jobseekers Benefit and Jobseekers Allowance and separately by the State Non-contributory pension in Ireland. Due to the complexity of the various systems at work in each State, and therefore the lack of efficacy with comparison, the various systems are first set out in tables looking at unemployment payments and second focused on state pensions arrangements. The State related tables do however provide relevant information across shared headings. For more detail on each system and the vagaries contained therein, we refer the reader to [Social protection systems - MISSOC - Employment, Social Affairs & Inclusion - European Commission \(europa.eu\)](https://ec.europa.eu/social/ssioc)

Unemployment payments

As noted, this section presents separate tables for each of the EU-27 States detailing their respective unemployment benefit and unemployment assistance systems with respect to payments, rates and conditionality. It should be noted that there is break after each table so that each subsequent table starts on new page of the briefing paper. For reference, all of the data below, including that following relating to pensions, is taken from the comparative tables on the [Mutual Information System on Social Protection \(MISSOC\)](#).

Austria	
Basic principles	<p>Unemployment benefit (<i>Arbeitslosenheld</i>) is based on social insurance principles. Compulsory social insurance scheme financed by employers' and employees' contributions for all employees and assimilated groups with earnings-related benefits.</p> <p>As for the unemployment benefit (<i>Arbeitslosengeld</i>), unemployment assistance (<i>Notstandshilfe</i>) is provided by unemployment insurance.</p> <p>The state pays contributions in addition to those paid by employees and employers to cover any deficit.</p> <p>Benefits are income related.</p> <p>There is no flat-rate benefit. Unemployment assistance, too, depends on the level of income during the reference period before the start of unemployment. The amount of unemployment assistance (<i>Notstandshilfe</i>) is 95% in the case of low income, and maximum 92% of the unemployment benefit (<i>Arbeitslosengeld</i>).</p>
Unemployment insurance benefits – Reference basis for calculation	<p>Unemployment benefit (<i>Arbeitslosengeld</i>):</p> <p>The basic unemployment benefit amount is 55% of the daily net income (daily rate).</p> <p>The contribution bases of the last twelve months before the application are not taken into account because they are still within the correction period. Certain other periods (such as during illness or unemployment) are also generally not taken into account. However, they are taken into account if there are no other monthly contribution bases before the correction period.</p> <p>Special payments are taken into account as a lump sum by adding one sixth to the current contribution bases.</p> <p>Monthly income is taken into account up to €5,220.00.</p>
Amounts	<p>Basic amount: 55% of the daily net income (net assessment basis).</p> <p>Frequency of the payment: monthly.</p> <p>Supplement: If the basic amount is below one thirtieth of the indicative rate for compensatory allowances pursuant to the General Social Security Act (ASVG) (€34.35), the daily unemployment benefit must be increased to the indicative rate for compensatory allowances, but not more than 60% (if no family benefit is due), or to 80% (if there is a claim for at least one family allowance) of the net assessment basis.</p>

	<p>Highest daily rate: €60.32.</p> <p>Principally, the basic benefit amount stays the same over the full period of unemployment benefit receipt and does not depend on the recipient's age or their reasons for unemployment.</p> <p>Exception: for unemployed persons aged 45 and above, the assessment base can be more favourable than the actual one if it was used already once for the calculation of the basic benefit amount from the age of 45 onwards.</p>
Unemployment assistance – Means test	Need must exist: own income will be taken into account; income from a partner has no longer been taken into account since 1 July 2018.
Amounts	<p>92% (in some cases 95%) of the basic amount of unemployment benefit plus 95% of the due supplementary amount and plus any family allowances.</p> <p>In case of short-term entitlement to unemployment benefit, there is a reduction after 6 months of "higher" daily rates.</p> <p>After entitlement to unemployment benefit (<i>Arbeitslosengeld</i>) receipt for 20 weeks has been exhausted, the daily cap is €34.35 for the first 20 weeks (compensation supplement basic rate).</p> <p>After entitlement to unemployment benefit receipt for 30 weeks has been exhausted, the daily cap is €40.07 (subsistence level).</p> <p>The 'higher' daily rate is not reduced after a longer spell of unemployment.</p> <p>Unemployment assistance is paid retrospectively monthly.</p>
Duration	<p>Unemployment assistance (<i>Notstandshilfe</i>):</p> <p>Unlimited; the benefit is granted each time for 52 weeks.</p> <p>The duration does not vary according to certain factors such as age or the reasons for unemployment.</p>

Source: [Results | MISSOC](#)

Belgium	
Basic principles	Compulsory unemployment insurance (<i>assurance-chômage/werkloosheidsverzekering</i>) scheme, mainly financed by contributions from employers and employees, covering employees with earnings related or lump-sum benefits (for young persons see below) and with amounts depending on the family situation.
Unemployment insurance benefits - Reference basis for calculation	<p>No means test.</p> <p>Except for some lump-sum amounts, the daily benefits are income related, with a lower and an upper ceiling.</p> <p>Variable rates according to the family situation and the duration of unemployment (see below).</p> <p>Last gross salary earned. Three monthly salary ceilings:</p> <p>higher salary ceiling (first 6 months of unemployment): €3,014.78;</p> <p>medium salary ceiling (subsequent 6 months of unemployment): €2,809.83;</p> <p>basic salary ceiling (after 12 months of unemployment): €2,625.71.</p> <p>This salary should be earned during at least four weeks, failing which a reference salary of €2,842.28 applies.</p>
Amounts	<p>Unemployment benefit (<i>allocations de chômage/werkloosheidsuitkeringen</i>):</p> <p>All totally unemployed persons receive 65% of their capped last salary during the first three months of unemployment. During the nine subsequent months, they receive 60% of their capped last salary.</p> <p>This first one-year period is followed by a second period of two months, extended for two months per year of past salaried work. This second period lasts up to 36 months and is divided into five phases. During the first phase of up to 12 months:</p> <p>cohabitants with dependants receive 60% of the last salary earned;</p> <p>single persons receive 55% of the last salary earned;</p> <p>cohabitants without dependants receive 40% of the last salary earned.</p> <p>During the next four phases of up to 24 months altogether, the benefits decrease in four stages.</p> <p>During the third period, after maximum 48 months of unemployment, the totally unemployed person receives a flat-rate benefit.</p> <p>Amounts:</p> <p><i>Cohabitants with dependants:</i></p> <p>Maximum: €75.37 (first three months) decreasing to €59.15 (months 43-48).</p> <p>Minimum and flat-rate benefit: €59.15.</p> <p><i>Single persons:</i></p> <p>Maximum: €75.37 (first three months) decreasing to €47.93 (months 43-48).</p> <p>Minimum and flat-rate benefit: €47.93.</p>

	<p><i>Cohabitants without dependants:</i></p> <p>Maximum: €75.37 (first three months) decreasing to €26.96 (months 43-48);</p> <p>Minimum: €46.13 (first three months) decreasing to €26.96 (months 43-48).</p> <p>Flat-rate benefit: €24.88.</p> <p>Daily amounts.</p> <p>The amount does not vary according to the reasons why the person is unemployed.</p>
Unemployment assistance – Means test	No unemployment aid.
Amounts	No unemployment aid.
Duration	No unemployment aid.

Source: [Results | MISSOC](#)

Bulgaria	
Basic principles	Compulsory social insurance scheme financed by contributions covering only employees and providing earnings-related benefits.
Unemployment insurance benefits - Reference basis for calculation	<p>No means test.</p> <p>The unemployment insurance benefit depends on:</p> <ul style="list-style-type: none"> - gross earnings on which contributions have been paid; - the reason for becoming unemployed. - Average monthly contributory income for the last 24 months during which the person has been subject to compulsory insurance for unemployment. <p>If the person has periods of insurance in another EU Member State, a different method of calculation of the unemployment benefit is applied in line with Art. 62 of Regulation 883/2004.</p> <p>Maximum amount of the monthly contributory income: BGN 3,400 (€1,738) per month.</p>
Amounts	<p>The amount of the unemployment benefit is 60% of the average daily contributory income for the last 24 months preceding the month of the termination of the insurance, but not less than the fixed minimum amount and not more than the maximum amount. The minimum amount of the unemployment benefit is:</p> <ul style="list-style-type: none"> - from 01.01.2022 until 31.03.2022 - BGN 12 (€6.14) per day - from 01.04.2022 until 31.12.2022 – BGN 18 (€9.20) per day. <p>The maximum amount of the unemployment benefit is:</p> <ul style="list-style-type: none"> - from 01.01.2022 until 31.03.2022 - BGN 74.29 (€38) per day; - from 01.04.2022 until 31.12.2022 – BGN 85.71 (€44) per day. <p>However, in practice, the amount of benefit can never exceed 60% of the daily maximum amount of the maximum contributory income for the country, which is BGN 3,400 (€1,738) for 2022.</p> <p>Those who have terminated the labour contract of their own accord or have been summarily dismissed receive unemployment benefit in the minimum amount.</p> <p>Those applying for unemployment benefits within three years of their previous entitlement, receive the minimum amount.</p> <p>The unemployment benefit is paid on a monthly basis. The monthly amount of the unemployment benefit is the product of:</p> <ul style="list-style-type: none"> - the number of working days in the respective month; - the daily amount of the unemployment benefit.
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Croatia	
Basic principles	<p>The scheme is non-contributory, and benefits are paid directly from the general state budget.</p> <p>No special unemployment assistance scheme. See Table XI "Guaranteed minimum resources" for means-tested income support in MISSOC.</p> <p>The benefits are earnings-related.</p> <p>The unemployment assistance doesn't vary with the level of income</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Average monthly gross earnings over the previous three months.</p> <p>Ceiling fixed as a percentage of the budget base.</p>
Amounts	<p>For the first 90 days of receiving the unemployment benefits, they amount to 60%, and for the rest of the payment period they amount to 30% of the base salary.</p> <p>Maximum:</p> <p>For the first 90 days of registered unemployment the benefit amount cannot exceed 70% (HRK 4,965.10 €623,82), and for the rest of the payment period it cannot exceed 35% (HRK 2,482.55 €330), of the national average net wage the previous year.</p> <p>Minimum:</p> <p>The amount of the benefit cannot be lower than HRK 1,875.00 €225,11, i.e. 50% of the amount of the minimum salary reduced by mandatory insurance contributions.</p> <p>The rate, amount, maximum and mini-mum do not vary according to age, the reasons for unemployment or other factors.</p> <p>The benefits are paid monthly.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Cyprus	
Basic principles	Compulsory Social Insurance Scheme financed by contributions providing earnings-related benefits for employees and voluntarily insured persons working abroad in the service of Cypriot employer.
Unemployment insurance benefits - Reference basis for calculation	Compulsory Social Insurance Scheme financed by contributions providing earnings-related benefits for employees and voluntarily insured persons working abroad in the service of Cypriot employer.
Amounts	<p>The rate is based on insurable earnings up to the first day of unemployment benefit and family composition. The rate or amount does not diminish over time but can change each July since it depends on the earnings of the relevant contribution year.</p> <p>Ceiling up to three times the Basic Insurable.</p> <p>Earnings (<i>Βασικές Ασφαλιστέες Αποδοχές</i>).</p> <p>The earnings taken into consideration are the earnings the beneficiary has been insured for. There is no minimum amount of benefit which is payable, but a minimum amount can be set from the insurance conditions of 0.39 insurance points (as explained in the qualifying period).</p> <p>Basic Benefit (<i>Βασικό Επίδομα</i>):</p> <p>60% of the weekly value of an insurance point at the basic insurance over the relevant contribution year, increased by 20% for the first dependant and by 10% for other dependants (maximum of three dependants). In the case where the spouse is not a dependant of the beneficiary, the increase for the dependent children is equal to the 10% of the basic benefit for each child (maximum number of dependent children: two). A spouse (male or female) is a dependant if s/he is not working or receiving any benefit from the Social Insurance Fund (<i>Ταμείο Κοινωνικών Ασφαλίσεων</i>).</p> <p>Supplementary Benefit (<i>Συμπληρωματικό Επίδομα</i>):</p> <p>50% of the weekly value of insurance points at the supplementary insurance over the relevant contribution year. Maximum weekly amount of supplementary benefit cannot exceed Basic Insurable Earnings (<i>Βασικές Ασφαλιστέες Αποδοχές</i>).</p> <p>The rate does not vary according to age or other factors, only to family composition as mentioned above. The rate does not vary according to the reasons of unemployment.</p> <p>The frequency of payment is on a monthly basis.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Czech Republic	
Basic principles	<p>Compulsory social insurance scheme financed by contributions covering the active population and providing earnings-related benefits.</p> <p>No specific unemployment assistance scheme.</p> <p>No employee or state contributions, only employers' contributions (1.2% of the monthly earnings).</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Average net monthly earnings over the last quarter.</p> <p>The maximum annual earnings used to calculate contributions is 0,58 times the national average monthly wage.</p>
Amounts	<p>First two months: 65% of reference earnings;</p> <p>The following two months:</p> <p>50% of reference earnings,</p> <p>and 45% of reference earnings for the rest of the period of support.</p> <p>During retraining (retraining allowance (<i>podpora při rekvalifikaci</i>): 60% of reference earnings.</p> <p>Maximum amount: the reference basis for calculation cannot exceed 0.58 (during retraining: 0.65) times the national average wage in the first three quarters of the calendar year preceding the calendar year of the benefit claim (2022: CZK 21,488 (€908.33) or CZK 24,081 (€881.54) during retraining).³⁸</p> <p>If the last employment is terminated by the employee or by agreement, and this without valid reason, the percentage rate of the unemployment benefit shall be set at 45% for the entire period of support.</p> <p>Unemployment benefits are paid monthly, and the first payment is made in the month following the start of unemployment at the latest.</p> <p>The rate, amount, maximum and minimum do not vary according to age, household composition or length of unemployment.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

³⁸ Conversion undertaken through Google Currency Converter on 15/02/23

Denmark	
Basic principles	Voluntary unemployment insurance scheme providing earnings-related benefits, financed by contributions from employees through membership payment and the State through general taxes covering employees and the self-employed.
Unemployment insurance benefits - Reference basis for calculation	<p>Benefits are based on previous earnings. Only periods of insurance are taken into account.</p> <p>No distinction between employees and self-employed: Calculation is based on the average gross earnings deducted payment of Labour market contribution from the 12 highest paid months during the preceding 24 months. No ceiling for the reference earnings.</p> <p>All work-related earnings from employment, self-employment, surplus in own company and secondary activities are summed together and taken in account.</p> <p>Under certain conditions the calculation rate for the self-employed is calculated in a particular way, i.e. on the basis of the annual tax assessment based on the average earnings from the 2 most profitable years during the preceding 5 years.</p>
Amounts	<p>Unemployment benefit:</p> <p>90% of previous gross deducted payment of Labour market contribution earnings, but a maximum of DKK 19,351 (€2,601) per month for full time insured. This maximum is adjusted once a year according to the adjustment rate (<i>satsreguleringsprocenten</i>).</p> <p>The benefit is paid per month. There is no activity requirement.</p> <p>The benefit rate is individual. Special rates apply to persons aged less than 25, graduates, and persons who have ended military service. The rate cannot be higher than the maximum benefit rate. There is no minimum rate. The rate does not diminish over time.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Estonia	
Basic principles	<p>Compulsory social insurance scheme financed by contributions covering all employees and providing an earnings-related Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>).</p> <p>Social assistance scheme financed by taxes covering the active population providing a flat-rate Unemployment Allowance (<i>töötutoetus</i>).</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>):</p> <p>Unemployment insurance benefit is based on previous earnings.</p> <p>The amount of unemployment insurance benefit for each calendar day is calculated on the basis of the average salary of one calendar day. This, in turn, is calculated on the basis of nine payments from which unemployment insurance premiums have been withheld before the last 3 months of employment (the last 3 payments and payments for temporary employment during the period of registration as unemployed are not taken into account).</p> <p>Ceiling: earnings over three times the national average daily income for the previous calendar year.</p>
Amounts	<p>Unemployment Insurance Benefit (<i>töötuskindlustushüvitis</i>):</p> <p>60% of reference earnings up to 100 calendar days of unemployment, 40% of reference earnings thereafter.</p> <p>The benefit does not vary according to age or other factors nor according to the reasons for unemployment.</p> <p>The maximum amount of benefit payable is 60% or 40% of three times the average pay for one calendar day.</p> <p>The minimum amount is set at half the national minimum wage for the previous calendar year.</p> <p>The benefit is paid monthly</p>
Unemployment assistance – Means test	<p>Unemployment Allowance (<i>töötutoetus</i>):</p> <p>Means-tested: income should not exceed the monthly (31-daily) unemployment allowance rate (€292,02). Are counted as income: earnings, State old-age pensions and other benefits except those listed under “cumulation with other social benefits”. Assets and real property are not taken into account. The means test is confined to the individual applicant.</p> <p>In the case a person’s means exceed a maximum amount, the assistance will be suspended.</p>
Amounts	<p>Unemployment Allowance (<i>töötutoetus</i>):</p> <p>Flat-rate benefit of €9,42 per day (at least 50% of the minimum wage of the previous year).</p> <p>The benefit does not vary with the duration of unemployment nor according to other factors.</p>

	The frequency of payment is monthly.
Duration	<p>Unemployment Allowance (<i>töötutoetus</i>):</p> <p>Generally up to 270 calendar days,</p> <p>up to 210 calendar days for unemployed persons whose last service relationship was terminated due to a breach of service duties, loss of confidence or an indecent act.</p> <p>up to 270 calendar days for unemployed persons who have received unemployment insurance benefit for a period shorter than 270 days.</p> <p>Extension for unemployed persons close to retirement age. See “Benefits for older unemployed”.</p>

Source: [Results | MISSOC](#)

Finland	
Basic principles	<p>Social insurance scheme consisting of two parts:</p> <p>Basic unemployment allowance (<i>peruspäiväraha</i>): a flat-rate benefit financed by taxes and contributions of employees not members of the optional scheme;</p> <p>Optional earnings-related unemployment allowance (<i>ansiopäiväraha</i>): an earnings-related benefit for employees and self-employed, financed by contributions (employees and employers) and taxes.</p> <p>Labour market subsidy (<i>työmarkkinatuki</i>) is an assistance scheme for jobseekers who have not worked for the required 26 weeks within the reference period of previous 28 months or who have already been paid unemployment allowance for the maximum period. Labour market support is a flat-rate benefit financed by taxes.</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Basic unemployment allowance (<i>peruspäiväraha</i>): not applicable. Benefits not based on earnings.</p> <p>Earnings-related unemployment allowance (<i>ansioperusteinen työttömyyspäiväraha</i>):</p> <p><i>Employees</i>: Calculation usually based on average gross earnings over qualifying period of 26 weeks. The amount of the basic allowance + 45% of the difference between the daily wage and the basic allowance. If the monthly wage is greater than 95 times the basic amount, i.e. €3,377.46 the allowance is 20% of the excess. The earnings-related allowance with child increase is at most 90% of the daily earnings, used to define the allowance. As a minimum, it is equal to the basic allowance with the child increase.</p> <p><i>Self-employed persons</i>: Earnings on which premiums have been paid for the last 15 months. Usually the earnings equal to income confirmed under the self-employed persons' pensions act. No ceiling.</p>
Amounts	<p>The basic unemployment allowance and the earnings-related unemployment allowance are paid five days per week:</p> <p>Basic unemployment allowance (<i>peruspäiväraha</i>): €34.50 per day. If the person participates in a service promoting employment (which is agreed in the employment plan and may include self-motivated study, training, career counselling and rehabilitative work activity), it can be increased to €39.41 per day, so called:</p> <p>Increased basic unemployment allowance (<i>korotettu peruspäiväraha</i>): for a maximum of 200 days.</p> <p>Earnings-related unemployment allowance (<i>ansiopäiväraha</i>): The amount of the basic allowance + 45% of the difference between the daily wage and the basic allowance. If the monthly wage is greater than 95 times the basic amount, i.e. €3,377.46 the amount is 20% of the excess;</p> <p>Increased earnings-related unemployment allowance (<i>korotettu ansiopäiväraha</i>): The amount of the basic allowance + 55% of the difference between the daily wage and the basic allowance. If the monthly wage is greater than 95 times the</p>

	basic amount, i.e. €3,277.50 the amount is 25% of the excess during a maximum of 200 days during participation in a service promoting employment.
Unemployment assistance – Means test	<p>Labour market subsidy (<i>työmarkkinatuki</i>):</p> <p>Means test according to the main rule, but not:</p> <p>during participation in employment promotion measures;</p> <p>for persons aged 55-64 who have fulfilled the employment conditions when unemployment started.</p> <p>The means test takes account of a person's own income as a whole. The following income is not taken into account:</p> <p>child allowance (<i>Lapsilisä</i>);</p> <p>family pension (<i>Perhe-eläke</i>);</p> <p>child home care allowance (<i>Lasten kotihoidon tuki</i>) and private child home care allowance (<i>Lasten yksityisen hoidon tuki</i>);</p> <p>general housing allowance and pensioners' housing allowance (<i>Eläkkeensaajien asumistuki</i>);</p> <p>disability indemnity under the Employment Accident Insurance Act (<i>Tapaturmavakuutuslaki</i>), Conscript's Allowance or annuity or supplemental annuity under the Military Injuries Act (<i>Sotilasvammalaki</i>);</p> <p>social assistance.</p>
Amounts	<p>Labour market subsidy (<i>Työmarkkinatuki</i>):</p> <p>Full labour market support amounts to €34.50 per day and is paid for five days per week. It is payable if the monthly income is below €311 per month for a single person and below €1,044 for a family. The threshold is increased by €130 for each child under 18 years of age.</p> <p>For income above the threshold, the Labour market support is reduced by 75% for single persons and by 50% for a family. For a young persons living with their parents, the amount is partially depending on the parents' income. (However the full amount of the benefit is paid during labour market measures).</p>
Duration	<p>Labour market subsidy (<i>työmarkkinatuki</i>):</p> <p>There is no limit to the duration of the benefit</p>

Source: [Results | MISSOC](#)

