

Access to social protection for workers and the self-employed

**(Partial) Update of the monitoring framework -
2023**

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

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INTRODUCTION

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

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

As a follow-up to the Recommendation, the Social Protection Committee endorsed in November 2020, [\(the version 0 of\) the monitoring framework](#) to assess access to social protection.

Partial updates of the monitoring framework were published in 2022² and 2023³.

Following further work of the Indicators Sub-Group during 2023, the present document includes an update of the indicators in the following areas:

- performance indicators on **formal coverage** (previously chapter 3 in *version 0 of the monitoring framework*),

¹ 2019/C 387/01, available at: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.C_.2019.387.01.0001.01.ENG&toc=OJ:C:2019:387:TOC

² 2021 Partial (update) of the monitoring framework available at: <https://ec.europa.eu/social/BlobServlet?docId=25240&langId=en>. It covers the following chapters: formal coverage, effective coverage and adequacy and rules governing contributions and entitlements.

³ 2022 Partial (update) of the monitoring framework available at: <https://ec.europa.eu/social/BlobServlet?docId=26987&langId=en>. It covers the following chapters: formal coverage, effective coverage and adequacy and labour market context indicators

- performance indicators on **effective coverage and adequacy** (previously chapter 4),
- policy levers indicators on the **rules governing entitlements and contributions** (previously chapter 6),
- and the chapter on **recent reforms extending formal or improving effective coverage** (previously chapter 7).

The indicators below refer to the following reference period:

- *for performance indicators on formal coverage:* to Spring 2023 for the legal situation (for the quantification, the reference period is specified for each Member State).
- *for performance indicators on effective coverage and adequacy:* to 2022 for both EU-SILC based and EU-LFS indicators.
- *for policy levers indicators on the rules governing entitlements and contributions :* to 1st January 2023.
- *For recent reforms extending formal or improving effective coverage:* to the reference period July 2021 to June 2023.

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

1. FORMAL COVERAGE

1.1 Choice of indicators and data limitations

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

The key article on formal coverage reads as follow:

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

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

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

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

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

A 'pilot' data collection on formal coverage, consisting of a mapping of the legal situation and a first attempt to quantify the size of the groups, took place in Spring 2020. In Spring 2021, 2022 and 2023, the ISG repeated the data collection to update and improve the data coverage across countries and social protection branches. Compared to the original pilot data collection, Member States were encouraged to provide data on the size of the groups not formally covered and of the groups covered by voluntary schemes, in both absolute and relative terms. The aim is to estimate, for each Member state, the size of the gaps in social protection for different branches, in particular the non-coverage rate (size of the groups not formally covered as a % of all employees or all self-employed) and the take-up rate (for those schemes that are accessible on a voluntary basis).

Methodological limitations

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

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

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

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

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

The rest of this methodological section (including definitions of the branches etc) is virtually unchanged compared to the [2020 version 0 of the monitoring framework](#) (chapter 3) and the [2021 update](#) and is therefore not reproduced in this document.

1.2 Results of the 2023 data collection on formal coverage

For the 4th data collection (Spring 2023), the Commission received replies from almost all Member States, both on the legal tables and the quantification i.e., about the number of those not being covered or taking advantage (or not) of voluntary coverage options.

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

The four tables below summarize the situation in terms of formal access to various social protection branches. They indicate that, as of Spring 2023, significant gaps in formal access remained across EU Member States for non-standard workers and the self-employed.

a) Non-standard workers

Table 1.1 below shows that 15 Member States have formal coverage gaps for at least one group of non-standard workers in at least one branch of social protection that fall under the scope of the Recommendation (AT, CZ, DE, DK, EL, FR, HU, IT, LU, LV, NL, PL, PT, RO, SI).

The social security branches most concerned by 'lack of access' are unemployment, sickness, and maternity benefits. For 5 Member States (DK, EL, FR, IT and NL) the gaps in formal coverage relate exclusively to the group of 'apprentices and trainees' (and often to a sub-group in this category). Other categories of non-standard workers affected are:

- Casual workers or simplified, short-term fixed contracts in 3 Member States (HU, PT, RO).
- Seasonal workers (or a sub-group of them) in 4 Member States (HU, LV, PT and RO).
- Other country-specific work contracts in 7 Member States (AT, CZ, DE, LU, PL, PT, SI), which relate notably to the 'mini-jobs' in Germany,

(some) civil law contracts and farmer helpers in Poland, 'agreements to perform a job' in Czechia, and domestic workers in Portugal.

Moreover, table 1.2 shows that in 13 Member States (AT, CZ, DE, DK, FI, LU, LV, NL, PL, PT, RO, SE, SK) access to at least one social protection branch is voluntary. Typical examples relate to access through opt-in systems in AT, PL, PT, RO and SK. In some cases (for instance work agreements with irregular income in Slovakia) most of those with voluntary access do not opt-in and are therefore not covered.

The branches most concerned by 'voluntary access' (opt-in) for non-standard workers are old-age and unemployment benefits followed by invalidity, sickness and maternity benefits. Note that this table should be read carefully as in some countries the voluntary access relates to a supplementary scheme on top of the mandatory one (see, in particular, unemployment benefits in DK, FI, LV and SE).

b) Self-employed

Table 1.3 illustrates that 18 Member States have formal coverage gaps for at least one group of self-employed in one branch of social protection or more (BE, BG, CY, CZ, DE, EE, EL, FR, IE, IT, LT, LV, MT, NL, PL, PT, RO, SK).

Many Member States lack formal access for (all or specific groups of) the self-employed to the following branches: unemployment benefits (13), followed by benefits in respect of accidents at work and occupational diseases (10), paternity (4) and sickness benefits (3). No countries reported a gap in formal access for the self-employed to healthcare, maternity, old-age and invalidity benefits.

Table 1.4 shows that voluntary coverage for the self-employed is accessible in 18 Member States (AT, BG, CZ, DE, DK, EE, EL, ES, FI, FR, IT, LT, LU, NL, PL, RO, SE, SK), mostly through opt-in systems. Opt-out systems are particularly common in one Member State (AT). The most common branches with voluntary access to social security schemes are sickness benefits (13), old-age and survivors' benefit (9), maternity benefits (9), unemployment benefits (7) and benefits in respect of accidents at work and occupational diseases (6).

In some countries voluntary access relates to supplementary schemes on top of the mandatory one (for instance the voluntary unemployment insurance in Finland and Sweden, supplementary pension scheme in Belgium, etc.) so caution must be exercised when drawing conclusions from this table.

c) Changes compared to 2022

A comparison to the situation of formal access, reported in Spring 2023, indicates limited changes.

Many Member States confirmed that there were no legal changes in social security coverage or voluntary schemes for non-standard workers and the self-employed between 2022-23.

Nevertheless, several reforms extending coverage have entered into force, such as : ES (access to unemployment benefits for domestic workers), LU (paternity leave for self-employed) and PT (access for trainees to all branches).

Other reforms have been announced and/or proposed (e.g. Cyprus, Lithuania) but had not yet been adopted or entering into force as of mid-2023.

Moreover, it should also be noted that the tables reflect the 'structural' situation of Member States and therefore do not include temporary access to some social protection benefits provided as an exceptional measure, notably those taken during the COVID-19 pandemic/lockdown period.

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

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

Note:

a) If income below a certain threshold; b) agreement to perform a job and income below a certain threshold; c) mini-jobbers; d) civil law contracts (for Poland, gaps mostly apply to the small category of 'contract for specific work', see below) ; e) employees on "work agreement" with irregular income; f) domestic workers; g) simplified, fixed-term employment contract; h) trainees only; i) farmer's helpers; j) occasional work activities; k) seasonal workers in agriculture operating under special tax regime (PIT).

For Greece and France, the 'trainee' category only refers to students completing a traineeship as part of their studies; all other trainees and apprentices are covered. In France, trainees have access to sickness and maternity benefits if it is a paid traineeship (minimum legal remuneration) with a duration of two months or longer. Furthermore, in France trainees must pay a contribution to validate 'pension quarters' for pension benefits. In Germany, marginally employed women who do not have their own statutory health insurance are not covered by similar contribution-based maternity benefits than those who have their own statutory health insurance. For Hungary, the 'trainee' category refers to trainees participating in higher education that include a traineeship of less than six weeks or are in compulsory traineeships. Those employed via a vocational training contract are insured and entitled to health care and sickness benefits and the time spent in this status is accounted for when calculating old-age pension. Moreover, mothers who have been active students have access (under certain conditions) to a 'childcare fee', i.e. earnings-related cash benefits that follows the period of maternity leave. For the Netherlands, the 'trainee/apprentice' column refers only to interns; trainees in the Netherlands constitute a different category, fully covered by social protection. In Croatia, students participating in traineeship activities are not covered by unemployment benefits or old-age benefits but they are not reported in the table above as they are generally unpaid and are not in an employment relationship. They are covered by compulsory general health insurance, which provides coverage in case of an accident at work or an occupational disease. In Poland, the civil law contracts not covered are 'contract for specific work'; for unemployment benefits, some 'contracts of mandate' are also not covered. Moreover, the 'trainee' category refers to "graduate trainings", referring only to traineeships after graduation, as student trainees are covered as students. In Portugal, the lack of coverage reported in the first column only applies to very short-term fixed contracts and does not apply to those active in the cultural sector. There is no separate insurance for accidents at work and occupational diseases in Estonia; the corresponding risk is covered by sickness benefits and benefits for incapacity of work. In Luxembourg, "occasional work activity" contracts are strictly limited in time and represent overall very small numbers (see below in quantification table).

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

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

Note:

a) Voluntary scheme on top of mandatory scheme; b) if income below a certain threshold; c) for specific categories of non-standard employees; d) employees on "work agreement" with irregular income.

In Portugal, voluntary access applies to all those not covered mandatorily including the following categories: some groups of seafarers, researchers (not covered by a compulsory social security scheme), informal carers, social volunteers (for benefits in respect of accidents at work and occupational diseases); volunteer firefighters can also opt for sickness and maternity/paternity coverage. In Denmark and Sweden, no distinction exists between non-standard workers and salaried workers when it comes to access to the unemployment insurance scheme. In France, access to old-age benefits for trainees is possible if a request is made in the two years following the end of the traineeship and is conditional to quarterly compensation payments. In Luxembourg, any resident not covered can access the mandatory healthcare scheme on a voluntary basis. For Poland, voluntary coverage of healthcare, old-age and invalidity benefits exists for graduate-trainees and persons in 'specific-task contracts'; voluntary coverage for sickness, maternity and paternity benefits exists for persons in 'contracts of mandate' or 'activating agreements for nannies'. In Slovakia, employees on work agreement with irregular income and without mandatory sickness and unemployment insurance have the possibility to become voluntary insured for sickness and unemployment. As for maternity, there exists the alternative of residence-based benefits in Slovakia (non-contributory state family benefit "parental allowance").

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

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

Note: The table reports in which branches and in which Member States at least one sub-group of the self-employed is excluded from formal coverage in the sense that they have no mandatory coverage and cannot opt into voluntary schemes. a) only one or more sub-groups of the self-employed are not formally covered; b) only means-tested benefits are available to the self-employed while they are excluded from contributory schemes.

In Belgium, self-employed persons who were previously employees can benefit from unemployment insurance scheme for employees under very specific conditions ("a right to return"). Specific categories of the self-employed, whose main category of work is self-employment, can also benefit from a lump sum benefit. While self-employed are not covered for accidents at work and occupational diseases, some of them benefit from coverage through other schemes (as self-employed are covered for healthcare and work incapacity benefits on a mandatory basis). Moreover, since April 2017, self-employed (similarly to employees, public officials or unemployed) are entitled to an allowance if contracting a disease because of exposure to asbestos. In Bulgaria, the legislation provides for supplementary voluntary unemployment insurance by funds that are established and managed by licensed unemployment insurance companies. In Greece, the unemployment benefits cover some specific groups (craftsmen, media personnel, liberal professions lawyers, engineers and doctors). Farmers are not covered against the risk of unemployment. As for sickness benefits, many categories of the self-employed are not covered (a) doctors, dentists, pharmacists, veterinarians, etc.), (b) engineers, foremen, etc. (c) merchants, craftsmen, etc. and farmers. There are however exceptions in which case they are covered (e.g. merchants, craftsmen in case of occupational accident and if they are unable to work beyond 30 days). In Italy, self-employed persons are not covered for unemployment benefits except for para-subordinate under the separate pension scheme (Gestione separata). In particular, project collaborators and occasional collaborators (co.co.co.) are admitted to the unemployment allowance called "DIS-COL". In Ireland, there is some coverage for sickness for the self-employed through the invalidity and disability branches. In Estonia, there is no separate insurance for accidents at work and occupational diseases and the corresponding risk is covered by sickness benefits and benefits for incapacity of work. In France, the formal access to sickness benefits for the self-employed is compulsory, but effective access is more restrictive than for other workers, because of the requirement to have an activity running for at least one year. For the group of the self-employed who can have access to unemployment benefits in case of cessation of activity (lump sum benefits), more restrictive conditions of eligibility apply than for employees. In Germany there is no statutory paternity leave, but self-employed persons are entitled to parental leave (same situation as for employees). In Latvia, self-employed persons can be covered for unemployment and accidents at work only under private voluntary arrangements. In Lithuania, a small category of self-employed

persons, e.g., owners of sole proprietorships or members of small partnerships are covered by unemployment (social) insurance. While self-employed are not covered for social insurance in respect of accidents at work and occupational diseases, they pay contributions for and are covered by pensions, sickness and health risks which provide alternative forms of protection. In Poland farmers do not pay contributions to the Labour Fund and therefore cannot claim unemployment benefits. Self-employed outside agriculture are also not covered by unemployment benefits. In Slovakia, accident benefits only top up the disability pension and sickness benefit, for which the self-employed are covered and which they would receive in case of an accident. In Portugal, economically dependent self-employed persons as well as individual entrepreneurs who exercise a commercial or commercial activity, the owners of sole proprietorships of limited liability, and their spouse or helping spouses or partners are covered by unemployment protection. Moreover, self-employed persons in the cultural sector are also eligible to the allowance for suspension of artistic activity (same as for employees).

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

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

Note:

a) Voluntary scheme on top of mandatory scheme; b) if income below a certain threshold; c) for specific categories of the self-employed; d) except for those who are covered by a mandatory scheme for certain groups of self-employed (e.g., in agriculture, health sector, self-employed coast-fishers, etc.). In Greece, specific categories of the self-employed (e.g. owners of a commercial store) have the possibility to be optionally insured for a supplementary pension. In Germany, no specific statutory insurance scheme for maternity cash benefits exists but it is possible to participate voluntarily in the statutory health insurance to receive maternity cash benefits. Sickness cash benefits is available to self-employed/liberal professions only under voluntary scheme (except specific categories such as artists, generally compulsorily covered). In Spain, coverage of sickness benefits in both professional and non-professional contingencies for the self-employed is mandatory, with the exception of agricultural workers, who have a voluntary scheme. In Finland, accidents at work insurance is mandatory for the self-employed who fall under the scope of the Farmers' Pensions Act. In France, almost all self-employed are covered by accidents at work and occupational diseases, with only few categories (e.g. lawyers) which can choose to voluntarily insure. In Lithuania, coverage of sickness and maternity social insurance is mandatory for self-employed persons, with some exceptions (e.g. business certificates). Entries for Poland only refer to the self-employed outside agriculture. In Denmark and Sweden, no distinction exists between the self-employed and salaried workers when it comes to access to unemployment insurance scheme. In Slovakia, residence-based benefits exist for maternity (non-contributory state family benefit "parental allowance").

1.2.2 Quantifying the size of the groups not covered

During the third data collection on formal coverage (Spring 2023), most Member States (where gaps exist) provided (i) statistics about the number of non-standard workers and self-employed groups not covered by social protection schemes and/or (ii) estimates about the number of people subject to voluntary access or respective take up rates.

Despite some progress in the quality of the data reported, there remains some limitations in estimates, as some countries could not report data for all the categories indicated as 'not covered' in the table, or on the take-up of voluntary schemes (either numbers or rate), as seen in table 1.6 below. Finally, it remains important to dispose of more data expressed in *relative terms* such as coverage and take-up rates, as this would allow more meaningful comparisons across countries.

a) Main results at "EU level"

The results when aggregating 'at EU level' (i.e., for Member States that provided data, see below limitations involved in such calculations) are as follows:

- For unemployment benefits, around 6.6 million workers (data reported by 11 Member States) and 15 million self-employed persons (in 12 Member States) lack coverage.
- For sickness benefits, around 535,000 workers (in 8 Member States) and 5.1 million self-employed persons (in 3 Member States) lack coverage.
- For maternity benefits, around 518,000 workers (in 5 Member States) lack coverage – and for paternity benefits around 2 million self-employed lack coverage (in 3 Member States).
- For benefits in respect of accidents at work and occupational diseases, around 173,000 workers (in three Member States) and 4.4 million self-employed persons (in 9 Member States) lack coverage.
- For old-age benefits and survivors' benefits, around 353,000 workers (in 4 Member States) lack coverage.
- For invalidity benefits, around 351,000 workers (in 4 Member States) lack coverage.

In addition to the incomplete coverage (i.e., only some Member States where a gap in formal coverage exists were able to provide data), one

should also take into account that the aggregation above is based on different types of data and different reference periods. Despite these limitations, it provides a magnitude order of the size of the various gaps per branch and group.

b) Results by country

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

- In Belgium, 795,300 self-employed persons are not formally covered neither for unemployment benefits nor accidents at work and occupational diseases benefits, even though some of them benefit from coverage through other schemes.
- In Bulgaria, all 251,000 self-employed persons are neither covered for unemployment benefits nor accidents at work and occupational diseases benefits.
- In Cyprus, all 41,450 self-employed are covered neither for unemployment benefits nor accidents at work and occupational diseases benefits.
- In Czechia, all 744,000 self-employed persons are not covered for accidents at work and occupational diseases benefits.
- In Germany, most of the 3,109,000 self-employed (aged 15-64) are not covered for unemployment benefits.
- In Estonia, 7,800 self-employed persons (i.e., those without other status) are not covered for unemployment benefits and are only eligible to means-test benefits.
- In Greece, 442,800 self-employed persons (i.e., farmers) are not covered for unemployment benefits and 1,327,100 self-employed persons (i.e. 96% of the whole group) are not covered for sickness benefits.
- In France, 2,500,000 self-employed persons (outside agriculture) are not covered for unemployment benefits; however, lump-sum benefits in the case of cessation of activity can be provided, with certain conditions, to those operating since at least two years (and above an income threshold).

- In Ireland, 333,200 self-employed persons are covered neither for sickness benefits nor accidents at work and occupational diseases.
- In Italy, around 80% of the (close to) 5,000,000 self-employed persons are not covered for unemployment benefits - while 1,050,000 project collaborators and occasional collaborators are eligible to the unemployment allowance "DIS-COL". Moreover, around 3,450,000 do not have access to sickness benefits (only economically dependent self-employed, i.e., "para-subordinate workers" are covered).
- In Lithuania, a sub-group of 350,500 self-employed persons are not covered for unemployment benefits, and all 426,000 self-employed persons are not covered for accidents at work and occupational diseases benefits, even if some coverage is provided indirectly through other schemes.
- In Latvia, 11,000 self-employed are not covered for unemployment benefits and accidents at work and occupational diseases benefits.
- In Luxembourg, until 2022, 14,800 self-employed men were not covered for paternity benefits. A law was adopted in 2023 to extend the right to paternity benefits to self-employed.
- In Malta, 8,200 male self-employed are not covered by paternity benefits.
- In the Netherlands, 1,292,000 self-employed persons are covered neither for unemployment benefits, paternity benefits, nor accidents at work and occupational diseases benefits.
- In Poland, 653,000 self-employed farmers are not covered for unemployment benefits - and around 1,750,000 self-employed persons outside agriculture.
- In Portugal, only part (*share not estimated*) of the 408,000 self-employed persons is covered by unemployment benefits.
- In Romania, around 700,000 male self-employed are not covered by paternity benefits.

- In Slovakia, 502,700 self-employed persons are not covered for accidents at work and occupational diseases⁴.

Some Member States provided estimates on the number or share of **self-employed persons covered by voluntary schemes**, as well as take-up rates. For these cases, the quantification exercise confirmed that take-up rates of voluntary schemes are in general relatively low:

- In Austria, 1,700 out of 374,000 self-employed persons (0.5% take-up) make use of the voluntary opt-in scheme for unemployment.
- In Czechia, 100,000 out of 744,000 persons who are mainly self-employed (13.4% take up) make use of the voluntary opt-in scheme for sickness, maternity and paternity benefits.
- In Germany, around 10% of the self-employed not covered by mandatory pension insurance schemes opted in for voluntary old-age pension insurance, which provide survivor benefits as well. Moreover, 67,000 of the self-employed eligible for voluntary unemployment benefits schemes did opt-in (as of May 2023).
- In Greece, 12,600 self-employed persons in specific categories opted-in for supplementary pension schemes.
- In Finland, 28,500 self-employed persons opted-in for supplementary unemployment benefits (take up rate around 10-15%). On the other hand, there are 107,500 people voluntarily insured for accidents at work and occupational diseases (take up rate below 50%).
- In France, 47,700 self-employed persons opted-in for accidents at work and occupational diseases.
- In Lithuania, very few self-employed persons amongst specific categories opt-in for voluntary sickness and maternity benefits (take up rate close to 0%).
- In the Netherlands, 17,700 self-employed (take up rate below 2%) opted-in for voluntary schemes for sickness and invalidity with the Employee Insurance Agency (UWV)⁵.

⁴ Figures to be used with caution, as this is the number of “insurance contracts”, and one person might have more than one.

⁵ Therefore this does not include those covered by private insurances.

- In Slovakia, 5,300 self-employed persons make use of the voluntary opt-in scheme for unemployment (take up around 1%), while 215,900 self-employed persons (below a given income threshold) are covered by voluntary schemes for sickness, maternity, old-age and invalidity benefits (as they opt in). The take up is estimated to be around 43%.

In some cases, the take-up rates of voluntary schemes by the self-employed are higher, for instance:

- In Belgium, 467,000 out of 822,000 self-employed persons (main profession) (56.8% take up) make use of the voluntary opt-in scheme for supplementary pensions.
- In Bulgaria, 151,900 out of 251,000 self-employed persons (60.5% take up) make use of the voluntary opt-in scheme for sickness, maternity and paternity benefits.
- In Poland, 1,430,000 out of the 1.750,000 self-employed outside agriculture (81.5% take up) make use of the voluntary opt-in scheme for sickness, maternity and paternity benefits.
- In Spain, 154,500 out of 171,200 self-employed persons in agriculture make use of the voluntary opt-in scheme for sickness benefits (90.2% take up).

Results for **non-standard workers** also present groups that lack coverage for one or more branches, parallel to overall low take-up rates for voluntary opt-in social protection schemes (see table 1.6):

- In Austria, 169,500 marginal workers below a given income threshold are not covered for unemployment. Moreover, marginal workers have voluntary opt-in schemes for healthcare (for which take-up is 66.9%), sickness, maternity and old-age (for which take-up is 27.0%).
- In Czech Republic, 10,100 workers have voluntary coverage (opt-in) for old-age, survivors and invalidity benefits.
- In France, 260,000 students on traineeship are not covered for unemployment benefits.
- In Germany, 4,280,000 non-standard workers (mini-jobbers, without another job) are not covered for unemployment benefits. Among non-standard workers, 20.9% (take up rate) are covered by mandatory schemes for old-age benefits as they 'did not opt out'.

- In Greece, 18,400 students on a traineeship are not covered for unemployment benefits, sickness, maternity, and old-age benefits.
- Until 2022, in Spain, 378,300 domestic workers lacked coverage for unemployment benefits. Since October 2022, they are covered by unemployment benefits.
- In Hungary, 343,598 workers employed in simplified contracts (which can correspond to both casual and seasonal work) are not covered for sickness and invalidity benefits.
- In Italy, 328,800 trainees lack access to unemployment, maternity, and old-age benefits.
- In Latvia, 1,200 seasonal workers in agriculture are not covered for unemployment, sickness, maternity, paternity, accidents at work and invalidity benefits.
- In Luxembourg, an annual average of 200 occasional workers are not covered for healthcare, sickness, maternity, old-age, and invalidity benefits. In parallel, 6,500 non-standard workers are covered by voluntary (opt-in) schemes for healthcare, sickness, and maternity benefits.
- In Poland, around 1,400 contracts for specific work are not covered for unemployment, sickness, paternity and accidents at work and occupational diseases. On the other hand, around 1,311,400 contracts of mandate are not covered for unemployment benefits. Moreover, around 506,000 of them (or 39%) have voluntary coverage (opt-in) for sickness, maternity and paternity benefits.
- In Portugal, 57,900 domestic workers lack coverage for unemployment benefits. Moreover, 10,600 workers in non-standard contracts have voluntary coverage (opt-in) for sickness, paternity, maternity, accidents at work and occupational diseases benefits.
- In Romania, 170,000 casual workers (*'zilieri'*) are not covered for unemployment, sickness, maternity, accidents at work and occupational diseases benefits.
- In Slovenia, 500 workers in civil law contracts are not covered for sickness benefits.
- In Slovakia, most of the 45,500 workers on temporary "work agreements" with irregular income are not covered for unemployment,

sickness and maternity benefits (as they do not opt in for the voluntary scheme).

Table 1.5: Quantitative data regarding lack of formal coverage by social security for non-standard workers and the self-employed

MS	Category	Subcategory	Branch	Situation	Size of the group not covered	Overall size of the group (of workers or self-employed)	Non-coverage rate	Reference date
AT	Non-standard workers	marginal workers (below a certain income threshold)	Unemployment	Not covered	169,500	3,948,400	4.3%	Dec 2021
BE	Self-employed	-	Accidents at work, occupational diseases	Not formally covered but indirectly covered by mandatory social insurance for sickness and work incapacity benefit	795,282	795,282	100%	Dec 2022
		In main profession	Unemployment	Not formally covered for unemployment but potentially covered by "bridging right" (lump sum benefit)	795,282	795,282	100%	Dec 2022
		Former employees	Unemployment	Recipients of benefits under "right to return" condition	1,294 (take-up)	-	-	June 2023
BG	Self-employed	-	Unemployment, accidents at work, occupational diseases	Not covered	251,050	251,050	100%	Sept 2023
CY	Self-employed	-	Unemployment, accidents at work, occupational diseases	Not covered	41,454	41,454	100%	Oct 2021

CZ	Non-standard workers	"Agreement to perform a job" and income below a certain threshold	Unemployment, healthcare, sickness, maternity, paternity, old-age, survivors', invalidity	Not covered	-	-	-	-
	Self-employed	Main activity	Accidents at work, occupational diseases	Not covered	744,067	744,067	100%	Mar 2023
DE	Non-standard workers	Mini jobbers (those without another job)	Unemployment	Not covered	4,280,411	38,959,330	11%	March 2023
	Self-employed	Only one or more sub-groups	Unemployment	Not covered	-	3,109,000	-	Dec 2022
DK	Non-standard workers	Trainees	Sickness	Not covered	-	-	-	-
EE	Self-employed	Self-employed in main profession, i.e. without another status	Unemployment	Not covered, only means-test benefits available	7,837	18,817	41.6%	2022
EL	Non-standard workers	Trainees (students completing traineeship as part of their study programme)	Unemployment, sickness, maternity, old-age, survivors'	Not covered	18,371	-	-	June 2023
	Self-employed	One or more subgroups	Paternity	Not covered	1,381,796	1,381,796	100%	June 2023
			Unemployment (farmers)	Not covered	442,758	1,381,796	32.0%	June 2023
			Sickness	Not covered	1,327,122	1,381,796	96.0%	June 2023
FR	Non-standard workers	Trainees (students on traineeship)	Unemployment	Not covered	260,000 (est.)	-	-	2022Q4

	Self-employed	Self-employed outside agriculture	Unemployment	Not covered (because not meeting conditions such as length of activity longer than 2 years before, income above a given threshold, etc)	1,295,200	2,500,000	51.8%	2022
HU	Non-standard workers	Simplified/fixed-term employment contract (including seasonal workers)	Sickness, invalidity	Not covered	343,598	4,722,000	7.3%	June 2023
		Trainees	Sickness, maternity, old-age	Not covered	-	-	-	-
IE	Self-employed	-	Sickness, accidents at work, occupational diseases	Not covered	333,200	333,200	100%	Q1 2023
IT	Non-standard workers	Trainees	Unemployment, maternity, old-age	Not covered	328,727	17,630,000 (est.)	1.9%	2021
	Self-employed	Self-employed are not covered except the "project collaborators and occasional collaborators"	Unemployment benefits	Not covered	3,926,000	4,976,000	79% (est)	2022
		Self-employed not covered except the 'parasubordinati'	Sickness benefits	Not covered	3,450,000 (est)	4,976,000	69% (est)	2022
LT	Self-employed	-	Accidents at work, occupational diseases	Not formally covered but indirectly covered by mandatory social insurance for sickness and healthcare	426,216	426,216	100%	2022

		One or more subgroups	Unemployment	Not covered	350,459	390,546	82%	2022
LV	Non-standard workers	Seasonal workers in agriculture (under specific tax regime)	Unemployment, sickness, maternity, paternity, accidents at work, occupational diseases, invalidity	Not covered	1,214	1,072,543	0.1%	2022
	Self-employed	-	Unemployment, accidents at work, occupational diseases	Not covered	10,968	-	-	2022
		Persons who are beneficiaries of royalties	Unemployment, accidents at work, occupational diseases	Not covered	3,337	-	-	2022
LU	Non-standard workers	Occasional work activities	Healthcare, sickness, maternity, old-age, survivors', invalidity	Not covered	220 (prov.)	504.000	0.0%	2022
MT	Self-employed	-	Paternity	Not covered	8,207	8,207	100%	Dec 2022
NL	Non-standard workers	Interns	Unemployment, invalidity	Not covered	-	-	-	-
	Self-employed	-	Unemployment, paternity, accidents at work, occupational diseases	Not covered	1,292,000	1,292,000	100%	2022 (prov.)
PL	Non-standard workers	Graduate trainings	Unemployment, sickness, paternity, accidents at work, occupational diseases	Not covered	-	-	-	-

		(Some) civil law contracts	Unemployment, sickness, paternity, accidents at work, occupational diseases for contracts for specific work	Not covered (by this contract but some coverage through other entitlement)	1,417	342,600	0,41%	2022
			Unemployment for contracts of	Not covered (by this contract but some potential coverage through other entitlement)	1,311,400	-	-	October 2023
		Farmer's helpers	Unemployment, old-age, survivors', invalidity	Not covered	5560 (Data for unemployment)	5560	100%	(Average over) 2023
	Self-employed	Specific category (farmers)	Unemployment	Not covered	652,908	652,908	100%	End 2022
		Not in agriculture	Unemployment	Not covered	1,750,000	1,750,000	100%	Oct. 2023
PT	Non-standard workers	Workers with very simplified, short-term contracts	Unemployment, sickness, maternity, paternity, accidents at work, occupational diseases	Not covered	-	-	-	-
		Seasonal workers	Unemployment, sickness, maternity, paternity, accidents at work, occupational diseases	Not covered	-	-	-	-
		Domestic workers	Unemployment	Not covered	57,926	4,084,511 (employees)	1.4%	2023 (1 st Semester)
	Self-employed	One or more subgroups	Unemployment	Not covered	-	408,000	-	2023 (1 st Semester)

RO	Non-standard workers	Casual workers ('zillieri')	Unemployment, sickness, maternity, accidents at work, occupational diseases	Not covered	169,850	6,765,477	2.5%	2022
		Seasonal workers	Unemployment, sickness, maternity, accidents at work	Not covered	-	-	-	-
	Self-employed	-	Paternity	Not covered	699,200 (men) (est. based on LFS)	699,200 (men)	100%	2022
SI	Non-standard workers	Civil law contracts	Sickness	Not covered	509	967,000 (est.)	0.05%	2022
SK	Self-employed	-	Accidents at work, occupational diseases	Not covered	502,739	502,739	100%	2021

Notes:

AT: The number of people in marginal employment fluctuates very strongly between months and possibly also between years. Therefore, fluctuations in the take-up rates and non-coverage rates do not necessarily reflect actual changes in access to social protection and must be interpreted carefully.

BG: Data should be interpreted with caution for non-coverage, as there are significant methodological differences between the term "self-insured" according to the Social Security legislation and the term "self-employed" based on LFS methodology. The Labour Force Survey is a sample survey, i.e., the status of the labour market is declared by the respondent as of the reference week (7-day period), while the data from the personal register of insured persons are based on declarations submitted by employers, respectively by self-insured persons.

FR: Estimations about trainees (not covered by unemployment benefits) i.e. 260,000 are coming from PES register (Pôle Emploi) and correspond to those who started working in the private sector. Due to the partial information available, the non-coverage rate (using as denominator the total number of employees according to INSEE in 2022Q4, i.e. 28.34 million) is not provided in the table above – but it can be indicated that the resulting share of employees not covered (0.9%) is a lower bound estimate.

IT: For trainees: data should be interpreted with caution for non-coverage, as there are methodological differences between the source used to estimate the number of trainees (National Agency on Active Labour Policies) vs the one used to estimate the total number of employees (source: Italian Labour force survey). For self-employed coverage by sickness benefits: data should be interpreted with caution for non-coverage, as there are methodological differences between the source used to estimate the number of economically dependent self-employed (i.e. "para-subordinate workers", based on INPS data) vs the one used to estimate the total number of self-employed (source: Italian Labour force survey).

LU: Reported figures about persons performing occasional work activities are estimations based on the number of days compared to the total number of days in the year (source: *Centre commun de Sécurité sociale*).

PL: In the end of 2020, around 900,000 persons were under a contract of mandate or contract for specific work and were not employed anywhere else on the basis of a 'standard employment contract' (Statistics Poland). At the same time, according to Labour force survey data (2021), less than 20,000 worked solely in specific-task contracts in 2021.

SK: regarding the about employees on "work agreement" with irregular income (source: Social Insurance Agency), two limitations apply: 1) the data do not display number of persons, but number of insurance contracts (double counting problem can occur – one person can have more than one contract). 2) the data originate from registration database (not every person make payment in this month due to incapacity, maternity etc), which is different to data from payment database.

Table 1.6: Quantitative data regarding voluntary social security schemes for non-standard workers and the self-employed

MS	Category	Subcategory	Branch	Type	Group size	Size of the potential eligible group	Take up rate	Reference date
AT	Non-standard workers	Specific categories of marginal workers (below a certain income threshold)	Healthcare	Opt-in	33,500	50,100	66.9%	Dec 2021
			Sickness, maternity	Opt-in	-	-	-	-
			Old-age, invalidity	Opt-in	31,300	115,900	27.0%	Dec 2021
	Self-employed	-	Unemployment	Opt-in	1,700	373,900	0.5%	Dec 2021
			Specific categories	Sickness, maternity, accidents at work, occupational diseases, old-age, survivors', invalidity	Opt-in	-	-	-
		Below a certain income threshold	Sickness, maternity, old-age, survivors', invalidity	Opt-out	-	-	-	-
BE	Self-employed	In main profession	Old-age (on top of mandatory scheme)	Opt-in	466,956	822,021	56.8%	Jan 2022
BG	Self-employed	-	Sickness, maternity, paternity	Opt-in	151,882	251,050	60.5%	Sept 2023
CZ	Non-standard workers	-	Old-age, survivors', invalidity	Opt-in	10,114	-	-	Mar 2023
	Self-employed	Main activity	Sickness, maternity, paternity	Opt-in	99,913 (sickness insurance)	744,067	13.4%	Mar 2023
DE	Non-standard workers	-	Unemployment	Opt-in	-	-	-	-
		Specific categories, below a certain income threshold	Old-age, survivors'	Opt-out	3,400,000	4,300,000	20.9%	2023
	Self-employed	-	Maternity	Opt-in	-	-	-	-
			Accidents at work, occupational diseases	Opt-in	-	-	-	-
			Unemployment	Opt-in	66,954	-	-	May 2023
		Specific categories	Old-age, survivors'	Opt-in	220,000	2,200,000 (est)	10%	2022
			Invalidity	Opt-in	-	-	-	-

DK	Self-employed	-	Unemployment, sickness, maternity (supplementary), accidents at work, old-age, survivors'	Opt-in	-	-	-	-
EE	Self-employed	Specific categories	Sickness	Opt-in	-	-	-	-
EL	Self-employed	Specific categories (Old-age, survivors' (supplementary)	Opt-in	12,600	-	-	June 2023
ES	Self-employed	Agricultural workers	Sickness	Opt-in	154,507	171,205	90.2%	June 2023
FI	Self-employed	-	Unemployment (supplementary)	Opt-in	28,506	-	10-15%	End-2022
		Specific categories	Accidents at work and occupational diseases	Opt-in	107,460	-	<50%	End-2022
		Specific categories, income below a certain threshold	Old-age, survivors'	Opt-in	-	-	-	-
FR	Self-employed	Specific categories	Accidents at work, occupational diseases	Opt-in	47,719	-	-	2022
LT	Self-employed	Specific categories (business certificates)	Sickness, maternity	Opt-in	20 (sickness) 2 (maternity)	93,764	0.0%	2022
LV	Non-standard workers	-	Unemployment, accidents at work, occupational diseases (supplementary for all)	Opt-in	-	-	-	-
LU	Non-standard workers	-	Healthcare, sickness, maternity	Opt-in	6,475 (healthcare)	-	-	2022
	Self-employed	Below a certain income threshold	Healthcare, sickness, maternity, accidents at work, old-age, survivors'	Opt-in	-	-	-	-
NL	Self-employed	Specific categories	Sickness, invalidity	Opt-in	17,673	1,292,000 (prov.)	1.4%	2022
PL	Non-standard workers	Graduate trainings	Healthcare, old-age, survivors', invalidity	Opt-in	-	-	-	-
		Contracts for specific work	Healthcare, old-age, survivors', invalidity	Opt-in	-	-	-	-
		Contracts of mandate	Sickness, maternity, paternity	Opt-in	505,600	1,311,400	39%	October 2023

		"Activating" agreement for nannies	Sickness, maternity, paternity	Opt-in	1,700	4,600	37%	October 2023
	Self-employed	Outside agriculture	Sickness, maternity, paternity	Opt-in	1,429,700	1,753,300	82%	October 2023
PT	Non-standard employees	-	Old-age, survivors', invalidity	Opt-in	-	-	-	-
		Specific categories	Sickness, maternity, accidents at work, occupational diseases	Opt-in	10,628	-	-	2023 (1 st Semester)
RO	Non-standard workers	-	Unemployment	Opt-in	-	-	-	-
		Specific categories	Healthcare, old-age, survivors', invalidity	Opt-in	-	-	-	-
	Self-employed	Specific categories	Unemployment	Opt-in	-	-	-	-
		Below a certain income threshold	Sickness	Opt-out	-	-	-	-
SK	Non-standard workers	Employees on "work agreement" with irregular income	Unemployment, sickness, maternity, paternity	Opt-in	0 (for unemployment) 6 (for sickness)	45,500 (in April 2023)	0% (for unemployment) 0.01% (for sickness)	2022
	Self-employed	-	Unemployment	Opt-in	5,289 (unemp.)	502,739 (est. in 2021)	1.2% (est. in 2021)	2023
		Below a certain income threshold	Sickness, maternity, old-age, survivors', invalidity	Opt-out	215,858	502,739 (est. in 2021)	43.3% (est. in 2021)	2023

Notes:

AT : The number of people in marginal employment fluctuates very strongly between months and possibly also between years. Therefore, fluctuations in the take-up rates and non-coverage rates do not necessarily reflect actual changes in access to social protection and must be interpreted carefully.

DE: data about self-employed with voluntary unemployment insurance (under § 28a Social Code Book III) is based on operational IT-programs of the Public Employment Service and are not statistically quality assured data. Old-age and survivors' branches: except for those who are covered by a mandatory scheme for certain groups of self-employed (e.g., in agriculture, health sector, self-employed coast-fishers, etc.).

NL: the take-up rate reported above only related to people who have a voluntarily opt-in insurance with the Employee Insurance Agency (UWV) for sickness and invalidity and does not include those covered by private insurances. Take up data relates to period Jan-Sept 2022.

PL: the data refer to an insured person who appears only once in the ZUS (social insurance institution) IT system, regardless of the number of title codes with which the insured is insured. This means that people who voluntarily take out sickness, maternity, paternity insurance may be subject to compulsory sickness insurance for another reason (e.g. an employment contract).

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

Table 1.5 above shows that the geographical coverage of the quantification of the gaps remains incomplete, as not all Member States were able to provide data on gaps in formal coverage. Therefore, aggregating available numbers across Member States leads to an underestimation of the real numbers of workers and self-employed persons lacking some form of coverage at EU level. Moreover, the underlying national data is based on different sources and different reference periods across Member States.

Despite these limitations, table 1.7 below can provide a broad indication of the minimum size of the various gaps per social protection branch and groups across Member States. For instance, it points to a large number of self-employed persons without coverage for unemployment benefits and to some extent for sickness benefits, benefits in respect of accidents at work and occupational diseases and for paternity benefits.

However, given the limitations underlined above, such data should not be used to draw strong conclusions or be compared over time due to the potentially changing composition of the countries providing figures. Moreover, this table covers only cases of lack of coverage (reported in tables 1.1, 1.3 and 1.5 above) and not the cases of voluntary coverage (as per tables 1.2, 1.4 and 1.6), which are more frequent among the self-employed.

Table 1.7: Aggregating available data in EU Member States to derive lower-bound estimates of the size of the groups not covered (with indication of the number of Member States providing data out of the number of Member States for which there is a lack of coverage)

Social protection branch	Workers	Self-employed
Unemployment benefits	6.6 million (based on data for 11 MS out of 13 MS with a lack of coverage)	15 million (based on data for 12 MS out of 13 MS with a lack of coverage)
Healthcare benefits	-	-
Sickness benefits	535,000 (based on data for 8 MS out of 10 with a lack of coverage)	5.1 million (based on data for 3 MS out of 3 with a lack of coverage)
Maternity benefits	518,000 (based on data for 5 MS out of 7 with a lack of coverage)	-
Paternity benefits	2,600 (based on data for 2 MS out of 4 MS with a lack of coverage)	2 million (based on data for 3 MS out of 3 with a lack of coverage)
Benefits in respect of accidents at work and occupational diseases	173,000 (based on data for 3 MS out of 5 with a lack of coverage)	4.4 million (for 9 MS out of 9 with a lack of coverage)
Old-age benefits and survivors' benefits	353,000 (based on data for 4 MS out of 4 with a lack of coverage)	-
Invalidity benefits	351,000 (based on data for 4 MS out of 6 with a lack of coverage)	-

2. EFFECTIVE COVERAGE AND ADEQUACY

Individuals may be formally member of a scheme, without *de facto* being able to accrue entitlements and to access benefits in the event that the corresponding risk materialises. Non-standard workers and the self-employed in particular may face difficulties in meeting eligibility criteria. This problem is at the heart of Article 9 of the Recommendation, which should be read in conjunction with recitals 19 and 20⁶: in this article, “*Member States are recommended to ensure effective coverage for all workers, regardless of the type of employment relationship, and for the self-employed, under the conditions set out in point 8, while also preserving the sustainability of the system and implementing safeguards to avoid abuse. To that end:*

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

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

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

This chapter covers both the indicators on effective coverage and on adequacy and therefore focuses on the outcome, both in terms of actual coverage and poverty prevention. It should help policymakers to answer a key question: to what extent are workers and the self-employed protected *in*

⁶ Recital 19 highlights how the rules governing contributions and entitlements may constitute an unduly high obstacle for non-standard workers and platform work, while recital 20 focuses on gaps in preservability, accumulation or transferability of rights.

practice, and not only legally? From a methodological perspective, the data sources available to monitor effective coverage and adequacy are, in many cases, the same, which is one of the reasons why results are displayed in the same chapter.

2.1 Effective coverage

2.1.1. CHOICE OF INDICATORS AND DATA LIMITATIONS

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

In the 2023 update, a distinction was introduced in the indicators in order to align the reference period of the activity status with the reference period of the indicator (i.e. income reference for at-risk of poverty vs interview reference period of interview for the deprivation rate). This is also to reflect that the breakdown between permanent and temporary contract among employees is only measured during the interview period. As a result the aggregated categories of persons in standard vs non-standard employment are not presented anymore (as the various categories composing them are not measured at the same reference periods) in the tables below.

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

Definition	Benefit reciprocity rate for the population at risk of poverty before social transfers: the share of working age (16-64) individuals receiving any benefits (other than old age or survivor benefits) among people at-risk-of-poverty before social transfer by most frequent activity during income reference year (n-1)
Data source	EU-SILC
Frequency	Annual
Member State (MS) coverage	27 MS
Major break-down	Employees, employees with permanent contract, employees with temporary contract, employees or self-employed working full time, employee or self-employed working part time, self-employed, unemployed, economically inactive persons (excl. retired).
Notes	This indicator is a modified version of the benefit recipient indicator already agreed by the ISG but covering the whole population at-risk-of-poverty <i>before</i> social transfers, and not only those at-risk-of-poverty <i>after</i> social transfers. It is an imperfect proxy of the concept of effective coverage as defined in the

	<p>Recommendation. The material scope is different – including all benefits received at individual level, but excluding old age and survivors pensions: PY090G/PY090N (Unemployment benefits) + PY120G/PY120N (Sickness benefits) + PY130G/PY130N (Disability benefits) + PY140G/PY140N (Education-related allowances). Other benefits are left out (since they are given at household level): HY050G/HY050N (Family/Children-related allowances); HY060G/HY060N (Social exclusion not elsewhere classified); HY070G/HY070N (Housing allowances). Comparability between Member States is also limited due to differences in the degree of benefits’ individualisation.</p> <p>Due to data constraint (unavailability of information about the type of contract during the income reference year), the indicator is provided separately for the breakdown temporary vs permanent contract with the activity status measured in the reference year (interview) rather than during the income reference year (n-1).</p>
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Table 2.2: Description of LFS indicators to monitor effective coverage

Definition	<ul style="list-style-type: none"> Coverage of unemployment benefits for the short-term unemployed: the share of people aged 15-64 registered in unemployment for less than 1 month up to 11 months receiving benefits
Data source	LFS
Frequency	Annual
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	Used for the unemployment benefit benchmarking framework. Disaggregation by labour market status is however not reliable at country level and cannot be included.

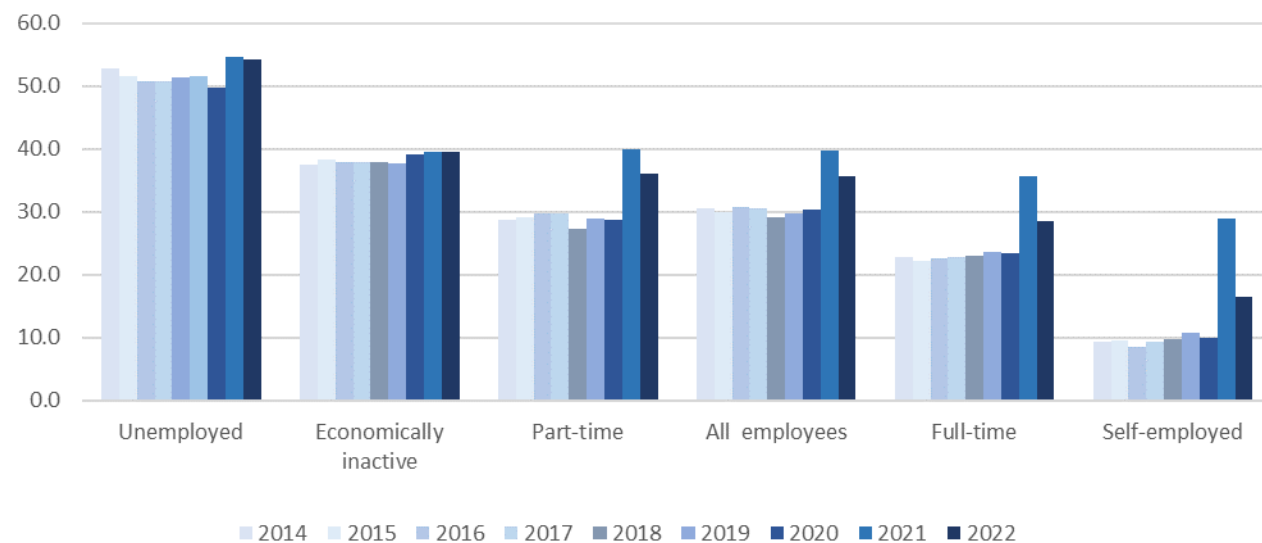
Note: the rest methodological section is unchanged compared to the 2022 partial update and is therefore not repeated here.

2.1.2 Data and findings

Benefit reciprocity rate

- After a sharp increase in 2021 (due exceptional income support measures taken as a response to the COVID-19 crisis), the rates of coverage by social benefits have declined in 2022, for all categories of persons in employment. The share of people working receiving benefits remained however higher in 2022 than it was before the pandemic (2020).
- At EU level, the benefit reciprocity rate reaches 35.6% for all kind employees and is higher among part-time workers (36.1%) than full-time workers (28.6%) – the reverse is however true in 5 Member States (LU, ES, LT, SI and BG).
- The benefit reciprocity rate is also higher, at EU level, among temporary contract employees (44.9%) than those with permanent contract (33.9%) – but the reverse is however true in 4 Member States (HU, CY, BE and BG).
- The self-employed remain the least likely group in the EU to receive any individual-type benefit when at risk of poverty -and this is the case in almost all Member States. In 2022, 16.5% of the self-employed received some social benefits, in decline compared to 29.0% in 2021 – this is much below the rate among employees of all kinds (35.6% in 2022).
- The coverage of unemployed people for any individual-level benefit varies greatly across EU Member States, ranging from less than 15% in Greece, Croatia, Poland and Romania and to around or more than 90% in Belgium, Denmark, Finland and Germany.

Figure 2.1: Share of working-age population receiving any benefit among people (16-64) at-risk-of-poverty before social transfers, by most frequent activity status in income reference year, EU-27, 2014-2022 (%)



Source: Eurostat, EU-SILC.

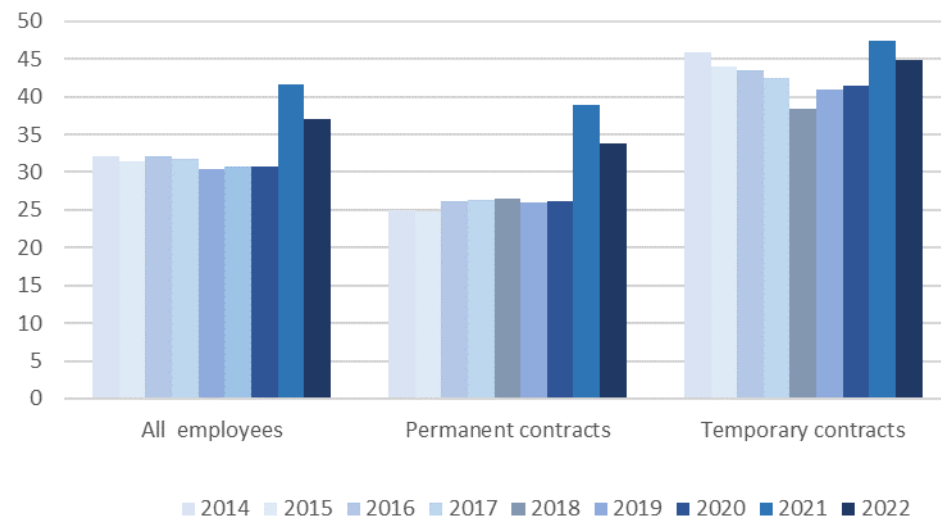
Note: Economically inactive group excludes retired persons.

Table 2.3: Share of working-age population receiving any benefit among people (16-64) at-risk-of-poverty before social transfers, by most frequent activity status in income reference year, 2022 (%)

	Employee all-kind	Full-time (employee or self-employed)	Part-time (employee or self-employed)	Self-employed	Unemployed	Economically inactive (other than retired)
EU27	35.6	28.6	36.1	16.5	54.2	39.5
AT	33.3	28.5	32.3	11.6	84.8	37.0
BE	66.5	59.4	70.0	50.3	89.0	55.6
BG	46.3	45.4	29.8	20.5	25.4	30.5
CY	26.7	23.8	25.5	5.6 ^u	22.6	29.8
CZ	39.3	32.0	62.2 ^u	17.0	33.4	42.4
DE	27.4	22.1	31.5	14.5	99.6	42.8
DK	59.4	48.7	67.4	34.2	89.1	84.5
EE	59.8	53.7	66.2	40.8	58.4	58.9
EL	6.1	2.2	8.8	0.7	13.6	14.7
ES	44.7	44.8	41.8	43.3	49.8	40.4
FI	61.3	42.8	86.5	48.8	96.0	82.5
FR	34.3	31.1	33.2	22.4	58.8	43.0
HR	10.7	9.2	9.6 ^u	1.6	13.6	19.9
HU	26.6	20.6	37.9	9.5	55.5	42.2
IE	64.8	60.0	69.7	54.0	76.8	58.7
IT	50.3	39.7	48.4	18.5	37.4	22.3
LT	57.6	52.4	47.2	24.3	45.2	59.5
LU	6.9	7.0	4.6	2.1	55.6	34.2
LV	53.1	48.0	51.9	29.5	39.6	46.5
MT	15.1	15.3	9.5 ^u	13.6	32.9 ^u	40.0
NL	17.7	6.0	15.6	3.9	16.7	51.7
PL	4.2	2.8	8.0	2.5	11.8	36.8
PT	12.8	10.8	10.8	2.9	31.7	34.3
RO	0.0	0.1	0.0	0.1	:	7.9
SE	64.5	56.5	71.0	41.6	71.0	77.7
SI	55.8	40.9	31.3	5.5	31.5	61.3
SK	28.2	20.0	53.6	7.4	11.2	31.4

Source: Eurostat, EU-SILC. Note: Economically inactive group excludes retired persons. Social benefits covered are all those received at individual level, excluding old-age and survivors pensions. Flags: ":" not available. "u": Limited reliability due to small sample size.

Figure 2.2: Share of working-age population receiving any benefit among employees (16-64) at-risk-of-poverty before social transfers, by type of contract in reference year, EU-27, 2014-2022 (%)



Source: Eurostat, EU-SILC.

Table 2.4: Share of working-age population receiving any benefit among employees (16-64) at-risk-of-poverty before social transfers, by type of contract in reference year, 2022 (%)

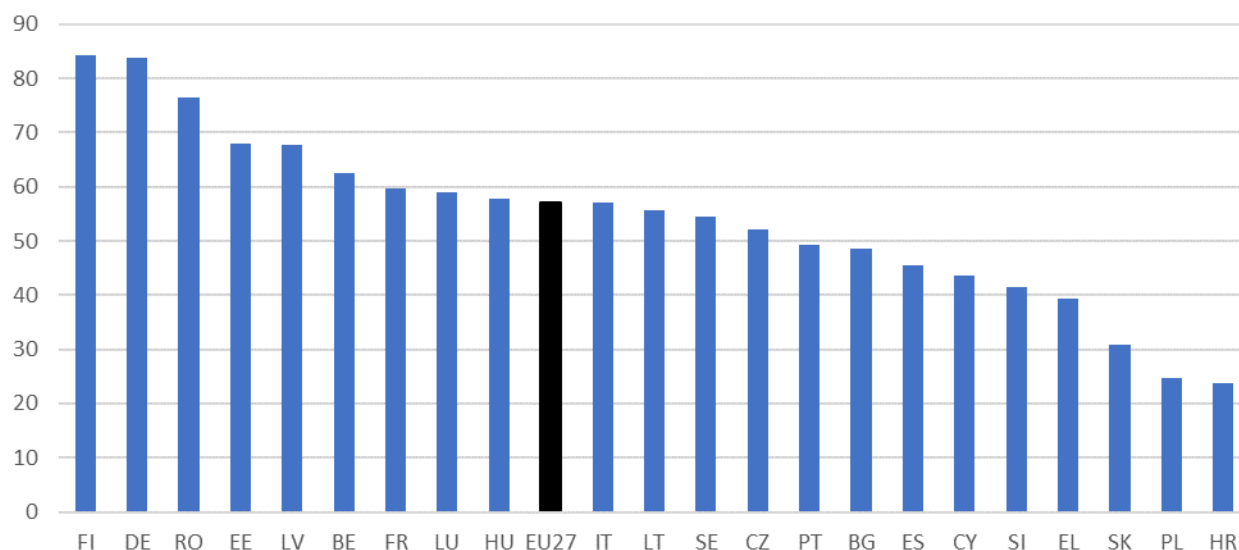
	Employee all-kind	Permanent contract employee	Temporary contract employee
EU27	37.0	33.9	44.9
AT	35.8	32.7	58.2
BE	66.1	67.4	61.5
BG	46.5	48.6	27.4
CY	26.0	28.0	22.1
CZ	37.9	35.8	45.8
DE	28.9	27.0	35.1
DK	64.8	62.1	73.1
EE	57.9	58.0	56.7 ^u
EL	11.8	4.1	20.3
ES	44.5	41.1	51.1
FI	75.0	68.6	86.9
FR	35.2	27.1	54.1
HR	10.0	9.6	10.7
HU	24.6	25.0	23.7
IE	68.1	67.4	72.0 ^u
IT	52.7	48.9	60.8
LT	58.3	57.8	65.2 ^u
LU	9.0	9.0	8.5
LV	52.9	53.6	42.0 ^u
MT	18.2	18.6	:
NL	20.0	11.2	30.6
PL	5.2	2.0	9.3
PT	16.2	12.5	24.8
RO	0.0	0.0	0.0 ^u
SE	70.3	67.4	76.2
SI	55.7	55.6	56.1
SK	24.2	22.9	30.1

Source: Eurostat, EU-SILC. Note: Economically inactive group excludes retired persons. Social benefits covered are all those received at individual level, excluding old-age and survivors pensions. Flags: ":" not available. "u": Limited reliability due to small sample size.