France	
Basic principles	<p>Unemployment insurance (<i>assurance chômage</i>):</p> <p>Compulsory social insurance scheme. Financed by contributions (employer) and by part of the Generalised social contribution (<i>contribution sociale généralisée, CSG</i>) with earnings-related benefits.</p> <p>Unemployment assistance (<i>régime de solidarité</i>):</p> <p>Tax financed scheme. Benefits paid under conditions of previous activity and means test. Flat-rate amounts.</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Determining factors:</p> <p>Earnings on which contributions have been paid.</p> <p>Reference daily wages (<i>salaire journalier de référence, SJR</i>):</p> <p>Gross earnings of the last 24 months (36 months for those aged over 53) within the limit of four times the social security ceiling (€13,712 per month).</p>
Amounts	<p>Return to work allowance (<i>Allocation d'aide au retour à l'emploi, ARE</i>)</p> <p>40.4% of reference daily wages (RDW) + €12.47 per day or 57% of the RDW within the limit of 75% of the RDW. The most beneficial result is taken into account. Minimum €30.42 gross per day.</p> <p>Maximum: €256.96 gross per day.</p> <p>After 6 months (182 days) of compensation, allowances exceeding €87.65 are reduced by 30%. Beneficiaries over 57 years of age are not concerned by this reduction.</p> <p>Paid monthly.</p>
Unemployment assistance – Means test	<p>Ceiling of monthly income for the allowance of specific solidarity (<i>allocation de solidarité spécifique, ASS</i>): single person: €1,204.70; couple: €1,893.10.</p> <p>Means-tested: taxable income, including spouse's, are taken into account the resources received during the last 12 months (the 12th of these resources cannot exceed the monthly ceiling). If ASS has already been received during this period, the amount paid will be included in the income. Conversely, any ARE previously received is not included, nor are family allowance, housing allowance, the employment bonus, the active solidarity income (RSA). Income earned during these 12 months are not taken into account if their payment stopped before the ASS is requested.</p>
Amounts	<p>Allowance of specific solidarity (<i>allocation de solidarité spécifique, ASS</i>):</p> <p>Maximum: €17.21 per day. Means-tested amount. ASS is paid monthly in arrears.</p>
Duration	<p>Allowance of specific solidarity (<i>allocation de solidarité spécifique, ASS</i>): by renewable period of 6 months.</p>

Source: [Results | MISSOC](#)

Germany	
Basic principles	<p>Unemployment insurance (<i>Arbeitslosenversicherung</i>): contribution-financed compulsory social insurance scheme (employers' and employees' contributions) for employees with earnings-related benefits.</p> <p>Social assistance benefits for jobseekers (<i>Grundsicherung für Arbeitsuchende</i>):</p> <p>Tax-financed scheme of means-tested minimum flat-rate benefits for recipients fit for work. You can receive unemployment assistance when you no longer receive wage compensation or insufficient compensation according to the Social Code, Book II or if your income benefit is insufficient. Not employable dependants living together with the beneficiary in a joint household (<i>Bedarfsgemeinschaft</i>) may claim Social Benefit (<i>Sozialgeld</i>).</p>
Unemployment insurance benefits - Reference basis for calculation	Average daily gross wage during the last year up to a benefits assessment ceiling of €7,050 per month in the old Länder and €6,750 per month in the new Länder.
Amounts	<p>Beneficiaries with children: 67% of net earnings (net earnings are determined on a flat-rate basis by deducting the usual employee's stoppage from the gross salary).</p> <p>Beneficiaries without children: 60% of net earnings.</p> <p>The benefit rate does not diminish over time with the duration of unemployment.</p> <p>The maximum amount is determined by the benefits assessment ceiling (see "<i>Unemployment insurance benefits – Reference basis for calculation</i>"). In principle, there is no minimum level.</p> <p>Minimum and maximum amounts do not vary according to the reasons for unemployment.</p> <p>Unemployment benefit is paid monthly in arrears.</p>
Unemployment assistance – Means test	Basic income support for job-seekers (<i>Grundsicherung für Arbeitsuchende</i>)
Amounts	Basic income support for job-seekers – see Table XI on guaranteed minimum resources in <u>MISSOC</u> .
Duration	Basic income support for job-seekers (<i>Grundsicherung für Arbeitsuchende</i>)

Source: [Results | MISSOC](#)

Greece	
Basic principles	<p>Unemployment insurance scheme: compulsory social insurance scheme financed by contributions of both employers and employees, and supplemented (if needed) by the State budget, which provides earnings-related benefits.</p> <p>There is also an unemployment assistance scheme.</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Determining factors: gross earnings at the time of job loss.</p> <p>No ceiling on reference earnings.</p>
Amounts	<p>The basic unemployment allowance amounts to €438 per month but there are three levels of amount (€219, €328.50 and €438 per month).</p> <p><i>Variation with previous gross earnings:</i></p> <p>For beneficiaries who held a full time job or received monthly earnings which amounted to 12 times more than the daily wage of a blue-collar worker (€31.85), i.e. with previous earnings of more than €382.21: daily wage of a blue-collar worker * 55% * 25 (i.e. €438 per month);</p> <p>For beneficiaries who received monthly earnings which did not exceed the equivalent of 12 times the daily wage of a blue-collar worker but were more than 6 times that basis, i.e. with previous earnings between €191.11 and €382.20: daily unemployment benefit * 75% * 25 (i.e. €328.50 per month);</p> <p>For beneficiaries who received monthly earnings equivalent to 6 times the daily wage of a blue-collar worker or less, i.e. with previous earnings up to €191.10: daily unemployment benefit * 50% * 25 (i.e. €219 per month).</p> <p>10% increase for each dependant family member to the basic unemployment benefit.</p> <p>The amount remains the same through the entitlement period. There is no variation of amount due to age or to other factors (including reasons of unemployment).</p> <p>The frequency of payment is monthly.</p>
Unemployment assistance – Means test	<p>Special allowance after a three month waiting period in DYPA's Digital Registry: The annual net family income should not be higher than €12,619.22 (this amount is increased by €293.47 each calendar year).</p> <p>Special allowance after the receipt of unemployment benefit: The annual net family income should not exceed €12,619.22 (this amount is increased by €293.47 each calendar year).</p> <p>There is no assistance if a person's means exceeds the maximum amount.</p>
Amounts	<p>Special allowance after a three month waiting period in DYPA's Digital Registry: Lump-sum of 15 daily unemployment benefits (15*17.52=€262.80).</p> <p>Special allowance after the receipt of the unemployment benefit: Lump-sum of 13 daily unemployment benefits (€227.76).</p>

	The amounts remain unchangeable. Payments are lump-sums (up to three times and once respectively).
Duration	<p>Special allowance after a three month waiting period in DYPA's Digital Registry: up to three payments of the lump-sum amount in a calendar year (after every consequent lapse of the 3 months period).</p> <p>Special allowance after the receipt of unemployment benefit: not applicable, lump-sum paid only once.</p>

Source: [Results | MISSOC](#)

Hungary	
Basic principles	Compulsory social insurance scheme financed by contributions, covering employees and self-employed and providing earnings-related benefits. No special unemployment assistance scheme, but see "Guaranteed minimum resources" in MISSOC.
Unemployment insurance benefits - Reference basis for calculation	The contribution base of the previous 4 calendar quarters. No ceiling for the reference earnings on which the benefit is calculated.
Amounts	Job-seeker Benefit (<i>Álláskeresési járadék</i>): The job-seeker benefit amounts to 60% of the beneficiary's earlier average wage, with a fixed maximum amount. The maximum is 100% of the minimum wage, i.e. HUF200,000 (€507). If the job-seeker's average wage cannot be determined, the amount of the allowance is calculated on the basis of 130% of the national minimum wage. The amount does not diminish over time with the duration of unemployment. It does not vary according to age or other factors. It is paid every month. There is no special benefit for self-employed, they receive Job-seeker Benefit as the employees.
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Ireland³⁹	
Basic principles	<p>The unemployment compensation system includes a social-insurance based Jobseeker's Benefit and a tax-financed Jobseeker's Allowance which is an unemployment assistance scheme.</p> <p>The unemployment insurance scheme, Jobseeker's Benefit, is financed by contributions by employees and their employers.</p> <p>The insurance benefits are flat-rate for those with earnings of more than €300 per week, with graduated payments for those who earn less than €300 per week.</p> <p>Unemployment assistance, Jobseeker's Allowance, has the same maximum flat-rate payment as Jobseeker's Benefit, and is reduced depending on the person's means (including income).</p>
Unemployment insurance benefits – Reference basis for calculation	<p>Flat-rate benefits apply where earnings are in excess of €300 per week.</p> <p>Graduated rates are payable where average weekly earnings are less than €300 per week of employment.</p> <p>Average weekly earnings are calculated by dividing gross yearly earnings by the number of paid contributions in the relevant tax year. The relevant tax year is 2 years before the year of the claim. For example, for a claim in 2022 the relevant tax year is 2020.</p> <p>If persons qualify for a reduced rate of payment, it may be of greater benefit to claim Jobseeker's Allowance instead of Jobseeker's Benefit.</p>
Amounts	<p>Flat-rate benefit of €208 per week for those with average earnings of €300 per week or more.</p> <p>Graduated rates apply for those with average weekly earnings of less than €300 per week:</p> <p>€162.90 per week for those with average weekly earnings between €220 and €300;</p> <p>€134.20 per week for those with average weekly earnings between €150 and €220;</p> <p>€93.30 per week for those with average weekly earnings of less than €150.</p> <p>The rate or amount does not vary with the duration of unemployment or the reason of unemployment.</p>
Unemployment assistance – Means test	<p>Jobseeker's Allowance is subject to a means test.</p> <p>Jobseeker's Allowance is reduced by the person's means. Where the means of the person exceeds the level of Jobseeker's Allowance that applies for the person, no payment is given.</p>

³⁹ As per the Missoc database, this refers to mid-2022.

Amounts	<p>€208 per week. This amount does not vary over time with the duration of unemployment.</p> <p>The rate of Jobseeker's Allowance paid to new claimants aged 18 to 24 years of age is €117.70 per week. These age-related rates do not apply if an increase for a qualified child is payable, if the claimant takes part in education or training, and in other limited circumstances.</p>
Duration	No duration limit; payable up to the age of 66

Source: [Results | MISSOC](#)

Italy	
Basic principles	<p>Compulsory insurance scheme for employees and assimilated who involuntarily lose their jobs, financed partly through contributions from employers and partly through general taxation. It provides for earnings-related benefits.</p> <p>No special unemployment assistance scheme, but welfare-based benefits under the general income guarantee scheme are granted upon condition of being long-term involuntarily unemployed.</p> <p>The unemployment insurance benefits are earnings-related.</p>
Unemployment insurance benefits - Reference basis for calculation	The benefit is calculated as a percentage of the average monthly gross income earned by the worker in the last four years prior to the dismissal, with a maximum gross monthly amount of €1,358.10 for 2022.
Amounts	<p><i>NASpl</i> and <i>Dis-Coll</i>: it amounts to 75% of the monthly reference earnings with a monthly ceiling of €1,248.42 plus 25% of the portion of the worker's actual monthly pay exceeding the said ceiling. The maximum payable amount is equal to €1,358.10 (gross) per month for 2022.</p> <p>The benefit is paid on a monthly basis and, as of the first day of the 6th month (151st day) of receipt of the benefit, it is reduced by 3% every following month (the first day of the 8th month (211th day) for persons aged 55 and over).</p> <p>The amount does not vary with age or any other factors.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Latvia											
Basic principles	Compulsory social insurance scheme financed by contributions for all employees providing earnings-related benefits. No special unemployment assistance scheme										
Unemployment insurance benefits - Reference basis for calculation	Determining factors: average insurance contributions wage, duration of insurance, duration of unemployment. The average insurance contributions wage is calculated from the person's insurance contributions wage for a 12-month period, ending two calendar months prior to the month in which the person obtained the status of unemployed person. If a person's average insurance contributions wage during the 12-month period varies, the two months with the lowest and the highest wage respectively, are disregarded.										
Amounts	Unemployment Benefit (<i>Bezdarbnieka pabalsts</i>) is determined in proportion to the insurance period and the income on the basis of which unemployment contributions are paid: <table> <tr> <td>Insurance record</td><td>% of average contribution wage</td></tr> <tr> <td>1-9 years</td><td>50%</td></tr> <tr> <td>10-19 years</td><td>55%</td></tr> <tr> <td>20-29 years</td><td>60%</td></tr> <tr> <td>above 30 years</td><td>65%</td></tr> </table> The amount of unemployment benefit decreases over time: first 2 months of unemployment: 100% of the set benefit, from 3-4 months of unemployment: 75% of the set benefit, from 5-6 months of unemployment: 50% of the set benefit, from 7-8 months of unemployment: 45% of the set benefit. There is no minimum or maximum amount of benefit.	Insurance record	% of average contribution wage	1-9 years	50%	10-19 years	55%	20-29 years	60%	above 30 years	65%
Insurance record	% of average contribution wage										
1-9 years	50%										
10-19 years	55%										
20-29 years	60%										
above 30 years	65%										
Unemployment assistance – Means test	Not applicable.										
Amounts	Not applicable.										
Duration	Not applicable.										

Source: [Results | MISSOC](#)

Lithuania	
Basic principles	<p>Compulsory social insurance scheme financed by contributions covering employees and providing earnings-related Unemployment Social Insurance Benefit (<i>Nedarbo socialinio draudimo išmoka</i>).</p> <p>No special unemployment assistance scheme, but see Social benefit (<i>Socialinė pašalpa</i>)</p>
Unemployment insurance benefits - Reference basis for calculation	<p>The variable component of the Unemployment Insurance Benefit (<i>Nedarbo draudimo išmoka</i>) is related to the previous insured income of the unemployed and is calculated taking the amount of the real insured income of the unemployed for every month during the previous 30 months starting from the end of the calendar quarter to the date of registration at an Employment Service and calculate the average.</p> <p>No ceiling on reference earnings</p>
Amounts	<p>The monthly Unemployment Insurance Benefit (<i>Nedarbo draudimo išmoka</i>) comprises a fixed and a variable component. The fixed component equals 23.27% of the Minimum monthly wage (<i>minimalioji mėnesinė alga</i>) which in 2022 is €169.87. The variable component is calculated as described under "Unemployment insurance benefits, 5. Reference basis for calculation".</p> <p>The full amount (fixed component plus variable component – 38.79% average insured income of the unemployed) is paid during the first three months of unemployment. For the remaining months (see "Duration of payment"), the variable component is reduced every three months.</p> <p>It cannot be less than 23.27% of the Minimum monthly wage (<i>minimalioji mėnesinė alga</i>) (i.e. €169.87) but cannot exceed 58.18% of the average national wage (€1,586).</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Luxembourg	
Basic principles	<p>Unemployment allowance scheme financed by the Employment Fund (<i>Fonds pour l'emploi</i>) funded notably by solidarity taxes paid by natural persons and corporations, and by an annual State budget contribution, with benefits related to remuneration previously earned.</p> <p>No unemployment assistance scheme.</p>
Unemployment insurance benefits - Reference basis for calculation	Gross earnings during the 3 months which precede unemployment (uncapped).
Amounts	<p>80% of previous monthly earnings.</p> <p>85% of monthly earnings with dependent children.</p> <p>The allowance cannot exceed €5,784.44 per month. The amount reduces over time. In case the duration of unemployment exceeds 182 days in a period of 12 months, the allowance is capped at €4,626.75 per month.</p> <p>For the period of any supplementary benefit after 12 months of unemployment, the ceiling is set at €3,470.07 per month.</p> <p>The allowance is paid monthly.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Malta	
Basic principles	<p>Compulsory social insurance scheme financed by contributions covering all employees and providing flat-rate Unemployment Benefit (<i>Benefiċċju għal dizimpjieg</i>).</p> <p>Unemployment assistance (<i>Għajjnuna għal-Dizimpjieg</i>) is paid at the same rates and same means-test conditions as Social Assistance (<i>Għajjnuna Soċjali</i>): see Table XI “Guaranteed minimum resources” in MISSOC.</p> <p>Special Unemployment Benefit (<i>Benefiċċju speċjali għal dizimpjieg</i>) is a hybrid of both the contributory benefit and the non-contributory assistance. It is composed of the unemployment benefit topped up by an additional amount of unemployment assistance. In order to be eligible for such benefit, jobseekers need to satisfy the contribution conditions for the unemployment benefit and the means test related to the unemployment assistance (see “Unemployment Assistance”).</p>
Unemployment insurance benefits - Reference basis for calculation	Unemployment insurance benefits are not earnings-related.
Amounts	<p>Flat rate for married persons: €13.25 per day (the spouse must not to be gainfully occupied on a full-time basis).</p> <p>Flat rate for single persons: €8.66 per day.</p> <p>The rate does not vary under any condition.</p> <p>Benefit is paid weekly covering 6 days of entitlement.</p> <p>The allowance is paid monthly.</p>
Unemployment assistance – Means test	<p>Unemployment Assistance (<i>Għajjnuna għal-Dizimpjieg</i>) and Special Unemployment Benefit (<i>Benefiċċju speċjali għal dizimpjieg</i>):</p> <p>If the means and capital test is not satisfied, the beneficiary will be entitled to Special Unemployment Benefit (i.e. entitlement to a lower rate of benefit), provided that the relative contribution conditions are satisfied.</p>
Amounts	<p>The rate of Unemployment Assistance (<i>Għajjnuna għal-Dizimpjieg</i>) amounts to €111.18 per week for the head of household and varies according to the persons in the household (see “Supplements for Dependants”).</p> <p>The amount does not increase under any condition but can decrease in case of tapering of benefits as described in “Cash payments to assist the unemployed into employment”.</p> <p>The Special Unemployment Benefit (<i>Benefiċċju speċjali għal dizimpjieg</i>) is paid as follows:</p> <p>Married or single parent: €22.25 per day (the spouse is not to be gainfully occupied on a full-time basis);</p> <p>Any other person: €14.68 per day.</p>

	If the rate is less than the rate of Unemployment Assistance (<i>Għajnuna għal-Diżimpjieg</i>), the difference will be paid as social assistance.
Duration	Unemployment Assistance (<i>Għajnuna għal-Diżimpjieg</i>) and Special Unemployment Benefit (<i>Benefiċċju speċjali għal diżimpjieg</i>): The benefits are paid for the duration of the job seeking period provided that the conditions laid down by the Public Employment Services are adhered to. If this is not the case, and the person is struck off the Public Employment Services register, the assistance ceases accordingly.

Source: [Results | MISSOC](#)

Poland	
Basic principles	<p>Compulsory solidarity insurance scheme (entitlement linked to economic activity) financed by contributions that provides a flat-rate benefit.</p> <p>All those in employment (employees and self-employed) are entitled to claim under the scheme.</p> <p>Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>): flat-rate benefit.</p> <p>Pre-Retirement Benefit (<i>Świadczenie przedemerytalne</i>) and Bridge Pension (<i>Emerytura pomostowa</i>): earnings-related benefit.</p> <p>No special unemployment assistance scheme</p>
Unemployment insurance benefits - Reference basis for calculation	Unemployment insurance benefits are not earnings-related.
Amounts	<p>Unemployment Allowance (<i>Zasilek dla bezrobotnych</i>) is paid monthly as a percentage of the Basic Unemployment Allowance (<i>Podstawowy zasilek dla bezrobotnych</i>).</p> <p>Depending upon the length of economic activity:</p> <p>1 to 5 years of work: 80%,</p> <p>5 to 20 years: 100%,</p> <p>20 years and more: 120%.</p> <p>Basic Unemployment Allowance:</p> <p>PLN 1,304.10 (€284) per month for a period of three months, PLN 1,024.10 (€223) thereafter.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Portugal	
Basic principles	<p>Unemployment insurance:</p> <p>Compulsory social insurance scheme for employees (and some groups of self-employed), financed by contributions from employers and employees, with earnings-related benefits.</p> <p>Unemployment assistance:</p> <p>Mixed system financed by contributions from employers and employees and taxes, with means tested benefits related to the reference social support index, IAS (<i>indexante dos apoios sociais</i>).</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Average daily gross wage for 12 months preceding the 2 months prior to commencement of unemployment.</p> <p>The reference wage (R / 360) is the sum of wages declared to the Social Security system for the first 12 calendar months of the last 14 months, starting from the month prior to commencement of unemployment, to be divided by 360 including holiday and Christmas bonuses due during the reference period.</p> <p>If the individual is receiving an invalidity pension and is considered fit to work: the reference wage is not based on income but is indexed to IAS (the Social Support Index, <i>indexante dos apoios sociais</i>).</p> <p>No wage ceiling.</p>
Amounts	<p>Unemployment benefit:</p> <p>Monthly benefit corresponding to 65% of the reference wage. This amount is increased by 10% in situations where both spouses or both persons living in a de facto relationship draw unemployment benefits and have dependent children, or in case of a single-parent household receiving an unemployment benefit. Maximum: 75% of the net value of the reference wage taken into account for the purposes of calculating the benefit or the equivalent of 2.5 times the IAS (<i>Indexante dos apoios sociais</i> = €443.20). Minimum: 1,15 IAS unless the net value of the reference wage is below that level. In this case, the benefit amount corresponds to the reference wage.</p> <p>The maximum and minimum benefit sums do not vary by age, duration or employment or reasons for unemployment.</p> <p>For those receiving invalidity benefit who are considered fit for work: the monthly sum corresponds to 80% of the IAS (the reference <i>indexante dos apoios sociais</i>) for an individual or 100% of the IAS if there are family members</p>
Unemployment assistance – Means test	<p>Monthly household income not exceeding 80% of the reference social support index, IAS (<i>indexante dos apoios sociais</i>). The per-person income of the household is considered according to the following equivalence scale: 0.5 for each minor, 0.7 for each adult and 1 for the claimant</p> <p>The value of the movable assets of the beneficiary and of his/her household should not exceed 240 times the IAS.</p>

	<p>As regards the unemployment allowance (assistance) granted upon expiry of the unemployment benefit: the gross monthly earnings taken into account (80% of IAS) are increased by 25%: €465.36. Moreover, the beneficiary must – at the time of initial unemployment – be 52 or older and satisfy the conditions for entitlement to the anticipated old-age pension in case of long term unemployment.</p> <p>If the resources of the person requesting the benefit and their family exceed the amount stated in the means test, the person does not have the right to claim unemployment benefit.</p>
Amounts	<p>Unemployment allowance (<i>subsídio social de desemprego</i>): 100% of the IAS for the unemployed with dependants and 80% for those living alone.</p> <p>The benefit amount does not vary by age, duration or employment or reasons for unemployment.</p>
Duration	<p>Duration of benefits according to age and length of contribution period, with the same periods as for unemployment insurance. If unemployment assistance is granted after the exhaustion of unemployment benefit, the duration of payment is halved for beneficiaries aged under 40. For other beneficiaries, same periods as for unemployment insurance.</p>

Source: [Results | MISSOC](#)

Romania											
Basic principles	<p>Unemployment insurance scheme: Social insurance scheme, general, compulsory, contributory (employers), providing both earnings-related cash benefits and in-kind benefits.</p> <p>No special unemployment assistance scheme,</p>										
Unemployment insurance benefits - Reference basis for calculation	<p>Unemployment Benefit (<i>indemnizatie de somaj</i>): Reference Social Indicator (<i>indicator social de referinta</i>), level of earnings, length of contribution period.</p> <p>Reference earnings: the monthly gross income similar with the calculation basis for the work insurance contribution mentioned in Table I "Financing", "Contributions of insured and employers, 11. Other special contributions" in MISSOC.</p> <p>Reference period: the last 12-month contribution period.</p> <p>No ceiling.</p>										
Amounts	<p>The Unemployment Benefit (<i>indemnizatie de somaj</i>) formula is:</p> $UI = P1 \cdot RSI + P2 \cdot AG$ <p>(for graduates: $UI = P1 \cdot RSI$)</p> <p>Where</p> <p>UI = Unemployment Benefit (monthly amount)</p> <p>P1 = Percentage: 75% (for graduates 50%)</p> <p>RSI = Reference Social Indicator (<i>indicator social de referinta</i>) = RON 525.5 (€106)</p> <p>P2 = Percentage varying with the length of contribution period, as follows:</p> <p><i>Contribution</i></p> <table> <tr> <th><i>period (y.)</i></th><th><i>Percentage (%)</i></th></tr> <tr> <td>3-5</td><td>3</td></tr> <tr> <td>5-10</td><td>5</td></tr> <tr> <td>10-20</td><td>7</td></tr> <tr> <td>20 and over</td><td>10</td></tr> </table> <p>AGI = Average gross income which constitutes the calculation base for work insurance contributions during the last 12 months contribution period</p> <p>Frequency of payment: monthly.</p>	<i>period (y.)</i>	<i>Percentage (%)</i>	3-5	3	5-10	5	10-20	7	20 and over	10
<i>period (y.)</i>	<i>Percentage (%)</i>										
3-5	3										
5-10	5										
10-20	7										
20 and over	10										
Unemployment assistance – Means test	Not applicable.										
Amounts	Not applicable.										
Duration	Not applicable.										