Coverage of short-term unemployed by unemployment benefits/assistance

- At EU-level, 57.2% of persons registered as unemployed for less than 12 months received unemployment benefits/assistance in 2022.
- The share varied largely across EU countries from less than 40% in 4 Member States (EL, SK, PL, HR) to more than 70% (DE, FI, RO).
- No clear trend emerges as to the changes over time, due to a break in series in 2021. However, over the last year (between 2021-22) a slight decline in the coverage rate is visible in half of the Member States and most notably in PT (-12.7pps), LT (-7.3pps) as well as in EL (-3.4pps) and PL (-3.2pps). On the other hand, the coverage rate increased in HU (+6.8pps), LU (+5.7pps), IT (+4.6pps) and CZ (+4.4pps).
- If considering all unemployed (including those not registered), the share of those received unemployment benefits/assistance in 2022 is lower, EU-wide (40%) and in almost all Member States. In nine Member States, the coverage rate by benefits drops significantly (by at least 25 pps) when considering all unemployed. This is often related to low registration rate and shows that relying on the measurement based only on those registered can give for some Member States a biased picture of the coverage rate by benefits experienced by the majority of those unemployed (for instance in Romania the coverage rate is ten times lower when considering all those unemployed, instead of only those registered).

Figure 2.3: Percentage of registered short-term unemployed (less than 12 months) receiving unemployment benefits/assistance (15-64), 2022 (%)



Source: Eurostat, EU-LFS (lfs_ugadra) and Commission calculations.

Note: Data unavailable for AT, DK, IE, MT and NL.

Table 2.4: Percentage of registered short-term unemployed (less than 12 months) receiving unemployment benefits/assistance (15-64), 2014-2022 (%)

	2014	2015	2016	2017	2018	2019	2020	2021	2022
EU27	48.4	47.1	47.7	48.5	51	52.1	51.8^u	58.0^b	57.2^b
AT	83.1	84	83	81.4	78.8	81.3	84.4	85.9 ^b	:
BE	67.9	67.9	67	65.4 ^b	58.7	63.4	67.0	62.8 ^b	62.5
BG	42.3	43.3	40.1	35.4 ^u	47.7	49.1 ^u	60.1	49.2 ^b	48.6 ^u
CY	29.9	30	40.5	49.4	47.7	61.9	58.6	46.0 ^b	43.7
CZ	45.7	44.2	54	52	55.1	57.8	60.5	47.8 ^b	52.2
DE	82.3	81.7	80	78	77.3	78.6	:	84.0 ^b	83.7
DK	72.1	68.3 ^u	70.7 ^b	69.3 ^b	69.2	71.7	75.1	74.9 ^b	:
EE	70.7	69.1	71.2	62.9	62.8	64.5	73.7	67.2 ^b	67.9
EL	37.1	34.3	37.8	41.1	39.9	42.2	50.6	42.8 ^b	39.4
ES	44.7	40.9	41.9	41.8	43.8	45.6	46.1	44.8 ^{bd}	45.4 ^d
FI	85.8	85.7	81.1	82.3	83.3	84.7	81.6	83.7 ^b	84.2
FR	59.7 ^b	57.5	56.7	59	60.2	58	64.7	62.5 ^{bd}	59.7 ^d
HR	25.5	21.6	19.4	14.4	15.3	18.2 ^u	24.3	20.3 ^b	23.8
HU	51.2	51	53.2	49.3	51.8	46.9	53.0	50.9 ^b	57.7
IE	:	:	:	:	:	:	:	:	:
IT	24.5	24.5	26.8	28.5	:	40.6 ^u	44.5	52.6 ^b	57.2
LT	40.8	40.7	36.6	39.9	44.4	51	56.9	63.0 ^b	55.7
LU	61.7	60.7 ^b	56	57.7	56.6	53.8	57.9	53.2 ^b	58.9
LV	52.1	52.6	56.8	75.6	60.4	73.1	73.9	74.7 ^{bu}	67.7 ^u
MT	53.3	53.8 ^u	52 ^u	33.7 ^u	37.9 ^u	50.6	78.1 ^u	:	:
NL	:	:	:	:	:	:	:	:	:
PL	21.2	19.3	20	20.7	21.4	24.1	27.7	28.0 ^b	24.8
PT	47.1	45.8	44.8	44.4	45.4	50.9	53.4	62.0 ^b	49.3
RO	51.7	55.9	61.4	54.6	53	50.3	47.4	79.1 ^{bu}	76.5 ^u
SE	37.7	38.7	35.6	36.3	35 ^b	35.4	39.7	55.2 ^b	54.4
SI	33.6	37.5	30.9	35.4	37.5	38	41.7	45.4 ^b	41.5 ^u
SK	20.1	21.9	22	24.9	22.4	28.3	39.3	33.6 ^b	30.9

Source: Eurostat, EU-LFS ([lfsa_ugadra](#)) and Commission calculations.

Flags: ":" not available;

"b": break in time series;

"d": definition differs;

"u": low reliability.

Table 2.5: Percentage of all short-term unemployed (less than 12 months) (registered or not) , receiving unemployment benefits/assistance (15-64), 2014-2022 (%)

	2014	2015	2016	2017	2018	2019	2020	2021	2022
EU27	35.4	34.1	34.1	34.4	36.0	36.4	36.0^u	42.1^b	40.0
AT	57.7	58.9	56.0	53.9	52.5	56.4	61.8	54.0 ^b	:
BE	56.1	56.2	54.6	53.3 ^b	49.1	48.6	53.8	45.4 ^b	41.6
BG	22.4	20.4	18.2	14.7 ^u	23.1	22.3 ^u	36.9	21.8 ^b	17.2
CY	18.8	19.4	21.7	28.3	30.4	37.1	31.6	19.2 ^b	15.6
CZ	35.6	34.2	39.8	36.5	39.9	42.2	43.6	36.6 ^b	36.4
DE	69.7	68.1	66.2	62.9	61.9	63.0	:	89.9 ^b	90.0
DK	45.2	27.9 ^u	43.2 ^b	40.0 ^b	42.4	44.9	47.2	40.1 ^b	:
EE	35.7	33.3	36.7	27.1	33.3	36.7	49.4	47.2 ^b	41.1
EL	26.0	24.9	27.5	30.4	30.4	33.0	41.7	32.8 ^b	31.5
ES	36.9	33.0	33.2	33.4	35.0	36.1	36.8	35.4 ^{bd}	34.8 ^d
FI	58.6	60.8	54.8	54.8	54.3	48.8	52.7	53.0 ^b	53.0
FR	49.7 ^b	48.0	46.8	49.4	48.9	46.9	53.5	48.8 ^{bd}	44.5 ^d
HR	21.9	17.6	15.2	10.6	11.3	12.7 ^u	18.4	13.6 ^b	16.5
HU	34.2	36.5	35.6	30.8	31.2	27.3	29.8	25.2 ^b	26.8
IE	:	:	:	:	:	:	:	:	:
IT	15.7	15.9	17.1	17.8	:	25.2 ^u	27.7	26.3 ^b	30.1
LT	31.0	30.1	25.5	25.2	29.0	34.1	39.0	51.3 ^b	41.4
LU	36.5	36.2 ^b	34.7	35.2	30.3	31.6	29.1	27.7 ^b	23.7
LV	28.8	31.1	36.6	40.5	30.2	32.2	35.4	34.6 ^b	28.2
MT	17.9	14.0 ^u	13.3 ^u	9.4 ^u	8.0 ^u	15.9	33.6	13.3 ^{bu}	:
NL	:	:	:	:	:	:	:	:	:
PL	14.3	12.7	12.3	11.7	11.3	12.3	14.3	15.4 ^b	12.8
PT	34.7	33.3	31.2	29.9	28.7	31.0	35.4	36.9 ^b	27.9
RO	10.6	10.0	9.7	11.8	10.7	8.1	5.4	10.6 ^b	7.8
SE	22.8	23.2	21.8	21.9	20.9 ^b	20.0	24.6	29.3 ^b	24.9
SI	24.7	28.5	22.9	25.9	25.1	26.6	30.8	25.7 ^b	20.6 ^u
SK	16.5	17.9	17.8	21.2	18.5	23.7	33.7	29.5 ^b	26.3

Source: Eurostat, EU-LFS ([lfsa_uqadra](#)) and Commission calculations.

Flags: ":" not available;

"b": break in time series;

"d": definition differs;

"u": low reliability.

2.2 Adequacy

2.2.1 Choice of indicators and data limitations

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

Table 2.5: Description of indicators for monitoring adequacy

Definition	<ul style="list-style-type: none"> • Material and social deprivation rate by most frequent activity status of people aged 16-64 during the reference year (past 12 months) • Poverty rate after social transfers (AROP) by most frequent activity status of people aged 16-64, during income reference year (n-1) • The impact of social transfers (excluding old age or survivor benefits) by most frequent activity status of people aged 16-64, during income reference year (n-1) • The relative median at-risk-of-poverty gap by most frequent activity status of people aged 16-64, during income reference year (n-1) • At-risk-of-poverty rate among quasi-jobless households, compared to other households (16-64)
Data source	EU-SILC
Frequency	Annual
Member State (MS) coverage	27 MS
Major break-down	<p>Employees, employees with permanent contract, employees with temporary contract, employees or self-employed working full time, employee or self-employed working part time, self-employed, unemployed, economically inactive (excl. retired).</p> <p>Note: no breakdown by activity status for the "At-risk-of-poverty rate among quasi-jobless households "</p>
Note	<p>Due to data constraint (unavailability of information about the type of contract during the income reference year), most of the indicators are provided separately for the breakdown temporary vs permanent contract with the activity status measured in the reference year (interview) rather than during the income reference year (n-1). For the material and social deprivation rate, the activity status is the one measured during the reference period (interview).</p> <p>A key issue, when measuring adequacy, is that the income of the self-employed is difficult to assess.</p>

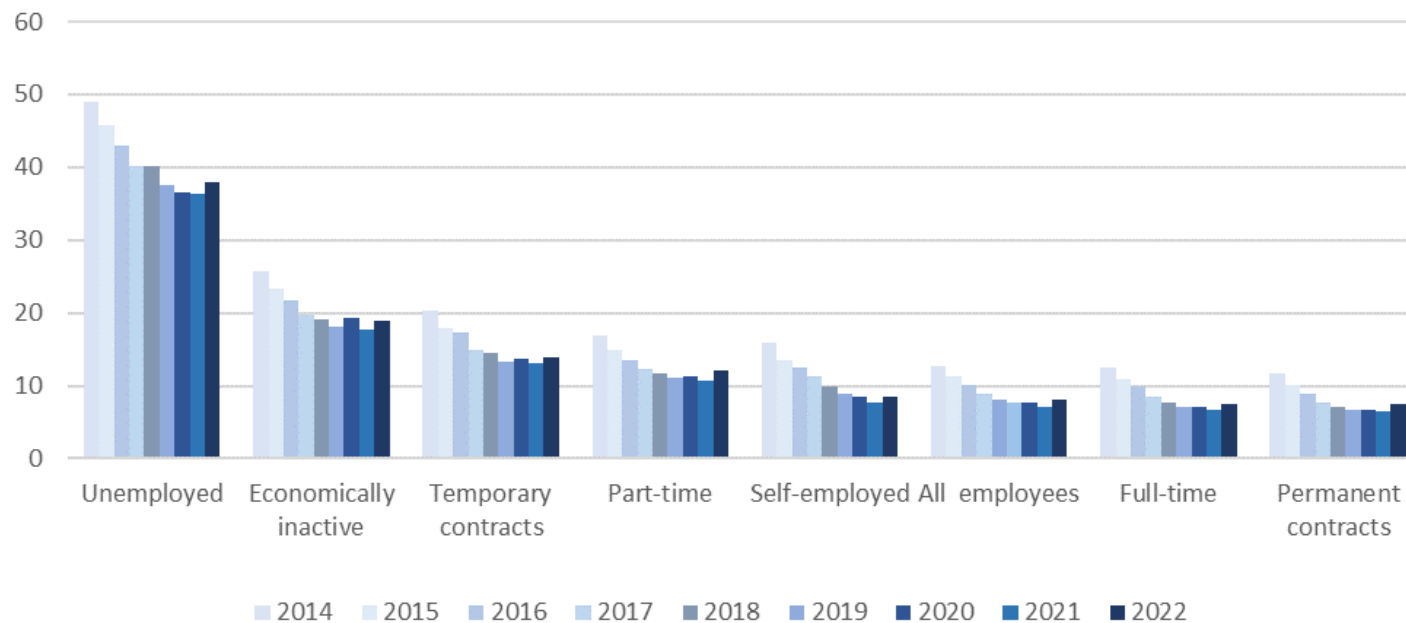
Note: the rest methodological section is unchanged compared to the 2022 partial update and is therefore not repeated here.

2.2.2 Data and findings

Material and social deprivation rate

- At EU level and in most Member States the (material and social) deprivation rates are higher for persons in non-standard employment than for standard workers.
- Temporary contract employees (14.0%) are, in 2022, almost twice as exposed to deprivation as permanent contract employees (7.5%). In seven Member States (BG, HU, LV, FR, EL, BE and SK), the deprivation rate for temporary contract employees surpasses by 10pps the level recorded for permanent contract employees.
- In a similar vein, part-timers face higher rates of deprivation (12.1%) than those working full-time (7.5%). In eight Member States (RO, BG, EL, SK, CY, ES, LV and HU) the deprivation rate for part-timers exceeds by 10pps the level recorded for full-timers.
- The unemployed experience high levels of material and social deprivation rates in the EU (37.9% in 2022), followed by the economically inactive (other than retired) with 19.0%.
- There is a much higher variation of material and social deprivation rates across Member States for the self-employed (than for employees of all kinds) being around 3% or less in more than half of Member States (lowest rates observed in SE, HR, CZ, SI, NL and BE) in opposition to records of 25.1% in EL and 51.5% in RO.
- There has been an increase in material and social deprivation rates for all categories in 2022 in the EU, compared to the steady decline over 2014-21. The increase over 2021-22 occurred especially among the unemployed (+1.6pp), part-timers (+1.3pp) and the economically inactive (other than retired) with +1.3pp.

Figure 2.4: Material and social deprivation rate, by most frequent activity status in reference year (16-64), 2014-2022 (%)



Source: Eurostat, EU-SILC. Note: Economically inactive group excludes retired persons.

Table 2.6: Material and social deprivation rate, by most frequent activity status in reference year (16-64), 2022

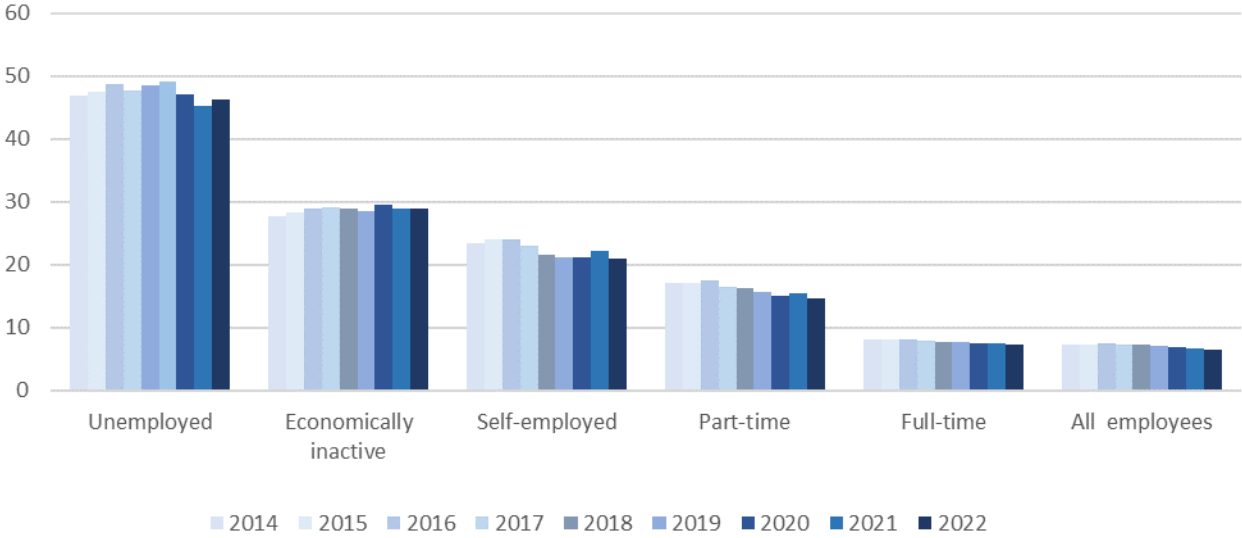
	Employee all-kind	Permanent contract employee	Temporary contract employee	Full-time (employee or self-employed)	Part-time (employee or self-employed)	Self-employed	Unemployed	Economically inactive (other than retired)
EU27	8.2	7.5	14.0	7.5	12.1	8.5	37.9	19.0
AT	2.6	2.4	5.2	1.9	4.4	2.4	26.9	7.7
BE	4.5	3.7	14.7	3.1	7.7	1.7	32.9	23.2
BG	20.7	19.5	53.4	18.4	46	12.5	63.8	40
CY	8.7	7.9	12.9	8.2	21	11.9	25.1	16.5
CZ	2.4	1.9	8.1	2.1	4.1	1.1	38	7
DE	7.5	6.8	12.8	6.7	9.1	5	47	18.5
DK	4.9	5.5	8.5	4.2	7.4	3.1	29	14.4
EE	4.2	4	7.3	3.8	6	2.6	24.1	12.9
EL	22.4	19	30.3	21.7	38.3	25.1	58	38.4
ES	11.6	9.6	19.5	9.6	21.3	9.7	37.4	17.4
FI	2.5	2.5	6.2	2.1	5.9	2.6	20.4	7.9
FR	9.6	8.3	19.8	7.9	16.8	6.4	39	24
HR	3	2.6	5.2	2.7	9.8	1.1	23.1	10.7
HU	11.2	9	25.9	9.6	19.7	3.5	53.1	24.6
IE	8.2	7.7	13.4	6.4	13.9	2.9	40.7	21
IT	5.7	5.1	8.9	4.7	10	4.7	28.9	12.7
LT	6.7	6.5	12.3	6.2	15.9	7.4	34.7	23.4
LU	3.3	3.1	6.6	3.1	4.8	3.1	9.4	5.9
LV	8.3	8	22.6	7.7	18.8	7.4	33.1	25.4
MT	6	5.8	12.1	5.5	8.7	3.5	32.8	20.4
NL	3.2	2.9	7.3	2.7	3.4	1.6	28.3	13.6
PL	3.8	2.7	6.6	3.3	12	3.2	26.6	11
PT	7.2	6.5	11.6	6.6	16.4	5.2	33.7	13.4
RO	22	22	21.1	25.5	64.6	51.5	74.6	46.4
SE	2.9	2.5	10.8	2.5	3.6	0.3	23.3	11
SI	2.7	2.5	5.3	2.3	7.2	1.5	14.3	4
SK	6	5.1	15.5	5.4	18.3	4.7	44.4	14.6

Source: Eurostat, EU-SILC. Note: Economically inactive group excludes retired persons.

At-risk-of-poverty rate after social transfers (AROP)

- At EU level, employees in a temporary contract are, in 2022, almost three times as likely to be at risk of poverty (15.9%) compared to those on a permanent contract (5.9%). Temporary contract employees face higher risk of poverty in all Member States and the gap is larger than 15 pps in seven Member States (BG, SE, DK, LV, EE, CY and NL). Similarly, the AROP rate for part-timers (14.6%) is roughly twice as high as for full-timers (7.4%) and this higher exposure of part-timers to poverty is visible in all Member States.
- The self-employed face a risk of poverty of 21.0%, exceeding that of employees of all kinds (6.6%) by 14.4pps. However, due to the conceptual and practical difficulties of measuring the income of the self-employed, it is worth noting that the analysis of EU-aggregate AROP rate and comparisons across Member States require caution.
- The unemployed are still the category most at risk of poverty in the EU (46.2%) and across almost all Member States in 2022.
- At EU level, there has been overall stability in poverty rates across different activity statuses between 2021 and 2022 - however the rate increased among the unemployed (from 45.2% to 46.2%) while it slightly declined among self-employed (from 22.3% to 21.0%), part-timers (from 15.5% to 14.6%) and temporary contract workers (from 17.2% to 15.9%).

Figure 2.5: At-risk-of-poverty rate after social transfers, by most frequent activity status in income reference year (16-64), EU-27, 2014-2022 (%)



Source: Eurostat, EU-SILC.
 Note: Economically inactive group excludes retired persons.

Table 2.7: At-risk-of-poverty rate after social transfers, by most frequent activity status in income reference year (16-64), 2022 (%)

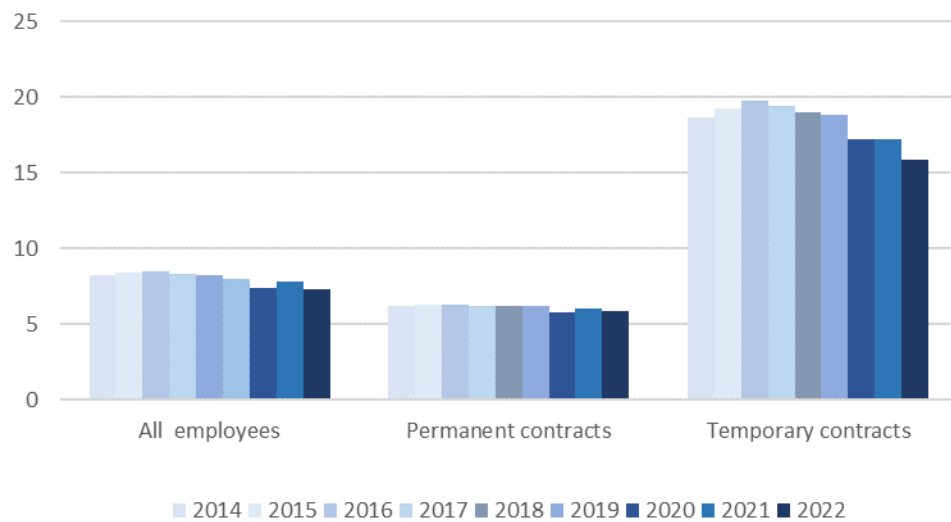
	Employee all-kind	Full-time (employee or self-employed)	Part-time (employee or self-employed)	Self-employed	Unemployed	Economically inactive (other than retired)
EU27	6.6	7.4	14.6	21.0	46.2	28.9
AT	7.5	7.4	10	15.3	40.6	26.1
BE	2.6	2.9	5.7	11.3	48.6	26.5
BG	9.5	9.3	22.6	15.5	56.5	32.5
CY	7.9	7.7	12.5	9.3	34.8	18.2
CZ	2.7	3.4	7.8	7.6	48.5	15.5
DE	6.2	5.7	11.2	16.3	42.7	29.4
DK	4.5	4	12.5	17.6	37.1	36.7
EE	8.7	9.1	26.9	30.9	39.8	34.5
EL	5.9	9.9	18.9	22.8	43.4	29.5
ES	10.1	10.1	21.5	23.1	45.7	28
FI	1.2	2	6.4	11.4	47.1	29.1
FR	6	5.8	16.6	17.8	41.2	28.8
HR	4.1	4.5	13.2	10.3	42.2	24.7
HU	5.7	6.6	15.1	16.4	49.3	20.9
IE	4.5	3.7	12.9	13.5	34.3	21.5
IT	10	9.9	20.2	17.4	48.9	30.6
LT	7.1	7.4	15.1	13.1	51.4	33.7
LU	12.4	12	17.9	22.6	40.5	29.8
LV	8.2	8	34	22.2	57	35.3
MT	5.6	6.8	12.6	18.3	35	30.4
NL	3.8	1.8	8.7	12	67.2	28.7
PL	4.2	8.8	19.4	29.8	47	26
PT	8.7	9.6	24.9	24.4	43.2	24.6
RO	5.5	12.3	56.6	55.6	:	37.8
SE	6.3	6.1	13.6	18.2	47.7	37
SI	2.7	4.4	12.5	20.7	46.2	16
SK	6	7	11.3	14.1	53.4	25.3

Source: Eurostat, EU-SILC.

Flag: ":" not available;

"u": Limited reliability due to small sample size.

Figure 2.6: At-risk-of-poverty rate after social transfers among employees, by type of contract in reference year (16-64), EU-27, 2014-2022 (%)



Source: Eurostat, EU-SILC.

Table 2.8: At-risk-of-poverty rate after social transfers among employees, by type of contract in reference year, (16-64), 2022 (%)

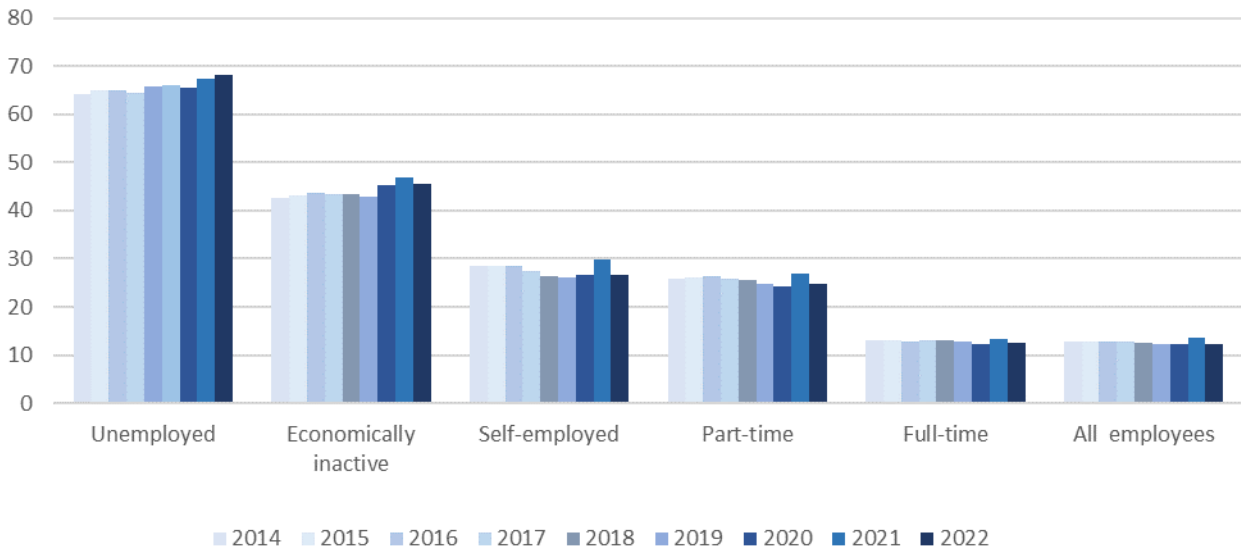
	Employee all-kind	Permanent contract employee	Temporary contract employee
EU27	7.3	5.9	15.9
AT	8.5	8.3	12.1
BE	3.4	2.7	12.7
BG	10.8	9.9	38
CY	9.1	6.6	22.2
CZ	3.2	2.4	11.3
DE	6.4	5.3	15.2
DK	6.4	4.6	22.6
EE	8.6	8	24.3
EL	7.8	5.8	12.3
ES	10.6	8.2	21.5
FI	2.9	2.2	7.4
FR	6.3	4.9	17.2
HR	4.5	3.4	10.3
HU	5.8	4.5	14.2
IE	4.3	3.6	14.4
IT	11.2	9.4	20
LT	7.4	7	17.1
LU	12.4	12.1	17.9
LV	8.6	8.2	26.2
MT	5.8	5.7	9.5
NL	6.5	3.5	18.6
PL	4.8	3.5	7.8
PT	9.2	7.3	20.7
RO	5.7	5.7	6.2
SE	7.4	5.2	25.6
SI	4.2	3.4	11.9
SK	6.3	5.6	15.1

Source: Eurostat, EU-SILC

Impact of social transfers on poverty reduction

- At EU level, the impact of social transfers on poverty reduction is much higher for persons in non-standard employment than for those in standard employment. In more detail: the impact is highest for the unemployed (68.2%), followed by the economically inactive (other than retired) (45.5%), employees with temporary contracts (27.7%), the self-employed (26.7%) and part-timers (24.8%). This highlights the significant role that social protection plays in the income of such groups.
- At national level, the self-employed benefit the most from social transfers in Romania (60.8%) as well as in Estonia (36.9%) and Poland (36.0%) – while social transfers have a limited impact on reducing poverty for self-employed in Czechia, Croatia and Cyprus (all below 15%).
- The effectiveness of social transfers in reducing poverty varies widely across Member States, especially amongst part-timers (ranging from around 15% in the Netherlands and Czechia to 43.4% in Latvia and 61.8% in Romania) and temporary contract workers (from less than 15% in Croatia, Poland, Malta and Romania to more than 40% in France, Sweden and Bulgaria).
- At EU level, following the peak in the impact of social transfers on poverty reduction in 2021 (income reference year 2020) due to exceptional income support measures, the indicator went back to pre-COVID level for most categories of activity statuses. The only exception is among the unemployed for whom the impact of social transfers on reduction of poverty continued to slightly increase (+0.7 pp, from 67.5% in 2021 to 68.2% in 2022). On the contrary it did decrease significantly for temporary contract workers (from 30.4% to 27.3%).

Figure 2.7: Impact of social transfers (excluding pensions) on poverty reduction by most frequent activity status in income reference year (16-64), EU-27, 2014-2022 (%)



Source: Eurostat, EU-SILC.

Note: Economically inactive group excludes retired persons.

Table 2.9: Impact of social transfers (excluding pensions) on poverty reduction by most frequent activity status in income reference year (16-64), 2022 (%)

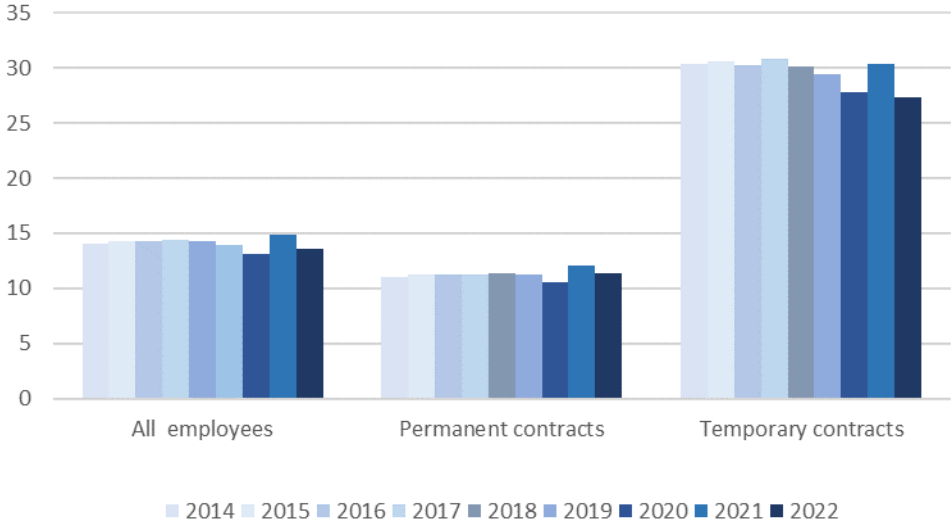
	Employee all-kind	Full-time (employee or self-employed)	Part-time (employee or self-employed)	Self-employed	Unemployed	Economically inactive (other than retired)
EU27	12.5	12.4	24.8	26.7	68.2	45.5
AT	14.4	13.9	18.3	22.5	77.5	44
BE	9.8	8.9	17.1	19.9	80.3	53.2
BG	15.2	14.3	36.5	18.6	69.3	45.7
CY	11.5	11	22.2	13.8	48	29.1
CZ	6.7	7.3	14.6	11.3	59.4	32.3
DE	12.1	10.6	20.5	22	89.9	49.9
DK	12.6	10.2	28.8	23.5	67.2	57.2
EE	15.2	15.1	37.2	36.9	55.1	50.7
EL	8.7	12.1	25.5	24.8	53.3	37
ES	15.6	15.3	30.7	31	61.7	42.5
FI	7.4	6.7	26.4	19.5	80.8	53.9
FR	14.6	13.1	33.5	26.5	71.2	48.6
HR	7	7.3	16.1	12.4	49.5	31.5
HU	10.4	10.6	25.6	19.4	59	38.1
IE	17.1	13.7	35.4	21.9	72.2	51
IT	15.8	14.7	28.4	21	61.6	42.4
LT	13.6	13.8	22.8	20.1	66	51.1
LU	18.8	17.9	25.2	26.5	56.7	44.5
LV	13.6	13.4	43.4	29.5	66.7	50.4
MT	8.9	10.1	16.3	20.8	52.2	42.3
NL	7.9	4	15.2	16.6	85.6	44.2
PL	9.3	13.9	31.8	36	56	45.3
PT	12.1	12.8	31.9	27.2	59.6	33.5
RO	7.7	14.8	61.8	60.8	:	44.2
SE	13.1	11.9	25.4	24.4	73.1	57.7
SI	8.4	9.9	24.1	28.2	62.3	26.1
SK	10.4	11.7	26.4	22.7	64.9	39.9

Source: Eurostat, EU-SILC.

Flag: ":" not available;

"u": Limited reliability due to small sample size.

Figure 2.8: Impact of social transfers (excluding pensions) on poverty reduction, by type of contract in reference year (16-64), EU-27, 2014-2022 (%)



Source: Eurostat, EU-SILC.
 Note: Economically inactive group excludes retired persons.

Table 2.10: Impact of social transfers (excluding pensions) on poverty reduction, by type of contract in reference year (16-64), 2022 (%)

	Employee all-kind	Permanent contract employee	Temporary contract employee
EU27	13.6	11.4	27.3
AT	15.7	14.9	26.2
BE	11.7	9.8	34
BG	17.4	16.2	50.4
CY	13.1	10.3	28.1
CZ	7.4	6.4	19
DE	12.7	10.9	26.5
DK	14.2	11.9	34.5
EE	15.3	14.7	30
EL	11.3	8.5	17.6
ES	16.6	13.4	30.9
FI	11.1	8.4	27.3
FR	15.3	12	40.5
HR	7.5	6.1	14.9
HU	10.8	9.2	21.7
IE	17.5	16.2	36.6
IT	17.5	14.4	32.4
LT	14	13.6	25.4
LU	19.3	18.9	25.9
LV	14.4	13.8	34.7
MT	9.0	8.8	14.5
NL	11.7	8.0	26.6
PL	10	8.1	14.7
PT	12.9	10.6	27.5
RO	7.9	7.8	8.8
SE	14.9	11.3	44.0
SI	10.1	8.7	24.2
SK	10.2	9.1	23.7

Source: Eurostat, EU-SILC.

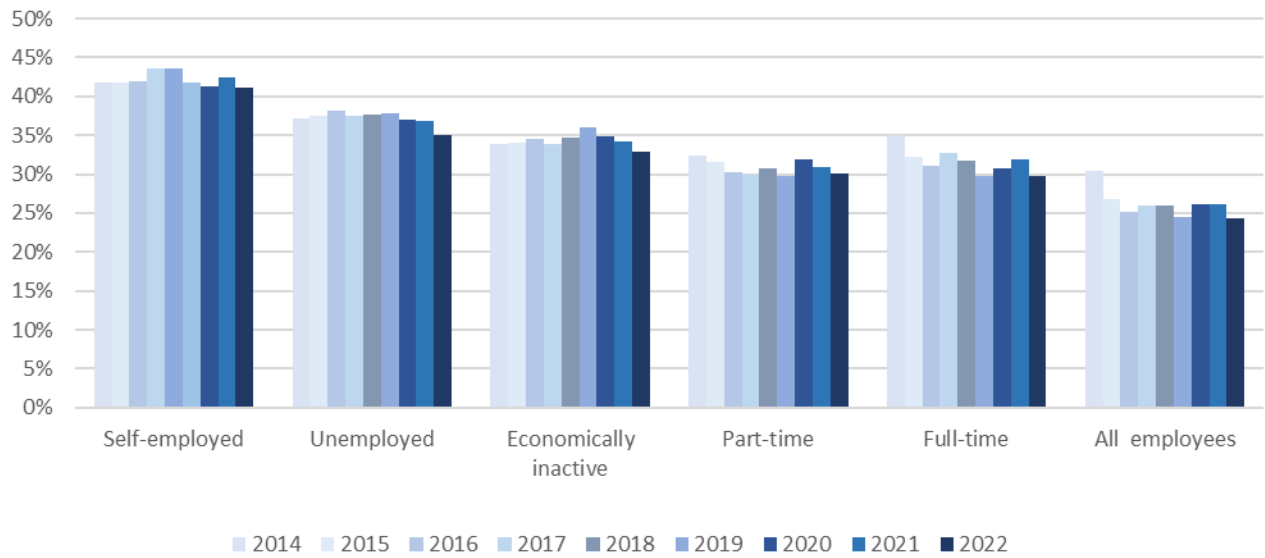
Flag: ":" not available;

"u": Limited reliability due to small sample size.

Relative median at-risk-of-poverty gap

- Among people at risk of poverty in the EU, the self-employed are the most precarious group, with a median income 41.1% below the poverty threshold in 2022. There is a notable difference to employees, whose median income is 24.4% below the threshold. However, it is worth recalling that assessing income for the self-employed is difficult.
- The difference observed between employees and the unemployed is large, with the latter having a median income 35.1% below the poverty threshold. In a similar fashion, economically inactive persons (excluding the retired, 33.0%) also find themselves worse off than employees of all kinds.
- At EU level, there is no marked difference in terms of depth of poverty between part-time and full-time workers (at-risk of poverty) while temporary contract workers (at-risk of poverty) face a larger distance to the poverty threshold (28.2%) than permanent contract workers (23.7%) and the gap is larger than 10 pps in three Member States (Netherlands, Poland and Czechia).
- Over the last year (2021-2022), the gap between the income of people at-risk-of-poverty and the poverty threshold has continued to reduce for all activity statuses.

Figure 2.9: Relative median at-risk-of-poverty gap, by most frequent activity status in income reference year (16-64), EU-27, 2014-22 (% distance to poverty threshold)



Source: Eurostat, EU-SILC.

Note: Economically inactive group excludes retired persons.

Table 2.11: Relative median at-risk-of-poverty gap, by most frequent activity status in income reference year (16-64), 2022 (% distance to poverty threshold)

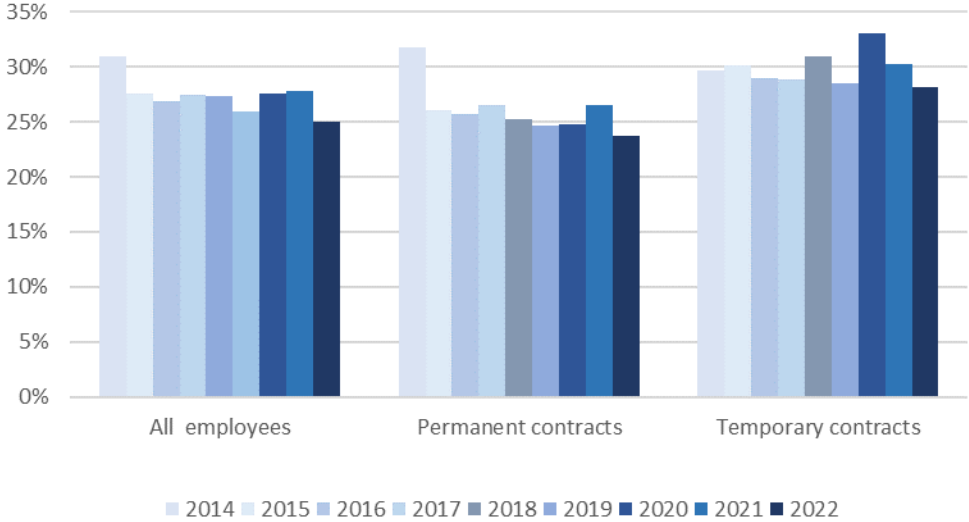
	Employee all-kind	Full-time (employee or self-employed)	Part-time (employee or self-employed)	Self-employed	Unemployed	Economically inactive (other than retired)
EU27	24.4	29.8	30.1	41.1	35.1	33.0
AT	31.0	30.8	32.4	32.7	31.5	33.1
BE	20.9	27.6	23.0	35.3	22.1	24.0
BG	25.8	26.1	27.6	29.1	46.0	37.8
CY	20.0	21.6	17.0 ^u	29.9 ^u	25.1	20.1
CZ	17.9	20.0	:	24.4	36.6	26.3
DE	21.1	24.0	25.4	39.6	26.9	31.4
DK	24.3	44.2	22.2	68.1	29.6	32.1
EE	28.0	30.8	35.9	43.6	44.3	35.9
EL	19.3	30.0	27.5	36.5	40.0	32.5
ES	27.1	28.8	34.4	39.3	40.2	33.5
FI	8.7	21.2	27.6 ^u	30.3	20.3	27.3
FR	29.8	34.9	27.4	38.6	28.9	31.5
HR	17.9	17.7	29.0 ^u	21.9	40.4	34.2
HU	15.1	25.6	20.3	49.9	42.1	34.4
IE	33.0	39.6	30.6	44.9	26.0	25.7
IT	24.0	28.3	28.5	38.1	41.7	34.8
LT	20.9	22.7	31.1	33.7	45.1	34.4
LU	26.5	27.3	28.6	40.3	32.5	28.4
LV	25.5	29.4	31.0	44.3	49.5	41.8
MT	20.0	21.4	34.1 ^u	28.4	27.6 ^u	27.9
NL	28.5	52.5	34.7	58.5	22.3	39.3
PL	20.0	31.5	32.4	38.1	37.9	28.6
PT	22.3	24.3	32.2	34.4	33.7	29.3
RO	20.0	40.3	51.9	52.9	:	42.8
SE	33.7	41.9	29.3	53.4	39.4	33.5
SI	13.1	20.6	23.0 ^u	27.9	30.1	27.7
SK	16.3	17.1	31.2 ^u	21.6	34.1	25.1

Source: Eurostat, EU-SILC.

Flag: ":" not available;

"u": Limited reliability due to small sample size.

Figure 2.10: Relative median at-risk-of-poverty gap, by most frequent activity status in income reference year (16-64), EU-27, 2014-22 (% distance to poverty threshold)



Source: Eurostat, EU-SILC.

Table 2.12: Relative median at-risk-of-poverty gap, by most frequent activity status in income reference year (16-64), 2022 (% distance to poverty threshold)

	Employee all-kind	Permanent contract employee	Temporary contract employee
EU27	25.1	23.7	28.2
AT	32.0	32.8	25.2 ^u
BE	23.0	22.3	24.7
BG	27.8	26.7	35.9
CY	22.0	21.2	23.2
CZ	21.2	18.1	28.4
DE	22.2	21.0	25.6
DK	27.3	28.1	25.8 ^u
EE	27.4	25.0	47.6 ^u
EL	24.9	22.3	27.6
ES	27.6	25.1	32.0
FI	16.9	16.5	17.5 ^u
FR	24.6	25.3	22.9
HR	19.8	18.6	21.8
HU	17.2	17.6	16.4
IE	33.9	37.0	22.7 ^u
IT	27.0	25.0	31.4
LT	22.3	20.3	43.0 ^u
LU	28.0	27.9	28.7 ^u
LV	26.1	24.8	41.0 ^u
MT	21.7	20.3	:
NL	26.7	19.2	32.3
PL	22.1	17.4	27.2
PT	23.4	22.3	25.6
RO	21.3	20.5	29.7 ^u
SE	36.1	37.4	34.1
SI	19.2	18.4	21.5
SK	17.3	16.8	19.8

Source: Eurostat, EU-SILC.

Flag: ":" not available;

"u": Limited reliability due to small sample size.

At-risk-of-poverty rate among quasi-jobless households

- The at-risk-of-poverty rate amongst quasi-jobless households was 59.9% in 2022, more than 5 times the rate observed among other households (11.8%), i.e., a gap around 48pps at EU-level.
- At national level, the difference across the two groups surpassed 65pps in 5 Member States in 2022 (LV, SK, NL, LT and HR), while gaps lower than 40pps are the exception (AT, CY, LU).
- From 2021 to 2022, the poverty rate of quasi-jobless households has increased in two thirds of the Member States (18 out of 27), with a rise by more than 5pps in four of them (CZ, FI, SK and BE).

Table 2.13: At-risk-of-poverty rate among quasi-jobless households and other households (16-64), 2014, 2021 and 2022 (%; gap in pp.)

	2014			2021			2022		
	Quasi-jobless	Other	Gap	Quasi-jobless	Other	Gap	Quasi-jobless	Other	Gap
EU27	60.5	12.7	47.8	60.2	12.1	48.1	59.9	11.8	48.1
AT	58.9	10.1	48.9	59.1	10.1	49.0	49.5	11.9	37.6
BE	61.8	7.0	54.9	53.3	5.7	47.6	58.5	5.7	52.8
BG	69.2	14.1	55.1	68.9	13.5	55.4	71.4	13.7	57.8
CY	52.9	9.2	43.7	44.5	9.9	34.7	45.7	10.5	35.2
CZ	64.9	5.7	59.1	51.9	5.0	46.9	64.3	5.5	58.8
DE	70.5	11.4	59.1	52.5	11.2	41.3	52.0	9.7	42.3
DK	40.8	9.3	31.5	51.2	8.9	42.2	52.7	8.6	44.1
EE	74.7	15.5	59.2	75.4	12.5	62.9	75.0	12.8	62.2
EL	55.5	17.9	37.6	61.8	15.1	46.7	62.0	14.4	47.6
ES	60.3	15.6	44.6	60.2	16.0	44.2	58.0	15.5	42.5
FI	56.0	7.2	48.7	53.9	6.8	47.1	62.9	7.4	55.5
FR	49.5	10.3	39.2	62.1	9.6	52.5	63.1	10.3	52.8
HR	74.5	11.3	63.1	79.8	10.8	69.0	80.2	9.6	70.6
HU	63.9	9.8	54.2	66.0	9.4	56.6	66.3	8.8	57.5
IE	53.0	8.9	44.1	47.6	6.0	41.6	49.0	7.0	42.0
IT	59.5	14.8	44.8	61.2	15.5	45.7	59.0	15.4	43.6
LT	67.7	13.3	54.5	76.9	10.7	66.2	78.2	10.9	67.3
LU	53.4	13.7	39.6	39.9 ^b	15.8 ^b	24.1	43.2	16.1	27.1
LV	76.7	13.5	63.2	81.9	14.1	67.8	79.9	14.1	65.9
MT	60.9	9.3	51.7	70.4	10.5	60.0	72.7	10.4	62.2
NL	46.9	9.0	37.9	72.4	8.8	63.7	75.7	8.8	66.9
PL	56.6	14.1	42.6	62.4	12.1	50.3	60.9	11.5	49.4
PT	60.2	14.4	45.8	61.7	14.9	46.8	57.2	13.3	43.9
RO	69.1	22.1	47.1	71.1	19.3	51.8	71.4	18.5	52.8
SE	65.0	11.9	53.1	78.0	10.5	67.4	70.8	11.5	59.3
SI	72.1	9.6	62.5	69.8	8.3	61.5	73.2	8.4	64.8
SK	77.9	8.3	69.6	69.4	8.6	60.8	77.7	11.0	66.8

Source: Eurostat, EU-SILC.
Flag: "b": break in time series.

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

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

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

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

3.1. Choice of indicators and data limitations

Information on rules for qualifying periods, waiting periods, duration of benefits and replacement rates are available in MISSOC and are already widely used in the different monitoring, benchmarking and clustering exercises in relation to social protection systems mentioned in chapter 2 (section 2.3) of the Monitoring framework (version 0). The indicators used to monitor rules are described in the tables below⁷.

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

Table 3.1: Description of MISSOC information on rules on healthcare

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

⁷ Survivors’ pensions are not included in this framework, but they can be analysed in a later version of the monitoring framework.

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

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

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

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

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

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

carried out by the Commission by 2 August 2027.⁸

Table 3.5: Description of MISSOC information on rules on accidents at work and occupational diseases

Definition	<ul style="list-style-type: none"> • Maximum duration of accidents at work related benefits (in months) • Earnings replacement rates (%) for employees and the self-employed
Data source	MISSOC
Frequency	Six months in MISSOC, but the monitoring framework will only be updated on an annual basis.
Member State (MS) coverage	27 MS
Major break-down	Labour market status
Notes	Usually, access to benefits related to accidents at work and occupational diseases does not require prior contributions. In some Member States there is no separate scheme covering accidents at work and occupational diseases, and so sickness insurance and invalidity benefits may functionally act as a replacement for this type of benefit.

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

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

⁸ Directive (EU) 2019/1158 of the European Parliament and of the Council of 20 June 2019 on work-life balance for parents and carers and repealing Council Directive 2010/18/EU, OJ L 188, 12.7.2019, p. 79–93 (see article 18).

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

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

While the MISSOC data does not always allow for a full comparative view of the Member States' social protection systems, its analysis illustrates the important differences between Member States as far as the characteristics of benefits and eligibility conditions are concerned. However, organised by branch, the data may miss important complementarities or overlaps between schemes. In particular, there may be overlaps in functions that sickness, accidents at work and occupational diseases, and invalidity-related benefits perform. For instance, in some countries, the duration of sickness benefits may be relatively short, but after this period the sick person usually moves to invalidity scheme. Another example is countries where accidents at work and occupational diseases schemes are considered as a top-up to sickness benefit and invalidity pension. In addition, other schemes may be complementing employment-related schemes, e.g. a housing allowance scheme that is paid for the household. As a result, an analysis by branch may give the impression that a particular benefit is missing or inadequate, when that risk may be covered by another type of benefit. Moreover, in countries that have basic and earnings-related benefits, it is not always easy to determine when these are mutually exclusive and when they can be combined, and what the general conditions of access are. As further input to the discussion, and at the request of the ISG, the Commission has also commissioned and published a more qualitative analysis of rules highlighting interrelations between the schemes of different branches and focusing on the functions of the schemes (with particular attention paid to unemployment benefits, sickness benefits and accidents at work and occupational disease)⁹.

Lastly, MISSOC tables report on national legislation, which can use different concepts, for instance to define and calculate earnings replacement rates. Such rates can be calculated on different income bases, gross or net incomes. The results presented below on earnings

⁹ Avlijaš (2020), "Comparing social protection schemes for the self-employed across the EU-27: focus on sickness, accidents at work and occupational diseases, and unemployment benefits", available at: <https://op.europa.eu/en/publication-detail/-/publication/ca296eda-61e5-11eb-aeb5-01aa75ed71a1/language-en>.

replacement rates may therefore not be fully comparable. Even if they were, they still do not deliver net replacement rates that would allow measuring the net impact of the tax and benefits systems. Such rates could however be analysed via Euromod.

The data visualisation and analysis raises the question of the use of these statistics for policy-making. The Recommendation itself does not specify e.g. what would be the ideal duration of unemployment benefits or the ideal replacement rate in unemployment benefits or pensions. ILO's Conventions and Recommendations¹⁰ set minimum replacement rates as well as maximum levels of qualifying periods, working periods and waiting periods for specific branches, and therefore provide some pointers. According to ILO's standards, time and income thresholds are however allowed "*as considered necessary to preclude abuse*". In a similar vein, the Council Recommendation on Access to social protection encourages Member States to improve effective coverage "*while also preserving the sustainability of the system and implementing safeguards to avoid abuse.*"

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

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

¹⁰ The ILO's normative social security framework consists of eight up-to-date Conventions and nine Recommendations: Income Security Recommendation, 1944 (No. 67), Medical Care Recommendation, 1944 (No. 69), Social Security (Minimum Standards) Convention, 1952 (No. 102), Equality of Treatment (Social Security) Convention, 1962 (No. 118), Employment Injury Benefits Convention, 1964 (No. 121) and Recommendation, 1964 (No. 121), Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128) and Recommendation, 1967 (No. 131), Medical Care and Sickness Benefits Convention, 1969 (No. 130) and Recommendation, 1969 (No. 134), Maintenance of Social Security Rights Convention, 1982 (No. 157) and Recommendation, 1983 (No. 167), Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168) and Recommendation, 1988 (No. 176), Maternity Protection Convention, 2000 (No. 183) and Recommendation, 2000 (No. 191), and Social Protection Floors Recommendation, 2012 (No. 202). These instruments are reproduced in the compendium Building social protection systems: International standards and human rights instruments (Geneva, ILO, 2017). The ILO's World Social Protection Reports provide a summary overview of some of the key requirements set out in ILO standards in annex Tables AIII.1–AIII.9.

3.2. Data and findings

Note: all tables and charts have been updated and now refer to the situation as of 1st Jan. 2023 (instead of 1st Jan. 2021 in the 2022 partial update of the Monitoring framework).

3.2.1. Healthcare

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

Healthcare coverage is provided in all Member States for all categories of employees and self-employed (with some exceptions), either as compulsory contributions-based insurance in 9 MS (AT, BE, HR, EE, EL, HU, LU, PL, SI) or through residence-based eligibility in 18 MS (BG, CY, CZ, DE, DK, ES, FI, FR, IE, IT, LT, LV, MT, NL, PT, RO, SK, SE). Most of the Member States with residence-based systems still require working persons to pay contributions towards healthcare, so the system is not financed exclusively from indirect taxation (except in Ireland). Importantly, in most of the contributions-based systems access to healthcare insurance is extended to certain assimilated groups (e.g. dependants, unemployed, or those qualifying for low-income social benefits) or those who have no other basis for coverage, usually on a voluntary basis. As such, the de-facto coverage of the population in these systems can be said to be quasi-universal. Lastly, some countries provide the possibility of voluntary insurance for certain groups of non-standard workers and self-employed, for example if their income does not exceed a certain amount¹¹.

The rules on eligibility, duration and co-payments are largely the same for both employees and self-employed:

- Eligibility criteria: No qualifying period in most Member States. Exceptions in contributions-based systems: Belgium – 6 months of insurance¹², Estonia – 14 days of insurance, Greece – 50 days of work in the last year (2 months for the self-employed). Exceptions in residence-based systems: Ireland – 1 year of residence (or evidence on intent to reside for at least 1 year), France – 6 months of residence (only if not insured through employment), Malta – non-working third country nationals need to pay an insurance fee.
- Duration: No specific limitations in any Member State, as long as the conditions for entitlement are fulfilled.
- Amount/Co-payments: Benefits are in-kind (access to doctors and hospitals, care and pharmaceutical products, etc). Co-payment exists in 15 Member States,

¹¹ For more analysis on this topic, please refer to Avlijaš (2024) [Mutual learning workshop on access to social protection for workers and the self-employed: focus on health, sickness, accidents at work and occupational diseases](#). Thematic paper for the European Commission (based on MISSOC data in 07/2023).

¹² General rule but there are so many exceptions that in most cases there is no qualifying period.

however, some of them limit their level by amount ceilings or provide income-specific exemptions or reductions.

Nevertheless, it is also important to note that the MISSOC database mostly covers the first pillar in multi-pillar healthcare systems. In such systems, the employees and the self-employed with low contributory capacity may be unable to access some benefits, and should rely on a minimum basket of services. Moreover, high co-payments may result in deterring care, have an impoverishing effect and mean very poor adequacy of coverage¹³. The analysis of the MISSOC database may therefore understate the challenges related to effective and adequate coverage¹⁴.

Table 3.8. Characteristics of healthcare insurance schemes

Access	Country
Residence-based	BG, CY, CZ, DE, DK, ES, FI, FR, IE, IT, LT, LV, MT, NL, PT, RO, SE, SK
Contributions-based ^a	AT, BE, EL, EE, LU, HU, HR, PL, SI
Qualifying period	
No qualifying period	AT, BE, CY, CZ, DE, DK, ES, FI, HR, HU, IT, LT, LU, LV, NL, PL, PT, RO, SE, SI, SK
Some requirements	BG, EE, EL, FR ^d , IE ^d , MT ^d

Source: MISSOC, 01/07/2023.

Notes: a) Coverage usually extended to assimilated or non-covered groups on a voluntary basis; b) Residency-related requirement.