Source: [Results | MISSOC](#)

Slovakia	
Basic principles	<p>Social insurance scheme financed by compulsory contributions from employers, employees and voluntarily insured persons, covering employees and voluntarily insured persons and providing earnings-related benefits.</p> <p>No special unemployment assistance scheme</p>
Unemployment insurance benefits - Reference basis for calculation	<p>The benefit is based on the average gross earnings over the last two years.</p> <p>Ceiling for the reference earnings: twice the national average monthly wage.</p> <p>The maximum daily basis of assessment which is €79.6274 (from 1 July 2022 to 30 June 2023).</p>
Amounts	<p>Unemployment Benefit (<i>Dávka v nezamestnanosti</i>): 50% of the reference earnings (assessment base), paid monthly.</p> <p>The amount does not vary with the duration of unemployment nor according to age, nor household composition, nor reasons for unemployment.</p> <p>There is no minimum and nor maximum amount of benefit declared, but a de facto maximum as a result of the calculation method.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Slovenia	
Basic principles	<p>Compulsory social insurance scheme financed by taxes and contributions (mainly from the state budget), covering employees and other compulsory insured persons, providing earnings-related Unemployment Benefit (<i>denarno nadomestilo za priver brezposelnosti</i>).</p> <p>No special unemployment assistance scheme, but see Table XI "Guaranteed minimum resources" in MISSOC.</p> <p>Compulsory unemployment insurance is paid by employers.</p> <p>Unemployment benefits are wage related.</p>
Unemployment insurance benefits - Reference basis for calculation	<p>The unemployment benefit is related to the average gross monthly earnings received during the 8 months before the termination of employment, including compensation of salary (health insurance, family protection insurance, old-age and invalidity insurance). If the person was not receiving any payment, then their basic wage (increased by any bonuses that they would have received) is taken as a reference.</p> <p>No ceiling on reference earnings.</p> <p>For voluntary insured persons:</p> <p>Average basis from which contributions were paid for 11 months prior to the month the unemployment occurred.</p>
Amounts	<p>Unemployment Benefit (<i>denarno nadomestilo za priver brezposelnosti</i>):</p> <p>For the first three months: 80% of the reference basis;</p> <p>from the fourth to the 12th month (i.e. for the next nine months): 60% of the reference basis;</p> <p>after the 12th month: 50% of the reference basis.</p> <p>The frequency of payment is monthly and the amount varies between:</p> <p>minimum of €530.19;</p> <p>maximum of €892.50</p> <p>maximum of €1,785 for workers with permanent residence in Slovenia but working in neighbouring countries.</p> <p>The rate does not vary according to age or other factors such as the reasons of unemployment.</p>
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

Spain	
Basic principles	<p>Compulsory social insurance scheme financed by taxes and contributions (mainly from the state budget), covering employees and other compulsory insured persons, providing earnings-related Unemployment Benefit (<i>denarno nadomestilo za priver brezposelnosti</i>).</p> <p>No special unemployment assistance scheme, but see Table XI "Guaranteed minimum resources" in MISSOC.</p> <p>Compulsory unemployment insurance is paid by employers.</p> <p>Unemployment benefits are wage related.</p>
Unemployment insurance benefits - Reference basis for calculation	<p>The unemployment benefit (<i>prestación por desempleo</i>) amount is determined on the basis of the average of the employee's contribution base for the 180 days immediately preceding unemployment or up to the date when the obligation of making compulsory contributions ended. Maximum contribution base: €4,139.40 per month.</p>
Amounts	<p>70% of the calculation basis for first 180 days; afterwards 50%.</p> <p>Maximum: 175%, 200% or 225% of the Public Income Rate of Multiple Effects (<i>Indicador Público de Renta de Efectos Múltiples, IPREM</i>) increased by 1/6, according to the number of dependent children.</p> <p>Minimum: 107% of the <i>IPREM</i> increased by 1/6, with dependent children; 80% of the <i>IPREM</i> increased by 1/6, without dependent children.</p> <p>For this purposes, the <i>IPREM</i> in force at the time of the accrual of the right, increased by one sixth, will be taken into account.</p> <p>The rate, amount, maximum and minimum do not vary according to age or to other factors or to the reasons for unemployment.</p> <p>Monthly payment.</p>
Unemployment assistance – Means test	<p>(1) Allowance:</p> <p>Not having income from any source exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>).</p> <p>In those cases where having family responsibilities is required, the monthly income of the family unit divided by the number of the family members must not exceed 75% of the minimum wage.</p> <p>Gross income is used. Income from business, professional, agricultural, or artistic activities is calculated as the difference between the income and the expenses necessary to obtain it. The capital gains are calculated as the difference between the profits and the patrimonial losses.</p> <p>If the means exceed the maximum amount for up to twelve months the allowance is suspended; it is stopped if they exceed the maximum amount for twelve months or more.</p> <p>(2) Active Integration Income (<i>Renta Activa de Inserción, RAI</i>):</p>

	<p>Not having income from any source exceeding 75% of the minimum wage, either on an individual basis or, where appropriate, on the basis of the whole family unit.</p> <p>(3) Employment activation programme (<i>Programa de activación para el empleo</i>):</p> <p>Monthly revenues not exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) per month.</p> <p>(4) Extraordinary unemployment allowance (<i>Subsidio extraordinario por desempleo</i>).</p> <p>Monthly revenues not exceeding 75% of the minimum wage (<i>Salario Mínimo Interprofesional</i>) per month and have family responsibilities.</p> <p>For the last three benefits, if the means exceed the maximum amount the benefits are not paid.</p>
Amounts	<p>The amount of unemployment assistance benefits is calculated according to the Public Income Rate of Multiple Effects (<i>Indicador Público de Renta de Efectos Múltiples, IPREM</i>) established annually by law.</p> <p>Benefits not based on earnings. Their amounts do not vary according to reason for unemployment and do not diminish over time.</p> <p>(1) Allowance:</p> <p>80% of the <i>IPREM</i>.</p> <p>(2) Active Integration Income (<i>Renta Activa de Inserción, RAI</i>):</p> <p>80% of the <i>IPREM</i> in force.</p> <p>(3) Employment activation programme (<i>Programa de activación para el empleo</i>):</p> <p>80% of the <i>IPREM</i> in force.</p> <p>(4) Extraordinary unemployment allowance (<i>Subsidio extraordinario por desempleo</i>):</p> <p>80% of the <i>IPREM</i>.</p> <p>The <i>IPREM</i> amounts to €19.30 per day or €579.02 per month or €6,948.24 per year.</p> <p>All abovementioned benefits are paid on a monthly basis.</p>
Duration	<p>(1) Allowance:</p> <p>Normally 6 months, possible extension in 6 months periods, up to a total of 18 months.</p> <p>Extension of this period is possible in special cases.</p> <p>In the case of workers over 52 who fulfil all the conditions to retire except for the age, the duration is extended until reaching retirement age.</p> <p>(2) Active Integration Income (<i>Renta Activa de Inserción, RAI</i>):</p> <p>A maximum of 11 months.</p> <p>(3) Employment activation programme (<i>Programa de activación para el empleo</i>):</p> <p>A maximum of 6 months.</p> <p>(4) Extraordinary unemployment allowance (<i>Subsidio extraordinario por desempleo</i>):</p>

	A maximum of 6 months. Granted just once. Duration does not vary according to reason for unemployment.
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Source: [Results | MISSOC](#)

Sweden	
Basic principles	<p>Unemployment insurance scheme consists of two parts:</p> <p>A voluntary insurance to compensate the loss of income providing an Income-loss insurance (<i>inkomstbortfallsförsäkring</i>) paid by the unemployment funds which receive a state subsidy to cover the costs of the benefit;</p> <p>Basic unemployment insurance (<i>grundförsäkring</i>) covering those not voluntarily insured by the income-loss insurance and providing a flat-rate benefit based only on time worked and not on the previous income.</p> <p>No special unemployment assistance scheme.</p>
Unemployment insurance benefits - Reference basis for calculation	<p>Income-loss insurance (<i>inkomstbortfallsförsäkring</i>):</p> <p>Calculation is normally based on previous daily average income in a reference period of 12 months.</p> <p>For self-employed, calculation is based on the latest decision on final tax or, if it is more advantageous, on the average income from operations during the two years preceding the year of income taken into account in the latest decision on final tax. If self-employed cease to carry on their activity within 24 months from the date the operation started, the compensation may be calculated on the entrepreneur's previous employment.</p> <p>A month during which the person has worked as an employed or self-employed the minimum hours per month to fulfil the working condition and at the same time received benefits from the Social Insurance Agency (<i>Försäkringskassan</i>), i.e. sickness benefit or parental benefit, is included in the basis for calculating the unemployment benefit.</p> <p>There is no ceiling for the reference earnings (<i>dagsförtjänst</i>) per se. There is however a ceiling for the payable income-loss insurance (<i>inkomstbortfallsförsäkring</i>): SEK 910 (€85) per day for the first 100 days, and then SEK 760 (€71) for the following period.</p> <p>Basic insurance (<i>grundförsäkring</i>):</p> <p>Not related to earnings.</p> <p>The unemployment benefit is calculated on gross earnings</p>
Amounts	<p>Income-loss insurance (<i>inkomstbortfallsförsäkring</i>):</p> <p>80% of reference income during 200 days. Thereafter, 70% during 100 days. Maximum SEK 910 (€85) per day for the first 100 days and maximum SEK 760 (€71) for the remaining days.</p> <p>If the working requirement is fulfilled by part-time work, the income insurance is proportionally reduced.</p> <p>Basic unemployment insurance (<i>grundförsäkring</i>):</p> <p>Maximum daily benefit SEK 365 (€34) per day.</p> <p>If the working requirement is fulfilled by part-time work, the basic insurance is proportionally reduced.</p>

	The rates and amounts do not vary according to age or other factors. The frequency of payment is normally monthly but it can differ between different unemployment insurance funds.
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

The Netherlands	
Basic principles	Compulsory social insurance scheme financed by employer contributions covering employees, and providing either a flat rate short-term benefit or an earnings-related benefit. No specific unemployment assistance scheme
Unemployment insurance benefits - Reference basis for calculation	Last gross daily wage (<i>dagloon</i>) with a maximum of €232.90 (from 1 July 2022). The daily wage is the average wage received during the last 12 months.
Amounts	Earnings-related benefit: 75% of the last daily wage (with a maximum of €232.90) during the first two months, 70% thereafter. The benefit is paid on a monthly basis. The benefit is not paid if it is less than 1/8 of the minimum wage per month. The amount does not vary according to age or other factors.
Unemployment assistance – Means test	Not applicable.
Amounts	Not applicable.
Duration	Not applicable.

Source: [Results | MISSOC](#)

State (old age) pension

Austria	
Basic principles	<p>Defined contribution compulsory social insurance scheme covering employees providing earnings-related pensions depending on contributions and the duration of affiliation (1st pillar). It is financed on a pay-as-you-go basis. There is no points system.</p> <p>In addition to the statutory compulsory insurance for all employed persons, there is also the company pension scheme (as a voluntary social benefit of the employer; 2nd pillar) and the voluntary private pension scheme (3rd pillar) (the “three-pillar principle”). The information given below relates only to the compulsory social insurance system (1st pillar).</p> <p>No specific non-contributory minimum income system for older people; the equalisation supplement in the general pension system guarantees the insured person a minimum pension amount.</p>
Calculation method, pension formula or amounts	<p>For persons born from 1 January 1955:</p> <p>System of pension accounts for insurance periods since 1 January 2005 with an annual declaration of the acquired pension entitlement. 1.78% of the calculation base is credited to the pension account.</p> <p>An initial account credit (Kontoerstgutschein) was to be calculated for 1 January 2014 for persons born from 1 January 1955 who have acquired at least one insurance month before 1 January 2005.</p> <p>It was calculated as of 1 January 2014 for all insurance months acquired by this point in time. So, their entitlements are credited to the pension account as the starting value (“basic pension”).</p> <p>For persons born before 1 January 1955:</p> <p>The legislation as of 31 December 2004 continues to apply: per insurance year 1.78% of the calculation base.</p> <p>Pensions granted as of 1 January 2004 may only be max. 5% lower than a comparable pension granted under the legislation in force until 31 December 2003. This value will be gradually increased to 10% by 2024.</p> <p>The pension is paid retrospectively on a monthly basis. For the pensions paid in April and October, an additional full pension is paid.</p>
Reference earnings or calculation basis	<p>Legislation until 31 December 2004:</p> <p>Calculation base is the average of the (revalued) earned income of the best 20 insurance years. This period will be raised by 12 months per calendar year until 2028, so that from 2028 the calculation basis will be the earned income of the best 40 insurance years.</p> <p>The calculation method for the re-evaluation of the calculation base for past years is rather complicated and involves the evolution of the consumer price index, which leads to less favourable results than those ascertained since 2005 (see below).</p> <p>The income is only considered up to the contributory ceiling of €5,670.00 monthly. Because of the differences between the revaluations of the contribution assessment</p>

	<p>basis of the past years and the annual contributory ceiling, the highest calculation basis is €4,658.77 per month.</p> <p>Legislation as of 1 January 2005:</p> <p>Pension account system with annual statement of the acquired pension amount. The calculation is based on the earnings from employment during the calendar year up to the contributory ceiling. The re-evaluation for past periods is calculated according to the evolution of wages.</p> <p>See "Calculation method or pension formula" above for the calculation of the pension and the respective application of the old and new legislation.</p>
Periods credited or treated as contributory	<p>As of 1 January 2005:</p> <p>Contribution periods for which publicly funded contributions are paid (no contributions by employees):</p> <ul style="list-style-type: none"> * Child raising periods (Kindererziehungszeiten) (maximum of 4 years per child, 5 years for multiple births). * Periods of military or war service and assimilated periods (e.g. periods of civil service). * Periods in which maternity benefit (Wochengeld) is received (periods of maternity leave). * Periods in which unemployment benefit (Arbeitslosengeld) or sickness benefits (Krankengeld) are received. <p>The above-mentioned periods are credited as non-contributory assimilated periods and assessed with the same value as the contribution periods (see above reference income or calculation basis) in the case of insurance periods acquired prior to 1 January 2005 as well as for persons who had already reached the age of 50 on 1 January 2005 (unlimited).</p> <p>A set calculation basis (Bemessungsgrundlage) of €1,422.08 or €2,027.75 (for periods from 2006) per month applies to child-raising periods.</p>
Minimum pension and means-tested benefit	<p>If the monthly pension or pensions including other income (also of the spouses living in the same households) are below the following amounts, a compensation supplement (Ausgleichszulage) is due in the amount of the respective difference:</p> <ul style="list-style-type: none"> * Individual reference rate for single pensioners: €1,030.49 per month. * Family reference rate for pensioners living in the same household with spouse: €1,625.71 per month. * Increase of the compensation supplement for each child up to age 18 or up to age 27 for children engaged in training or university education, no age limit in case of children with disabilities €159.00 per month). <p>Compensation supplements/pension bonus</p> <p>If the pensioner has accrued a particular number of insurance months, they are paid:</p> <ul style="list-style-type: none"> * a compensation supplement bonus if a compensation supplement is drawn in relation to an independent (direct) pension, or * a pension bonus on top of the independent (direct) pension if no compensation supplement is drawn provided the total income is below a particular threshold. * Individual reference rate at least 360 contribution months (including child raising periods and military and civilian service periods) <p>Threshold for total income: €1,141.83. Maximum amount: €155.36</p> <ul style="list-style-type: none"> * Individual reference rate at least 480 contribution months (including child raising

	periods and military and civilian service periods) Threshold for total income: €1,364.11 . Maximum amount: €396.21 * Family reference rate at least 480 contribution months (including child raising periods and military and civilian service periods) Total income: €1,841.29 . Maximum amount: €395.78
Maximum pension	No statutory maximum pension. There is a de facto maximum due to the calculation method.

Source: [Results | MISSOC](#)

Belgium	
Basic principles	<p>The statutory pension scheme (so called 1st pillar) is a compulsory social insurance scheme (by current income financing ("pay as you earn")) financed mainly by contributions covering the active population (employees and self-employed) providing specific benefits depending on contributions and the duration of affiliation with replacement rates depending on family situation.</p> <p>There is also a compulsory supplementary old-age pension for managers in public services, which grants additional advantages in terms of retirement pension to persons appointed to a management position in a public service. Such additional advantage is calculated on the basis of salary and is of the "objective to be reached" or "defined benefits" type.</p> <p>Furthermore, there is a non-contributory minimum benefit scheme specifically designed for older persons, see "Guaranteed minimum resources" as regards GRAPA. There is no voluntary statutory retirement pension scheme.</p> <p>There is, outside the field of social security, a supplementary pension scheme (so called 2nd pillar) set up on the initiative of the employer (company pension or plan) or of the professional sector (sector pension or plan).</p> <p>Only the 1st pillar is described hereafter.</p> <p>First Pillar: Public pension insurance, functioning as a standard pay-as-you-go system based on defined benefits principle. It is mandatory and covers all employees, self-employed, farmers individuals working without a formal labour contract and others (nearly 30 categories of insured persons).</p> <p>Second Pillar: Supplementary compulsory pension insurance based on a defined contributory fully funded principle.</p> <p>There are two types of funds:</p> <ul style="list-style-type: none"> * The Universal Pension Fund which covers all persons born after 31/12/1959. * The Professional Pension Fund which covers the persons working under the first or the second labour category (severe and harmful working conditions). <p>As of 2015, it is possible to be insured with both the public pension fund and the universal pension fund or to transfer funds from the universal pension fund to the public pension insurance, with this decision being reversible.</p> <p>Funds can also be transferred from the professional pension fund to the public pension insurance, but in this case the decision is not reversible.</p> <p>Third Pillar: Supplementary voluntary pension insurance based on a defined contributory fully funded principle.</p> <p>There are two types of funds: -</p> <ul style="list-style-type: none"> * Supplementary Voluntary Pension Insurance fund and * Occupational Pension Fund. <p>Both funds are optional for all persons having reached the age of 16.</p> <p>A specific non-contributory old-age pension for those aged of 70 and more exists – see Guaranteed minimum income.</p>
Calculation method, pension	<p>For each year taken into consideration, a pension share is granted according to the following formulas:</p> <p>Single or married without dependent spouse: $S \times 60\% \times 1/45.$ </p>

formula or amounts	<p>Married with dependent spouse: $S \times 75\% \times 1/45$. S = reference salary (see category below).</p> <p>Monthly payment of pension.</p> <p>Annual payment of a holiday pay and very low pensions. The frequency of payments is provided in the regulation.</p>
Reference earnings or calculation basis	<p>Calculation of salary considered: Years prior to 1 January 1955: S = fixed amount of € 16,350.85 (annual salary). Years 1955 - 1980:</p> <ul style="list-style-type: none"> * Blue-collar workers: gross earnings without upper limit. * White-collar workers: gross earnings without upper limit (except for the years 1955-1957: lump-sum amounts for each day of work lasting at least 4 hours). <p>Years after 1980: Gross earnings limited in 2021 to:</p> <ul style="list-style-type: none"> * € 61,232.16 (for pensions taking effect for the first time from 2021); * € 63,944.74 (for pensions taking effect for the first time from 2022). <p>In some cases (for example certain periods of unemployment) the hypothetical remuneration is capped at a lower amount than the normal ceiling (i.e. € 57,465.49 for pensions taking effect for the first time from 2021 and € 58,833.17 for pensions taking effect for the first time from 2022. Earnings for the entire career are taken into account and adjusted to the current cost of living (multiplied by a revaluation coefficient).</p> <p>The calculation applies the "career unit" principle:</p> <p>If the career length is above 14,040 days, the most advantageous days are taken into account for the calculation:</p> <ul style="list-style-type: none"> * the days effectively worked are taken into account to constitute additional entitlements for the worker; * some days of inactivity (unemployment, for instance) will never be taken into account if they are after the 14,040th full-time equivalent day.
Periods credited or treated as contributory	<p>On the condition that certain legal conditions are met, the following periods of non-activity are generally taken into account: involuntary unemployment, unemployment with company supplement (complément d'entreprise/bedrijfstoeslag), certain periods time credit ('crédits-temps') or career interruption (for example due to parental leave or caring for a family member), incapacity for work, maternity rest, disability/reduced mobility, annual holiday periods, military service, recognised strikes, preventive detention, recognised studies (the periods of recognized studies are only taken into account for calculating the pension amount but they are not taken into account for calculating the length of career), etc.</p> <p>The calculation of the pension for these periods is based on a normal/restricted hypothetical remuneration:</p> <p>a) a normal situation is when the calculation is in descending order based on the daily average of the whole:</p> <ol style="list-style-type: none"> 1. (actual, hypothetical or fixed) remuneration for the year prior to the assimilated period 2. failing 1: remuneration (actual and fixed) for the current year of the assimilated period; 3. failing 1 and 2: remuneration for the year of the first activity carried out after the assimilated period; 4. failing all the above data: the fixed remuneration for the year 1967.