¹³ See also Baeten, R., Spasova, S., Vanhercke, B., Coster, S. (2018). [Inequalities in access to healthcare in Europe. A study of national policies](#). European Social Policy Network (ESPN)

¹⁴ See also [Can people afford to pay for health care? Evidence on financial protection in 40 countries in Europe](#). Copenhagen: WHO Regional Office for Europe; 2023. Licence: CC BY-NCSA 3.0 IGO

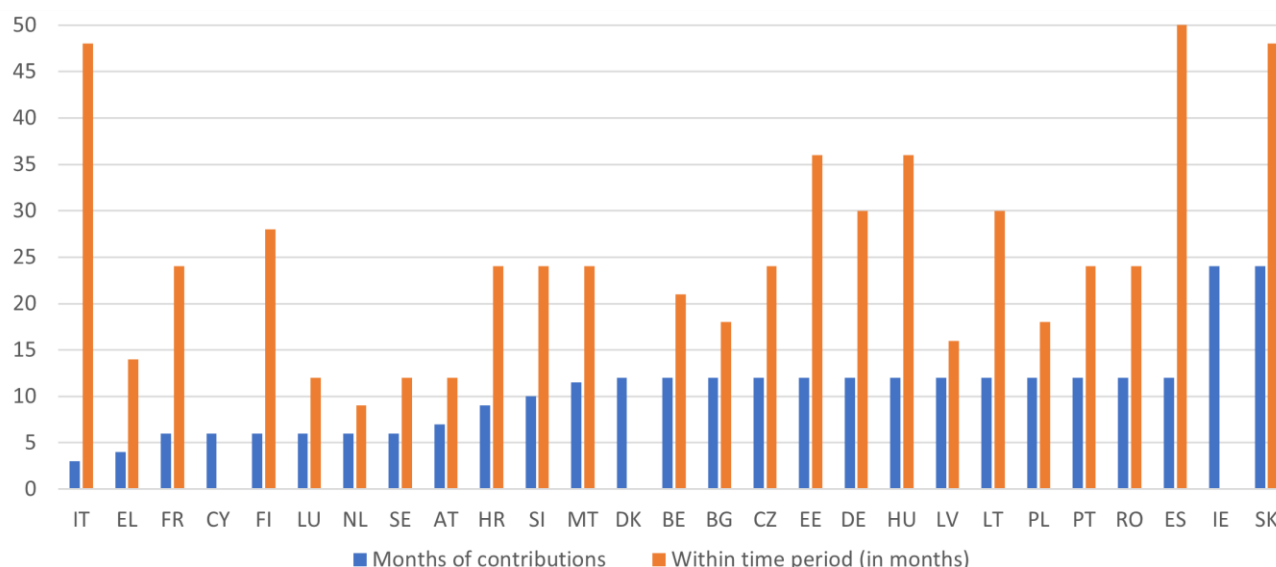
3.2.2. *Unemployment benefits (UB)*

- For 15 Member States, the qualifying period for unemployment benefits stands at one year and even two years in two countries.
- For 20 Member States, the duration of benefits varies by length of contributions or age, or a combination of both conditions.
- In most Member States, eligibility rules, duration and amount of UB for the self-employed are the same as for employees, while there is no scheme in 7 Member States, and voluntary opt-in in 5 Member States.

Figure 3.1 shows eligibility requirements to qualify for accessing UB, converted to months for all Member States. For some Member States, the rules were approximated to the closest month. For example, in France, the actual requirement is 130 days or 910 hrs in 24 months, but the figure shows the requirement as 6 months. In several countries, the required period of contribution does not need to be immediately prior to the onset of unemployment. In Italy, the 3 months requirement can be any time in the past 48 months, of which 1 month in the past year. Italy also has a separate scheme for project workers on continuous collaboration contracts which requires at least 1 month of contributions during the year of dismissal. In Greece, it is 4 months over the past 7 months, or 7 months in the past 24 months (see table 3.9 for details on other Member States). In Denmark, the insurance is voluntary even for employees, while it is compulsory in other Member States. Two countries impose additional conditions related to the number of hours worked. In Finland, employees need to have worked at least 18 hours each week in the qualifying period to be eligible for the basic unemployment insurance; in Sweden, employees need to have worked at least 80 hours per month in the qualifying period, or 50 hours per month and 480 hours in total in the last 6 months.

Changes made since the 2021 update of the monitoring framework: Italy has simplified the for both schemes NASpl and Dis-Coll, which has been reflected in the table. The table has also been updated with additional explanations for Austria, Finland, Malta, the Netherlands and Sweden, and the number of months was corrected for France and Ireland.

Figure 3.1. Eligibility requirements for employees (in months)



Source: MISSOC, 01/01/2023.

Notes: AT – 12 months in 24 are required for first time applicants, for first-time applications by persons under 25, an insurance record of 6 months during the last 12 months is required; BE - depending on age (from 312 working days in previous 21 months to 624 working days in previous 42 months); DK - voluntary insurance; EL - or 7m in 24m; FI - +minimum 18 hours each week; ES – 12 months within 72 months (the latter is not visible in the chart); FR - 130 days or 910 hrs in 24m, or in 36m for those aged over 53; IE - of which 10m in the past 12m; IT – or 1m in last 12m under Dis-Coll unemployment scheme; MT – 50 weeks of paid contributions of which at least 20 paid or credited in the previous 2 calendar years; SE - And minimum 80 hrs per month for the flat rate benefit, 12m of contributions required for the income-related benefit; SI – 6 months within 24 months for persons under 30. For the purpose of visualization, 50 weeks are converted into 11.5 months.

Table 3.9. Eligibility requirements for employees (in months)

COUNTRY	Months of contributions	Within time period (in months)	Notes
IT	3	48	There are two unemployment benefit schemes: NASpl (for employees): 13 weeks within 48 months; Dis-Coll (para-subordinate workers): 1 month during the year of dismissal.
EL	4	14	Or 7m in 24m; for first time claimants: an additional requirement of 2.6 months in the 24 previous months.
FR	6	24	130 days or 910 hours within last 24 months. For those aged 53 or over: within last 36 months.
CY	6		
FI	6	28	And minimum 18 hours each week. For earnings-related unemployment allowance: same conditions apply.
LU	6	12	

NL	6	9	26 weeks out of the 36 weeks before unemployment
SE	6	12	And minimum 80 hours of work per month; alternatively, 50 hours of work per month and 480 hours of work in total within last 6 months (for the basic unemployment insurance). For income-loss insurance (income-related benefit): minimum 12 consecutive months of contributions is required.
AT	7	12	28 weeks within the last 12 months. For first-time applications: 12 months within last 24 months; for first-time applications by persons under 25: 6 months within last 12 months is required.
HR	9	24	
SI	10	24	Persons younger than 30: 6 months within last 24 months.
MT	11.5	24	50 weeks of paid contributions of which at least 20 paid or credited in the previous 2 calendar years
DK	12		For voluntary insurance. Income thresholds to be respected: a minimum income of €33,204 per year during the 3 preceding years.
BE	12	21	Varies according to age between 312 working days in the previous 21 months to 624 working days in 42 months
BG	12	18	
CZ	12	24	
EE	12	36	
DE	12	30	
HU	12	36	
LV	12	16	
LT	12	30	
PL	12	18	
PT	12	24	
RO	12	24	
ES	12	72	
IE	24		Of which 9 months in the past 12 months, or 6 months in each of the 2 preceding years
SK	24	48	

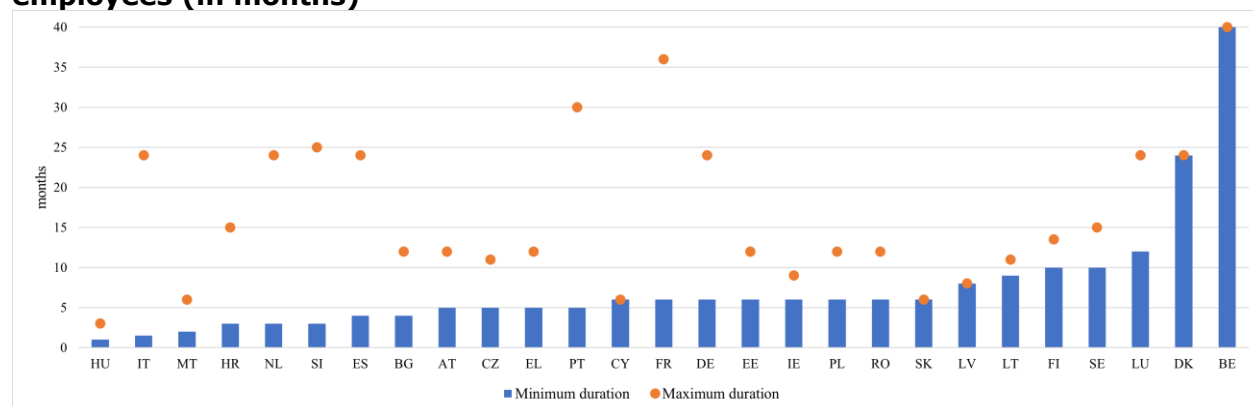
Source: MISSOC, 01/01/2023

Figure 3.2 and table 3.10 show the minimum and maximum duration of UB for employees, with large disparities between Member States. While 6 Member States have the same duration of benefits for all those who qualify, in the rest of Member States duration varies by length of contributions (BG, HU, IT, NL, HR, ES, EE, RO), length of contributions and age (AT, DE, EL, FI, FR, IE, LU, PT, SI), or only age (CZ, LT). In Poland duration is related to regional development, dependents, age and contributions; in Sweden those with a child

below 18 have longer access to UB; in Belgium duration is unlimited, provided that the person actively seeks a job or participates in training; in Luxembourg the 'hard-to-place' unemployed (those of old age and/or with disabilities) receive an extension to the basic duration of the benefit; in Portugal one's maximum duration can also be further extended if their contribution period is over 24 months.

Changes made since the 2021 update of the monitoring framework: Table 3.10 has been updated with additional clarifications for 10 countries, and the number of months has been corrected for Cyprus and Malta.

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



Source: MISSOC, 01/01/2023.

Notes: BE – unlimited duration; DK – duration is 2 years within 3; BG, HU, IT, NL, HR, ES, EE, RO – duration is contributions related; AT, DE, EL, FI, FR, IE, LU, PT, SI – duration is contributions and age related; CZ, LT – duration is age related; PL – duration is related to regional development, dependents, age and contributions; SE – the longer duration is in case child is below 18; BG, IE – the shorter duration for certain reasons of unemployment; in BG also the case when previous benefit receipt is within past 3 years; IT – different max duration under Dis-Coll for non-standard workers (12 months).

Table 3.10 Minimum and maximum duration of unemployment benefits for employees (in months)

COUNTRY	Minimum duration	Maximum duration	Notes
HU	1	3	contributions related
IT	1.5	24	contributions related; maximum duration is 12 months under Dis-Coll scheme for non-standard contracts
HR	3	15	contributions related
NL	3	24	contributions related
SI	3	25	contributions and age related
ES	4	24	contributions related
BG	4	12	contributions related; duration only 4 months for certain reasons for unemployment (voluntary, misconduct etc.) and if previous benefit receipt within past 3 years
AT	5	12	contributions and age related
CY	6	6	156 days, 6 days per week

CZ	5	11	age related
EL	5	12	contributions and age related
PT	5	30	contributions and age related; maximum duration can be further extended when contribution period is over 24 months
FR	6	36	contributions and age related
DE	6	24	contributions and age related
EE	6	12	contributions related
IE	6	9	contributions and age related; duration can be reduced for certain reasons for unemployment (voluntary, misconduct, etc.)
PL	6	12	related to regional development, dependents, age and contributions
RO	6	12	contributions related
SK	6	6	Possibility to cancel registration as job seeker after 3 months, and receive 50% of the remaining balance as a bonus
MT	2	6	Max: 156 working days, including Saturdays. Contributions related
LV	8	8	
LT	9	11	age related; 11 months only if person is within 5 years of pensionable age
FI	14	23	contributions and age related
SE	10	15	15 months only if child below 18
LU	12	24	contributions and age related; extension possible for the 'difficult-to-place' (age and/or disability related)
DK	24	24	within 36 months; possibility for extension by up to 12 months (under certain conditions)
BE			unlimited duration

Source: MISSOC 01/01/2023

Table 3.11 offers an overview of eligibility rules, duration and amount of UB for the self-employed. In most Member States, these parameters are the same as for employees, while there is no scheme in 7 Member States, and voluntary opt-in in 5 Member States¹⁵.

Changes made since the 2021 update of the monitoring framework: Table 3.11 has been updated with additional clarifications for Bulgaria, Germany, Luxembourg and Malta. Changes have also been introduced to reflect real changes in policy for France, Greece, Italy and Portugal.

¹⁵ Voluntary/compulsory access may also differ between different categories of self-employed within the same country.

Table 3.11. Overview of unemployment benefits for the self-employed

COUNTRY	Eligibility rules, duration and amount
Austria	Voluntary opt-in, those working agriculture and forestry sectors (BSVG) ineligible. Same eligibility rules, duration and amount as employees
Belgium	No scheme. Under certain conditions, people that have built up rights to unemployment benefit as an employee can claim unemployment benefit up until 15 years after they have become self-employed. The self-employed have access to bridging right (flat rate benefit) and means-tested social assistance.
Bulgaria	No scheme. No option for self-employed persons to be insured under the state social insurance scheme, but there is an opportunity for voluntary insurance for unemployment and/or professional qualification in capital-based funds. The self-employed have access to means-tested social assistance.
Croatia	Same eligibility rules, duration and amount as employees
Cyprus	No scheme
Czech Republic	Same eligibility rules, duration and amount as employees
Denmark	Voluntary opt-in. Same eligibility and duration as employees. The self-employed have to close down their business in order to get full-time unemployment benefits (unless they have also worked as employees for a certain number of hours within the last 6 months).
Estonia	No scheme. Access to state non-contributory unemployment allowance under the same conditions as employees.
Finland	Voluntary opt-in for the earnings-related allowance. The employment requirement is longer for the self-employed (15 months compared to 26 weeks for employees). Another condition is that the self-employed person has to terminate their business. Same duration and amount as employees. For the basic unemployment allowance, where insurance is mandatory, same level and duration as employees.
France	The self-employed receive the self-employed workers' unemployment benefit (<i>Allocation des travailleurs indépendants</i> or <i>ATI</i>). Heads of enterprises can voluntarily take out insurance with private schemes. Most eligibility conditions are the same as for the unemployment benefit for employees, but there are some specific conditions for the ATI: requirement for termination of business due to court-ordered liquidation, administration proceedings, or (since 1 April 2022) because the activity proved not to be financially viable (a demonstrated 30% or higher reduction in declared earnings for income tax); self-employed activity during a minimum of 2 years, without interruption and always within the same

	<p>company; his/her personal resources must be below the minimum income amount; an average income of €10,000 at least per year over the last two years.</p> <p>It is a flat rate benefit (€26.30 per day), unless one's average monthly income for the last 24 months is less than the fixed monthly amount of the ATI. In this case, the benefit is reduced to the level of this income (with a minimum of €19.73 per day). In contrast, UB amount for employees is based on the previous income.</p> <p>The duration is 6 months (while UB for employees is between 6 and 36 months)</p>
Germany	<p>Voluntary opt-in. Conditions for coverage include: min. 15hrs of work per week, and prior insurance record of 12m as employee (in the 2 years prior to becoming self-employed) or entitlement to other unemployment insurance benefits just before the start of self-employment. Eligibility to claim insurance after 2 years of contributions. No information on duration and level of benefits (likely the same as for employees). Unemployment assistance also exists for those who do not qualify for voluntary opt-in.</p>
Greece	<p>Specific scheme for self-employed craftsmen (former OAEE), media personnel (former ETAP-MME), liberal professions: lawyers, engineers, doctors (former ETAA). Farmers are not covered. Conditions for eligibility include minimum 36m of contributions, total income in previous 2 years under a set ceiling. The self-employed craftsmen and media personnel also need to have terminated their activity, while those with liberal professions need to demonstrate no activity taking place in 6m before the application for the benefit. Duration between 3 and 9 months (depending on contributions). Like for employees, a flat rate benefit is paid out (however, no supplement for dependents is provided). The rate is reduced by half if the beneficiary is employed in a full-time salaried position.</p>
Hungary	<p>Same eligibility rules, duration and amount as employees</p>
Ireland	<p>Jobseeker's Benefit (Self-Employed) (JBSE) is a weekly payment from the Department of Social Protection (DSP) Compulsory residence and insurance-based system. At least 156 weeks of self-employed (PRSI Class S) contributions or at least 104 weeks as a paid employee (PRSI Class A or H) since first starting work. 52 weeks of Class S contributions paid in the relevant tax year. It is required to stop all self-employment activity, however, the beneficiary is allowed to work as an employee for up to 3 days per week.</p>
Italy	<p>No scheme.</p> <p>As of July 2017, "new" self-employed registered with the separate pension scheme (Gestione separata) can be entitled to receive a Dis-Coll benefit if 3m of contributions in previous year, and 1m in year of termination of business. Those who qualify then receive the same amount of benefits as employees, but its maximum duration is 12 months. The self-employed in the entertainment sector can apply for the ALAS benefit. Conditions include having paid at least 15 days of contributions in the relevant tax year, not performing a gainful</p>

	<p>activity, and one's yearly income under a set ceiling in the relevant tax year. The amount is 75% of average monthly earnings, up to a monthly ceiling of €1,470.99 in 2023. The duration is based on beneficiary's contributions, but at maximum 6 months.</p> <p>Self-employed are also entitled to the ISCRO benefit, which covers the risk of partial loss of income.</p>
Latvia	No scheme
Lithuania	<p>Only self-employed who are owners of individual enterprises, members of small partnerships and full members of partnerships have the right to unemployment benefit and are covered by the general scheme which covers employees.</p> <p>Same eligibility rules, duration and amount as employees. No scheme for liberal professions and farmers.</p> <p>There is unemployment assistance for unemployed self-employed persons who are not included in the unemployment insurance scheme.</p>
Luxembourg	Same duration and amount as employees. Longer eligibility record required – 24m (6m for employees). This can include previous employment as an employee, but with a minimum of 6m as self-employed.
Malta	One must earn at least €910 per year to qualify for coverage. Other eligibility rules, duration and amount same as for employees
Netherlands	No scheme
Poland	Same eligibility rules, duration and amount as employees. Farmers are generally not covered by unemployment insurance, except farmers who own a farm with an area of no more than 2 conversion hectares. They are covered by the work-based system, but they do not pay social contribution.
Portugal	Different conditions according to the category of self-employed. Most categories need 24m of activity in the previous 48m to qualify. Self-employed in the field of culture need 6m of activity to qualify. Only for economically dependent self-employed are the conditions the same as for employees. Duration is the same as for employees.
Romania	Voluntary opt-in. Same eligibility rules, duration and amount as employees
Slovakia	Voluntary opt-in. Same eligibility rules, duration and amount as employees
Slovenia	Same eligibility rules, duration and amount as employees
Spain	<p>Cessation of activity benefit: voluntary ('opt-in') work-based insurance system for Self-employed Agricultural Workers; compulsory insurance-based system for other self-employed.</p> <p>12m of continuous contributions to qualify (during the past 6yrs for employees). Duration and amount is the same as for employees. Supplement for children available.</p>
Sweden	Same eligibility rules, duration and amount as employees for the basic flat rate benefit. Voluntary opt-in for income-related benefit, where eligibility rules, duration and amount are also the same as for employees.

Source: MISSOC, 01/01/2023

The (new) table 3.12 displays the replacement rates of unemployment benefits for employees and for the self-employed¹⁶. In most Member States that have a scheme for self-employed (18 out of 20), replacement rates are similar for self-employed and employees. The table also details the supplements, minimum thresholds/benefits and upper ceilings/maximum as they may impact the level and adequacy of benefits.

Changes made since the 2021 update of the monitoring framework: Table 3.12 has been updated with additional clarifications for Spain, Greece, Finland, Lithuania, the Netherlands, and Slovenia. The replacement rate was updated for Italy, Poland, Romania, and Sweden to reflect real changes in policy.

Table 3.12. Earnings replacement rate (RR) of unemployment benefits for employees and the self-employed (%)

Country	RR for employees			RR for the self-employed	Supplements, minimum thresholds and maximum ceilings/amounts
	1 st month	2 nd month	After		
AT	55%	55%	55%	Same as for employees	Supplements available. Maximum benefits.
BE	65%	65%	60% (4 th -12 th months); then RR decreases in stages for the next 36m; afterwards unlimited flat rate benefit	No scheme*	RR depends on household composition, dependents, and qualifying period for the RR after 12 th month until 48 th month (flat rate afterwards). Minimum and maximum benefits. Upper ceiling (variation over time).
BG	60% (no variation over time)			No scheme	Minimum and maximum benefits. Upper ceiling.
CY	60% (no variation over time)			No scheme	Supplements for dependants. Maximum ceiling.
CZ	65%	65%	50% (3 ^d -4 th months) 45% as of fifth month	Same as for employees	During retraining: 60% of reference income. Maximum ceiling.
DE	60% (no variation over time)			Same as for employees	67% if there are dependents. Upper ceiling.
DK	90% (no variation over time)			Same as for	Variation according to age, education, military service.

¹⁶ The basis for calculation of the benefits vary widely across Member States (e.g. BG: the average daily contributory income for the last 24 months preceding the month of the termination of the insurance; PL: calculated on the basis of the Basic Unemployment Allowance (*Podstawowy zasiłek dla bezrobotnych*) and not on previous earnings; CZ: The average net monthly earnings over the last quarter.). For country-specific information, one should refer to the MISSOC database.

				employees	Maximum ceiling.
HR	60%	60%	30% as of fourth month	Same as for employees	Minimum and maximum benefits.
HU	60% (no variation over time)			Same as for employees	Maximum amount.
EE	60%	60%	40% as of fourth month	No scheme Access only to unemployment assistance.	Minimum threshold and maximum ceiling.
ES	70%	70%	50% as of seventh month	Same as for employees	Minimum and maximum benefits*. Supplement for dependent children.
EL	Flat rate benefit at three levels* (no variation over time)			Same as for employees *	Fixed rates according to one's past earnings. Supplement for dependants.
FI	Combination of flat rate and earnings-related component			Same as for employees *	Increased if participation in a service promoting employment. Supplement for dependent children.
FR	57% (possible variation over time)*			Flat-rate	Minimum and maximum benefits and an upper ceiling.
IE	Flat-rate benefit* at four levels (no variation over time).			Same as for employees	Fixed rates according to one's past earnings.
IT	80% *	80%*	Reduced by 3% each month as of sixth month*	No scheme (except 'new' self-employed, for whom rules are the same as for employees)	75% of earnings up to a set ceiling and 25% of the amount above the ceiling. Upper ceiling and maximum benefit.
LV	50-55-60-60-65%*	50-55-60-60-65%*	Reduced by 25% every two months as of third month	No scheme	No min/max benefits.
LT	62% (maximum)	62% (maximum)	Reduced by a certain % every three months as of fourth month*	Same as for employees (only some groups are covered, see previous table)	Benefit composed of a) a fixed part of equals 23.27% of the minimum wage (MG) and b) a variable component of 38.79% average wage during the past 3 months). Min. threshold: 23.27% of the MG; ceiling 58.18% of the average national wage.
LU	80% (no variation over time)			Same as for employees	85% if dependent children; Maximum benefit (reduced over time).
MT	Flat rate* (no variation over time)			Same as for	Supplements for dependents

				employees	Fixed rates
NL	75%	75%	70% as of third month	No scheme	Maximum benefit. The benefit is not paid if it is less than 1/8 of the minimum wage per month.
PL	Flat-rate benefit (no variation over time)*			Same as for employees	Fixed rates, level according to one's length of contributions.
PT	65%			Specific formula*	75% if dependants Upper ceiling Minimum threshold
RO	Combination of flat rate and earnings-related component. Flat rate if contribution period less than 3 years.*			Same as for employees	. There are no minimum or maximum amounts.
SK	50% (no variation over time)			Same as for employees	No minimum threshold.
SI	80%	80%	60% (4 th -12 th months), 50% (after 12 th month)	Same as for employees	Minimum and maximum benefits.
SE	80% + flat rate	80% + flat rate	70% (7 th -10 th month) + flat rate	Same as for employees	For the income-dependent component: €108 per day for the first 100 days and maximum €90 for the remaining days. Flat rate: min. €23 per day, max. €46 per day.

Source: MISSOC, 01/01/2023

Notes: BE: After the first year, there are several stages of reduction of the benefit and after 48 months the unemployed receives a flat benefit which is unlimited in time; For the self-employed: access to a flat rate Bridging right. EL: There are three levels of amounts depending on one's previous earnings (€219, €328.50 or €438 per month). Self-employed: no supplement in case of dependants. ES: Calculated as different shares (depending on variety of factors) of the Public Income Rate of Multiple Effects (*Indicador Público de Renta de Efectos Múltiples* [IPREM]). FI: Earnings-related allowance: combination of the amount of the Basic unemployment allowance (non-contributory) + 45% of the difference between the daily wage and the basic unemployment allowance. Self-employed: the extended unemployment allowance for the older workers exceeding the 500-day maximum payment period is not available to the self-employed. FR: Highest amount between: 40.4% of Reference Daily Wages (RDW) + €12.47 per day or 57% of the Reference Daily Wages (RDW). For the sake of clarity, only the second possibility (57%) is imputed in the table. After 6 months, allowances exceeding €87.65 are reduced by 30%, except for beneficiaries over 57 years. IE: Flat-rate benefit which varies according to the previous weekly earnings (€220 per week for those with average earnings of €300 per week or more; €172.3 per week for those with average weekly earnings between €220 and €300 etc.); IT: In case reference monthly earnings exceed the ceiling of €1352.19, benefit is increase by 25% of the excess. Maximum benefit including the excess component is €1470.99. Reduction by 3% begins on the 8th month for those aged 55 and over; LV: Benefits depend on the insurance record (1-9 years 50%; 10-19 years 55% and so on). They also vary over time: first 2 months of unemployment: 100% of the set benefit, 3-4 months of unemployment: 75% of the set benefit and so on). LT: 3-6 months 57%; 6-9 months 52%. MT: €13.97 per day if there are dependants; €9.13 per day otherwise; PL: Calculated on the basis of the Basic Unemployment Allowance (*Podstawowy zasiłek dla bezrobotnych*) and the length of one's contributions, but not one's previous earnings. The reference amount (Basic Unemployment Allowance) decreases after 3 months; PT: available only to some categories of self-employed; Formula (RR*0.65)*P: a) RR is the average daily remuneration b) P is the percentage corresponding to the degree of economic dependence from the contracting entity. RO: the benefit comprises a flat rate (Reference Social Indicator RSI), plus 3-10% of previous earnings (depending on the contributions record) if 3 or more years of contributions. Graduates receive 50% of the flat rate. SE: Income-dependent component comes from the income-loss insurance (*inkomstbortfallsförsäkring*), flat rate is the basic unemployment insurance (*grundförsäkring*). Duration of both extended to 15 months if children under 18.

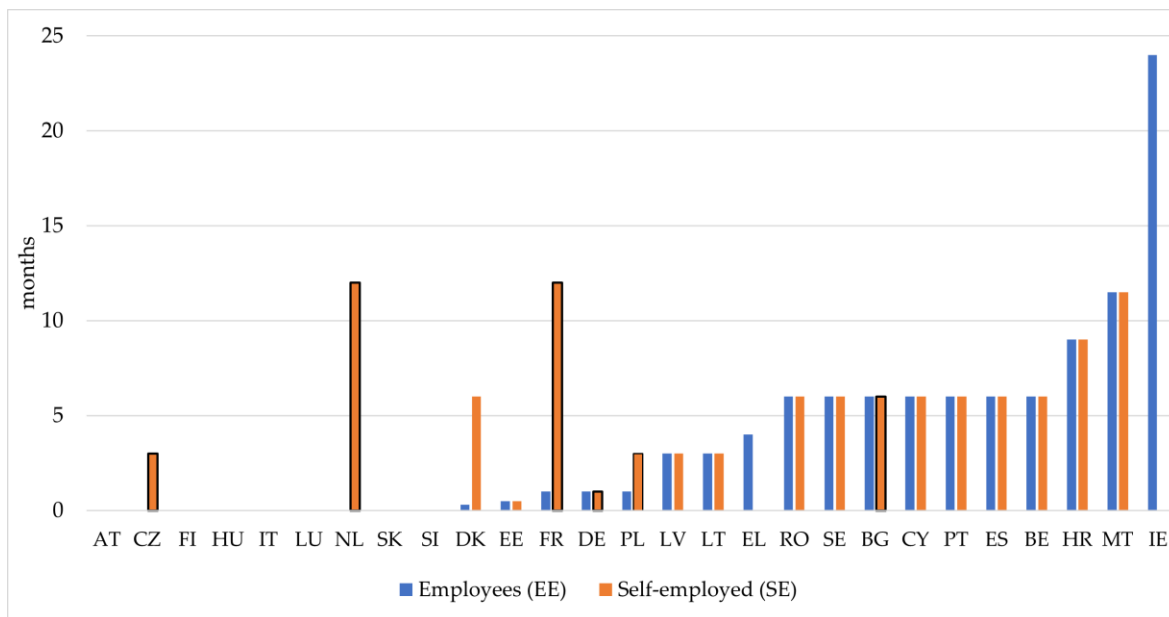
3.2.3. Sickness benefits

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

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

Changes made since the 2021 update of the monitoring framework: Table 3.13 has been updated with additional clarifications for 8 countries, and a real policy change was reflected in the notes for France (inclusion of regular liberal professions in compulsory insurance scheme).

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



Source: MISSOC, 01/01/2023.

Notes: Tabs with black border line - insurance for self-employed is voluntary – BG, CZ, DE (compulsory for artists and publicists), NL, PL (compulsory for farmers); In FR it is voluntary for non-regulated liberal professions only; Insurance non-existent for self-employed in IE and IT(except for specific categories of “new” self-employed). EL: 100 days for employees in construction sector; self-employed covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers). Precise criteria for employees in DK: 74hrs in the past 8wks for benefit payment in first month (paid by employer), 240hrs in last 6m for continued payment (by municipality); and for the self-employed: 6m within 12m, 1m prior to illness; in DK for employees qualifying period only for those who were not insured and start working with an employment contract of at least one month; in FR for employees 150hrs in the past 3m or min. amount paid; IE – for employees paid since first starting employment + additional criteria, opt-in only for self-employed share-fishermen/women; LV - 3m during the last 6m or 6m during the last 24m (employees & self-employed); LT - 3m during the last 12m or at least 6m during the last 24m (employees & self-employed); MT– during the entire work history, of which 20 weekly paid or credited contributions should fall in the preceding two years; NL for self-employed: must have participated in a compulsory sickness scheme at least 1yr prior to the voluntary scheme; ES - 6m over 5yrs (employees & self-employed); PT - of which 12 days of actual work during the 4 months prior to the one preceding the day of incapacity for employees, 12m for self-employed if first time application; RO: 6m within past 12m; SE - the person must have received income from employment for at least 6 consecutive months or once a year within two consecutive years; HR – those who do not meet the requirement receive salary compensation, but in a significantly reduced amount (this applies to both employees and the self-employed).

Table 3.13. Qualifying period for sickness benefit for employees and the self-employed (contribution requirement in months)

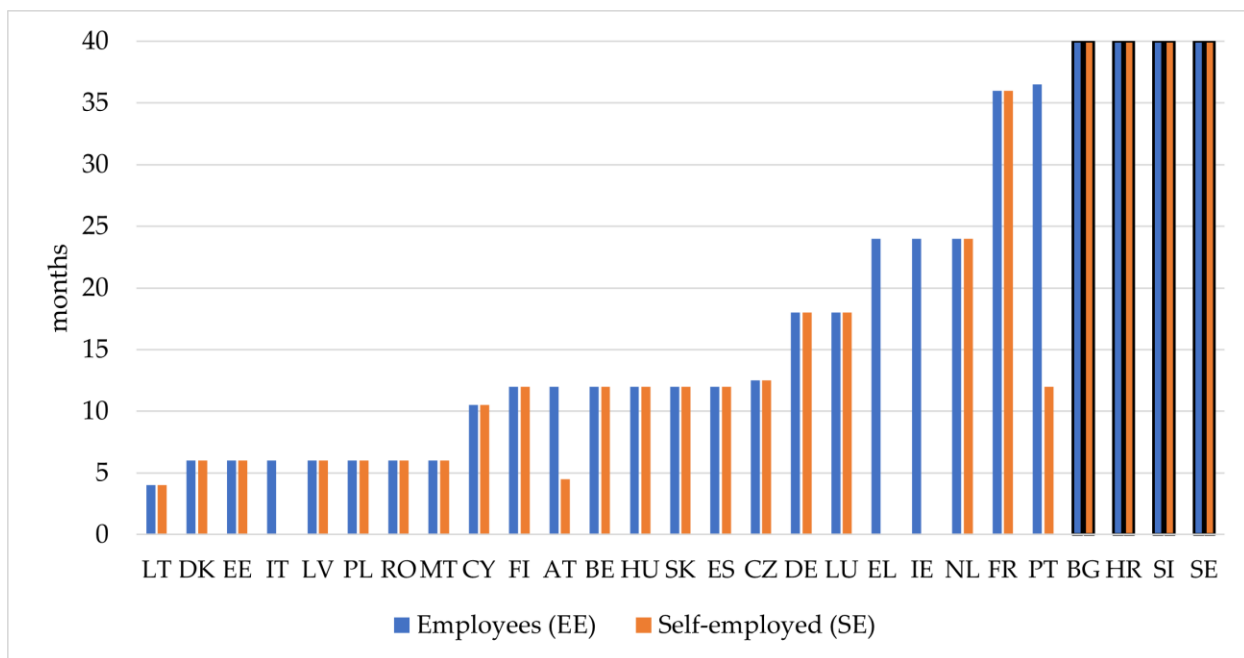
COUNTRY	Employees (EE)	Self-employed (SE)	Notes
AT	0	0	SE: No coverage for certain groups under BSVG. Possible to opt-out for certain groups.
CZ	0	3	SE: voluntary
FI	0	0	
HU	0	0	
IT	0	.	SE: non-existent. Coverage only for specific categories of “new” self-employed registered under the separate pension scheme (the INPS <i>Gestione Separata</i>)
LU	0	0	
NL	0	12	SE: Voluntary. Must have participated in a compulsory sickness scheme (as employee or unemployed) for at least one year prior to the voluntary scheme.
SK	0	0	
SI	0	0	
DK	0.3	6	EE: 74hrs in the past 8 weeks for benefit payment in first month (paid by employer), 240hrs in last 6m for continued payment (by municipality); SE: 6 within 12m, of which 1 prior to illness
EE	0.5	0.5	EE: qualifying period only for those who were not insured and start working with an employment contract of at least one month

FR	1	12	EE: 150hrs in the past 3 months or minimum amount contributed, SE: voluntary for non-regulated liberal professions only
DE	1	1	SE: voluntary (compulsory for artists and publicists)
PL	1	3	SE: voluntary (opt-in), except for farmers
LV	3	3	EE&SE: 3 months during the last 6 months or 6 months during the last 24 months
LT	3	3	EE&SE: 3 months during the last 12 months or at least 6 months during the last 24 months
EL	4	0	EE: 100 days for those employed in construction (120 days for the rest); SE: covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers). No specific qualifying conditions for self-employed.
RO	6	6	In the last 12 months.
SE	6	6	the person must have received income from employment for at least 6 consecutive months or once a year within two consecutive years
BE	6	6	EE:180 actual days worked or assimilated (i.e. not worked but still taken into account in the calculation of the minimum requirements, e.g. legal holidays, unemployment, military service) during the last 12 months. SE: Self-employed worker must pay at least two minimum quarterly contributions
BG	6	6	SE: voluntary
CY	6	6	
PT	6	6	EE: 6 months affiliation with registered remuneration of which 12 days of actual work during the 4 months prior to the one preceding the day of incapacity; SE: 12m if first time application
ES	6	6	EE&SE: 6m over 5 years
HR	9	9	EE&SE: The insurance period is 9 months continuously or 12 months with interruptions in the last two years.Possible to receive a reduced benefit in case of non-fulfilment of condition.
MT	11.5	11.5	EE&SE: At least 50 paid weekly contributions, of which 20 paid or credited in the preceding two years.
IE	24	.	EE: paid since first starting employment; and 39 weekly contributions paid or credited during the relevant contribution year proceeding the benefit year, of which a minimum of 13 must be paid contributions. SE: non-existent; exception for

		share-fishermen/women (opt-in), whose conditions for access are same as for employees
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Source: MISSOC 01/01/2023

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



Source: MISSOC 01/01/2023.

Notes: Tabs with black border lines: duration unlimited, until recovery (BG, HR, SI, SE). No benefit for self-employed in IE (except for fishermen/women) & IT (except for specific categories of "new" self-employed). EL: for self-employed, sickness benefits covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers) and their duration varies depending on specific schemes; EL & IE: for employees duration is 6 (EL only), 12 or 24 months, depending on length of contributions; in CY – regular duration is 5 months, but can be extended to maximum 10.5; DE – 78 weeks over a three-year period; IT – can be extended by 6 more months in specific cases, 18m for public sector employees; ES – possibility of additional 6m if return to work foreseeable; LV – or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions; LT – 5m if incapacity to work was discontinuous in last 12m; MT – 156 working days, which amounts to about 8 months if we assume that there are 5 working days per week (NB: benefits in Malta can be claimed up to a maximum of 6 days a week); AT – up to 1.5 years in certain cases; CZ – up to 12m more in certain cases; PT – until recovery for some illnesses; FR – for regulated liberal professions (self-employed) payment limited to 87 days. Extended periods of illness can, under certain conditions, open access to invalidity pensions in all Member States where those are available.

Table 3.14. Maximum duration of sickness benefits for employees and the self-employed (in months)

COUNTRY	Employees (EE)	Self-employed (SE)	Notes
LT	4	4	EE&SE: 5m if the incapacity to work was discontinuous during the last 12 months. Can be

			prolonged in case of tuberculosis.
DK	6	6	EE&SE: Benefits can be paid for a longer period if the recipient fulfils one of the prolongation conditions (e.g. start of rehabilitation, life-threatening serious illness, etc.).
EE	6	6	
IT	6	.	EE: Private sector employees: 6m in one year, and in specific cases, additional 6m in the next year. Public servants: max. 18m. SE: non-existent, except for specific categories of "new" self-employed under the separate scheme <i>Gestione separata</i>
LV	6	6	or 52 weeks over a 3-year period if incapacity has been repetitive with interruptions
PL	6	6	Or 9m in the case of tuberculosis and pregnancy
RO	6	6	Can be further extended in certain cases
MT	6	6	156 working days (= 6 months if 6 working days per week, 8 months if 5 working days a week)
CY	10.5	10.5	regular duration is 5 months, but can be extended to maximum 10.5 months
AT	12	4.5	EE: The legal duration is at least 26 weeks, in the case of certain insurance records 52 weeks. According to the provisions in the insurance funds' statutes, however, the sickness benefit can be paid up to 78 weeks. SE: Can be extended to 6 months with voluntary supplementary insurance.
BE	12	12	
FI	12	12	
HU	12	12	
SK	12	12	
ES	12	12	EE&SE: Possibility of additional 6 if return to work is foreseeable.
CZ	12.5	12.5	EE&SE: Possibility of additional 12 in certain cases.
DE	18	18	78 weeks over a three-year period
LU	18	18	Maximum: 78 weeks over a reference period of 104 weeks
EL	24	Varies depending on specific schemes	EE: duration is 6, 12 or 24 months, depending on length of contributions, SE: covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers).
IE	24	.	EE: Duration is 12 or 24 months, depending on length of contributions; unlimited only for certain exceptions; SE: non-existent (except for fishermen/women for whom duration is limited to 12 months)
NL	24	24	

FR	36	36	SE: For regulated liberal professions, payment limited to 87 days.
PT	36.5	12	EE&SE: unlimited for some illnesses
BG			EE&SE: Unlimited
HR			EE&SE: Unlimited
SI			EE&SE: Unlimited
SE			EE&SE: Unlimited

Source: MISSOC 01/01/2023

As shown in Figure 3.4 and Table 3.14, there is a lot of variation in the maximum duration of sickness benefits across Member States, but their duration is identical for employees and the self-employed (wherever the benefit exists for the self-employed), with the exception of substantially shorter duration for the self-employed in Portugal and Austria. It is also difficult to practically interpret this information on the duration of sickness benefits, because those who are unable to continue working after the expiry of the sickness benefit will normally become eligible for invalidity pensions.

Changes made since the 2021 update of the monitoring framework: The table 3.14 has been updated with additional explanations for 10 MS. For France, the notes have been updated to reflect inclusion of regulated liberal professions in compulsory insurance scheme. The number of months has been corrected for Austria, Greece and Ireland.

Because sickness benefits are specific in that there is a requirement for the employer to pay the benefit to their employee for a certain number of days before the state starts paying, it is usually the case that for the self-employed this translates into a waiting period to start receiving the benefit. An overview of the rules on the waiting period for employees and the self-employed, and on continued payment of wages for employees is presented in Table 3.15.

Changes made since the 2021 update of the monitoring framework: Table 3.15 has been updated with clarifications for 5 MS. The waiting period duration has been corrected for Austria and Ireland. The table has also been updated to reflect real changes in policy in France and Slovenia.

Table 3.15. Waiting period for the self-employed and for employees (and for employees, continuous payment by the employer)

	Employees	Self-employed
AT	3 days. Continued payment of wages: period of 6 to 12 weeks, depending on the length of the service.	3 days, if sickness lasts longer than 43 days.
BE	No waiting period. Continued payment of wages: 30 days.	7 days. No waiting period if illness lasts longer than a week.

BG	No waiting period. Continued payment of wages: 3 days.	No waiting period.
CY	3 days. Continued wages: none unless in agreement	9 days (3 days for hospitalisation or injury – whether employment-related or not).
CZ	No waiting period. Continued payment of wages: 14 days (only after four uninterrupted weeks of the employment relationship)	14 days.
DE	Generally, no waiting period. Continued payment of wages: up to 6 weeks	Generally, no waiting period. Entitlement to sickness cash benefits under statutory health insurance if included in the insurance option.
DK	No waiting period. Continued payment of wages: 30 days if worked 74 hours during 8 weeks preceding the sickness	2 weeks for sickness benefit from public authorities (municipality). Voluntary supplementary insurance allows coverage from 1 st or 3 rd day of sickness.
EE	3 days. Continued payment of wages: from the 4 th up to the 8 th day.	9 days.
EL	No waiting period. Continued payment of wages: 50% of wage for the first 3 days. From 4 th until 15 th : employer pays the difference between salary and sickness benefit. Only if worked at least 10 days for the employer.	Covered by specific schemes for each category (craftsmen, lawyers, engineers, doctors, farmers). No information about waiting period in MISSOC.
ES	3 days. Continued payment of wages: statutory obligation for the employers to pay on their own account from the 4 th until the 15 th day of sick leave. From the 16 th day of sick leave, the employers pay on behalf of social security and are reimbursed.	3 days.

FI	No waiting period. Continued payment of wages: 9 days or more (depending on the collective agreement) after 1 month of consecutive employment.	Self-employed insured under the Self-employed Persons' Pensions Act (YEL): one day. Self-employed insured under the Farmers' Pension Act (MYEL): 3 days.
FR	3 days. Continued payment of wages: payment of a supplement by the employer depending on the seniority of the employee (a waiting period of 7 days applies).	3 days
HR	No waiting period. Continued payment of wages: 42 days	42 days.
HU	No waiting period. Continued payment of wages: up to 15 days.	No waiting period.
IE	3 days. Continued payment of wages: none	In general, no cash sickness benefits. A limited exception applies to self-employed share-fishermen/women: 3 days.
IT	3 days (but most of the employment contracts provide for the continuation of wages by the employer).	Not covered except for specific categories of "new" self-employed registered under the separate pension scheme (the INPS <i>Gestione Separata</i>).
LT	No waiting period. Continued payment of wages: 2 days.	2 days.
LU	No waiting period. Continued payment of wages: until the end of the month in which falls the 77 th day of work incapacity during a reference period of 18 months.	Until the end of the month in which falls the 77 th day of work incapacity. No waiting period for the self-employed voluntarily insured with the Employers' Mutual Insurance Scheme.
LV	1 day. Continued payment of wages: from the 2 nd until the 10 th day.	1 day.
MT	3 days (except for persons undergoing cancer treatment and persons suffering	3 days (except for persons undergoing cancer treatment and persons suffering

	from fibromyalgia, for whom there is no waiting period) Continued payment of wages: depend on the individual collective agreement or labour law.	from fibromyalgia, for whom there is no waiting period).
NL	2 days (unless otherwise agreed by collective labour agreements). Continued payment of wages: total period, i.e. 104 weeks	2 days (only if a self-employed person has voluntarily taken out insurance under the Sickness Benefits Act at UWV, otherwise no coverage)
PL	No waiting period. Continued payment of wages: 33 days. 14 days for persons over 50.	No waiting period for work incapacity due to accident at work or occupational disease. For non-work-related illness or accident, farmers: 30 days.
PT	3 days. No waiting period in the case of hospitalisation, day case surgery, tuberculosis, or sickness during parental leave. Continued payment of wages: none	10 days. No waiting period in the case of hospitalisation, day case surgery, tuberculosis, or sickness during parental leave
RO	No waiting period. Continued payment of wages: 5 days.	No waiting period.
SE	No waiting period. Continued payment of wages: 14 days.	7 days, but the self-employed can opt for a waiting period of 1, 14, 30, 60 or 90 days with different contribution rates.
SI	No waiting period. Continued payment of wages: 20 days (sickness and injury) or 30 days (work injury and occupational sickness).	Waiting period for the first 20 working days (sickness and injury) or 30-working days (work injury and occupational sickness).
SK	No waiting period. Continued payment of wages: 10 days.	No waiting period.

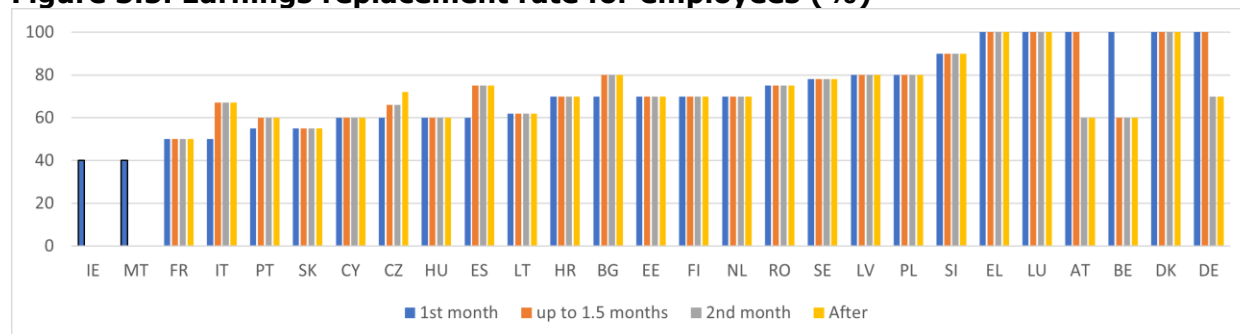
Source: MISSOC 01/01/2023

When it comes to the earnings replacement rate of sickness benefit, it is flat rate for both employees and the self-employed in Ireland and Malta (tabs with black border lines in

Figure 3.5), while it is flat rate only for the self-employed in Austria, Belgium,¹⁷ and France. There is no sickness benefit for the self-employed in Greece, Ireland and Italy (except for “new” self-employed). In other Member States, the earnings replacement rate is the same for employees and the self-employed, with exception of Germany, where the benefit for self-employed is 70% for throughout the period of coverage.

Changes made since the 2021 update of the monitoring framework: Table 3.16 has been updated with clarifications for 11 MS, and in table 3.17 clarifications have been added for 6 MS. The replacement rate has been corrected for 3 Member States (Ireland, Malta, Poland).

Figure 3.5. Earnings replacement rate for employees (%)



Source: MISSOC 01/01/2023.

Notes: Ceiling exists in all Member States. Benefit is flat rate for all eligible individuals in IE & MT (tabs with black border lines). In BG: 70% only for first 3 working days, after that 80%. In CY: +20% for 1st dependent, 10% for subsequent (max 3); FI: Benefit is flat rate if income is below certain threshold. Replacement rate is never over 70%. If annual income is over a set threshold, only 50% of the excess income is taken into account, which makes the replacement rate to de facto decrease. FR: there is a top-up which depends on contract with employer. HR: 70% is the minimum rate, it can be higher depending on sectoral collective agreements; IT: for civil servants 100% for first 9m, then 90% for 2m and 50% until 18th month. IT&ES: Instead of 1st month, the initial amount refers to the first 20 days. HU: 50% during inpatient treatment or in case the employment period is shorter than 2 years. RO: 100% in case of grave illness, including cancer. PT: 70% from 4th month up to 12m, then 75%; SE: after 12 months, benefit is reduced to 73%. DE: 2nd month and after: 70% of the normal salary but not exceeding 90% of the net salary.

Table 3.16. Earnings replacement rate for employees (%)

Month	1st month	up to 1.5 months	2nd month	After	Notes
IE	Flat rate (no variation over time)				Amount varies according to one's average weekly benefits in reference period
MT	Flat rate (no variation over time)				Supplement for dependants
FR	50	50	50	50	there is a top-up which depends on contract with employer
IT	50	67	67	67	first 20 days instead of 1st month; for civil servants, 100% for first

¹⁷ Depends on the composition of the worker's household (single, cohabiting, dependents).

					9m, then 90% for 10-12 th months, then 50% until 18 th month.
PT	55	60	60	60	70% when the incapacity period is between 3 and 12m; 75% when the incapacity period goes beyond 12m
SK	55	55	55	55	For first three days earning replacement rate is 25% and from fourth day to tenth day 55% (paid by employer). Employer can provide higher rates according to collective bargaining agreement
CY	60	60	60	60	plus 20% for 1 st dependent, 10% for subsequent (max 3)
CZ	60	66	66	72	
HU	60	60	60	60	50% during inpatient treatment or in case the employment period is shorter than 2 years
ES	60	75	75	75	first 20 days instead of 1st month
LT	62	62	62	62	
HR	70	70	70	70	Replacement rate depends on provisions of the sectoral collective agreement, with 70% as minimum. After 18 months of continuous sick leave, benefit falls to 50% of the last paid salary compensation for that sick leave. 100% paid in case of contingencies resulting from the homeland war, quarantine, nursing a sick child under the age of 3, donation of tissues and organs, accident at work or occupational disease.
BG	70	80	80	80	First 3 working days instead of 1 st month
EE	70	70	70	70	

FI	70	70	70	70	Benefit is flat rate if income is below certain threshold. Replacement rate is never over 70 %. If annual income is more than a set threshold, only 50% of the excess income is taken into account, which makes the replacement rate to de facto decrease.
NL	70	70	70	70	
RO	75	75	75	75	100% in case of grave illness, including cancer
SE	78	78	78	78	After 12 months, benefit is reduced to 73%. Possibility to extend receiving the full benefit in case of serious illness.
LV	80	80	80	80	
PL	80	80	80	80	100% of reference wage per month for illness occurring during pregnancy, for a travel accident between home and work, for absence from work due to the donation of tissue or organs to another person.
SI	90	90	90	90	
EL	100	100	100	100	Only the first 3 days are paid at 50% by the employer. From the 4th day until the 15th day the employer pays the difference between the sickness benefit provided by the state and the wage of the employee. During the same period, the state covers 50% of the daily wage. From the 16th day, the full amount of sickness benefit is entirely paid by the state.
LU	100	100	100	100	
AT	100	100	60	60	Supplement for dependents.
BE	100	60	60	60	

DK	100	100	100	100	
DE	100	100	70	70	2 nd month and after: 70% of the normal salary but not exceeding 90% of the net salary.

Source: MISSOC 01/01/2023

Table 3.17. Earnings replacement rates for the self-employed (%)

	Sickness benefit
Luxembourg	100%
Malta	flat rate
Slovenia	90%
Sweden	78% (flat rate if no eligibility)
Croatia	min 70%
Hungary	60%
Portugal	55-60-70-75%
Austria	flat rate
Italy	flat rate (only for 'new self-employed')
Denmark	100%
Finland	70%
Spain	60-75%
Poland	100% (flat rate for farmers)
Germany	70%
France	50% (flat rate for farmers)
Greece	flat rate (varies per category)

Belgium	flat rate (level depends on household composition)
Cyprus	60% + dependents
Estonia	70%
Latvia	80%
Lithuania	62%
Romania	75%
Slovakia	55% (from fourth day onwards; for first three days earning replacement rate is 25%)
Bulgaria	70-80%
Czech Republic	60-66-72%
The Netherlands	70%
Ireland	flat rate

Source: MISSOC 01/01/2023

3.2.4. *Maternity/paternity cash benefits*

Regarding **maternity** benefits:

- In a third of Member States, the minimum contribution period to qualify for maternity benefits is null or quasi null. For another third, it is around six months, and for the rest, it is close to 12 months. In four Member States, the qualifying period is different for the self-employed as compared to employees.
- The duration of maternity leave is the same for employees and self-employed in almost all Member States.
- The earning replacement rate is 70% or above for employees in all Member States except Ireland where it is a flat rate. It stands at 100% for employees in 15 Member States. A flat rate applies for self-employed in six Member States.

Regarding **paternity** benefits:

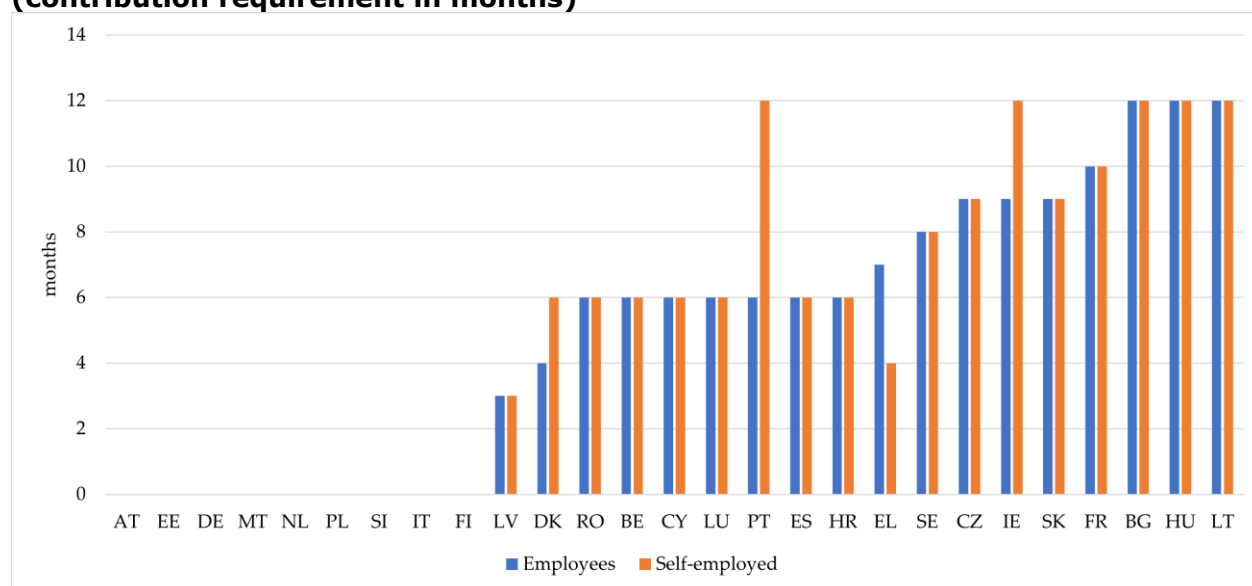
- In five countries, paternity leave is non-existent for self-employed but existent, to various extent, for employees. In all the other Member States that have paternity leave, the rules are in general the same for both employees and self-employed.

Maternity cash benefits exist in all Member States but insurance for them is voluntary for the self-employed in Germany (for liberal professions), Bulgaria, Czech Republic, and Poland. When it comes to the qualifying period for maternity leave, and subsequently maternity related cash benefits, the contributions requirement varies between 6 and 12 months in most Member States, but there are also 8 member states with zero length of contributions requirement. Conditions are the same for employees and the self-employed in most Member States, with the notable exceptions of more difficult access for the self-employed in Netherlands, Denmark, Portugal, Ireland¹⁸. In Greece, the contributions requirement is shorter for the self-employed than employees.

Changes made since the 2021 update of the monitoring framework: Table 3.18 has been updated with clarifications for 8 MS. The length of the qualifying period has been updated for 5 Member States (Croatia, Finland, Italy, Latvia, Romania) to reflect real changes in policy.

¹⁸ The differences between employed and self-employed in Ireland depend on the fact that a self-employed person pays his/her self-employed contribution once in each year. As a result, when the contribution is paid, the self-employed is awarded a full year's worth of self-employed contributions, i.e. 52 contributions. It is not possible for a self-employed person to have fewer than 52 contributions in a year and it does not make sense to apply a '9 month contribution' limit for the self-employed as no self-employed person has only nine months of SE contributions. In contrast, an employee pays a contribution in respect of each week they are in paid employment, and so can have a fewer than 52 contributions in a year.

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



Source: MISSOC 01/01/2023 update.

Notes: AT – during first 6 months self-employed are entitled to in-kind support (Betriebshilfe) in form of a replacement worker, or cash support (Wochengeld) to cover the cost of employing a replacement worker; DE - voluntary for self-employed liberal professions, compulsory for self-employed artists & publicists, farmers only partially covered.; BG, CZ, PL – voluntary for self-employed (in CZ also required to have sickness insurance for 6 months in the preceding year to qualify, in PL compulsory for self-employed farmers); NL – no qualifying period for self-employed but a minimum 1,225hrs in past year in order to receive the maximum level of benefits; LV – within last 6m, or 6m within last 12m; RO – over the past 9 months; DK – additional hours requirements; BE – 120 working days if full-time and 400hrs if part-time during the 6 months; ES – over last 7 years, or 12m over whole working life (less if under 26 years); EL – for self-employed: 4 months for craftsmen, 3 months for other self-employed, except direct access for farmers; FR - of which 150hrs in the last 3months + income requirement; HR – or 9 months over 24 with interruptions; HU, LT, SK – over the past 24 months. IT: No qualifying period for traditional self-employed. For 'new self-employed' registered with the INPS pension fund: at least 1 month of contributions within the last 12 months. Farmers: 51 days. Domestic workers: 26 weeks in the last year or 52 weeks in the last two years. SE – 8m qualifying period for the income replacement rate at 80%, otherwise flat rate state benefit. IE – employees: or 6m in each of the 2 years preceding birth, self-employed: 12m in at least one of the 3 years preceding birth (note that self-employed people in Ireland are awarded 12 months of contributions when their contribution is paid; as such, the requirement for self-employed people is that they were self-employed and paid their contribution in the relevant tax year).