	<p>b) a restricted situation is when, in certain cases the calculation is based on the minimum entitlement per completed working year, i.e. € 28,523.89. Some assimilated periods are exempt from contributions; others are conditional on voluntary contribution payments.</p> <p>In some cases (eg certain periods of unemployment) the fictional remuneration is capped at a lower amount than the normal ceiling.</p> <p>Generally, the assimilation depends on the payment of the benefit of the period of inactivity.</p>
Minimum pension and means-tested benefit	<p>Guaranteed minimum wage (minimum entitlement per year worked): Persons having at least 15 career years with more than 104 days per year within the scheme for employees and whose annual pension for a complete career does not exceed € 19,020.38 (annual amount) for a single person and € 23,775.49 (annual amount) for a household, are entitled to a minimum for each career year calculated on the basis of a minimum guaranteed pay of € 28,523.89 (annually) for a complete career.</p> <p>The guaranteed minimum pension: When the working life is full, the pension cannot be less than a certain minimum amount (annual single person rate: €18,033.39, annual household rate: €22,534.64). When the working life is not full but reaches at least a period equal to 2/3, a minimum pension is guaranteed in proportion to the duration of the working life as an employee.</p> <p>This depends on two access criteria:</p> <ul style="list-style-type: none"> * Strict criterion: to satisfy the conditions for the full-time guaranteed minimum pension, at least 2/3 of a full working life and a minimum activity level of 208 full-time equivalent days per calendar year have to be proved. The full-time guaranteed minimum pension is calculated by multiplying the amount for a complete career with the fraction of the career as employee in career years. Only years including a minimum of 52 full-time equivalent days are taken into account in the numerator of the fraction. * Flexible criterion: to satisfy the conditions for the part-time guaranteed minimum pension, at least 2/3 of a full working life and a minimum of 156 full-time equivalent days per calendar year. The part-time guaranteed minimum pension is calculated by multiplying the amount for a complete career with the fraction of the career as employee in days. All days as salaried worker are taken into account here, i.e. the days worked as well as assimilated days. <p>Amount of the guaranteed minimum pension (pension minimale garantie/gewaarborgd minimumpensioen) for a career lasting at least 2/3 of a complete career (yearly amounts stated below calculated on a pro-rata basis over the career duration):</p> <ul style="list-style-type: none"> * Household rate: € 22,534.64 * Single rate: € 18,033.39.
Maximum pension	<p>No maximum but the application of a de facto maximum resulting from the calculation method.</p> <p>For a full working life and earnings reaching the upper limit of the pension calculation, the maximum gross amount for July 2022 is € 3,455.50 per month (household rate) or € 2,764.40 per month (single rate)</p>

Source: [Results | MISSOC](#)

Bulgaria	
Basic principles	<p>First Pillar: Public pension insurance, functioning as a standard pay-as-you-go system based on defined benefits principle. It is mandatory and covers all employees, self-employed, farmers individuals working without a formal labour contract and others (nearly 30 categories of insured persons).</p> <p>Second Pillar: Supplementary compulsory pension insurance based on a defined contributory fully funded principle.</p> <p>There are two types of funds:</p> <ul style="list-style-type: none"> * The Universal Pension Fund which covers all persons born after 31/12/1959. * The Professional Pension Fund which covers the persons working under the first or the second labour category (severe and harmful working conditions). <p>As of 2015, it is possible to be insured with both the public pension fund and the universal pension fund or to transfer funds from the universal pension fund to the public pension insurance, with this decision being reversible.</p> <p>Funds can also be transferred from the professional pension fund to the public pension insurance, but in this case the decision is not reversible.</p> <p>Third Pillar: Supplementary voluntary pension insurance based on a defined contributory fully funded principle.</p> <p>There are two types of funds: -</p> <ul style="list-style-type: none"> * Supplementary Voluntary Pension Insurance fund and * Occupational Pension Fund. <p>Both funds are optional for all persons having reached the age of 16.</p> <p>A specific non-contributory old-age pension for those aged of 70 and more exists – see Guaranteed minimum income.</p>
Calculation method, pension formula or amounts	<p>First Pillar: The amount of the old-age pension is determined by multiplying the income on which the pension is calculated by a percentage:</p> <ul style="list-style-type: none"> * 1.35% for each year of insurance without conversion and a proportional part of this percentage for the months of insurance without conversion; * 1.2% for each year of insurance and a proportional part of this percentage for the months of insurance - for the insurance periods, representing the difference between the total insurance experience credited to the person and the experience under the point above. <p>The pensions are paid on a monthly basis.</p> <p>Easter and Christmas bonuses are received if such are foreseen for all pensioners.</p> <p>Second Pillar: Accrued amount in the individual account.</p>
Reference earnings or calculation basis	<p>First Pillar:</p>

	<p>The reference earnings are determined by multiplying the national average monthly contributory income for 12 calendar months before the month of granting the pension by the individual coefficient of the person.</p> <p>For pensions granted before 2019: The individual coefficient is determined using:</p> <ul style="list-style-type: none"> * for the period before 31 December 1996: the ratio between the average monthly contributory income of 3 consecutive years chosen by the claimant from the 15 years preceding 31 December 1996 and the national average monthly salary for the same period, * period after 31 December 1996: the ratio between the average monthly contributory income for the total period after 31 December 1996 and the national average monthly salary for the same period. <p>For the pensions granted from 2019: The individual coefficient is determined using the ratio between the average monthly contributory income for the total period after 31 December 1999 and the national average monthly contributory income for the same period.</p> <p>Second Pillar: Pension based on amount saved in each individual's personal account.</p>
Periods credited or treated as contributory	<p>First Pillar: The minimum amount of the contributory old-age pension is determined annually in the Law on the Budget of the State public insurance. The minimum amount of pension for insurance and old-age as of 01.07.2022 is BGN 467 (€239).</p> <p>Second Pillar: No statutory minimum pension but when the amount of the funds on the individual account is less than three times the amount of the minimum old-age pension, the total amount is paid once as a lump-sum payment.</p>
Minimum pension and means-tested benefit	<p>Guaranteed minimum wage (minimum entitlement per year worked): Persons having at least 15 career years with more than 104 days per year within the scheme for employees and whose annual pension for a complete career does not exceed € 19,020.38 (annual amount) for a single person and € 23,775.49 (annual amount) for a household, are entitled to a minimum for each career year calculated on the basis of a minimum guaranteed pay of € 28,523.89 (annually) for a complete career.</p> <p>The guaranteed minimum pension: When the working life is full, the pension cannot be less than a certain minimum amount (annual single person rate: €18,033.39, annual household rate: €22,534.64). When the working life is not full but reaches at least a period equal to 2/3, a minimum pension is guaranteed in proportion to the duration of the working life as an employee.</p> <p>This depends on two access criteria: * Strict criterion: to satisfy the conditions for the full-time guaranteed minimum pension, at least 2/3 of a full working life and a minimum activity level of 208 full-time equivalent days per calendar year have to be proved. The full-time guaranteed minimum pension is calculated by multiplying the amount for a complete career with the fraction of the career as employee in career years. Only years including a</p>

	<p>minimum of 52 full-time equivalent days are taken into account in the numerator of the fraction.</p> <p>* Flexible criterion: to satisfy the conditions for the part-time guaranteed minimum pension, at least 2/3 of a full working life and a minimum of 156 full-time equivalent days per calendar year. The part-time guaranteed minimum pension is calculated by multiplying the amount for a complete career with the fraction of the career as employee in days. All days as a salaried worker are taken into account here, i.e. the days worked as well as assimilated days.</p> <p>Amount of the guaranteed minimum pension (pension minimale garantie/gewaarborgd minimumpensioen) for a career lasting at least 2/3 of a complete career (yearly amounts stated below calculated on a pro-rata basis over the career duration):</p> <p>* Household rate: € 22,534.64</p> <p>* Single rate: € 18,033.39.</p>
Maximum pension	Reference to 'invalidity'.

Source: [Results | MISSOC](#)

Croatia	
Basic principles	<p>First Pillar: Compulsory social insurance (pay-as-you-go) scheme for the active population based on defined benefits depending on previous earnings (earning related) and duration of employment.</p> <p>Second Pillar: Compulsory funded second pillar system based on defined contributions (hybrid scheme).</p> <p>The third pension pillar is voluntary and is managed by voluntary pension fund management companies.</p> <p>Only the 2 mandatory pillars (1 and 2) will be described in this Tables</p>
Calculation method, pension formula or amounts	<p>First Pillar: Those entitled to the first pillar pension only: personal points x pension factor x actual value of pension where: Personal points: average value points x total qualifying period.</p> <p>Value points: gross or net earnings of the person concerned in each calendar year divided by the national average gross or net annual earnings (according to the regulation in force in the years based on which the pension is calculated) of all employed persons in the same year.</p> <p>Average value points: total of value points divided by the respective period for which value points are taken into account (earnings history after 1970, which may be shorter than the total qualifying period).</p> <p>Pension factor: 1. Actual value of pension: the amount of one personal point is determined twice annually by the Management Board of the Croatian Pension Insurance Institute (Hrvatski zavod za mirovinsko osiguranje).</p> <p>Those entitled to a pension from both the first and the second pillar will receive the first pillar pension for the insurance period completed before the introduction of the second pillar. For the insurance period completed after the introduction of the second pillar they receive the first pillar Basic Pension (osnovna mirovina), which depends on the basic pension factor. The basic pension factor currently stands at 0.75 and reflects the share of the contribution rate of the first pillar contribution for persons insured in both pillars (i.e. 15%) in the total first pillar contribution rate for persons insured only in the first pillar (i.e. 20%).</p> <p>Pension supplement (27%) for the persons granted pension from the pillar I only, is included in the pension amount.</p> <p>More favourable pensions granted to special categories of insured persons (army officers, police members, etc) are decreased by 10%. After the reduction the pension amount cannot be less than HRK 3,500.00 (€465) per month.</p> <p>The following persons are exempted from this decrease:</p> <ul style="list-style-type: none"> * pensions of Homeland War Veterans if disabled (100% disablement); * survivors' pension for children of deceased Homeland War Veterans (and for their surviving spouses provided that they receive pension along with the child/children); * pension of mine workers who worked in the mine "Tupljak" in Labin;

	<p>* pension of workers who gained the pension under special conditions due to the occupational exposure to asbestos.</p> <p>Second Pillar:</p> <p>Calculated according to the amount of funds saved in the individual's account with the rate of return and the actuarial unisex tables. The kind of pension payment will be agreed in the form of the contract concluded between the pension insurance company and the beneficiary.</p> <p>Payments are on a monthly basis.</p> <p>No additional payments at certain time of the year (e.g. at Christmas or in Winter for fuel).</p>
Reference earnings or calculation basis	<p>First Pillar:</p> <p>Annual wage of the individual is put in relation to the national annual average wage of all employed persons.</p> <p>The result is a value point for every year of working history. All the value points are then totalised and divided by the number of years for which they have been taken into account. The result is the average value point which is then used in the pension formula.</p> <p>Second Pillar:</p> <p>Not applicable. Benefits are not based on previous earnings.</p>
Periods credited or treated as contributory	<p>Non-contributory credited periods only for entitlement to pensions:</p> <ul style="list-style-type: none"> * For –the (adoptive) mother (or exceptionally to (adoptive) father when the leave is predominantly taken by them) * periods completed in war as military personnel or servicemen, * periods of war or post-war political imprisonment. <p>Non-contributory credited periods only for calculation of pensions:</p> <ul style="list-style-type: none"> * fictive periods for calculation of disability or survivor's pension, if a person is under 60 years of age; * Credited periods for a born or adopted child for pension entitlement. <p>For a parent - mother or the adopting parent - mother who has the right to retirement, in the total qualifying period for the entitlement to pension, a period of up to 6 months for each born or adopted child is added (not for entitlement to pension but for determining the amount of pension).</p> <p>Exceptionally, if instead of a mother, a father or an adoptive father uses a parental or adoptive leave instead of mother or adoptive parent - mother, he is entitled to the above mentioned right.</p> <p>Contributory credited periods for entitlement and for calculation of pensions:</p> <ul style="list-style-type: none"> * Periods of absence from work for looking after a child: <ul style="list-style-type: none"> * for employed parents (contributions are paid by employer and from the State budget, 6 months each), * for unemployed parents in the first year after the birth of the child (contributions are paid from the State budget). * Periods of looking after an adult in need for person with status of carer according to the Social Welfare Act or other special law (contributions are paid from the State budget) * Periods of receipt of sickness benefits * Periods of receipt of unemployment benefits by a person who has acquired the right to benefits and who meets age requirements for the right to old-age pension, until

	fulfilling the first condition regarding the length of service for retirement but no longer than 5 years (contributions are paid from the State budget)
Minimum pension and means-tested benefit	<p>First Pillar: The minimum pension is determined by the Decision of the Croatian Pension Insurance Institute. This is a fixed amount determined for each year of the insurance period at 100% of the current value of the pension on the date of taking the pension and by applying the starting factor and the pension factor to it. As of 1 July 2022, the minimum pension for one insurance year is HRK 77.65 (€10) per month.</p> <p>Second Pillar: No statutory minimum pension.</p>
Maximum pension	<p>First Pillar: No maximum, but de facto maximum resulting from the calculation method. The amount of maximum pension is equal to pension calculated on the basis of 380% of average wage over the entire insurance period (it is capped at 3.8 points per insurance year).</p> <p>Second Pillar: No statutory maximum pension.</p>

Source: [Results | MISSOC](#)

Cyprus	
Basic principles	<p>Compulsory Social Insurance Scheme (Pay-as-you-go) financed by contributions covering employees and self-employed providing defined benefits (earnings-related pensions and other benefits) depending on contributions and the duration of affiliation.</p> <p>No voluntary old-age pension scheme exists.</p>
Calculation method, pension formula or amounts	<p>Basic Pension (Βασική Σύνταξη): 60% of the weekly value of the annual average of the insurance points of the paid and assimilated basic insurance (see Qualifying period and other conditions for receiving an old-age pension), increased to 80%, 90% and 100% for the first, second or third dependant respectively. In case of a beneficiary without a dependent spouse, the increase for dependent children is in any case equal to the 10% of the basic pension for each child (maximum number of dependent children: two). Dependent children must be under 15 years of age (25 years for unmarried sons in full-time education or national guard service, 23 for unmarried daughters in full-time education; or irrespective of age if unmarried and permanently incapable of self-support).</p> <p>In cases where both parties receive a pension, the increase for the dependent children is given to the spouse with the highest amount of increase.</p> <p>The pension is paid for 13 months a year.</p> <p>Lump-sum of 15% of the value of the insurance points of the paid and assimilated insurance for those who do not meet the insurance conditions. (see Qualifying period and other conditions for receiving an old-age pension).</p> <p>No other additional payments at certain times of the year (e.g. at Christmas or in Winter for fuel) are paid.</p> <p>Supplementary Pension (Συμπληρωματική Σύνταξη): 1.5% of the total value of the insurance points of the paid and assimilated supplementary insurance over claimant's whole career which is converted into a weekly amount by dividing by 52.</p> <p>The statutory pension is paid for 13 months a year.</p>
Reference earnings or calculation basis	<p>Average earnings since 7 January 1957 or 5 October 1964, or since the first day of the year in which the person turned 16 if this is after 5 October 1964, until pensionable age or until the age of 50 for people with thalassemia.</p>
Periods credited or treated as contributory	<p>Assimilated insurance earnings for periods of:</p> <ul style="list-style-type: none"> * unemployment, * incapacity, * maternity, * paternity, * invalidity, * military service, * education (up to 6 years), * parental leave, * child raising of up to 156 weeks per child granted to women entitled to a pension after 31 December 1992, who failed to make contributions because they were raising children aged up to 12 years.

Minimum pension and means-tested benefit	<p>85% of the full Basic Pension (Βασική Σύνταξη) based upon Basic Insurable Earnings (Βασικές Ασφαλιστέες Αποδοχές).</p> <ul style="list-style-type: none"> * For a single person the amount of the minimum pension is €94.96 per week (85% x 60% x €186.20), * for a person with one dependant the amount is €126.62 per week (85% x 80% x €186.20), * for a person with two dependants the amount is €142.44 per week (85% x 90% x €186.20) and * for a person with three dependants the amount is €158.27 per week (85% x 100% x €186.20)
Maximum pension	<p>Basic Pension (Βασική Σύνταξη):</p> <p>100% of the basic insurable earnings (including supplements for a maximum of 3 dependants).</p> <p>Supplementary Pension (Συμπληρωματική Σύνταξη):</p> <p>No statutory maximum pension.</p> <p>Based on the contribution ceiling, the maximum amount of supplementary pension is €2,150.41 per month (for persons who become eligible in 2022).</p>

Source: [Results | MISSOC](#)

Czech Republic	
Basic principles	<p>The statutory old-age system is a compulsory social insurance scheme financed by contributions covering employees and self-employed and assimilated groups on a PAYG basis (1st pillar).</p> <p>The system is based on defined-benefits.</p> <p>The scheme provides earnings-related pensions depending on contributions and the duration of affiliation. It does not include a points scheme.</p> <p>Voluntary supplementary pension savings scheme (3rd pillar) exists.</p> <p>The information below relates to the statutory old-age system (1st pillar) only.</p>
Calculation method, pension formula or amounts	<p>The pension consists of two elements:</p> <p>Basic Amount (Základní složka): Flat rate (10% of monthly average wage) of CZK 3,900 (€158) per month.</p> <p>Percentage Amount (Procentní část): Earnings-related element calculated from the Personal Assessment Base (Osobní vyměřovací základ) and the number of years of insurance: 1.5% of the Personal Assessment Base per year of insurance (no maximum).</p> <p>Monthly frequency of payments.</p> <p>No additional payments.</p>
Reference earnings or calculation basis	<p>Personal Assessment Base (Osobní vyměřovací základ):</p> <ul style="list-style-type: none"> * Based on the average gross earnings over the whole contributory record, starting with the first calendar year after reaching 18 years of age and ending with the calendar year preceding the year in which the pension is granted. Earnings before 1986 are not taken into account. * All earnings are indexed according to the average wage index; * monthly earnings are taken into account in the Personal Assessment Base as follows: <ul style="list-style-type: none"> * Up to CZK 17,121 (€692): 100%, * from CZK 17,121 (€692) to CZK 155,644 (€6,291): 26%, <p>Earnings over CZK 155,644 (€6,291) are not taken into account.</p>
Periods credited or treated as contributory	<p>Substitute periods which are fully (100%) taken into account for determining the qualifying period and the pension amount:</p> <ul style="list-style-type: none"> * periods of military service until 30/6/2016, * periods of caring for a child up to the age of 4 years (10 years if the child suffers from a long-term severe disability that requires special care), * periods of caring for a disabled person. <p>Substitute periods which are taken into account for 80% when determining the qualifying period and the pension amount:</p> <ul style="list-style-type: none"> * periods of full-time study (students aged 18-26) at secondary school or university before 2010 (max. 6 years after the age of 18), * periods of unemployment benefit receipt plus max. three years of being registered as unemployed without receiving unemployment or retraining benefits, but only one year for periods before the person reaches 55 years of age.