Table 3.18. Qualifying period for maternity leave for employees and self-employed (contribution requirement in months)

COUNTRY	Employees	Self-employed	Notes
AT	0	0	SE: during first 6 months self-employed are entitled to in-kind support (Betriebshilfe) in form of a replacement worker, or cash support (Wochengeld) to cover the cost of employing a replacement worker;
EE	0	0	
DE	0	0	SE: Applies only to obligatory statutory insurance for self-employed artists and publicists. Farmers only partially covered. Internally financed and governed insurance

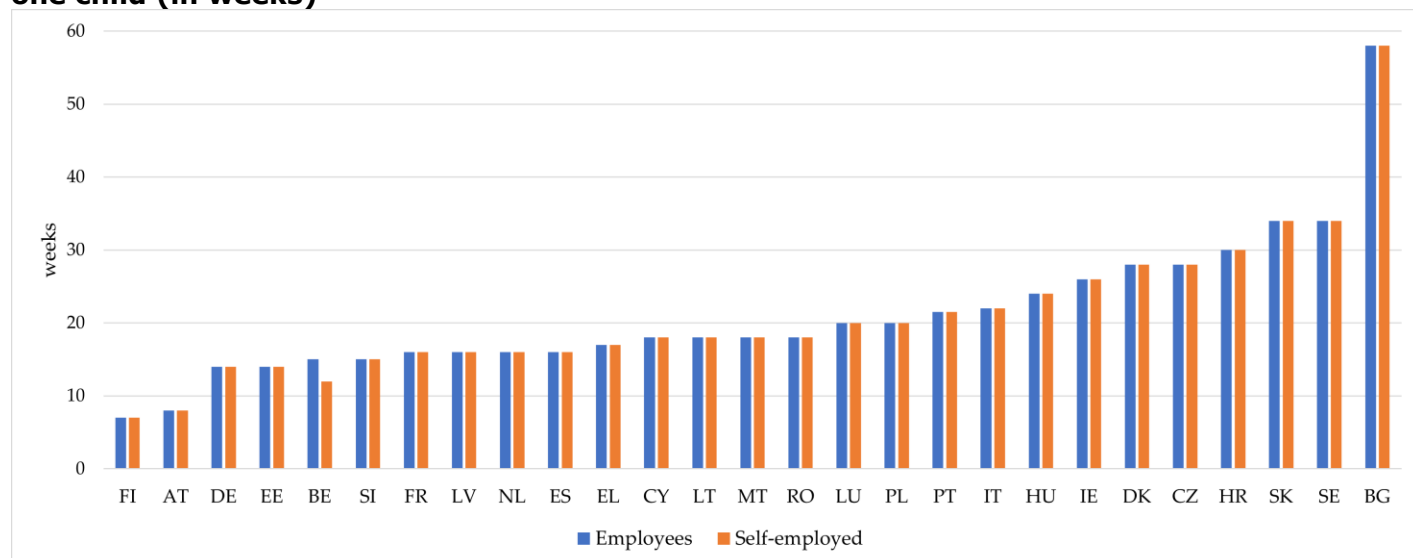
			schemes available on a voluntary basis for self-employed liberal professions.
IT	0	0	SE: No qualifying period for traditional self-employed. For 'new self-employed' registered with the INPS pension fund: at least 1 month of contributions within the last 12 months. Farmers: 51 days. Domestic workers: 26 weeks in the last year or 52 weeks in the last two years.
FI	0	0	
MT	0	0	EE&SE: Residence-based basic flat-rate benefit lasting 14 weeks (EE: only if no leave provided by employer).
NL	0	0	SE: must have worked at least 1,225 hours during the year preceding the claim to receive a maximum benefit.
PL	0	0	voluntary for SE, except farmers (compulsory coverage by a specific scheme)
SI	0	0	Must be insured prior to the leave (i.e. even one day is enough). SE: must be insured full-time (40hrs a week)
LV	3	3	EE&SE: minimum period of insurance of 3 months during the last 6 months (or 6 months during the last 24 months)
DK	4	6	EE: at least 160 hours within the last 4 months preceding the paid leave, and 40 hours of work each month in at least 3 of these months; SE: at least 18½ hours on average weekly for at least 6 months within the last 12 months, of which 1 month immediately precedes the paid leave.
HR	6	6	or 9m over 24m with interruptions
RO	6	-6	in the past 12m

BE	6	6	EE: 120 working days or 800 hours for PT workers during a 6-month period
CY	6	6	
LU	6	6	over the past 12m
PT	6	12	
ES	6	6	EE&SE: 6m in last 7 years or 12m in whole working life; easier conditions if over 21 and under 26; contribution not required if under 21
EL	7	4	EE: 200 days in the last 2yrs. SE: craftsmen: 4 months, other categories 3m, farmers right away
SE	8	8	EE&SE: 8m qualifying period for the income replacement rate at 80%; otherwise flat rate state benefit
CZ	9	9	SE: Voluntary. Additional requirements: at least 6m of insurance coverage in the year preceding the take up, and 9m of insurance coverage in the preceding 2 years.
IE	9	12	EE: Or 6m in each of the 2 years preceding birth. SE: 12m in at least one of the 3 years preceding birth. (Note that self-employed people in Ireland are awarded 12 months of contributions when their contribution is paid. As such, the requirement for self-employed people is that they were self-employed and paid their contribution in the relevant tax year.)
SK	9	9	in two years
FR	10	10	EE: In addition, need to show payment of minimum amount of contributions or show a minimum number of hours worked: 150h in the last 3 months or 600h in the last 12 months. SE: Additional conditions for farmers.
BG	12	12	SE: voluntary
HU	12	12	during the last 24m
LT	12	12	during the last 24m

Source: MISSOC 01/01/2023

Changes made since the 2021 update of the monitoring framework: Table 3.19 has been updated with clarifications for 12 MS. The duration of maternity leave has been corrected for France, and updated for 3 Member States to reflect real changes in policy: an increase in duration for Denmark, and a decrease in duration for Estonia and Finland. It is important to note that in Finland, the shortening of maternity leave is compensated by an increased parental leave for both parents.

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



Source: MISSOC 01/01/2023 update.

Notes: Extensions available in DE, BE, FR, LV, NL, ES, CY, LT, CZ, HR, SK, SE for multiple or premature births, birth or pregnancy complications, or mother or child hospitalisation; FI – plus 320 days of shared parental leave divided between parents; NL - minimum duration; SE – 22 weeks can be transferred from the other parent’s right, so 58 weeks maximum; DK – 13 weeks of leave (22 for self-employed) can be transferred to the co-parent, 5 weeks of leave (14 for self-employed) can be postponed for until the child reaches the age of 9 under certain conditions.

Table 3.19. Duration of maternity leave for employees and self-employed in case of one child (in weeks)

COUNTRY	Employees	Self-employed	Notes
FI	7	7	EE&SE: Plus 320 days (excl. Sundays) of shared parental leave that can be divided between the parents according to their will and needs.
AT	8	8	
DE	14	14	EE&SE: 18 weeks for premature births, multiple births, and for child born with disability.
EE	14	14	
BE	15	12	EE: 10 weeks compulsory, leave can be extended up to 24 weeks; SE: 13 weeks duration for multiple births, 3 weeks compulsory.
SI	15	15	
FR	16	16	EE&SE: 26 weeks in case of 3 rd or subsequent child; 34 weeks in case of twins; 46 weeks in case of triplets or larger multiple births; up to 6 additional weeks in case of pathological pregnancy

			or birth
LV	16	16	EE&SE: Extension possible for up to 4 weeks in case of complications or multiple births.
NL	16	16	EE&SE: Minimum duration. Extended in case of multiple births and hospitalisation of the child.
ES	16	16	EE&SE: Extended in case of multiple births or child with disability
EL	17	17	SE: Refers to OAEE and ETAA insurance.
CY	18	18	Can be extended by up to 6 weeks in case of hospitalisation of the newborn child, by 4 weeks in case of multiple births, by 4 to 8 weeks in case of second or subsequent child.
LT	18	18	Extension possible for up to 10 weeks in case of multiple births.
MT	18	18	14 weeks by employer and 4 additional weeks of paid Maternity Leave Benefit (<i>Beneficċju dwar Liv tal-Maternitá</i>) are also payable by the Department of Social Security.
RO	18	18	
LU	20	20	
PL	20	20	more if more children
PT	21.5	21.5	
IT	22	22	
HU	24	24	
IE	26	26	
DK	28	28	EE: 13 weeks of leave can be transferred to the co-parent. 5 weeks of leave can be postponed for until the child reaches the age of 9 under certain conditions SE: 22 weeks of leave can be transferred to the co-parent. 14 weeks of leave can be postponed for until the child reaches the age of 9 under certain conditions
CZ	28	28	37 weeks in case of multiple births
HR	30	30	17 more days of prenatal leave if mother has pregnancy complications
SK	34	34	Extension to 37 weeks for single mothers and 43 weeks in the case of multiple births.
SE	34	34	Extension in case of multiple births. 22 weeks can be transferred from other parent's parental leave.
BG	58	58	

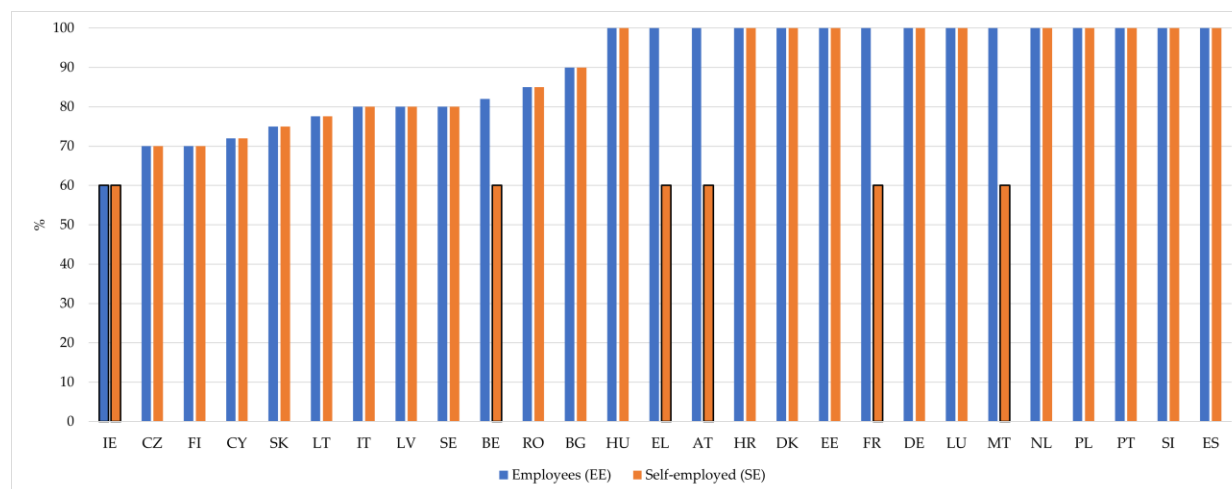
Source: MISSOC 01/01/2023

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

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

Changes made since the 2021 update of the monitoring framework: Table 3.20 has been updated with clarifications for 8 MS. The replacement rate has been updated for Hungary (change from 70% to 100%) to reflect a real change in policy.

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



Source: MISSOC 01/01/2023 update.

Notes: Black border around tabs where this benefit is flat rate (expressed as 60% in the figure), i.e. for employees in IE and for self-employed in EL, IE, BE, AT, FR & MT; EL – consists of the Maternity Benefit and the Supplementary Maternity Allowance: the allowance equals the difference (if any) between the wage paid by the employer and the Maternity benefit, smaller flat amounts for self-employed women than for liberal professions (different scheme); FR – for self-employed farmers the rate is either flat or covering 100% of the replacement employee; CZ, FI – 70% of Daily Assessment Base (which is calculated by applying gradually decreasing rates to different income brackets); CY - increased to 80%, 90% and 100% for one, two or three dependants; IT – flat-rate for some categories of self-employed; BE - 82% first month, 75% after; DK - depends on employer contract, with prescribed min and max (also for self-employed); MT – for 14 weeks, then flat; PT – 80% if maximum duration of 150 days is opted for.

Table 3.20. Earnings replacement rates during maternity leave for employees and self-employed (%)

COUNTRY	Employees (EE)	Self-employed (SE)	Notes
IE	flat rate	flat rate	flat rate for both EE and SE
CZ	70	70	70% of Daily Assessment Base (which is calculated by applying gradually decreasing rates to different income brackets).
FI	70	70	First 56 days: benefit paid at an increased rate of up to 90 % of earnings (under a set threshold, earnings above it paid at 32.5%) Subsequent days: 70% of daily earnings under a set threshold (and 40%/25% for earnings in brackets higher than the threshold).
CY	72	72	Calculated on the basis of weekly value of the basic insurance points during the relevant contribution year. Increased to 80%, 90% or 100% for one, two or three dependants respectively. Supplementary benefit available, amounting to 72% of the

			weekly value of supplementary insurance points.
SK	75	75	
LT	78	78	
IT	80	80	SE: flat rate for some categories of SE (traditional self-employed)
LV	80	80	
SE	80	80	EE&SE: For majority of the leave. Part of the duration (45 out of 240 days for 1 parent) paid at flat rate.
BE	82	flat rate	EE: 82% first month, 75% thereafter up to a set ceiling; SE: weekly lump sum
RO	85	85	
BG	90	90	
HU	100	100	
EL	100	flat rate	EE: consists of the Maternity Benefit and the Supplementary Maternity Allowance: the allowance equals the difference (if any) between the wage paid by the employer and the maternity benefit SE: smaller flat amounts for self-employed women than for liberal professions (different scheme).
AT	100	flat rate	
HR	100	100	
DK	100	100	EE&SE: Ceiling in place.
EE	100	100	
FR	100	flat rate	EE: 100% replacement only up to an income limit set by social security SE: For farmers, the rate is either flat or covering 100% of the replacement employee
DE	100	100	
LU	100	100	
MT	100	flat rate	EE: 100% of salary first 14wks, then flat rate; SE: flat rate
NL	100	100	EE&SE: Ceilings in place.
PL	100	100	
PT	100	100	EE&SE: 80% if maximum duration of 150 days is opted for
SI	100	100	
ES	100	100	

Source: MISSOC 01/01/2023

Table 3.21 presents information on rules governing access to paternity leave for employees and the self-employed. Paid paternity leave is non-existent in Germany (although common parental leave exists), Greece, Luxembourg, Malta, the Netherlands and Romania.

Changes made since the 2021 update of the monitoring framework: Table 3.21 has been updated with changes made for 14 Member States to reflect real changes in policy: introduction of paternity leave in Croatia, Slovakia; a shorter qualifying period in Finland and Lithuania, and a longer qualifying period in Latvia and Portugal (self-employed only); an increase in duration for Belgium, Czechia, Denmark, Greece, France, Hungary, Italy, Malta, and different sharing rights of common leave for both parents in Sweden.

Table 3.21. Paternity leave (overview of qualifying periods, duration and replacement rates for employees and self-employed)

	EMPLOYEES			SELF-EMPLOYED		
	Qualifying period	Duration	Replacement rate	Qualifying period	Duration	Replacement rate
AT	At least 182 days of insurance (sickness and pension insurance)	Between 28 and 31 days within 91 days after birth	Flat rate irrespective of income	At least 182 days of insurance (sickness and pension insurance)	Between 28 and 31 days within 91 days after birth	Flat rate irrespective of income
BE	6 months	20 days within four months after birth	82% of wages up to ceiling (maximum benefit)	At least 6 months of insurance (also in another (Belgian) social security scheme, e.g. as employee)	Maximum 15 days or 8 days plus a birth allowance	The allowance is a daily lump sum
BG	At least 12 months of insurance.	15 days.	90% of the daily average contributory income over the 24 calendar months preceding the leave.	At least 12 months of insurance.	15 days.	90% of the daily average contributory income over the 24 calendar months preceding the leave.
CY	26 weeks of insurance, with minimum payment requirements	2 consecutive weeks.	Basic Benefit: 72% of the weekly value of the basic insurance points over the relevant contribution year, increased to 80%, 90% or 100% for one, two or three dependants respectively. Supplementary Benefit: 72% of the weekly value of the supplementary insurance points over the relevant contribution year (no fixed maximum	26 weeks of insurance, with minimum payment requirements	2 consecutive weeks.	Basic Benefit: 72% of the weekly value of the basic insurance points over the relevant contribution year, increased to 80%, 90% or 100% for one, two or three dependants respectively. Supplementary Benefit: 72% of the weekly value of the supplementary insurance points over the relevant contribution year (no fixed maximum amount, earnings ceiling applied).

			amount, earnings ceiling applied).			
CZ	No qualifying period	Maximum two weeks to be taken in the 6 weeks after the child is born.	70% of the Daily Assessment Base (which is calculated by applying gradually decreasing rates to different income brackets).	At least 3 months of insurance immediately preceding the claim of the paternity benefit.	Maximum two weeks to be taken in the 6 weeks after the child is born.	70% of the Daily Assessment Base (which is calculated by applying gradually decreasing rates to different income brackets).
DE	No statutory paternity leave, but entitled to parental leave			No statutory paternity leave, but entitled to parental leave		
DK	At least 160 hours of employment and work within the last 4 months preceding the paid leave, and 40 hours of work each month in at least 3 of these months.	24 weeks of parental leave in total, out of which 2 continuous weeks to be taken within 10 weeks after birth, and 22 weeks to be taken within 1 year after birth (13 weeks of leave can be postponed until child is aged 9 under certain conditions, or transferred to the other parent).	100% replacement rate, with a ceiling in place. Calculation based on average income and working hours for the three full months before the first day of leave.	At least 18½ hours on average per week for at least 6 months within the last 12 months, of which 1 month immediately preceding the paid leave.	24 weeks of parental leave in total, out of which 2 continuous weeks to be taken within 10 weeks after birth, and 22 weeks to be taken within 1 year after birth (these 22 weeks of leave can be postponed until child is aged 9 under certain conditions, or transferred to the other parent).	100% replacement rate, with a ceiling in place. Calculation based on average income and working hours for the three full months before the first day of leave.
EE	No qualifying	30 days to be taken	100% of average	No qualifying	30 days to be taken	100% of average wage

	period	in the period of 30 days preceding the birth, and until the child reaches the age of 3 years. .	wage with a minimum and a ceiling of three times the average Estonian gross monthly salary during the year before last.	period.	in the period of 30 days preceding the birth, and until the child reaches the age of 3 years.	with a minimum and a ceiling of three times the average Estonian gross monthly salary during the year before last.
EL	No qualifying period	14 working days.	Full wage.	Only for employees. No leave for self-employed.	-	-
ES	If age is < 21: no qualifying period; If age is >21 and < 26: at least 90 days during the 7 preceding years or 180 days in all working life; Age >26: at least 180 days during 7 preceding years or 360 days during all working life	16 weeks	100% of the calculation basis	If age is < 21: no qualifying period; If age is >21 and < 26: at least 90 days during the 7 preceding years or 180 days in all working life; Age >26: at least 180 days during 7 preceding years or 360 days during all working life	16 weeks	100% of the calculation basis
FI	No qualifying period.	54 days (excluding Sundays).	70% of daily earnings up to a set threshold, gradually decreasing rates applied to the higher income brackets	No qualifying period.	54 days (excluding Sundays).	70% of daily earnings up to a set threshold, gradually decreasing rates applied to the higher income brackets
FR	- 10 months of insurance coverage. In addition, need to show payment of minimum	25 days (32 days in case of multiple births) within 6 months following the birth	79% of gross earnings, with minimum and maximum amounts defined.	At least 10 months of insurance prior to birth.	25 days for 1 child.	During the paternity leave, farmers are entitled to hire someone else to be replaced and to receive a replacement allowance which amounts to the

	amount of contributions or show a minimum number of hours worked: 150h in the last 3 months or 600h in the last 12 months.					cost of the replacement. Otherwise, a lump-sum allowance is paid. Craft workers, traders and industrial workers: Lump sum allowance.
HR	At least 6 uninterrupted months (or 9 months with interruptions) of insurance during the last two years	10 working days for one child, 15 working days for twins or more children born at the same time	100% of monthly earnings	At least 6 uninterrupted months (or 9 months with interruptions) of insurance during the last two years	10 working days for one child, 15 working days for twins or more children born at the same time	100% of monthly earnings
HU	At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry.	10 working days.	Paternity leave: 70% of the daily gross earnings. The amount depends on the gross earnings in the previous 180-day period. No ceiling.	At least 365 days of insurance during the last two years before delivery; and birth taking place during the insurance period or within 42 calendar days of its expiry.	10 working days.	70% of the daily gross earnings. The amount depends on the gross earnings in the previous 180-day period. No ceiling.
IE	39 weeks of contributions paid in the 12 months preceding the leave or since first starting work or 26 contributions paid in each of the two relevant tax years before the benefit year.	Two weeks within six months.	- the rate is €245 per week or - the amount of Illness Benefit, whichever amount is greater.	52 weeks of insurance contributions in at least one of the 3 years preceding birth (Note that 52 contributions are awarded to all insured self-employed people)	Two weeks within six months	- the rate is €245 per week or - the amount of Illness Benefit, whichever amount is greater.

IT	No qualifying period	10 days compulsory (20 in case of multiple births) of paid leave for the father which can be granted at the same time as the maternity paid leave, and one-day optional leave, unpaid, as a rule.	80% of earnings for the compulsory period (100% for the 10-day leave). No ceiling. Optional day is unpaid unless mother agrees to transfer it from her own maternity leave.	Traditional self-employed: no paternity leave. In the presence of serious conditions preventing the mother from taking care of the child, the right to the leave is granted to the father. 'New' self-employed registered at INPS: At least 1 month of work insurance within the 12 months prior to the beginning of the maternity leave.	Traditional self-employed: No statutory paternity leave. 'New' self-employed registered at INPS: 10 days (20 in case of multiple births) compulsory.	Traditional self-employed: No statutory paternity leave. 'New' self-employed registered at INPS: 80% of earnings for the compulsory period. No ceiling.
LT	6 months insurance during the last 24 months	Maximum 1 month which can be taken any time within the first year after childbirth.	77.58% of the father's Compensatory Wage (average wage earned in the last 12 consecutive months before the month preceding the leave). The Compensatory Wage cannot exceed twice the national average monthly wage for the two quarters preceding the day on which the right to receive childcare benefits arose (although contributions are paid on the full	6 months of insurance during the last 24 months.	Maximum 1 month which can be taken any time within the first year after childbirth.	77.58% of the father's Compensatory Wage (average wage earned in the last 12 consecutive months before the month preceding the leave). The Compensatory Wage cannot exceed twice the national average monthly wage for the two quarters preceding the day on which the right to receive childcare benefits arose (although contributions are paid on the full gross wage).

			gross wage).			
LU	No qualifying period.	10 days.	100% of wage	No paid paternity leave.	-	-
LV	3 months of insurance coverage during last 6 months or 6 months of insurance coverage during last 24 months	10 working days.	80% of the average gross wage during the 12-month period ending two months before the leave starts.	3 months of insurance coverage during last 6 months or 6 months of insurance coverage during last 24 months	10 working days.	80% of the average gross wage during the 12-month period ending two months before the leave starts.
MT	No qualifying period	10 days	100% of earnings	No statutory paternity leave	-	-
NL	No qualifying period, optional.	6 weeks	100% of daily wage for the first week, 70% for the rest.	Only for employees.	-	-
PL	No qualifying period	2 weeks to be taken before the child is 24 months of age (they may be taken all together or in two parts of one week each).	100% of the reference wage calculated on the basis of gross earnings during the 12 months preceding the start of the paternity leave. If the insured person has not worked for the full 12 months, the gross earnings for the actual period of employment is taken into account.	No qualifying conditions. *voluntary insurance for self-employed.	2 weeks to be taken before the child is 24 months of age (they may be taken all together or in two parts of one week each).	Same as for employees. Farmers: fixed amount

PT	6 months of affiliation (consecutive or not) with registered remuneration.	<p>Compulsory leave of 20 days of which 5 immediately after the child's birth and 15 consecutive or not in the 6 weeks following the child's birth;</p> <p>Plus 5 optional days, consecutive or not, after the compulsory 20 days and during the period in which the mother's initial parental allowance is granted.</p> <p>Each period is increased by 2 more days, for each child, in the case of the birth of twins.</p> <p>Possibility of longer duration in case shared leave is requested.</p>	100% of the average daily wage.	12 months of affiliation (consecutive or not) with registered remuneration.	<p>Compulsory leave of 20 days of which 5 immediately after the child's birth and 15 consecutive or not in the 6 weeks following the child's birth;</p> <p>Plus 5 optional days, consecutive or not, after the compulsory 20 days and during the period in which the mother's initial parental allowance is granted.</p> <p>Each period is increased by 2 more days, for each child, in the case of the birth of twins.</p> <p>Possibility of longer duration in case shared leave is requested.</p>	100% of the average daily wage.
RO	No minimum of period of insurance.	5 working days, with the possibility of extended the leave with other 10 working days, if the father undertakes childcare courses (this extension can only be used for one birth). Extension also possible in case of	100% of the last salary.	No paternity leave for the self-employed.	-	-

		multiple births.				
SE	No requirement for basic flat rate benefit. For a higher benefit, sickness insurance above a set level is required for 240 consecutive days before birth.	240 days, 150 additional days can be transferred from other parent's parental leave. Total parental leave for both parents equals 480 days.	80% of the salary for majority of the leave. Small part (45 days out of 240) paid at a flat rate.	No requirement for basic flat rate benefit. For a higher benefit, sickness insurance above a set level is required for 240 consecutive days before birth.	240 days, 150 additional days can be transferred from other parent's parental leave. Total parental leave for both parents equals 480 days.	80% of the salary for majority of the leave. Small part (45 days out of 240) paid at a flat rate.
SI	Being insured prior to the first day of the leave and covered by Parental leave insurance.	30 days. Extension by 10 days for twins and by 20 days for triplets.	100% of the basis (on which the contributions for parental protection have been calculated over the 12 previous months).	Being insured prior to the first day of the leave and covered by Parental leave insurance.	30 days. Extension by 10 days for twins and by 20 days for triplets.	100% of the basis (on which the contributions for parental protection have been calculated over the 12 previous months).
SK	9 months of insurance coverage in the last 2 years.	2 weeks during the first 6 weeks after birth. In addition, the father has the option to receive part of the maternity benefit.	75% of the basis.	9 months of insurance coverage in the last 2 years.	2 weeks during the first 6 weeks after birth. In addition, the father has the option to receive part of the maternity benefit.	75% of the basis.

Source: MISSOC 01/01/2023

3.2.5. *Accidents at work and occupational diseases*

- All Member States have benefits related to accidents at work for employees, while such benefits are non-existent for self-employed in 13 of the Member States.
- The duration of benefits related to accidents at work is unlimited for employees in 15 Member States, and for self-employed in 8 of the same Member States. In the other Member States, the duration varies from 6-24 months.
- The earning replacement rate is 70% or above for employees in 22 Member States. It stands at 100% for employees in 10 Member States. The replacement rates for self-employed are the same as for employees in the countries that have benefits for the self-employed.

There are no special conditions for employees when it comes to eligibility to accidents at work and occupational diseases related benefits in any Member States, except for Estonia, Greece, Ireland and the Netherlands, where employees are instead covered via sickness insurance or invalidity benefits.

When it comes to the self-employed, this benefit is non-existent in Bulgaria, Cyprus, the Czech Republic, France,¹⁹ Greece,²⁰ Ireland, Latvia, Lithuania, Romania and Slovakia. It is also non-existent for the self-employed in Belgium, Estonia and the Netherlands, where this risk is covered through healthcare, sickness or invalidity insurance. In Ireland the self-employed are only covered under the invalidity branch. Insurance is voluntary for the self-employed in Denmark, Finland²¹ (compulsory for farmers and scholarship recipients), Germany and those who are insured do not have a qualifying period requirement to become eligible for the benefit. In all other Member States (Austria, Croatia, Hungary, Italy – except certain categories of tradespeople, Luxembourg, Malta, Poland, Portugal, Slovenia, and Sweden) insurance is compulsory for the self-employed and there are no eligibility requirements. Waiting periods for access do not appear to be relevant for this particular benefit, according to MISSOC.

As mentioned earlier, we need to keep in mind that in some countries (Estonia, Greece, Hungary, the Netherlands, as well as Belgium for self-employed), sickness insurance and invalidity benefits may functionally act as a replacement for this type of benefit. Future studies should thus examine how functions of sickness, invalidity, and accidents at work and occupational diseases benefits overlap or replace one another in different contexts, especially for the self-employed, for whom accidents at work and occupational diseases related benefits are often non-existent.

¹⁹ The self-employed are eligible for a benefit which only covers their medical expenses, i.e. the benefit is not in cash but in kind (e.g. reimbursement of medical fees, treatment, etc).

²⁰ There are no benefits for farmers or liberal professions. Only self-employed (ex OAEE- craftsmen) receive a monthly allowance for 4 months in the case of industrial injury. The allowance amounts to three times the monthly contributions paid by the insured at the time the accident occurred.