	<ul style="list-style-type: none"> * periods of employment training for persons with reduced working capacity, * periods of receipt of the third-degree invalidity pension (Invalidní důchod třetího stupně) until the legal retirement age. * or civilian service until 31/12/2004. <p>These periods are not taken into account in the calculation of the Personal Assessment Base.</p> <p>Periods of incapacity for work and periods of receipt of sickness insurance benefits are taken into account as insurance periods (100%) or after termination of gainful activity as substitute periods (80%). These periods are excluded from the calculation of the Personal Assessment Base.</p> <p>There is no maximum period.</p>
Minimum pension and means-tested benefit	<p>No statutory minimum pension.</p> <ul style="list-style-type: none"> * Basic Amount (Základní složka): Basic flat-rate pension (10% of monthly average wage) of CZK 3,900 (€158) per month. * Percentage Amount (Procentní část): minimum: CZK 770 (€31) per month. <p>The de facto minimum (basic) pension is not means-tested.</p>
Maximum pension	<p>No statutory maximum pension, but de facto maximum resulting from the calculation method (See above "Reference earnings or calculation basis").</p>

Source: [Results | MISSOC](#)

Denmark	
Basic principles	<p>First pillar:</p> <p>Old age Pension (Folkepension)/ Early retirement pension (Tidlig Pension): Tax financed universal protection PAYG scheme covering all inhabitants with flat-rate defined-benefits (DB) pensions depending on the duration of residence.</p> <p>Supplementary pension (arbejdsmarkedets tillægspension, ATP): Compulsory social insurance scheme on defined-contributions (DC) covering employees and recipients of social security.</p> <p>Compulsory pension scheme (Obligatorisk Pensionsordning): Compulsory social insurance scheme on defined-contributions (DC) for people receiving some social benefits (e.g. unemployment benefit, disability pension, etc.). The State pays a contribution to the compulsory pension scheme for these people and they get the same rights as those covered by the supplementary pension (arbejdsmarkedets tillægspension, ATP). Cumulation of contributions in case where the contributions are paid both to the compulsory pension scheme and to the supplementary pension.</p> <p>Second pillar:</p> <p>Composed primarily of (privately organised) labour market pension schemes, which are contribution-defined. This pillar also includes tax-financed earnings-related civil servant pensions.</p> <p>Third pillar:</p> <p>Composed of voluntary individual private pension savings plans, started on the initiative of private individuals and independent of employment conditions. They can be set up with banks, insurance companies, or pension funds as defined contribution plans. The individual schemes are typically capital pension or rate pension schemes, but may also be life-long annuity pensions.</p> <p>The public voluntary early retirement pension (VERP) is also included in this pillar.</p> <p>Pillars 2 and 3 are not presented in this table.</p> <p>There is no non-contributory minimum benefit scheme specifically for older people.</p>
Calculation method, pension formula or amounts	<p>First pillar:</p> <p>Old age Pension (Folkepension):</p> <p>Basic pension: DKK 6,547 (€880) per month. The basic pension is reduced by the income from work and similar income of the pensioner.</p> <p>Pension supplement: DKK 7,472 (€1,004) per month for a single person, DKK 3,800 (€511) per month for a recipient with a spouse or co-habiting partner. The pension supplement (pensionstillæg) is reduced by all income of the pensioner and his/her spouse/cohabiting partner.</p> <p>Both basic pension and pension supplement are paid every month.</p> <p>Supplementary Pension amount (Supplerende pensionsydelse): 1/40 of an annual amount of DKK 18,600 (€2,500) per year of residence between the ages of 15 and the pensionable age (up to a maximum of 40/40). It is reduced by all income of the pensioner and his/her spouse/cohabiting partner. Single pensioners and couples with</p>

	<p>liquid assets exceeding DKK 93,000 (€12,501) per year are not entitled to supplementary pension amount.</p> <p>Mediacheck (mediecheck): DKK 988 (€133) per year. It can only be paid out if the income (exclusive social pension) is below DKK 35,000 (€4,705) per year for a single pensioner or below DKK 69,300 (€9,315) for a recipient and a spouse or co-habiting partner. This is a supplement to the old age pension (folkepension).</p> <p>Both Supplementary Pension amount and Mediacheck are paid once a year in January.</p> <p>Supplementary pension (arbejdsmarkedets tillægspension, ATP) and Compulsory pension scheme (Obligatorisk Pensionsordning):</p> <p>Annual amount of DKK 27,800 (€3,737) at the age of 67 if the insured has been affiliated to the supplementary scheme (arbejdsmarkedets tillægspension, ATP) since 1973 and has always worked full-time since then.</p> <p>Supplementary pensions of DKK 3,150 (€423) or less per year will be replaced by a lump sum payment.</p>
Reference earnings or calculation basis	<p>First pillar:</p> <p>Not applicable: Benefits are not based on previous earnings.</p>
Periods credited or treated as contributory	<p>First pillar:</p> <p>No credited periods.</p>
Minimum pension and means-tested benefit	<p>First pillar:</p> <p>Old age Pension (Folkepension)/Early retirement pension (Tidlig pension):</p> <p>No minimum.</p> <p>Supplementary pension (arbejdsmarkedets tillægspension, ATP) and Compulsory pension scheme (Obligatorisk Pensionsordning):</p> <p>DKK 263 (€35) per month.</p>
Maximum pension	<p>First pillar:</p> <p>Old age Pension (Folkepension):</p> <ul style="list-style-type: none"> * 40/40 of the basic amount (grundbeløb) = DKK 6,547 (€880) per month; * 40/40 of the Pension supplement (pensionstillæg) = DKK 7,472 (€1,004) per month for a single person, DKK 3,800 (€511) per month for a recipient with a spouse or co-habiting partner; * 40/40 of the supplementary pension amount (supplerende pensionsydelse) = DKK 18,600 (€2,500) per year. * 40/40 of the mediacheck amount = DKK 988 (€133) per year. <p>Supplementary pension (arbejdsmarkedets tillægspension, ATP) and Compulsory pension scheme (Obligatorisk Pensionsordning):</p> <p>DKK 27,800 (€3,737) per year at the age of 67.</p>

Source: [Results | MISSOC](#)

Estonia	
Basic principles	<p>Pillar I (PAYG):</p> <p>Old-age Pension (vanaduspension): Universal social insurance scheme financed by contributions providing pensions depending on the duration of activity (until 1998) and on contributions (since 1999). Old-Age pension is earnings related (DB).</p> <p>National Pension (rahvapension): Tax-financed universal scheme guaranteeing a minimum pension for persons who are not entitled to an Old-age Pension. See Table XI "Guaranteed minimum resources". Flat rate.</p> <p>Pillar II (DC): Supplementary Pension (kogumispension): Fully funded pension insurance based on private asset management under State supervision with contribution-defined pensions. Persons born after 1 January 1983 are automatically enrolled with the possibility to leave.</p> <p>Pillar III (DC): Voluntary private pension scheme.</p>
Calculation method, pension formula or amounts	<p>Old-age Pension (vanaduspension):</p> <p>Calculated as the sum of 4 components:</p> <ul style="list-style-type: none"> * a base amount, * a length of service component (for the period up to 31/12/1998), * an insurance component (for the period from 1/1/1999 to 31/12/2020) * compound component (for the period from 1/1/2021) <p>From 1/4/2022 the base amount is 255,7562</p> <p>The length of service component is calculated as the pensionable length of service (acquired before 31/12/1998) multiplied by the value of one service year.</p> <p>The insurance component is calculated as the sum of annual pension coefficients multiplied by the value of one service year. The pension coefficients are the sum of the amounts of Social Tax (sotsiaalmaks) on the account of the insured person from 1/1/1999 divided by the national average amount of social tax over the same calendar year. From 1/4/2022 the value of a service year is € 7,718</p> <p>The compound component part consists of:</p> <ul style="list-style-type: none"> * an insurance component of 50%. The size of the insurance component is calculated on the basis of the received social tax. It is calculated in the same manner as the currently accumulated insurance component. For example, the size of the insurance component of a person earning average wages in Estonia is 1.0; * a solidary component of 50%. The solidary component is 1.0 if the social tax has been paid for the person on at least 12 times the minimum wages during the year. If the social tax paid for the person is less than the minimum annual wages, the solidary component will be calculated proportionally. <p>The base amount and the value of a service year are subject to annual indexation. Old-age Pension is paid monthly. There are no additional payments.</p>

	<p>2nd pillar:</p> <p>Life time annuities (unisex).</p> <p>Fixed-term pension.</p> <p>One-time disbursement.</p>
Reference earnings or calculation basis	<p>1st pillar:</p> <p>Credited periods up to 31/12/1998, time spent:</p> <ul style="list-style-type: none"> * being in compulsory military service or compulsory alternative service, if the person was called for service from Estonia or the person lived in Estonia before and after being called for service from abroad, * following full-time study, * receiving unemployment benefit or participating in labour market training, * working on a farm, * raising a child for at least up to 8 years of age, * being temporarily incapacitated for work, etc. <p>Starting from 1/1/1999 the State pays Social Tax (sotsiaalmaks) for some categories of non-active persons (see Table I "Financing").</p> <p>2nd pillar:</p> <p>No credited periods, but see Table I "Financing", "Public authorities' participation", 5. Old-age".</p>
Periods credited or treated as contributory	<p>1st pillar:</p> <p>100% of the National Pension Rate (rahvapensioni määr): € 255,18 per month.</p> <p>2nd pillar:</p> <p>No statutory minimum pension.</p>
Minimum pension and means-tested benefit	<p>1st and 2nd pillar:</p> <p>No statutory maximum pension.</p>
Maximum pension	<p>First pillar:</p> <p>Old age Pension (Folkepension):</p> <ul style="list-style-type: none"> * 40/40 of the basic amount (grundbeløb) = DKK 6,547 (€880) per month; * 40/40 of the Pension supplement (pensionstillæg) = DKK 7,472 (€1,004) per month for a single person, DKK 3,800 (€511) per month for a recipient with a spouse or co-habiting partner; * 40/40 of the supplementary pension amount (supplerende pensionsydelse) = DKK 18,600 (€2,500) per year. * 40/40 of the mediacheck amount = DKK 988 (€133) per year. <p>Supplementary pension (arbejdsmarkedets tillægspension, ATP) and Compulsory pension scheme (Obligatorisk Pensonsordning):</p> <p>DKK 27,800 (€3,737) per year at the age of 67.</p>

Source: [Results | MISSOC](#)

Finland	
Basic principles	<p>Dual system:</p> <p>(1) insurance system (statutory earnings-related pension, Työeläke) financed by contributions covering employees, self-employed, farmers providing earnings-related pensions. Pensions are based on annual earnings and age. The scheme is defined-benefit. The scheme is operated mainly on a pay-as-you-go basis, but some pensions are operated according to the principle of partial funding.</p> <p>(2) tax-financed universal coverage system (national pension (Kansaneläke) and guarantee pension (Takuueläke)) guaranteeing a minimum flat-rate pension. The pension schemes are integrated and when statutory earnings-related pension (Työeläke) exceeds a given limit, no national pension (Kansaneläke) is paid.</p> <p>Voluntary private old-age pension schemes exist (though uncommon). Details of these are not reported in the MISSOC Tables.</p>
Calculation method, pension formula or amounts	<p>Statutory earnings-related pension (Työeläke):</p> <p>Accrual rate on the annual earnings and unpaid periods: 1.5% from 17 to birth year related age (68-70).</p> <p>In YEL from 18 to birth year related age.</p> <p>Starting earnings-related pensions are adjusted with the life expectancy coefficient, which is 0.94659 for those born in 1960 and it reduces the cohort's monthly pensions starting in 2022 by 5.3 per cent.</p> <p>National pension (Kansaneläke):</p> <p>Full amount between €606.65 and €679.50 per month according to marital status. If years of residence are less than 80% of the time between the age of 16 and 65 the pension is adjusted in proportion to the length of residence. Statutory earnings-related pension (Työeläke) and other Finnish or foreign pensions received reduce the national pension by 50% when annual total exceeds €713.14. Entitlement to national pension is lost when income from earnings-related pension exceeds €1,402.63 per month (for people living alone) and €1,256.87 per month (for people married or cohabiting).</p> <p>Guarantee pension (Takuueläke):</p> <p>The full amount is €885.63 per month. Other pension income is deducted from the full amount of the guarantee pension.</p>
Reference earnings or calculation basis	<p>Statutory earnings-related pension (Työeläke):</p> <p>Pension accrual for unpaid periods (periods of earnings-related maternity-, paternity- and parental allowance, days with earnings-related unemployment allowance, job alternation leave, days with adult education allowance, sickness allowance, rehabilitation grant and days in receipt of compensations for the loss of income as paid from workers' compensation, military injury compensation and motor liability insurance). The pension accrues on the earnings that are basis for the benefits. For minimum benefits as well as for studies and child home care a fixed monthly amount is used as an earnings base (€785.94 in 2022). Periods of studies and child home care are state-credited.</p>
Periods credited or	<p>1st pillar:</p> <p>100% of the National Pension Rate (rahvapensionin määrä): €255,18 per month.</p>

treated as contributory	2nd pillar: No statutory minimum pension.
Minimum pension and means-tested benefit	Guarantee pension (Takuueläke) guarantees a minimum pension for residents with a small pension or with no other pension.
Maximum pension	Statutory earnings-related pension (Työeläke): No statutory maximum pension.

Source: [Results | MISSOC](#)

France	
Basic principles	<p>Compulsory social insurance systems, funded according to pay-as-you-go principle and comprising two pillars:</p> <ul style="list-style-type: none"> * 1st pillar (basic scheme): basic compulsory insurance providing for defined benefits the amount of which depends on earnings, contributions and duration of affiliation; * 2nd pillar (complementary scheme for Agirc-Arrco employees): supplementary compulsory insurance providing for defined benefits the amount of which is based on a point system: the pension amount corresponds to the number of points accrued multiplied by the point value. <p>A voluntary and optional insurance scheme is also available; it is a funded scheme (supplementary or supplemental) but it is not included in the social security legislation. It is not presented in the MISSOC tables.</p> <p>A minimum benefit non-contributory scheme is specifically in place for the elderly: the solidarity allowance for elderly people (Allocation de solidarité aux personnes âgées, ASPA) (see MISSOC FOR “Guaranteed Minimum Resources” details).</p>
Calculation method, pension formula or amounts	<p>1st pillar (Basic scheme):</p> <p>Pension Formula (annual amount):</p> <p>Average annual salary $\times t \times n$ / from 160 to 172 according to the year of birth. t = pension rate. Based on the age of the insured and the number of years of insurance: maximum rate of 50% if 160 quarters of insurance for insured persons born before 1949 (increased by one quarter per generation until reaching 172 for insured people born after 1973).</p> <p>n = actual insurance period</p> <p>Reduction in the pension amount when the maximum time in the scheme is not reached: decreasing by missing quarter of 1.25%.</p> <p>The full rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, war veterans or victims) or if the insured person has reached the age at which the pension is paid at the full rate (67 years old) at the moment the pension payment is due. For others, the insurance period giving entitlement to the full pension is reduced (workers who have raised 3 children may also benefit from the full rate after 120 quarters of insurance).</p> <p>Monthly payments. No supplements.</p> <p>2nd pillar (Complementary pensions Agirc-Arrco):</p> <p>Total number of points accrued multiplied by the value of the point.</p> <p>Monthly payments.</p>
Reference earnings or calculation basis	<p>1st pillar (Basic scheme):</p> <p>Annual average salary, limited to the social security ceiling (€41,136 per year in 2022) which is adjusted every year.</p> <p>The average salary is calculated on the basis of the 25 best years.</p> <p>2nd pillar (Complementary pensions Agirc-Arrco):</p>

	Value of the point per year: €1.2841 .
Periods credited or treated as contributory	<p>1st pillar (Basic scheme):</p> <ul style="list-style-type: none"> * Tuition and education: school or study years are not taken into account when calculating the insurance periods, but it is possible, under certain conditions, to buy back such periods with a maximum of 3 years of contributions; * Maternity and paternity: * “maternity credit”: 1 year per child for the insured mother; * “adoption credit”: 1 year per child adopted, conditionally granted to one of the insured parents; * “education credit”: 1 year per child conditionally granted to one of the insured parents; * parental leave within the limits of the actual duration of the leave (cannot be combined with maternity, education or adoption credits: choose the one which is most beneficial to the insured person); * child care: credit of maximum 2 years insurance to take care of a severely disabled child; * care of a dependant adult: credit of maximum 2 years insurance to take care permanently of a disabled adult (disability of at least 80%, under conditions); * unemployment: involuntary unemployment (periods not compensated since 1980 are only taken into account under certain conditions and within certain limits); * sickness: receipt of sickness, maternity, paternity invalidity, work accident (temporary or permanent invalidity of at least 66%) and occupational rehabilitation benefits; * Other periods: * military service and detention pending judgment (under certain conditions); * receipt of the allowance to prepare for retirement, paid to unemployed war veterans of North Africa; * anticipated retirement under certain conditions; * some periods of continuing vocational training (for uncompensated job-seekers or disabled persons). The periods of civic service can be taken into account as validated quarters but are not considered as periods of contribution. <p>2nd pillar (Complementary pensions Agirc-Arrco): Periods during which are drawn benefits for sickness, maternity, employment injury, invalidity, unemployment and early retirement.</p>
Minimum pension and means-tested benefit	<p>1st pillar (Basic scheme):</p> <p>Minimum pension (minimum contributif): €673.76 per month, granted to the insured person drawing a full pension on any grounds. This amount is increased if contributions have been made for at least 120 quarters: €741.63. It is prorated if the insurance period is below the duration required depending on the year of birth of the insured.</p> <p>The minimum pension is only granted when the total sum of pensions received (in France and from abroad, basic and supplementary) remains below or equal to €1,273.76 per month.</p> <p>2nd pillar (Complementary pensions Agirc-Arrco): No minimum.</p>
Maximum pension	1st pillar (Basic scheme):

	<p>50% of the social security ceiling = €1,714 per month. Any increase is added to this amount (deferred pension, a disability requiring the assistance of a third person, bringing up children, etc.)</p> <p>2nd pillar (Complementary pensions Agirc-Arrco): points granted within the limit of 8 times the social security ceiling.</p>
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Source: [Results](#) | [MISSOC](#)

Germany	
Basic principles	<p>Compulsory social insurance scheme financed by contributions and taxes under the 'pay as you go' (PAYG) system covering employees and certain groups of self-employed providing earnings-related pensions depending on contributions and the duration of affiliation (1st pillar).</p> <p>Benefits are income-related. Their amount is determined based on a points system; the calculation contains performance-based and contribution-based elements.</p> <p>Setting up a supplementary pension is not obligatory and may be done by the employer as part of the company pension scheme (2nd pillar) or as a supplementary private pension scheme (3rd pillar). The state helps with setting up a supplementary fully funded pension fund with allowances, tax benefits and contribution reductions to social security.</p> <p>Persons in need who live in Germany and have reached the statutory retirement age may apply for basic old-age benefit (see Table XI – Minimum benefit).</p> <p>The information given below refers only to the compulsory social insurance system (1st pillar).</p>
Calculation method, pension formula or amounts	<p>Pension formula:</p> $\text{PEP} \times \text{RA} (1.0) \times \text{AR}$ <p>PEP = Personal Remuneration Points (persönliche Entgeltpunkte): The sum of remuneration points results from the insured earnings for each year divided by the national average of earnings for the same year, in addition to remuneration points for specific non-contributory periods and supplements for such reduced contribution periods. The sum of remuneration points is multiplied by the access factor (Zugangsfaktor). The access factor follows the age of the insured at the start of pension payments and effects reductions in the case of early pensions or increases in the case of a pension deferment after the standard retirement age has been reached.</p> <p>RA = Factor of pension type (Rentenartfaktor): A factor established according to the respective insurance objective (1.0 for old-age pensions).</p> <p>AR: Current pension value (aktueller Rentenwert): The current pension value is the amount corresponding to the monthly old-age pension of the general pension insurance without reductions, if contributions based on the average earnings were paid over one calendar year. It is redefined annually on 1 July. The adjustment is basically in line with changes in wages and salaries. The current pension value as of 1 July 2022 amounts to €36.02 in the old Länder and €35.52 in the new Länder.</p> <p>The pensions are paid monthly without any discretionary benefits or bonuses.</p> <p>Basic pension supplement: From 1 January 2021 the pension is increased by an individually calculated supplement if there are at least 33 years of "basic pension periods" (mainly compulsory contribution periods from employment, bringing up children and care work). The basis for calculating the supplement is the earning points (EP) earned from the "basic pension assessment periods". These include only those basic pension periods that have a value of at least 0.025 EP/month (0.3 EP/year). This corresponds</p>

	<p>to 30% of the average earnings of everyone insured in the respective year. If, in the case of 35 years of basic pension periods, the average value of all "basic pension assessment periods" is less than 80% of the average earnings (= 0.8 EP/year), a supplement is calculated for a maximum of 35 years of basic pension assessment periods. In the transitional period between 33 and 35 years, an accumulating basic pension supplement is calculated.</p> <p>The basic pension supplement is granted depending on income. If the taxable income is above the income allowance of €1,250 (single persons) or €1,950 (couples), 60 percent of the amount above this is credited to the basic pension supplement. The amount exceeding an income of €1,600 (single persons) or €2,300 (couples) is then fully offset against the basic pension supplement.</p> <p>If the person is living in Germany, the income is checked by transmitting the taxable from between the tax authorities to the pension insurance institution. In the case of residence abroad, the pension insurance companies determine the relevant income by means of an equivalent verification procedure.</p> <p>The basic pension supplement is determined ex officio for existing and new pensioners; no separate application beyond the original pension application is required. The decision and payment of the basic pension started in July 2021 at first for new pensioners. The time-consuming review of all existing pensioners will gradually take place and is expected to last until the end of 2022.</p>
Reference earnings or calculation basis	<p>Insured employment income (up to contribution ceiling) and voluntary contributions during the entire duration of the insurance. The monthly contribution ceiling for 2022 is:</p> <ul style="list-style-type: none"> * West: €7,050 * East: €6,750 <p>Periods of child-raising during the first 36 calendar months after the month of birth (30 calendar months for births before 1992) are considered as periods of contributions based on average earnings.</p>
Periods credited or treated as contributory	<p>The following are treated as compulsory contribution periods for both the calculation of pensions and compliance with the waiting period:</p> <ul style="list-style-type: none"> * Child-raising periods up to a maximum of 3 years per child * periods of informal care * periods of statutory military or civil service * periods of receiving benefits <p>The following periods are also taken into account for the pension calculation und are accounted for depending on the type of pension:</p> <p>Accounted periods (Anrechnungszeiten):</p> <ul style="list-style-type: none"> * Periods of sickness, rehabilitation, pregnancy and maternity during unemployment, or with receipt of pensions, studies or higher education over 17 years of age. * Substitute periods (Ersatzzeiten): Certain periods before 31/12/1991, e.g. times of military war service or of detention due to political reasons. * Consideration periods (Berücksichtigungszeiten): Periods of child-raising up to the age of 10 years.
Minimum pension and means-tested benefit	No statutory minimum pension.

Maximum pension	No statutory maximum pension.
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Source: [Results](#) | [MISSOC](#)

Greece	
Basic principles	<p>1st pillar:</p> <p>1/ Main pension of e-EFKA:</p> <p>Compulsory social insurance scheme covering all employees and self-employed. The main pension includes the national pension (ΕΘΝΙΚΗ ΣΥΝΤΑΞΗ) and the contributory pension (ΑΝΤΑΠΟΔΟΤΙΚΗ ΣΥΝΤΑΞΗ). The system is financed by contributions for the contributory pension, and by the State budget for the national pension. It is managed on a pay-as-you-go basis (PAYG), and provides earnings-related benefits based on Defined Benefits (DB) for the contributory pension, and flat-rate benefits for the national pension.</p> <p>2/ Auxiliary pension of e-EFKA:</p> <p>Compulsory social insurance scheme covering all employees and most self-employed on the same conditions as for main pension. It is financed by employees' and employers' contributions, and it is managed on a PAYG basis. It provides earnings-related benefits on a Notional Defined Contributions (NDC) basis since January 2015. Since January 2022, the auxiliary pension of TEKA (Hellenic Auxiliary Pensions Defined Contributions Fund - ΤΑΜΕΙΟ ΕΠΙΚΟΥΡΙΚΗΣ ΚΕΦΑΛΑΙΟΠΟΙΗΤΙΚΗΣ ΑΣΦΑΛΙΣΗΣ) is a funded system of defined contributions (DC) which covers entrants in the labour market since 01.01.2022 on a compulsory basis, and already employed people aged under 35 on a voluntary basis.</p> <p>3/ Additional benefits to specific professions, such as: lump sum benefits (ΕΤΕΑΕΡ - civil servants, military staff, engineers, lawyers, etc.) and dividends (civil servants, military staff) provided by relevant Dividend Funds which for the most part are also incorporated in e-EFKA.</p> <p>2nd pillar:</p> <p>The 2nd pillar provides supplementary pension. It includes 4 mandatory occupational funds which provide earnings-related benefits on an hybrid basis (defined-benefits adjusted according to annual actuarial study and available assets), and 26 voluntary occupational insurance funds (ΤΑΜΕΙΑ ΕΠΑΓΓΕΛΜΑΤΙΚΗΣ ΑΣΦΑΛΙΣΗΣ-TEA), which are fully funded.</p> <p>3rd pillar:</p> <p>This pillar is optional and includes private insurance schemes.</p> <p>The 2nd and 3rd pillars, as well as the auxiliary pension of e-EFKA and additional benefits to specific professions (1st pillar), are not presented in the MISSOC tables. Uninsured elderly can receive a means-tested benefit provided by OPEKA (see Table XI on "Guaranteed Minimum Resources" for details).</p>
Calculation method, pension formula or amounts	<p>1st pillar (main pension of e-EFKA):</p> <p>The main pension is composed of:</p> <p>(a) the national pension (ΕΘΝΙΚΗ ΣΥΝΤΑΞΗ), the amount of which depends on the number of years of residence in Greece and the number of years of insurance. If the pensioner has 40 years of residence from the age of 15 up to the age for receiving the pension and at least 20 years of insurance, the amount is €384 per month.</p> <p>This amount is reduced by 2% for every year which falls short from 20 to 15 years of insurance (i.e. the amount of national pension for 15 years of insurance is €345.60 per month).</p> <p>(b) the contributory pension (ΑΝΤΑΠΟΔΟΤΙΚΗ ΣΥΝΤΑΞΗ), which is calculated depending</p> <p>* on the years of insurance taken into account by applying coefficients of replacement per year (ποσοστά αναπλήρωσης) which start from 0.77% for 15 years of</p>

	<p>insurance gradually increasing to 2.55% for 40 years of insurance and 0.50% for every year over 40 years of insurance, and</p> <ul style="list-style-type: none"> * on the average pensionable earnings of the insured from the insurance year 2002 until the day the person applies for pension. <p>In addition, contributions paid during the same period in different insurance funds incorporated in e-EFKA (extra/parallel insurance – παράλληλη ασφάλιση) are taken into account in the amount of the contributory pension as follows: for every year of parallel or extra contributions, the annual percentage of replacement is 0.075% for every 1% of extra contributions.</p> <p>The main pension is paid every month. No additional payments.</p>
Reference earnings or calculation basis	<p>1st pillar (main pension of e-EFKA):</p> <p>The contributory pension (ΑΝΤΑΠΟΔΟΤΙΚΗ ΣΥΝΤΑΞΗ) is based on the average pensionable earnings of the insured person from year 2002 until the day of the application for pension. The average is calculated as the quotient of dividing the total monthly remuneration of the insured by the total insurance period. The sum of monthly salaries received by the insured is the sum of the monthly remuneration subject to contributions throughout the insurance life. The calculation of pensionable earnings takes into account the insured's earnings for each tax year, increased by the change in the average annual Consumer Price Index of the Hellenic Statistical Authority for the period until the end of 2024, and from 2025 onwards by the Wage change index, calculated by the Hellenic Statistical Authority.</p> <p>Ceiling on pensionable earnings: €6,500 per month on which contributions have been paid.</p>
Periods credited or treated as contributory	<p>1st pillar (main pension of e-EFKA):</p> <p>Periods used only for the purpose of assessing entitlement to a pension, but not for the calculation of the amount of pension payable:</p> <ul style="list-style-type: none"> * Periods during which an invalidity pension is paid, * Periods during which a sickness benefit or an unemployment benefit has been granted, * Periods of participation in the Resistance during World War II. <p>Periods used both for assessing entitlement to a pension as well as for the calculation of the amount of pension payable:</p> <ul style="list-style-type: none"> * Periods of absence from work for looking after a child are credited subject to parental leave for child raising (Law 4808) and parental benefit being granted. * Periods of absence from work due to maternity are credited subject to maternity benefits (i.e. Maternity benefit, Supplementary Maternity Allowance, Special Maternity Protection Allowance) being granted. <p>Not applicable:</p> <ul style="list-style-type: none"> * Periods of absence from work for looking after an adult in need; * Educational leave.
Minimum pension and means-tested benefit	<p>1st pillar (main pension of e-EFKA):</p> <p>No minimum.</p>
Maximum pension	<p>1st pillar (main pension of e-EFKA):</p> <p>€4,608 per month (corresponding to twelve times the full national pension 12*€384).</p>

Hungary	
Basic principles	<p>First pillar: Compulsory State pension scheme for employees and self-employed, based on defined-benefits, financed by social security contributions (PAYG) with earnings-related benefits depending on the length of the service period.</p> <p>Second pillar: Voluntary old-age private pension scheme.</p> <p>The second pillar is not presented in the MISSOC tables.</p> <p>Old-age allowance (Időskorúak járadéka) is a non-contributory minimum benefit for older people (see Table XI on MISSOC “Guaranteed minimum resources” for details).</p>
Calculation method, pension formula or amounts	<p>First pillar:</p> <p>The amount of Old-age Pension (Öregségi nyugdíj), Benefit prior to retirement age (korhatár előtti ellátás) and Old age pension for women with 40 years of eligibility period (öregségi nyugdíj nők számára 40 év jogosultsági idővel) depends on the insurance period and is expressed as a percentage of the revalued net average monthly income of the individual earned since 1988.</p> <ul style="list-style-type: none"> * 33% for the first 10 years of insurance period, * + 2% for each of the insurance years between 11-25, * + 1% for each of the insurance years between 26-36, * + 1.5% for each of the insurance years between 36-40, * + 2% for each of the insurance years after 40 years. <p>For persons with an insurance period of 50 years, the pension amount equals the average income as defined above. Additional insurance years do not increase the amount of the benefit.</p> <p>The benefit is paid monthly.</p> <p>A 13th month payment was paid in 2022.</p>
Reference earnings or calculation basis	<p>First pillar:</p> <p>Social insurance Old-age Pension (Öregségi nyugdíj), Benefit prior to retirement age (korhatár előtti ellátás) and Old age pension for women with 40 years of eligibility period (öregségi nyugdíj nők számára 40 év jogosultsági idővel): average monthly income of the individual since 1988.</p> <p>If the average monthly income is over HUF372,000 (€943): 90% of the amount between HUF372,001 and HUF421,000 is taken and 80% of any amount above HUF421,000 (€1,068).</p> <p>No ceilings.</p>
Periods credited or treated as contributory	<p>First pillar:</p> <ul style="list-style-type: none"> * national military service; * periods of entitlement to infant care allowance (Csecsemőgondozási díj), sickness benefit (Táppénz), work accident sick pay (Baleseti táppénz), child care fee (Gyermekgondozási díj), adoption fee (Örökbefogadói díj) (from 1 January 2020), child home care allowance (gyermekgondozási segély) (until 31 December 2015), child care allowance (Gyermekgondozást segítő ellátás) (from 1 January 2016) and child raising

	<p>support (gyermeknevelési támogatás), nursing fee (Ápolási díj), job-seeker benefit (Álláskeresési járadék), job-seeker aid before pension (Nyugdíj előtti álláskeresési segély);</p> <ul style="list-style-type: none"> * periods of higher education, pursued prior to 1 January 1998 (and since then if full-time studies and if contributions have been paid as part of an agreement); * rehabilitation annuity paid on grounds of reduced capacity for work from 2008 to 31 December 2011 for the entire duration of the rehabilitation benefit (rehabilitációs ellátás) (after 31 December 2011).
Minimum pension and means-tested benefit	<p>First pillar:</p> <p>The minimum amount of the social insurance Old-age Pension (Öregségi nyugdíj) is HUF28,500 (€72) per month.</p> <p>No minimum in case the insurance period is less than 20 years.</p>
Maximum pension	<p>First pillar:</p> <p>No maximum.</p>

Source: [Results](#) | [MISSOC](#)

Ireland ⁴⁰	
Basic principles	<p>Pillar I</p> <p>Compulsory social insurance scheme financed by contributions on a pay-as-you-go (PAYG) basis for employees and self-employed with flat-rate defined benefits related to the level of contributions made.</p> <p>Pillar II</p> <p>There is also a Voluntary Contribution scheme which can help aid qualification for the State Pension (Contribution).</p> <p>Also, a State Pension (Non-Contributory) is provided (see Table XI on MISSOC re, Guaranteed Minimum Resources).</p>
Calculation method, pension formula or amounts	<p>State Pension (Contributory):</p> <p>€253.30 per week (maximum). If average number of annual contribution weeks registered is more than 10, but less than 48, a reduced pension is payable as follows:</p> <p>Average Rate per week:</p> <ul style="list-style-type: none"> * 40-47: €248.30 * 30-39: €227.70 * 20-29: €215.70 * 15-19: €165.10 * 10-14: €101.20 <p>The rate paid for those assessed under the interim Total Contributions Approach is pro-rated for those who do not reach the 2080 needed for a full rate pension.</p> <p>A Christmas Bonus may be paid. This requires a Government decision, which may be part of the annual Budget process.</p>
Reference earnings or calculation basis	Not applicable. Pensions are not based on previous earnings
Periods credited or treated as contributory	<p>Credited contributions may be counted for determining the yearly average and therefore the rate of pension which may be payable. They may not be used to satisfy the basic qualifying period of 520 contributions condition.</p> <p>Subject to conditions, credited contributions may be awarded to:</p> <ul style="list-style-type: none"> * Persons aged 16 to 66 years while in receipt of cash benefits for sickness, maternity, permanent disability, unemployment, work injury or retirement pension; * Insured persons registered as jobseekers or ill but not in receipt of a payment. <p>Since 1994, periods of up to 20 years spent by an insured person caring for children under 12 years or providing care to incapacitated persons of any age can be disregarded for the purpose of calculating the yearly average, and therefore the rate of pension payable.</p> <p>Under the interim Total Contributions Approach, up to 20 years of Home-caring periods can be added for those who were caring for children up to 12 or others in need</p>

⁴⁰ From Missoc, refers to 2022 figures, as per mid-year.

	of full time care. Other credits are available as per the yearly Average method, but an overall limit of 20 years (1040 contributions) applies.
Minimum pension and means-tested benefit	State Pension (Contributory): Statutory minimum pension: €101.20
Maximum pension	State Pension (Contributory): Maximum Rates: €253.30 per week.

Source: [Results | MISSOC](#)

Italy	
Basic principles	<p>Work Insurance General Compulsory Scheme (Assicurazione Generale Obbligatoria, AGO) covering the employees of the private sector by providing benefits calculated according to two determining factors: age and accrued contributions.</p> <p>There is an additional voluntary, supplementary occupational system which consists of both open funds and closed collectively agreed funds. The closed funds can be funded by both employers and employees as well as from the voluntary transformation of TFR (private severance pay). In addition, workers can enrol in private pension funds.</p> <p>Only compulsory schemes are described in Table VI on MISSCO.</p> <p>Other compulsory schemes are provided for self-employed (see MISSOC information on the social protection of the self-employed) and a certain number of specific categories of workers, such as civil servants, professionals, atypical workers. Resources are managed on a PAYG basis. The pension system is based on notional defined-contributions (NDC) scheme for those who entered the labour market after 1st January 1996. For those who entered the labour market before that date, the system is "hybrid" (a mix of DB and NDC).</p> <p>A non-contributory minimum benefit scheme is provided by law based on which the welfare based social allowance (assegno sociale), is granted to elderly people with no means (see Table XI on MISSOC, "Guaranteed Minimum Resources").</p>
Calculation method, pension formula or amounts	<p>For periods of contributions accrued by 31/12/2011 by persons insured before 1/1/1996, the below earnings-related calculation system applies:</p> <ul style="list-style-type: none"> * Earnings up to €48,279.20 (ceiling): $2\% \times n \times E$; * Partial amount between €48,279.20 and €64,211.34 (ceiling $\times 1.33$): $1.6\% \times n \times E$; * Partial amount between €64,211.34 and €80,143.33 (ceiling $\times 1.66$): $1.35\% \times n \times E$; * Partial amount between €80,143.33 and €91,730.48 (ceiling $\times 1.90$): $1.1\% \times n \times E$; * Earnings over €91,730.48: $0.9\% \times n \times E$. <p>n = number of years of insurance (max.: 40). E = reference earnings (see below "Reference earnings or calculation basis.").</p> <p>For periods of contributions accrued since 1/1/2012, the relevant pension amounts shall be calculated according to the contribution related calculation system: contribution amounts are adjusted yearly, according to the average increase of the GDP over the last five years. The pension amount is calculated by multiplying the total contribution amount (montante contributivo) by a transformation coefficient (i.e. an actuarial coefficient which varies according to age which is gradually increased according to life expectancy).</p> <p>Pensions are paid on a monthly basis in 13 instalments where the 13th is a Christmas bonus. The summer bonus, so called "Quattordicesima" (14th pension amount) is granted as an income support measure based on both income and number of contributions completed.</p>
Reference earnings or calculation basis	<p>Reference earnings:</p> <ul style="list-style-type: none"> * For those who on 31/12/1992 had worked 15 years or more: average of salaries during the last 5 years with ceiling; * For those who on 31/12/1992 had worked less than 15 years: average earnings over a variable period between the last 5 and 10 years, with ceiling;

	<p>* For those first employed since 1/1/1996, the calculation is based on the total of contributions of the entire working life.</p> <p>The above reference earnings criteria shall only apply in order to calculate the pro-rata pension based on contributions accrued by 31/12/2011 by persons insured before 1/1/1996.</p> <p>The annual salary ceilings for the earnings-related calculation system are in 2022 as follows: €48,231.31 for persons insured before 1/1/1996 and €105,014 for persons insured since 1/1/1996.</p> <p>Amounts are adjusted according to the consumer price index.</p>
Periods credited or treated as contributory	<p>Periods of deemed contributions accrued during military service or while in receipt of sickness, maternity, unemployment benefits or redundancy pay are all taken into consideration.</p> <p>Periods of absence from work for looking after a child or an adult in need of care are treated as contributory.</p> <p>Exception: deemed contributions are not taken into account if the pension is claimed at the age of 71+3 months using the minimum qualifying period of 5 years (see Table VI on MISSOC, "Old-age, Conditions, 1. Qualifying period").</p>
Minimum pension and means-tested benefit	<p>Persons insured before 1/1/1996:</p> <p>Annual amount of minimum pension (pensione minima): €6,816.48. The old-age pension (pensione di vecchiaia) is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension. If the person is married, the old-age pension is brought up to the minimum pension if the annual taxable income is less than €27,265.93 i.e. 4 times the annual minimum pension. The supplement amounts to 70% if the annual family income is between €27,265.93 and €34,082.42, and to 40% for incomes between €34,082.42 and €40,898.90.</p> <p>No statutory minimum pension in case of pensions calculated through the defined contribution system.</p>
Maximum pension	No statutory maximum pension.

Source: [Results](#) | [MISSOC](#)

Latvia	
Basic principles	<p>Compulsory social insurance schemes:</p> <ul style="list-style-type: none"> * 1st pillar: pay-as-you-go-scheme providing earnings-related pensions depending on contributions and the duration of affiliation (notional defined contributions). * 2nd pillar: funded scheme providing pensions depending on accumulated contributions and the pension fund selected (defined-contributions). <p>The compulsory schemes are supplemented by a private voluntary pension scheme, which corresponds to the 3rd pillar. It is not presented in the MISSOC tables.</p> <p>There is no special social assistance scheme for the elderly. However, those who are not entitled to Old-age Pension (Vecuma pensija) can receive the State Social Security Benefit (Valsts sociālā nodrošinājuma pabalsts) under certain conditions.</p>
Calculation method, pension formula or amounts	<p>1st pillar:</p> <p>From 1/1/1996 (i.e. for those whose social insurance period is from 1996): cumulated capital from social insurance contributions.</p> <p>A “ceiling” applies to the social insurance contributions (€78,100 per calendar year), beyond which the social insurance contributions no longer form part of the pension capital.</p> <p>Up to 31/12/1995 (i.e. for those whose social insurance period is prior to 1996): years of insurance record and average insurance contribution wage from 1996 until 1999 (inclusive).</p> <p>The amount of pension shall be based on the national average insurance contribution wage for those who have completed at least 30 years of insurance record (of which at least 5 years are cumulated after 1996) and whose average wage in the period from 1996 to 1999 was lower than the national average insurance contribution wage.</p> <p>2nd pillar:</p> <p>Cumulated capital from contributions paid during the membership period.</p>
Reference earnings or calculation basis	<p>Reference earnings.</p> <ul style="list-style-type: none"> * For those who on 31/12/1992 had worked 15 years or more: average of salaries during the last 5 years with ceiling; * For those who on 31/12/1992 had worked less than 15 years: average earnings over a variable period between the last 5 and 10 years, with ceiling; * For those first employed since 1/1/1996, the calculation is based on the total of contributions of the entire working life. <p>The above reference earnings criteria shall only apply in order to calculate the pro-rata pension based on contributions accrued by 31/12/2011 by persons insured before 1/1/1996.</p> <p>The annual salary ceilings for the earnings-related calculation system are in 2022 as follows: €48,231.31 for persons insured before 1/1/1996 and €105,014 for persons insured since 1/1/1996.</p> <p>Amounts are adjusted according to the consumer price index.</p>

Periods credited or treated as contributory	<p>1st pillar:</p> <ul style="list-style-type: none"> * Child care periods for a child under 1.5 years of age, * period of receipt of Maternity Benefit (Maternitātes pabalsts) and Paternity Benefit (Paternitātes pabalsts), * period of receipt of Unemployment Benefit (Bezdarbnieka pabalsts), * period of receipt of Sickness Benefit (Slimības pabalsts), * periods of professional inactivity of disabled persons, * periods of professional inactivity of spouses residing abroad with their partners who are on diplomatic or consular duties or on military service, * period of receipt of child care benefit for adoptee, * period of receipt of benefit for the fulfilment of foster family duties, * period of receipt of Disabled child care allowance (Bērna invalīda kopšanas pabalsts), * period of performing paid temporary public works. <p>The following periods are recognised prior to 1 January 1991:</p> <ul style="list-style-type: none"> * compulsory military service, * studies at institutions of higher education or after secondary school for maximum 5 years (or 6 years in case of longer education), * childcare by the mother until the child reached 8 years of age, * period of political repression, etc. <p>2nd pillar:</p> <p>No periods credited or treated as contributory.</p>
Minimum pension and means-tested benefit	<p>1st pillar:</p> <p>The amount of the minimum old-age pension is calculated on the basis of each year of insurance record, i.e. by applying a coefficient 1.1 to the basis of minimum old age pension (€136 in 2022; €163 for persons with disabilities since childhood) and then adding 2% of the same base for each subsequent year exceeding the required minimum insurance period for granting the old age pension (i.e. 15 years).</p> <p>Therefore, the minimum monthly amounts vary from €149.60 in case of 15 years of insurance to €247.52 in case of 51 years of insurance.</p> <p>For those with disabilities since childhood, the minimum monthly amounts vary from €179.30 in case of 15 years of insurance to €296.66 in case of 51 years of insurance.</p> <p>2nd pillar:</p> <p>If the participant of the funded pension scheme chooses to add the accrued funded pension capital to the 1st pillar pension: the minimum amount of 1st pillar pension applies.</p> <p>If the participant of the funded pension scheme chooses to acquire a life assurance (lifetime pension) policy using the accrued funded pension capital: no minimum amount applies.</p>
Maximum pension	<p>1st pillar/2nd pillar:</p> <p>No maximum.</p>

Source: [Results | MISSOC](#)

Lithuania	
Basic principles	<p>1st pillar: Compulsory social insurance scheme financed by a mix of tax and contributions on a pay-as-you-go (PAYG) basis covering employees and self-employed and providing a pension with a flat-rate and an earnings-related element. Benefits are calculated according to the defined-benefits (DB) scheme. The system includes pension points for the determination of the individual part of pension.</p> <p>2nd pillar: It started in 2004 And persons insured for the full pension insurance (main and supplementary parts of pension) may voluntarily choose either to stay only in the social insurance system (1st pillar) or switch to the 2nd pillar. From 2014 onwards, those who pay an additional contribution of 1% of their salary, receive from the State budget a contribution of 1% of their average salary earned during the year preceding the last one. After switching to the 2nd pillar, it is not possible to return solely to the social insurance system.</p> <p>3rd pillar: It is made of voluntary self-accumulated funds. Personal income tax relief applies to this method of accumulation. The state does not finance them, but the employer can contribute by paying part or all of contributions.</p> <p>Details of the third pillar are not reported in the MISSOC Tables.</p> <p>A social assistance old-age benefit exists and is reported under Table XI 'Guaranteed Minimum resources' in the MISSOC tables.</p>
Calculation method, pension formula or amounts	<p>1st pillar: The monthly Old-age Pension (Senatvės pensija) is equal to the sum of the general and the individual parts.</p> <p>The general part of pension is calculated according to the formula $\beta \times B$, where:</p> <ul style="list-style-type: none"> * β is the ratio of the insurance record of the person and the obligatory insurance record effective in the year of the pension entitlement. If an insurance record of the person is below the obligatory insurance record for an old-age pension, the multiplier β shall be equal to one; * B is the basic pension (in euros). <p>The individual part of pension is calculated according to the formula $V \times p$, where:</p> <ul style="list-style-type: none"> * V is the number of pension points accumulated by the person; * p is the pension point value (in euros). <p>Each insured person receives a certain number of pension points for the amount of social insurance contributions paid during the year. If the amount of contributions deducted from the person's pay during the year for the individual part of pension is equal to the amount of the annual pension contributions determined on the basis of the average pay during the year, the person will acquire one pension point. A larger or a smaller amount paid will result, accordingly, in a larger or smaller number of pension points. However, the total number of pension points acquired during one year may not exceed 5. To determine the individual part of the pension, the pension points acquired will be summed up and multiplied by the pension point value.</p> <p>Old-age pension is paid monthly.</p>

	2nd pillar: Funded scheme is financed by private means (3% of the person's wage) and the state's subsidy (1.5% of the country's average wage).
Reference earnings or calculation basis	Not applicable. Pensions are not based on previous earnings.
Periods credited or treated as contributory	Non-working periods are taken into consideration as credited periods when the person receives the following benefits: sickness, maternity, childcare, occupational rehabilitation, unemployment and disability (or loss of working capacity) benefits. These periods are taken into account for both determining the qualifying period for a pension and for the calculation of the amount of the pension. In cases of looking after an adult in need of care, the State pays social insurance pension contributions for caregivers. Thus these periods are treated as insured period and not credited ones.
Minimum pension and means-tested benefit	No minimum, but de facto minimum resulting from the calculation method. For those who reach retirement age with 15 years of insurance, the pension cannot be lower than the full basic pension, i.e. €225.84 in 2022). If the person does not have 15 years of social insurance record, the social assistance old-age benefit is paid.
Maximum pension	No statutory maximum pension, but 5 pension points are the maximum that can be earned in any calendar year.

Source: [Results | MISSOC](#)

Luxembourg	
Basic principles	<p>Compulsory social insurance scheme comprising one pillar, financed by contributions with a participation by the State employees and self-employed with benefits depending on the duration of the affiliation (flat-rate) and on contributions (earnings-related).</p> <p>System based on pay-as-you-go principle and on defined benefits.</p> <p>Voluntary insurance is possible for persons no longer affiliated to the compulsory scheme or willing to complement their insurance.</p>
Calculation method, pension formula or amounts	<p>Pension comprising two parts: a flat-rate part of 1/40 per year (max. 40) and an income- (and contributions-) related part.</p> <ul style="list-style-type: none"> * Flat-rate supplements (majorations forfaitaires): €556.85 per month for 40 years of insurance (proportionate reduction otherwise). * Proportionate supplements (majoration proportionnelle): 1.788% of total revenues taken into account. * Staggered supplements (majoration échelonnée): in case the sum of insurance record and age exceeds the figure of 94, the supplement rate is increased by the product of the number of years exceeding this figure by 0.014%. <p>End-of-year allowance (allocation de fin d'année): annual flat rate of €869.40 (for 40 insurance years; proportionate reduction otherwise).</p>
Reference earnings or calculation basis	<p>The wage or the professional income of the whole insurance record is taken into account.</p> <p>Minimum amount subject to contributions: €2,313.38 per month.</p> <p>Maximum amount subject to contributions: €11,566.88 per month.</p>
Periods credited or treated as contributory	<p>Are notably considered as effective insurance periods and taken into account for the qualifying period and the calculation of flat-rate and proportionate supplements:</p> <ul style="list-style-type: none"> * periods covered by a replacement income from which a pension contribution is deducted: unemployment, sickness, maternity, accident allowance, parental leave); * a period of 24 months for child education ("baby years"); * periods of assistance and care by an informal carer for a dependant person according to the legislation on long-term care. <p>Are notably considered as complementary insurance periods and taken into account for the qualifying period and the flat-rate supplements:</p> <ul style="list-style-type: none"> * training periods between 18 and 27 years of age; * periods for educating children under 6 (18 in case of a disabled child) - Total: 8 years for 2 children and 10 years for 3 children; * periods during which care is given to a dependant person; * periods during which an invalidity pension is granted.
Minimum pension and means-tested benefit	<p>No pension can be less than 90% of the reference amount, if the insured has at least 40 years of insurance: therefore, there is a minimum of €2,035.19 per month. If the insured did not complete the aforementioned qualifying period but can document at least 20 years of insurance, the minimum pension (pension minimale) is reduced by 1/40 for each missing year.</p>

Maximum pension	No pension shall exceed 5/6 of five times the reference amount that is €9,422.19 per month.
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Source: [Results | MISSOC](#)

Malta	
Basic principles	<p>Compulsory social insurance scheme financed by contributions on a pay-as-you-go (PAYG) basis covering employees and self-employed/self-occupied and providing earnings-related first pillar pensions depending on contributions and the duration of affiliation. The system is based on defined-benefits (DB).</p> <p>The system does not include points schemes.</p> <p>Employer's Pension Schemes exist. They apply to specific categories of workers such as government employees (employed before 1979) and police on one side and armed forces, civil protection officers and prison guards on the other one and require to complete 30 years of service for the former and 25 years for the latter.</p> <p>Voluntary private old-age schemes exist.</p> <p>Details of the occupational schemes and private pension schemes are not reported in Table VI in MISSOC.</p> <p>The system provides also for a non-contributory means-tested Age Pension (Pensjoni tal-Eta') (See Table XI "Guaranteed Minimum Resources").</p>
Calculation method, pension formula or amounts	<p>Formula for the calculation of the Two-Thirds Pension (Pensjoni taz-Zewg terzi):</p> <p>(1) For persons born before 1st January 1962:</p> $N1/10 + N2/20(*) \times 1/50 \times 2/3 \times PI \times 2$ <p>N1 = number of weekly contributions in the last ten years. N2 = number of weekly contributions in the best 20 years in the previous years from age 19 PI = pensionable income.</p> <p>For example: Number of contributions in the last 10 years: 300 Number of contributions in the best 20(*) years: 800 First average: $300/10 = 30$ Second average: $800/20(*) = 40$ Total: $70/2 = 35$ $35/50$ of $2/3$ of pensionable income. Highest rate per week of a Two-Thirds Pension (Pensjoni taz-Zewg terzi) is €253.06.</p> <p>(*) For persons born between 1st January 1952 and 31st December 1961 replace 20 by 25.</p> <p>(2) For persons born on or after 1st January 1962:</p> $N \times 1/50 \times 2/3 \times PI \times 40$ <p>N = highest number of weekly contributions paid or credited in 40 years from age 18 to retirement age. PI = pensionable income. N = maximum 50, minimum 15.40</p> <p>For example: Number of contributions in best 40 years: 1600 Contribution average: $1600/40 = 40$ $40/50$ of $2/3$ of pensionable income. Pension is paid on a 4-weekly basis and therefore 13 payments per year.</p>

Reference earnings or calculation basis	<p>For persons born from 1956 to 1958:</p> <p>Employees: net earnings over the best 3 consecutive years in the last 12 years prior to retirement as adjusted by the cost of living increases.</p> <p>Self-occupied and Self-employed persons: the average of the best consecutive 10 years in the last 12 years prior to retirement of the net earnings (from gainful occupation only) in the case of a self-occupied person and the average of the net income in the case of a self-employed person.</p> <p>Persons born from 1959 to 1961:</p> <p>Employees: net earnings over the best 3 consecutive years in the last 13 years prior to retirement as adjusted by the cost of living increases.</p> <p>Self-occupied and Self-employed persons: the average of the best consecutive 10 years in the last 13 years prior to retirement of the net earnings (from gainful occupation only) in the case of a self-occupied person and the average of the net income in the case of a self-employed person.</p> <p>Persons born from 1962 to 1968:</p> <p>Employees: the average of the highest basic salaries earned in any ten years during the 40 years prior to retirement adjusted by the cost of living increases.</p> <p>Self-occupied and self-employed persons: the average of the highest net income earned in any ten years during the 40 years prior to retirement.</p> <p>Persons born after 1 January 1969:</p> <p>Employees: the average of the highest basic salaries earned in any ten years during the 41 years prior to retirement adjusted by the cost of living.</p> <p>Self-occupied and self-employed persons: the average of the highest net income earned in any ten years during the 41 years prior to retirement.</p>
Periods credited or treated as contributory	<p>Credited contributions in respect of periods of:</p> <ul style="list-style-type: none"> * sickness; * widowhood: a widow is defined as a person who is not gainfully occupied, whether she/he is entitled to a pension in respect of widowhood or not, , not re-married and provided that the deceased spouse or partner had paid at least 156 weekly contributions; * invalidity provided that the number of credited contributions do not exceed the number of actual contributions paid by the recipient after 1979; * unemployment; * injury; * child-raising for parents born after 1 January 1952 when the child is less than 6 years old (10 years if child is disabled). <p>Study credits for students born after 1 January 1952.</p> <p>Credits are also awarded to ex-members of the police force, the armed forces, the civil protection department, and prison guards, carers, and voluntary workers.</p>
Minimum pension and means-tested benefit	<p>The minimum guaranteed pension is €171 per week for married persons and €167 per week for single persons who have paid contributions for an average of 50 weeks per year. For persons with a lower contribution average, the rate is reduced proportionately.</p>

Maximum pension	€253.06 per week for both married and single persons, on first award of pension. The amount increases by cost of living adjustments every year after awarding the pension.
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Source: [Results | MISSOC](#)

Poland	
Basic principles	<p>Compulsory social insurance scheme financed by contributions covering employees and self-employed and providing earnings-related pensions depending on contributions and the duration of affiliation.</p> <p>Mixed system composed of a first pillar, financed on a pay-as-you-go basis, and a funded second pillar. Persons born before 1949 are subject to the first pillar system only and the pension is based on defined-benefits (DB). Persons born after 1949 are subject to the new hybrid system (defined-benefits (DB) and defined-contributions (DC)). Those born between 1949 and 1968 could choose whether to remain in the old or to join the new system.</p> <p>A voluntary old-age scheme or third pillar exists:</p> <ul style="list-style-type: none"> * as additional private funds for retirement purposes. They are: IKE (Individual Retirement Accounts), IKZE (Individual Retirement Security Accounts), PPE (Employee Pension Programs) and PPK (Employee Capital Plans). <p>Compulsory separate social insurance schemes for farmers and their family members.</p> <p>Special schemes for policemen, soldiers, prosecutors, judges.</p> <p>The above-mentioned systems do not include points schemes.</p> <p>There is not a non-contributory minimum benefit scheme specifically for older people.</p>
Calculation method, pension formula or amounts	<p>Old-age Pension (Emerytura):</p> <p>Persons born before 1/1/1949:</p> <p>The amount of the Old-age Pension is calculated according to the following formula:</p> $E = kb \times (wpw \times os \times 1.3\% + wpw \times on \times 0.7\% + 24\%)$ <p>where:</p> <ul style="list-style-type: none"> * kb: "Basic Amount" equal to national average wage minus the social insurance contribution over the previous year; * wpw: "Reference Wage Coefficient" (shows the relationship, as a percentage, between the individual's average reference wage for the pension calculation period and the national average wage during that period); * os: periods during which contributions were paid; * on: periods during which no contributions are paid. <p>Persons born after 1/1/1949:</p> <p>The amount of the old-age pension is calculated as follows:</p> <p>The total pension assets accumulated in the individual's account are divided by the average remaining life expectancy at the age of application for pension.</p> <p>The household size and composition are not taken into account in the pension calculation.</p> <p>An Additional annual cash benefit (Dodatkowe roczne świadczenie pieniężne) is payable in:</p> <ul style="list-style-type: none"> * April and the amount is the same as for the minimum old-age pension; * August or September and the amount depends on the amount of the pension, i.e.: * it is the same as for the minimum old-age pension for persons whose pension does not exceed PLN 2,900 (€619) in gross per month; * if the pension exceed PLN 2,900 (€619) in gross per month, the mechanism called

	<p>"zloty for zloty" is applied;</p> <ul style="list-style-type: none"> * if the benefit is lower than PLN 50 (€11), it is not payable.
Reference earnings or calculation basis	<p>Persons born before 1/1/1949: The reference wage (S) is either the average wage over 10 consecutive years selected from among the previous 20 years or the best 20 years of any insurance period.</p> <p>Persons born after 1/1/1949: Accumulated capital from contributions.</p> <p>Ceiling: 250% of the national average wage.</p>
Periods credited or treated as contributory	<ul style="list-style-type: none"> * Sickness Allowance (Zasilek chorobowy); * Pre-Retirement Benefit (Świadczenie przedemerytalne); * Child-minding Allowance (Zasilek opiekuńczy); * Rehabilitation Benefit (Świadczenie rehabilitacyjne); * period of proven inability to work for which Unemployment Allowance (Zasilek dla bezrobotnych) have been paid; * university study. <p>For people born before 1/1/1949 the above periods are taken into account for assessing the entitlement to a pension, but they shall be limited to one-third of the contribution periods and calculating the amount of pension payable: 0.7% of the assessment basis for each year.</p> <p>For people born after 1/1/1949 the above periods are not taken into account for the entitlement to an old-age pension and for the calculation of the amount payable.</p>
Minimum pension and means-tested benefit	<p>PLN 1,338.44 (€291) per month. Minimum pension is guaranteed only if the person concerned has:</p> <ul style="list-style-type: none"> * 25 years for men, * 20 years for women <p>of contributory and non-contributory periods.</p> <p>The minimum pension is not means-tested.</p>
Maximum pension	No maximum, but de facto maximum resulting from the calculation method.

Source: [Results | MISSOC](#)

Portugal	
Basic principles	<p>1st pillar:</p> <p>The compulsory old-age scheme is a social insurance scheme (based on the pay-as-you-go principle) with earnings-related benefits depending on registered earnings and the duration of contribution career.</p> <p>Only this scheme, which does not comprise other compulsory pillars, will be described in this table.</p> <p>Beneficiaries having contributed to the general scheme and to the CGA (civil servants' pension fund) during non-overlapping contributory periods can claim the attribution of a unified pension. Such pension is awarded by the last scheme to which the beneficiary has contributed during at least five years according to the rules of this scheme (calculation rules included).</p> <p>The successive periods of contribution to the general scheme and to the voluntary social insurance determine the award of a single pension.</p> <p>The referred schemes do not include the point systems.</p> <p>There is a voluntary social insurance which covers specific groups of persons.</p> <p>There is a specific non-contributory scheme (social pension) for old people: it is included in table XI ("Guaranteed minimum resources").</p> <p>2nd pillar:</p> <p>Some fully private schemes which can be created on the initiative of an enterprise and of social or professional association groupings.</p> <p>3rd pillar:</p> <p>Voluntary complementary public scheme and voluntary private insurance (self-initiative).</p>
Calculation method, pension formula or amounts	<p>Monthly rate of old-age pension (pensão de velhice):</p> <p>Persons insured since 1/1/2002:</p> <p>Monthly amount set up by the product of the reference earnings and the pension constitution rates related to the contribution years:</p> <ul style="list-style-type: none"> * up to 20 contribution years: pension = 2% x N x RE <p>N = number of contribution years with recorded contributions RE = reference earnings.</p> <ul style="list-style-type: none"> * more than 20 contribution years: tapering rates varying between 2.3% and 2% are applied to certain RE brackets, which are indexed to the reference social support index (indexante dos apoios sociais= € 443.20) and vary between 1.1 and 8 times or more this value. <p>Persons insured before 31/12/2001:</p> <p>Monthly amount set according to the proportional implementation of the calculation rules applying to the previous system, and current rules, to the contribution period.</p> <p>In the case of an early retirement, the factor of financial sustainability (is applied, except within the framework of the flexibilisation scheme, in case of long contribution careers and of early pensions awarded on account of dangerous or arduous work.</p>

	Supplements are paid in July and in December – 14 payments per year: the amount of the holiday and the Christmas bonuses is equal to the benefit paid for the corresponding month.
Reference earnings or calculation basis	<p>Reference earnings: Reference earnings: average monthly earnings of all contribution years for a period limited to 40 years. In case of a longer period, the 40 highest wages are taken into account.</p> <p>$E/N \times 14$</p> <p>E = sum of all earnings</p> <p>N = number of years.</p> <p>Earnings taken into account for calculation are adjusted according to the consumer price index (excluding housing).</p> <p>This rule does not apply to earnings registered from 1/1/2002; in this case there is an actualisation to the index obtained by weighting 75% of the consumer price index (excluding housing) and 25% of the earnings improvement index. This updated index cannot exceed the consumer price index (excluding housing), plus 0.5%.</p>
Periods credited or treated as contributory	<p>Periods of sickness, maternity, unemployment, military service, compensation for inherent work risks, periods during which jury service is performed, periods of reduced activity or periods when the labour contract is suspended on account of the economic crisis, and periods spent caring for the children.</p> <p>The above-mentioned periods are considered to be actual working time and are taken into account when determining the qualifying period and for the calculation of the pension.</p> <p>Childcare leave (Licença para assistência a filho), which, although not part of the social security system, is taken into account for the pension calculation rate after parental leave has been exhausted.</p> <p>No maximum period to be taken into account.</p>
Minimum pension and means-tested benefit	<p>30% of average monthly earnings (see "Calculation method or pension formula"). However, the pension amount cannot be lower than the minimum monthly values set by law, which are indexed to the reference social support index or IAS (indexante dos apoios sociais = €443.20). The percentages vary as follows according to the contribution period:</p> <ul style="list-style-type: none"> * Minimum for pensioners with up to 15 contribution years: €278.05. * Minimum for pensioners with 15 to 20 contribution years: €291.68. * Minimum for pensioners with 21 to 30 contribution years: €321.86. * Minimum for pensioners with more than 30 contribution years: €402.32. <p>Extraordinary supplement for minimum old-age pensions (complemento extraordinário para pensões de mínimos de velhice): granted to pensioners with a minimum old-age pension from 1st January 2019 or between 1st January 2017 and 31st December 2018 with a total amount equal to or less than 1.5xIAS (€664.80).</p> <p>Pensioners under the general scheme with pensions initiated from 2017: allowance between €4.71 and €15.09 according to the year in which the pension began (2018, 2018 or 2019) and to the duration of the contribution career.</p>
Maximum pension	No statutory maximum pension.

Source: [Results | MISSOC](#)

Romania	
Basic principles	<p>Multipillar system:</p> <ul style="list-style-type: none"> * First pillar: compulsory social insurance (PAYG) scheme, defined-benefits, calculation method based on a point system, financed by contributions covering employees and self-employed, and providing earnings-related pensions depending on contributions and the duration of affiliation. * Second pillar: compulsory fully funded social insurance scheme, financed by contributions, covering employees (and assimilated groups) born after 1 July 1971, and providing pensions depending on contributions. * Third pillar: voluntary fully funded social insurance scheme financed by contributions. The third pillar is not described in the MISSOC tables. <p>Social Allowance for Pensioners (indemnizatie sociala pentru pensionari): non-contributory minimum benefit payable to retired persons if the amount of the benefit received is below RON 1,000 (€202) per month threshold.</p>
Calculation method, pension formula or amounts	<p>First pillar:</p> <p>The calculation method is based on a point system. The pension formula is comparable for old-age, invalidity, survivors, and accidents at work and occupational diseases functions.</p> <p>The Old-Age Pension (pensie pentru limita de varsta) formula is: $OAP = PPV * AAS$ Where OAP = Old-Age Pension (monthly amount) PPV = Pension Point Value = RON 1,586 (€321) AAS = Annual Average Score = $\text{Sum}(AS/FCP)$ AS = Annual Score = $\text{Sum}(MS/12)$ FCP = Full Contribution Period MS = Monthly Score = RE/AGE RE = Reference earnings AGE = Average Monthly Gross Earnings ('realised' – i.e. the actual outturn – at national level as reported by the National Institute of Statistics)</p> <p>The monthly score for an insured person who also contributed to the second pillar is adjusted by the ratio between the contribution rate for normal working conditions payable to the public system of pensions and the contribution rate for normal working conditions payable to both the public system of pensions and the second pillar.</p> <p>Frequency of payment: monthly.</p> <p>One-time financial aid of RON 700 (€142) granted in July 2022 to recipients of old-age pension whose cumulative income is equal or below RON 2,000 (€405).</p> <p>Second pillar: Old-Age Pension (pensie pentru limita de varsta): based on actuarial calculation – formula not yet legislated.</p>
Reference earnings or calculation basis	<p>First pillar: Reference earnings: monthly gross earnings over the contribution period. No ceilings.</p>

	<p>Second pillar:</p> <p>It depends on the net personal asset resulting from the amount accumulated through contributions paid over the contribution period and from their investment by the pension fund administrator.</p> <p>Legislation is still pending on the pension payment (up until the adoption of this legislation individuals are granted single payment or staggered payments in instalments over a period of up to 5 years).</p>
Periods credited or treated as contributory	<p>First pillar:</p> <p>Non-contributory credited periods are taken into consideration for the calculation of both the contribution period and the amount payable of Old-Age Pension; these are periods of:</p> <ul style="list-style-type: none"> * long-term benefit payment: Invalidity Pension (pensie de invaliditate); * short-term benefit payment from 1 January 2005 onwards: e.g. Temporary Work Incapacity Benefit (indemnizatie pentru incapacitate temporara de munca) due to accidents at work and occupational diseases; * short term benefit payment from 1 January 2006 onwards for Child-Raising Leave and Benefit (concediu și indemnizatie pentru cresterea copilului) granted for raising a child up to 2 years old or, in the case of a disabled child, up to 3 years old; * full-time university courses attendance under graduation condition; * conscript service or periods served as drafted, mobilised or prisoner of war; * other periods, stipulated by special legislation. <p>For Early Retirement Pension and Partial Early Retirement Pension, the following non-contributory credited periods are not taken into consideration for the calculation of the amount payable: long-term benefit payment, full-time university courses attendance under graduation condition, conscript service or periods served as drafted, mobilised or prisoner of war.</p> <p>Second pillar:</p> <p>Not applicable.</p>
Minimum pension and means-tested benefit	<p>First pillar:</p> <p>Pensioners receive the Social Allowance for Pensioners (indemnizatie sociala pentru pensionari), amounting to RON 1,000 (€202) per month, if their Old-Age Pension is below this amount.</p> <p>Second pillar:</p> <p>No legislated provisions.</p>
Maximum pension	<p>First pillar:</p> <p>No statutory maximum pension.</p> <p>Second pillar:</p> <p>No legislated provisions.</p>

Source: [Results | MISSOC](#)

Slovakia	
Basic principles	<p>1st pillar: Pay-as-you-go social insurance scheme based on contributions and solidarity principle, where the sum of the benefit is derived from earnings activity during the whole working life. The pension is based on defined-contributions (DC).</p> <p>Special scheme for policemen, soldiers and customs officers. ‘</p> <p>2nd pillar: Funded scheme based on contributions (paid by employers, self-employed, voluntarily pension insured person and by the State) and on the increase in the value of the accumulated fund from the investments made. The pension is based on defined contributions (DC).</p> <p>3rd pillar: Supplementary voluntary old-age savings scheme financed by contributions of participants and employers. The pension is based on defined contributions (DC). Details of the third pillar are not reported in the MISSOC Tables.</p>
Calculation method, pension formula or amounts	<p>1st pillar: Old-age Pension (Starobný dôchodok), monthly benefit: Pension formula: $APEP \times PPI \times CPV$</p> <p>APEP = Average Personal Earnings Point (Priemerný osobný mzdový bod) determined by multiplying personal points achieved during particular calendar years (during decisive period) by the periods of pension insurance. The personal earnings point is determined as a proportion of the gross yearly income of the insured to the national average yearly wage. The ceiling of the personal earnings point corresponds to a value of 3, whereas the ceiling of APEP equals to a value of 2.44.</p> <p>PPI = Period of Pension Insurance (Obdobie dôchodkového poistenia) = number of insurance years.</p> <p>CPV = Current Pension Value (Aktuálna dôchodková hodnota). The CPV is declared each year by the Social Insurance Agency. For calculating the benefits in 2021 CPV is €15.1300.</p> <p>Old-age Pension is paid 12 times per year.</p> <p>A thirteenth pension is paid once a year in November with an amount which varies from minimum €50 to maximum €300 (it is higher for those with lower pension).</p> <p>2nd pillar: The amount of benefit depends on conventional insurance principles.</p> <p>Beneficiaries can choose a Life annuity (Doživotný dôchodok) paid monthly, a Temporary pension (Dočasný dôchodok) paid monthly for 5.7 or 10 years or an option which allows to choose the amount or period of the pension, including a one-off payment.</p>
Reference earnings or calculation basis	<p>Old-age Pension (Starobný dôchodok) and Early Pension (Predčasný starobný dôchodok):</p> <p>Insured person's contributory earnings during the entire insurance since 1984.</p>

Periods credited or treated as contributory	<p>The following periods are credited by the State for the entitlement to pensions and the calculation of the amount payable:</p> <ul style="list-style-type: none"> * periods of receiving Maternity Benefit (Materské); * periods of sickness absence or periods of receiving Benefit for Care for a Sick Relative (Ošetrovné); * periods of caring for children up to the age of 6 years; * periods of caring for a long-term severely disabled child up to the age of 18 years or of an adult person or periods of providing personal assistance (Osobná asistencia) for at least 140 hours monthly; * period of receipt of the invalidity pension until reaching the retirement age or until receiving the early retirement pension; * persons receiving Injury Annuity Benefit (Úrazovú rentu) or * former miners receiving Compensation allowance (Kompenzačný príspevok baníkom) or * periods of endangered or protected witness and volunteer military training soldier. <p>For periods of receiving Injury Annuity Benefit (Úrazová renta) before pensionable age or before receiving early pension contributions are paid by the Social Insurance Agency (Sociálna poisťovňa).</p> <p>For persons insured before 2004 also other non-contributory periods (such as those in education, basic military service and those receiving unemployment benefit) are taken into consideration.</p>
Minimum pension and means-tested benefit	<p>First pillar:</p> <p>The amount of minimum pension varies from a minimum of €334.30 when reaching at least 30 qualified years of insurance (personal earnings point in the relevant year has a value at least of 0.241) to a maximum of €630.70 when reaching 80 and more qualified years of insurance.</p> <p>The amount of the minimum old-age pension must be lower than the amount of all the insured's pension income.</p> <p>Second pillar:</p> <p>No statutory minimum pension.</p>
Maximum pension	No statutory maximum pension, but de facto maximum resulting from the calculation method.

Source: [Results | MISSOC](#)

Slovenia	
Basic principles	<p>Compulsory social insurance scheme financed by contributions on a pay-as-you-go (PAYG) basis covering employed and self-employed providing earnings-related pensions depending on contributions and the duration of affiliation.</p> <p>The system is based on defined – benefits (DB).</p> <p>Benefits are earnings related.</p> <p>Pension system does not include points schemes.</p> <p>Voluntary occupational pension schemes exist. Details on these are not included in the MISSOC Tables.</p>
Calculation method, pension formula or amounts	<p>29.5% of the PRB for 15 insurance years. 1.36% increase of PRB for each additional year of qualifying period.</p> <p>Old-age pension is paid monthly.</p> <p>No additional payments are provided.</p>
Reference earnings or calculation basis	<p>Pension Rating Basis (pokojninska osnova) (PRB): monthly average earnings in any consecutive 24-year period of insurance following 1 January 1970 (whichever is the most favourable for the insured person). Calculation of the PRB is based on earnings (net of tax and other contributions) upon which pension contributions have been paid.</p>
Periods credited or treated as contributory	<p>The following non-working periods of absence from work are taken into account for entitlement to and calculation of the old-age pension:</p> <ul style="list-style-type: none"> * periods of receiving sickness benefit; * periods of receiving benefits during maternity (Maternity Benefit (materinsko nadomestilo)), paternity (Paternity Benefit (očetovsko nadomestilo)) and parental leave (Parental Benefit (starševsko nadomestilo)); * periods of receiving unemployment benefit; * periods of subsidised pension and disability insurance contributions for long-term unemployed at the end of the career (one year before retirement); * childcare periods, i.e.: * periods of part-time work due to longer childcare period (the State guarantees the payment of a proportional part of the contributions up to full-time work obligation (for one child up to the age of 3 and for at least two children up to the completion of the first grade of the youngest child); * periods of care of four or more children (the parent is entitled to social security contributions paid by the State until the completion of the first grade of the youngest child).
Minimum pension and means-tested benefit	<p>An insured person who is entitled to Old-age Pension (starostna pokojnina) is guaranteed the minimum pension in the amount of 29.5% of the minimum Pension Rating Basis (pokojninska osnova) of €1,024.75 (gross) (since 1 January 2022), i.e. €294.78 per month. The minimum Pension Rating Basis is determined by the Pension and Invalidity Insurance Institute of Slovenia (Zavod za pokojninsko in invalidsko zavarovanje Slovenije). Main condition of eligibility is 15 years of insurance.</p>

	The guaranteed pension (zagotovljena pokojnina) for all beneficiaries of an old-age or invalidity pension who contribute to the pension system (1st pillar) for the time required to obtain a full pension amounts to not less than €653.75 per month.
Maximum pension	<p>No statutory maximum amount, but de facto maximum resulting from the calculation method.</p> <p>The maximum Pension Rating Base of €4,099 (gross) (since 1 January 2022) is four times higher than the minimum Pension Rating Base.</p>

Source: [Results | MISSOC](#)

Spain	
Basic principles	<p>Compulsory social insurance scheme (PAYG) financed by contributions covering employees and assimilated groups providing earnings-related retirement pension (pensión de jubilación). Defined-benefit system depending on contributions and the duration of affiliation.</p> <p>Special scheme for the self-employed (see the section of the MISSOC database on the social protection of the self-employed).</p> <p>Voluntary old-age pension schemes exist out of the social protection public scheme. These schemes are not presented in the MISSOC tables.</p> <p>Specific social assistance to old-age people is provided by regions: for details, see non-contributory old-age pension (Pensión de jubilación no contributiva) in Table XI of MISSOC re “Guaranteed Minimum Resources”.</p>
Calculation method, pension formula or amounts	<p>The amount of the retirement pension is obtained by applying a percentage rate to the calculation basis (see “Benefits, Reference earnings or calculation basis”).</p> <p>The rate index starts at 50% with 15 contribution years and increases by 0.21% for every additional month between the 1st and the 136th month and by 0.19% for the next 83 months, until reaching 100% after 36 contribution years. (2027: 100% after 37 contribution years.)</p> <p>The pension is paid 14 times a year.</p>
Reference earnings or calculation basis	<p>The calculation basis is the result of dividing by 350 the contribution basis for the 300 months immediately prior to the month preceding the one of retirement.</p> <p>The 25 months immediately prior at face value, the others will be updated according to the evolution of the Consumer Price Index.</p> <p>Monthly minimum contribution basis: €1,166.70.</p> <p>Monthly maximum contribution basis: €4,139.40.</p>
Periods credited or treated as contributory	<p>Among others, the first three years of parental leave (excedencia por cuidado de hijo) to bring up a child, and the first year of leave to take care of other relatives (excedencia para el cuidado de familiares) who, on account of age, illness or incapacity, require constant assistance to carry out the most essential daily activities.</p> <p>They are considered as contributory for assessing the entitlement to a pension and for the calculation of the amount by increasing the rate applicable to the calculation base.</p> <p>Assimilated periods due to birth (periodos asimilados por parto): in case of birth, a total of 112 full contribution days are calculated for each single child and 14 additional days for each child after the second, inclusive, in the event of a multiple birth, in case the woman was not working during that period.</p> <p>They are considered as contributory for assessing the entitlement to a pension and for the calculation of the amount if the birth took place during the calculation period by increasing the rate applicable to the calculation base.</p> <p>Computable periods for child or foster children care (periodos computables por cuidado de hijos o menores acogidos): in case of termination of employment or termination of unemployment benefits occurring between nine months before the birth of a child or three months before permanent adoption or foster care and the end</p>

	<p>of the sixth year after birth, adoption or foster care, a certain period of interrupted contribution will be considered as contributory, namely 270 days per child in 2022.</p> <p>Only one parent can be credited with this period for all purposes, except for compliance with the minimum contribution period required. The days credited increase the rate applicable to the calculation base.</p> <p>Computable periods for child or foster children care are compatible and cumulative with the assimilated periods due to birth.</p> <p>They are also compatible and cumulative with periods of effective contributions derived from parental leave to bring up a child, although they must not together exceed five years per beneficiary for the purpose of determining the amount of the benefit or the age for retirement.</p>
Minimum pension and means-tested benefit	<p>Means-tested minimum pension set by law.</p> <p>Minimum pension (Pensión mínima): Dependent on residency.</p> <p>Monthly amounts (14 payments per year):</p> <ul style="list-style-type: none"> * +65 years: €721.20 for single-person households; €890.50 or €685 for married beneficiaries, according to whether or not the spouse is dependent; * -65 years: €675.20 for single-person households; €834.90 or €638.20 for married beneficiaries, according to whether or not the spouse is dependent. <p>Means taken into account are: income derived from work, capital, or economic activities, and capital gains according to the concept established for such income in the Personal Income Tax Act. The following are excluded from the gross income received by the pensioner in accordance with the tax law:</p> <ul style="list-style-type: none"> a) deductible expenses for gross income from work; b) deductible expenses for gross income from economic activities; c) the deductible expenses for gross income from immovable property.
Maximum pension	€2,819.18 per month.

Source: [Results | MISSOC](#)

Sweden	
Basic principles	<p>The public old-age pension system (ålderspension) is a compulsory and universal scheme consisting of four parts:</p> <ul style="list-style-type: none"> * the earnings-related old-age pension (inkomstpension) which is a notional defined contribution system (NDC), and the earnings-related supplementary pension (tilläggspension) which is a defined benefit system, financed by contributions on a "pay-as-you-go"-basis (DB); * the fully funded premium pension (premiepension) with defined contributions placed in individual accounts (DC); * the tax financed Guaranteed pension (garantipension) which gives a defined benefit for all residents with low or no earnings-related old-age pension (DB). The Guaranteed pension is a minimum benefit. * The tax financed Income pension complement (inkomstpensionstillägg) is a complement to the income pension for those who had a full working career but still receive a small income pension. <p>Private voluntary old-age schemes exist. Details about them are not reported in the MISSOC Tables.</p>
Calculation method, pension formula or amounts	<p>Earnings-related old-age pension, income pension (inkomstpension):</p> <p>Accrued pension rights are indexed annually according to the development of average wages.</p> <p>Pensions will be calculated by dividing total accrued pension assets by an annuity factor depending on the average life expectancy for a cohort, on the age of retirement for an individual and on a "norm" for (expected) increase of average wages.</p> <p>The "norm" for increase in average wages is 1.6%. It is used in the index for the yearly adjustment of pensions as well as in the factor for calculating the first year's pension. The frequency of payments is monthly (12 times/year).</p> <p>Earnings-related supplementary pension (tilläggspension):</p> <ul style="list-style-type: none"> * $60\% \times \text{base amount} \times \text{average pension point} \times \text{number of years with pension point}$ and; * $78.5 \text{ or } 96\% \times \text{base amount} \times \text{number of years with pension point}$. <p>The tax authority decides upon the pensionable income. The starting point is the person's own tax declaration. Then the income of each income year is transformed into a pension point. Only the 15 best years are taken into consideration when calculating the average pension point but 30 years with pensionable income are needed to draw a full supplementary pension. The person's civil status determines the percentage of point 2 in the formula: if the person is married, it is 78.5% and if the person is unmarried, 96%. The frequency of payments is monthly (12 times/year).</p> <p>Premium pension (premiepension):</p> <p>Conventional insurance principles are applied. Only life annuities are granted. These are also calculated using an annuity factor that reflects expected life expectancy remaining. The beneficiary can on retirement choose to keep the pension capital in the chosen funds which gives a pension that is recalculated every year considering the development of the value of the funds or to place the capital in a traditional annuity insurance that guarantees life-long disbursement of a fixed monthly amount. The frequency of payments is monthly (12 times/year).</p>

	<p>Guaranteed pension (garantipension):</p> <p>A full pension after 40 years of residence amounts for an unmarried person to 2.181 Price base amounts (prisbasbelopp), i.e. SEK 105,342 (€9,859) in 2022. A full pension amounts, for a married person, to 1.951 Price base amounts, i.e. SEK 94,233 (€8,819) in 2022. For each year of residence less than 40, the amount is reduced by 1/40. The guaranteed pension is also reduced in relation to earnings-related pensions. The frequency of payments is monthly (12 times/year). This pension is calculated as a minimum benefit.</p> <p>Income pension complement (inkomstpensionstillägg): is paid if the person has earned at least one year of pensionable income in Sweden and also the following conditions apply:</p> <ul style="list-style-type: none"> * 30 years of pensionable income for those born on 1937 or earlier; * 35 years of pensionable income for those born between 1938-1944; * 40 years of pensionable income for those born in 1945 or later. <p>The amount of the complement is based on the earning-related pensions i.e. if the latter in 2022 is between:</p> <ul style="list-style-type: none"> * SEK 110,670 (€10,358) and SEK 135,263 (€12,659) per year, the complement is from SEK 300 (€28) up to SEK 6,900 (€646) per year; * SEK 135,264 (€12,659) and SEK 172,153 (€16,112) per year, the complement is SEK 7,200 (€674) per year; * SEK 172,154 (€16,112) and SEK 209,043 (€19,565) per year, the complement is SEK 6,900 (€646) and down until SEK 300 (€28) per year. <p>For each year of pensionable income less than the above number of years, the amount is reduced by 1/40, 1/35 or 1/30.</p> <p>The public pension (income pension, premium pension, supplementary pension, guaranteed pension and income pension complement) can be granted partially – 3/4, ½ or as ¼ of a full (1/1) pension.</p>
Reference earnings or calculation basis	<p>Pension rights of 18.5% of pensionable income are credited where each krona paid into the system results in an equivalent pension entitlement. Income from gainful employment and income from certain other social security schemes are pension accruing, such as compensation for the loss of income due to sickness, unemployment and parental leave.</p> <p>The income ceiling is 7.5 times the income base amounts.</p>
Periods credited or treated as contributory	<p>Non-contributory periods taken into consideration are:</p> <ul style="list-style-type: none"> * child care of children and It applies to the parent who earns the least during the child's first four years or the first four years of adoption but no later than the child turns 10 years old. * studies for students at university or vocational college who receive student grants from the Swedish Board of Student Finance (CSN) (or students over the age of 20 for studies at compulsory and upper secondary level at adult education college or folk high school). * qualifying earnings in the case of recipients of income related Activity/sickness compensation (aktivitets-/sjukersättning). <p>For the above-mentioned periods, the individual pays a contribution and the State always pays what remains up to 18.5%.</p> <ul style="list-style-type: none"> * Military service or other compulsory service. The person needs to have served at least 120 consecutive days to receive pension rights.

Minimum pension and means-tested benefit	<p>No statutory minimum pension.</p> <p>Guaranteed pension (garantipension) for those who have a small or no pension. In 2022, full guaranteed pension amounts to 2.181 Price base amount, i.e. SEK 105,342 (€9,859) per year for a single person and to 1.951 Price base amount i.e. SEK 94,233 (€8,819) for a married person.</p> <p>For those who do not fulfil the requirements for the Guaranteed pension, there is also a maintenance support for the elderly (äldreförsörjningsstöd) above the age of 65. This provides a reasonable standard of living after housing-costs are paid corresponding to 1,5357 Price base amounts (SEK 74,174 (€6,942) for a single person and SEK 59,665 (€5,584) (1,2353 Price base amounts) for married or co-habiting persons in 2022). The support is means tested.</p>
Maximum pension	No maximum pension.

Source: [Results | MISSOC](#)

The Netherlands	
Basic principles	<p>Dual system:</p> <p>Social insurance scheme for all residents financed by tax-related premiums on earned incomes on a PAYG basis and additional financing through taxes (1st pillar). The scheme provides flat-rate pensions with rates depending on the household situation.</p> <p>Compulsory supplementary pension schemes for most employees based on agreements between social partners (2nd pillar). These supplementary schemes are not described in the MISSOC tables as these schemes are organised at the company, sectoral, or professional level.</p> <p>The classification based on the way benefits are defined is not applicable to the statutory flat-rate pension scheme.</p> <p>Individuals can participate in voluntary individual supplementary pension schemes (3rd pillar).</p> <p>The information below relates to the statutory old-age social insurance scheme (1st pillar) only.</p>
Calculation method, pension formula or amounts	<p>For every year of insurance, a person receives 2% of the full pension.</p> <p>Pension (gross monthly amounts, excluding holiday supplements), as of July 1, 2022:</p> <ul style="list-style-type: none"> * Single person: €1,334.94 * Married and unmarried persons sharing a household (irrespective of sex), both aged over the legal retirement age: €914.15 for each person. <p>Full pension payable after 50 years of insurance. For every year in which there was no insurance, an amount of 2% of the full pension is deducted.</p>
Reference earnings or calculation basis	Not applicable. Benefits do not depend on previous earnings.
Periods credited or treated as contributory	Not applicable.
Minimum pension and means-tested benefit	Not applicable: flat-rate pension benefits.
Maximum pension	Not applicable: flat-rate pension benefits.

Source: [Results | MISSOC](#)

Indexation of social welfare

To provide additional context to understanding the differences and relativities of social welfare payments within and between EU States, one way of accounting for rates and their relationship to the economic conditions and thus income / price levels (purchasing power) in a State is to look at the extent or not that States indexes unemployment payments and pensions to wider societal incomes and prices. In this regard, the index-linking of welfare payments (welfare indexation) is the practice of increasing social welfare payments (including pensions), and/or tax credits and tax bands, in line with inflation.⁴¹

While the indexation of welfare payments is not presently a feature of the Irish tax and social welfare system, it has been discussed in the Irish policy context for three decades.⁴² Recently, the Committee on Budgetary Oversight reported on its examination of: “indexation of the social protection and taxation system and if it would provide greater budgetary scrutiny, ensure reduction in poverty levels and maintain pace with the cost of living.”⁴³

The key output of welfare indexation is to smooth income transitions and income inequality in societies. However, in the present context, it also speaks to the relationship between a given rate of social welfare payment in a jurisdiction and income rates and therefore purchasing power in the same jurisdiction – the latter should in theory provide the means to afford to live in the relevant jurisdiction.⁴⁴

Thus, indexation is a feature of many OECD countries’ social welfare/projection systems. Price indexation is in place in Belgium, Canada, France, Hungary, Iceland, Italy, Korea, Poland, Turkey and the USA. Wage indexation is in place in Germany, the Netherlands, Norway, Slovenia and Sweden. A combination of the two operates in Czech Republic, Estonia, Finland, Greece, Japan, Latvia, Luxembourg, Portugal, Slovak Republic and Switzerland.⁴⁵ The ESRI has noted that the most common practice remains adjustment linked to prices.⁴⁶

Table 7: Indexation regime in place across States

Indexation regime	States
No automatic indexation, discretionary changes only	Austria
Price indexation	Belgium, Canada, France, Hungary, Iceland, Italy, Korea, Poland, Turkey, USA

⁴¹ Callan et al, (2019) *Assessing the Distributional Impact Of Budgetary Policy: The Role Of Benchmarks And Indexation*, p.1. Dublin: Economic and Social Research Institute

⁴² Welfare indexation is a feature of other OECD Member States’ policies. For example, a form of indexation of welfare payments is in place in Belgium, France, Hungary, Iceland, Italy, Poland, Germany, the Netherlands, Norway, Slovenia, Sweden, Turkey, Canada, Korea, and the USA. Parliamentary Budget Office (2021) *Social Welfare Rate Changes 2011 – 2022*, Dublin: Oireachtas Parliamentary Budget Office. p.7.

⁴³ The Committee met a number of times in early 2022 with a view to discussing the rationale for indexation, the creation of an indexation system, the operation of that system, and the impact of indexation on budgetary sustainability. The Committee met on: 26/01/2022, 02/02/2022, 09/02/2022, and 16/02/2022. See: Committee on Budgetary Oversight, Work Programme November 2021 - October 2022, (2021). In the Committee’s final report in July 2022, it expressed the opinions that indexation can provide greater certainty and planning for fixed and low-income households, that additional spending on (universal) services should be done in tandem with a system of indexation, and that the complexities around introducing a system of indexation highlights the need for access to quality data from Government Departments. See: Committee for Budgetary Oversight, Report on Indexation of the Taxation and Social Protection System (2022), pp. 6-7.

⁴⁴ [Indexation of the Taxation and Social Protection System | NERI \(neriinstitute.net\)](https://www.neri.ie/publications/indexation-of-the-taxation-and-social-protection-system)

⁴⁵ Parliamentary Budget Office (2021) *Social Welfare Rate Changes 2011 – 2022*, Dublin: Oireachtas Parliamentary Budget Office, p.7.

⁴⁶ Callan et al, (2019) *Assessing The Distributional Impact Of Budgetary Policy: The Role Of Benchmarks And Indexation*, Dublin: ESRI, p.3.

Weighted average or other combination of price indexation and indexation with respect to wage or income changes	Czech Republic, Estonia, Finland, Greece, Japan, Latvia, Luxembourg, Portugal, Slovak Republic, Switzerland
Wage indexation	Germany, * Netherlands, * Norway, Slovenia, Sweden

Source: OECD (2017)⁴⁷

⁴⁷ * The change is conditional on financial sustainability in this country. Japan: wage indexation to age 67, followed by price indexation thereafter. Norway: indexation to wage growth minus 0.75%. Sweden: wage growth minus 1.6%.

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