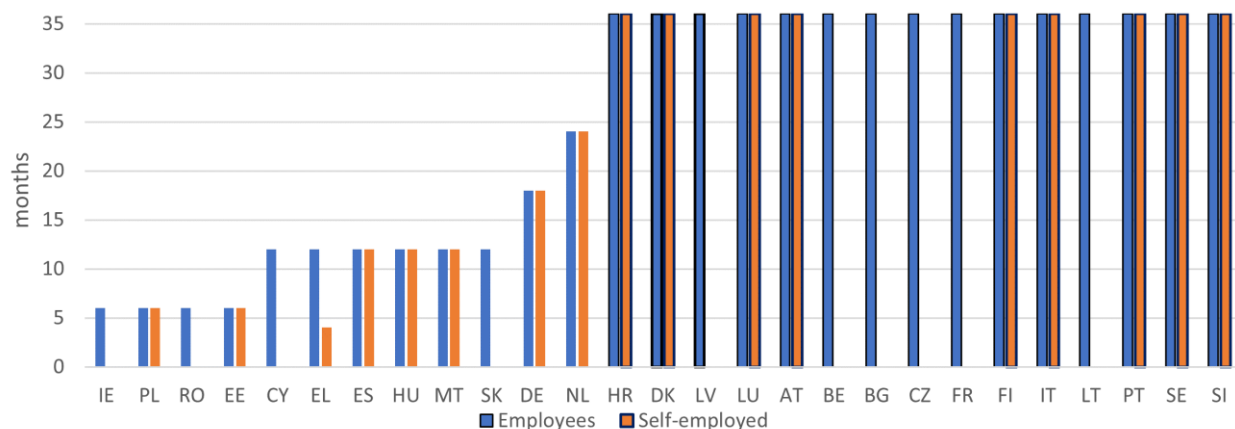
²¹ It is voluntary but self-employed need to have pension insurance in order to get AWOD insurance.

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

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

Changes made since the 2021 update of the monitoring framework: Table 3.22 has been updated with clarifications for 11 MS.

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



Source: MISSOC, 01/01/2023.

Notes: 36m = unlimited duration (black border around relevant bars); orange bars are missing where there is no benefit for the self-employed; PL, EL, EE, ES, HU, MT, SK, DE, NL – beneficiaries can obtain invalidity benefit for unlimited duration if eligible; EL, HU, NL, EE – no specific scheme for accidents at work and occupational diseases, but risks covered under sickness and invalidity benefits; EL – employees: benefit can be paid for 6, 12, or 24 months depending on the duration of contributions, self-employed: duration differs for different categories, 4m for lawyers.

Table 3.22. Maximum duration of accidents at work related benefits for employees and the self-employed (in months)

COUNTRY	Employees	Self-employed	Notes
IE	6	0	
PL	6	6	Up to 6 months covered by Sickness Allowance. If incapacity to work persists, subsequent period covered by the Employment Injury Pension or Occupational Disease Pension (unlimited).
RO	6	0	
EE	6	6	(No specific scheme for accidents at work and occupation diseases.) Sickness benefit covers temporary incapacity for work up to 6 months. Work ability allowance (invalidity benefit) covers permanent incapacity for work for up to 5 years or unlimited period for unchanging working ability.
CY	12	0	
EL	12	4	(No specific scheme for accidents at work and occupation diseases.) EE: For temporary incapacity, person receives sickness benefit for 6, 12 or 24 months depending on length of one's contributions (12 written as average). SE: Duration differs for different categories (4m for lawyers, no information about other categories). For permanent incapacity, or on expiry of sickness benefit, person receives invalidity benefit (unlimited).
ES	12	12	12 months for the temporary Injury

			Surcharge Benefit. In case of permanent incapacity, one can receive a permanent invalidity benefit (unlimited).
HU	12	12	(No specific scheme for accidents at work and occupation diseases.) 12 months of work-accident sickness benefit, can be extended to 24 months. Unlimited if eligible for invalidity benefit.
MT	12	12	12 months for injury benefit (incapacity to work level below 20%). Unlimited (until statutory retirement age) for injury pension (incapacity to work level between 20 and 89%). Unlimited for invalidity benefit (incapacity to work level over 89%).
SK	12	0	EE: 12 months for Injury Surcharge Benefit, which is paid as supplement to sickness benefit. Unlimited (until pensionable age) for Injury Annuity Benefit (reduction of at least 41% working capacity).
DE	18	18	18 months for injury benefits, which can be extended (3 months for farmers, also possible to extend). Unlimited for employment injury pension, if sufficient reduction in work capacity.
NL	24	24	(No specific scheme for accidents at work and occupation diseases.) 24 months of sick benefit. Unlimited if eligible for invalidity benefit.
HR	unlimited duration	unlimited duration	
AT	unlimited duration	unlimited duration	Sickness benefit for up to 27 weeks. Disability

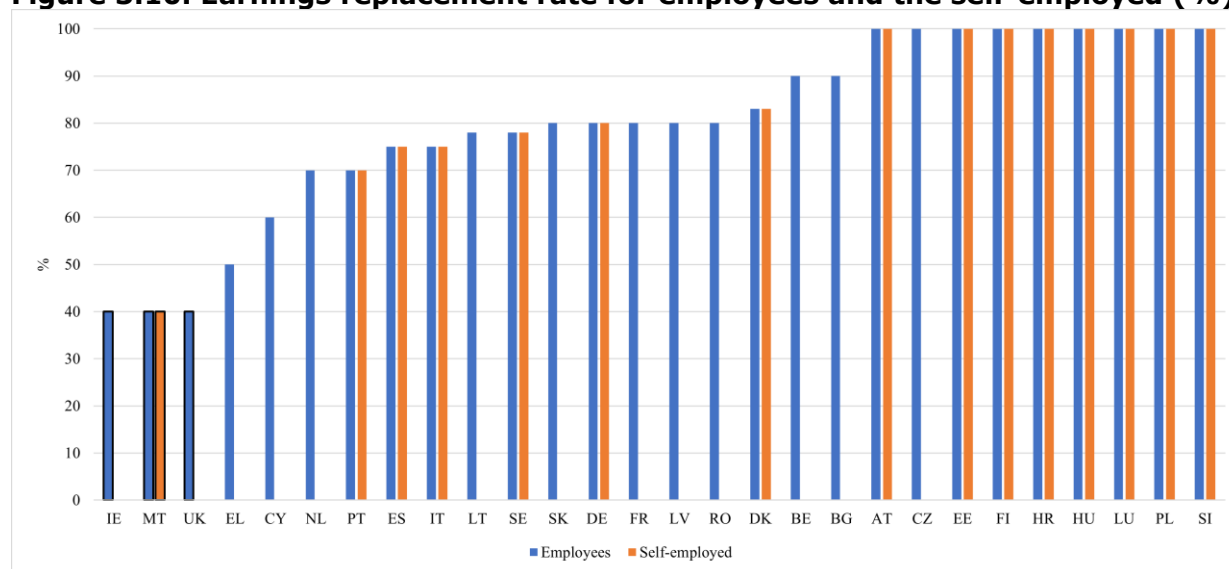
			pension from 28 th week onwards (unlimited).
DK	unlimited duration	unlimited duration	
BE	unlimited duration	0	
BG	unlimited duration	0	
CZ	unlimited duration	0	
FR	unlimited duration	0	
FI	unlimited duration	unlimited duration	Daily allowance (Päiväraha): maximum one year. Workers' compensation pension (Tapaturmaeläke): unlimited
IT	unlimited duration	unlimited duration	
LT	unlimited duration	0	
LV	unlimited duration	0	
LU	unlimited duration	Unlimited duration	
PT	unlimited duration	unlimited duration	
SE	unlimited duration	unlimited duration	
SI	unlimited duration	unlimited duration	

Source: MISSOC 01/01/2023

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

Changes made since the 2021 update of the monitoring framework: Table 3.23 and corresponding graph have been updated with corrections in the replacement rates of 3 MS (Slovakia, Denmark and Estonia), as well as with additional clarifications for 8 MS.

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



Source: MISSOC, 01/01/2023.

Notes: Black border around tabs where this benefit is flat rate (expressed as 40% in the figure). Missing orange tabs are for countries where there is no benefit for the self-employed. AT - first 6-12 weeks, then 50; BE - employees: 100% in the first month; EL - plus 10% for each dependent, up to a maximum of 70%; FR - 60% for the first 28 days; IT - 60% for the first 15 days, then 75%; NL - same as sickness, no special provisions; PT - increased to 75% after 12 months; SK - injury surcharge benefit is paid as a supplement to the Sickness Benefit and Income Replacement to ensure total replacement rate is 80% of gross earnings (on its own, it amounts to 55% of daily earnings in the first 3 days and 25% in subsequent days); CY - increased by 20% for the first dependant and by 10% for other dependants (maximum of three dependants); HR - self-employed: waiting period of 42 days.

Table 3.23. Earnings replacement rate (by accidents at work related benefits) for employees and the self-employed (%)

COUNTRY	Employees	Self-employed	Notes
IE	flat rate	0	EE: flat rate benefit, employees only (expressed as 40% in Figure 3.10)
MT	flat rate	flat rate	EE&SE: Injury Benefit, Gratuity or Pension (incapacity level below 90%) paid at a flat rate (expressed as 40% in Figure 3.10).
EL	50	0	EE: plus 10% for each dependent, max 70%. SE: There are no benefits for farmers or liberal professions. Only self-employed (ex OAEE- craftsmen) receive a monthly allowance for 4 months in the case of industrial injury. The allowance amounts to three times the monthly contributions paid by the insured at the time the accident occurred.
CY	60	0	EE: increased by 20% for the first dependant and by 10% for other dependants (maximum of three

			dependants)
NL	70	0	same as sickness, no special provisions
PT	70	70	first 12m, 75% after
ES	75	75	SE: voluntary for self-employed agricultural workers.
IT	75	75	60% for the first 15 days
LT	78	0	
SE	78	78	EE&SE: Temporary incapacity covered by sickness benefit: 80% replacement rate for first 15 days, then 78%, and reduced to 75% after 12 months.
SK	80	0	EE: Injury surcharge benefit is paid as a supplement to the Sickness Benefit (Nemocenské) and Income Replacement (Náhrada príjmu), to ensure total replacement rate is 80% of gross earnings. On its own, it amounts to 55% of daily earnings in the first 3 days and 25% in subsequent days.
DE	80	80	voluntary for SE
FR	80	0	EE: 60% during the first 28 days. SE: benefit only covers medical expenses, i.e. the benefit is not in cash but in kind (e.g. reimbursement of medical fees, treatment, etc).
LV	80	0	
RO	80	0	
DK	83	83	SE: voluntary EE&SE: Refers to compensation for the loss of earning capacity. In case of full disability, a lump-sum allowance is paid (compensation for permanent injury).
BE	90	0	EE: 100% in the first month; SE: accidents in general are covered under the general health care, sickness and invalidity benefits schemes.
BG	90	0	
AT	100	100	first 6-12 weeks, then 50
CZ	100	0	EE: Employer pays compensation for lost earnings, either at 100% or matching the difference between received sick benefit or lower post-accident earnings.
EE	100	100	
FI	100	100	voluntary for SE (compulsory for farmers and scholarship recipients).

			Replacement rate is 100% only for daily allowance, which is paid for a year. If disability continues over one year, person receives pension after daily allowance. Pension rates are lower: the full workers' compensation pension is 85% of the annual earnings of persons aged under 65 and 70% of the annual earnings of persons aged 65 and above.
HR	100	100	SE: Waiting period of 42 days.
HU	100	100	
LU	100	100	
PL	100	100	
SI	100	100	

In Slovakia, the benefit is paid as a supplement to the sickness benefit and income replacement allowance, and even though on its own it stands at 25% of reference earnings, (for the first three days at 55%) the total combined replacement rate is 80%. In Italy, 60% is paid out for the first 15 days. In Portugal, after 12 months, the benefit is reduced from 75 to 70%. In France the benefit is 20 percentage points lower during the first month (at 60%), while in Austria the full benefit of 100% is paid for the first 6-12 weeks (depending on the contributions record), following which it is reduced to 50%.

3.2.6. *Invalidity benefits*

- Compulsory insurance against invalidity exists in almost all Member States for both employees and self-employed, with the exception of the Netherlands where it is voluntary for self-employed, and Germany where it is also voluntary for the self-employed (except for specific categories of self-employment for which mandatory coverage is regulated). In 16 Member States, the qualifying period for invalidity benefits is the same for all age categories, while in 11 Member States there is variation in the qualifying period between different age groups.

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

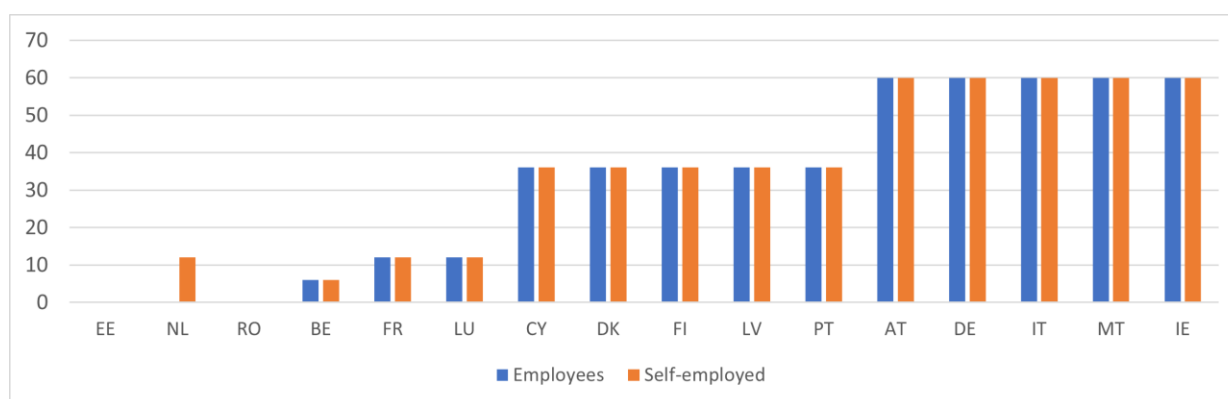
Figure 3.11 and table 3.24 show the Member States where the eligibility requirement is standard for all age categories, while table 3.25 shows the Member States where there is variation in eligibility requirements between the different age groups.

In all Member States (except the Netherlands) that are shown in Figure 3.11, eligibility requirements for the invalidity benefit are the same for employees and the self-employed, with a small exception in France, where employees are also required to have at least 600 hours of work or a minimum level of insurable income, while the self-employed are not. In the Netherlands, invalidity insurance for the self-employed is voluntary, but cannot be accessed unless the self-employed has already been insured for sickness for at least 12 months. Estonia and Romania are the only two countries where it is enough for both employees and self-employed to simply be insured at the time of invalidity, i.e. there is no time requirement on the duration of contributions to qualify, while in the Netherlands that is the case only for employees. In Denmark and Estonia invalidity is a residence-based benefit rather than an employment based one. In Finland, disability pension and fixed term disability pension (rehabilitation subsidy) can be either earnings related pension (based on work) or national and guarantee pensions (based on residence)²².

Changes made since the 2021 update of the monitoring framework: Table 3.24 and the corresponding figure have been updated with a correction on the qualifying period for invalidity benefits in Ireland, as well as additional clarifications for 4 MS. Table 3.25 has been updated to reflect real changes in policy in 2 MS (Greece, Lithuania) and additional clarifications for 2 MS.

²² Earnings related disability pension consists accrued pension component and projected pension component (if earnings have totalled at least €18,862.62 euros (in 2023) during the 10 calendar years before the start of the disability pension). National or guarantee pension is paid for individuals whose earnings related pension accrual is very low or non-existent. Residence requirement applies to these cases.

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



Source: MISSOC, 01/01/2023.

Table 3.24. Qualifying period (contribution requirement in months) for invalidity benefits for employees and self-employed in countries without age related variations in requirements

COUNTRY	Employees	Self-employed	Notes
EE	0	0	universal residence based
NL	0	12	SE: voluntary, must have participated in sickness scheme for at least one year before qualifying for the opt in
RO	0	0	
BE	6	6	EE: 180 actual days worked or assimilated over the past 12 months (not worked but still taken into account in the calculation of the minimum requirements (e.g. legal holidays, unemployment, military service). SE: self-employed worker must pay at least two minimum quarterly contributions.
FR	12	12	EE: plus at least 600hrs or min income criterion
LU	12	12	In past 36 months.
CY	36	36	
DK	36	36	residence based, at least 3yrs residence
FI	36	36	Residence requirement (at least 3yrs residence, referred here as Qualifying period) is not applied to individuals whose disability occurs at young age (under the age of 19) while living in Finland or

			who have received disability allowance for persons under 16 years at the time they turned 16. Earnings related pension scheme is the primary system and national and guarantee pensions are secondary. Residence requirement does not apply to earnings related pensions, earnings related pensions are paid according to accrual.
LV	36	36	
PT	36	36	But 60 if relative invalidity. 120 days of registered earnings are required for a year to be considered (years with insufficient number of worked days can be pooled together).
AT	60	60	Over past 15 years
DE	60	60	Of which 36m over the past 5 years
IT	60	60	Of which at least 36m during the past 5yrs, but no qualifying period required for invalidity caused by circumstances of employment (other than industrial injury)
MT	60	60	
IE	60	60	Of which 11m over the past year

Source: MISSOC, 01/01/2023.

In five of the Member States shown in Figure 3.11, the total contributions requirement (for both employees and the self-employed) does not need to immediately precede invalidity, i.e. the required contributions can be accumulated over a longer time period. Specifically, in Austria it is 60 months of contributions over 180 months (i.e. 5 years of contributions over the last 15 years), in Luxembourg it is 12 months over the past 36 (i.e. 1 year over the last 3 years), in Belgium, the requirement is 6 months over 12 months.²³ In Italy at least 36 months need to be during the past 5 years, while there is no qualifying period required for invalidity that is caused by circumstances of employment other than industrial injury (more relaxed conditions for coverage in case of accidents also exist in Cyprus, Greece, Slovakia and Spain). When it comes to Ireland, 11 of the total of 60 months have to be over the past year, while in Germany 36 months of total 60 need to be over the past 5 years. In Portugal, the requirement is 60 months if the invalidity is partial, and 120 days of registered earnings are required for a year to be considered (years with an insufficient number of days can be pooled together). Hungary, Lithuania and Slovenia also include different conditions for separate categories of invalidity pensions.

²³ The incapacity for work must persist after one year. Sickness benefit is granted over the first 12 months of incapacity. Invalidity benefits come only after that period.

In the eleven remaining Member States, contributions requirements for invalidity benefits are related to age and split by age groups (see table 3.25).

Changes made since the 2021 update of the monitoring framework: Table 3.25 has been updated to reflect real changes in policy in 2 MS (Greece, Lithuania) and to add additional clarifications for 2 MS.

Table 3.25. Qualifying period (contribution requirement in months) in countries with age related variations in requirements

Country	Employees	Self-employed
Bulgaria	under 20 years – 0 20-25 years – 1 year 25-30 years – 3 years over 30 years – 5 years	same as employees
Croatia	under 30 – 1 year 30-35 years – 2 years over 35 years – 1/3 of working life	same as employees
Czech Republic	under 20 years – less than 1 year 20-22 years – 1 year 22-24 years – 2 years 24-26 years – 3 years 26-28 years – 4 years over 28 years – 5 years over a 10-year period over 38 years – 5 years over a 10-year period OR 10 years over a 20-year period	same as employees
Greece	until 21 years – 1 year; progressive increase until age 31 when 12.5 years of contributions are required; if these conditions unfulfilled, 1,500 working days are required (app. 5 years), 600 of them in the 5 years preceding invalidity.	same as employees (except for farmers who have different conditions until 31/12/23)
Hungary	at least 1,095 days (3 years) within 5 years, OR 2,555 days (7 years) within 10 years, OR 3,650 days (10 years) within 15 years before submitting the claim *Special rules if not regularly insured	same as employees
Lithuania	under 24 years – 1 year increasing by 4 months for each additional year of age between 24 and 29; increasing by 6 months for each additional year of age between 30 and 33; increasing by 8 months for each additional year of age between 34	same as employees

	and 39; increasing by 1 year for each additional year of age for those 40 years old and older (without exceeding the obligatory record of pension social insurance established for old-age pensions)	
Poland	less than 20 years – 1 year 20 - 22 years – 2 years 22 - 25 years – 3 years 25 - 30 years – 4 years 30 years and above – 5 years over the 10 years immediately preceding occurrence of invalidity	same as employees, except for farmers (additional condition: the total inability to work on the farm occurred in the period of time in which they had social insurance or not later than 18 months since its cessation)
Slovakia	up to 20 years – below 1 year 20-24 years – 1 year 24-28 years – 2 years 28-34 years – 5 years 34-40 years – 8 years 40-45 years – 10 years over 45 years – 15 years	same as employees
Slovenia	under 21 – 3 months between 21 and 29 – employed for at least 1/4 of the time between age 21 and occurrence of invalidity (full years of service); 30 and over – employed for at least 1/3 of the time between age 20 and occurrence of invalidity (full years of service)	same as employees
Spain	under 31 years – 1/3 of the time between age 16 and occurrence of invalidity 31 years and over – 1/4 of the time between age 20 and occurrence of invalidity, (min. 5 years) *Special rules if not regularly insured	same as employees
Sweden	up to 46 years – 1 year within 8 years immediately preceding disability; 47-49 years – 1 year within 7 years immediately preceding disability; 50-52 years – 1 year within 6 years immediately preceding disability; 53 years or above – 1 year within 5 years immediately preceding disability.	same as employees

Source: MISSOC, 01/01/2023.

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

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

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

In Belgium, for employees, the percentage of disability benefits is determined by their family situation (65% for holders with dependants, 55% for single people, 40% for cohabitants). For the self-employed, there is again a lump sum, the amount of which depends on the family situation and the cessation of the business. In France, the benefit amounts to a maximum of 50% of reference earnings, and a minimum of 30%, depending on the level of incapacity, for both employees and the self-employed. Moreover, a 40% increase is payable if the condition of the insured person requires the assistance of a third person in order to carry out normal daily routines.

The invalidity benefit in Cyprus amounts to 60% of reference earnings for both employees and the self-employed (increased to 80-100% depending on number of dependents), while the Czech Republic has a 10% basic benefit, plus an earnings-related one on top, for both employees and the self-employed.

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

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

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

3.2.7. Old-age pensions

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

According to the 1 January 2023 MISSOC update, rules on access to pensions as well as their calculation formulas are similar for employees and the self-employed in most Member States.

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

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

- In Finland, there is a 4 months minimum contributions requirement for the self-employed to qualify for the statutory earnings-related pension, whereas there is none for employees. Finland, however, also has national pension and guarantee pension, which are residence-based pensions not related to status in employment.
- In Malta, the basis for calculating the pension for employees is the average over the last three years, whereas it is 10 years when it comes to the self-employed.
- In Poland, all self-employed farmers have a minimum contribution period of 25 years, whereas for employees and other self-employed there is a gender-based difference (for men 25 years, for women 20 years)
- In Spain: self-employed have no access to partial pensions.

Table 3.26 contains the minimum contributions period (in years) to qualify for an old-age pension and contributions requirement to obtain a full pension.

Changes made since the 2021 update of the monitoring framework: Table 3.26 has been updated with changes to reflect real policy changes in 2 MS (Lithuania, Malta), to make corrections in contributions requirement for 7 MS and to provide additional clarifications.

Table 3.26. Minimum contribution period to qualify for old-age pension and contributions requirement to obtain a full pension (in years)

Country	Min. contributions period (in years)	Requirement for full pension (in years)
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Austria	15 (min. 7 years from employment)	45
Belgium	0	45 (14,040 days full time or equivalent)
Bulgaria	15	Men: 39 years 4 months Women: 36 years 4 months
Croatia	15	No concept of full pension; eligibility for early retirement starts at 35 (for men) or 33 (for women) years of insurance
Cyprus	15	47 years (for ages up to 63) or 49 years (for ages up to 65)
Czech Republic	35 (30 without non-contributory periods)	No concept of full pension
Denmark	3 (of residence since age 15, 10 for non-nationals)	40 (of residence since age 15)
Estonia	15 (1st pillar) 0 (2nd pillar)	No concept of full pension (years of pensionable service before 1998 and contributions after 1999 is the key criterion)
Finland	0 (statutory earnings-related pension), 3 (of residence, for national pension and guarantee pension)	No concept of full pension
France	n/a	41.5 (166 quarters)
Germany	5	No concept of full pension
Greece	15 (of contributions and residence); 4,500 working days for contributory pension	40 years of residence, 20 years of insurance (age 67)
Hungary	20 years for what is termed a 'full' pension in Hungarian terminology with minimum guarantee (15 years for what is termed a 'partial'	No concept of full pension

	pension in Hungarian terminology without minimum guarantee)	
Ireland	10	A person must have an annual average of 48 contributions paid.
Italy	20 (if first insured after 01/01/1996: 5 years, retirement age of 71 and 3 months)	42 years (41 for women) and 10 months
Latvia	15	No concept of full pension
Lithuania	15	33 ²⁴
Luxembourg	10	40
Malta	10 (and at least 20 weekly contributions per year from year 1956, 1965 or age 19)	41 years (40 or 35 if person born before 1969); 50 or more weekly contributions per year from 1956, 1965 or from the age of 19.
Netherlands	0 (residence based)	50
Poland	25 (men) 20 (women)	No concept of full pension
Portugal	15	40
Romania	15	35 (men) or 32 ²⁵ (women)
Slovakia	15 (1st pillar)	No concept of full pension
Slovenia	15	40
Spain	15 (and at least 2 in last 15 years)	36.5
Sweden	0 for the earnings-related old-age pension and the premium	No concept of full pension for earnings-related old-age pension or premium pension; 30 years for the earnings-related supplementary pension;

²⁴In Lithuania the contributions requirement for a full pension is set to increase by 6 months each year until reaching 35 in 2027.

²⁵In Romania the contributions requirement for a full pension for women is set to increase by 6 months each year until reaching 35 in 2030.

	reserve pension; 3 for the earnings-related supplementary pension and the guaranteed pension (<i>garantipension</i>).	40 for the guaranteed pension
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Source: MISSOC, 01/01/2023.

Table 3.27 shows the types of factors that are used to determine pension levels in each country.

Changes made since the 2021 update of the monitoring framework: Table 3.27 has been updated with clarifications for 11 MS.

Table 3.27. Determining factors for level of pensions

Country	Determining factors
Austria	Amount of income, duration of the insurance period and age when claim is made.
Belgium	Amount of earnings, the duration of insurance and family status.
Bulgaria	First pillar: reference earnings, period of insurance, monthly average contributory income for the country, the individual coefficient of the claimant
Croatia	First pillar: previous earnings, employment history, quotient determined by the Croatian Pension Insurance Institute
Cyprus	Amount of earnings and number of insured years.
Czech Republic	Basic component: flat rate (10% of monthly average wage), percentage component: amount of earnings and number of insured years.
Denmark	Old age Pension (<i>Folkepension</i>)/Early retirement pension (<i>Tidlig Pension</i>) duration of residence in Denmark between the age of 15 and pensionable age. Supplementary pension (ATP) and Compulsory pension scheme (<i>Obligatorisk Pensionsordning</i>): duration of scheme membership and contribution period.
Estonia	First pillar: basic component – flat rate, contributions component – years of pensionable service (for the period up to 31/12/1998), registered social tax payments (for the period from 1/1/1999).
Finland	Earnings related: Pensionable earnings for each year. National pension and guarantee pension: Duration of residence in Finland, marital status and amount of other pensions based on employment.
France	First pillar: insurance period required for a full pension, the average annual salary and the period of insurance, in relation to the maximum period of insurance.
Germany	Amount of employment income insured through contributions during the entire insured life, voluntary contributions (contribution periods) and periods of child-raising or care.
Greece	First pillar: amount of previous pensionable earnings, number of insured years, residence, age, coefficients of replacement per year, GDP, Consumer

	Price Index, viability of pension fund.
Hungary	First pillar: average monthly net income and insurance period.
Ireland	Yearly average number of contributions registered (paid or credited).
Italy	Total of contributions accrued, age and life expectancy.
Latvia	First pillar: insurance record until 1996, amount of contributions paid since 1996, age of insured person.
Lithuania	Insured income and number of insured years.
Luxembourg	First pillar: number of insurance years and of assimilated periods (for flat-rate supplements) and earnings (for income-related supplements).
Malta	Earnings from work and number of contributions paid.
Netherlands	Length of insurance record, household status.
Poland	Reference wage, number of insurance years, basic amount (for those born before 1949). Earnings subject to contributions, age (for those born in and after 1949)
Portugal	Number of years covered by contributions, average monthly earnings during the entire insurance period, age.
Romania	First pillar: length of contribution period, level of earnings.
Slovakia	Amount of employment income insured through contributions during the entire insured life and duration of the insurance period.
Slovenia	Previous earnings; number of insurance years; gender; age at retirement (before or after statutory pensionable age).
Spain	The level of contributions and the number of contribution years.
Sweden	Earnings-related old-age pension: life-time earnings; age of retirement; life expectancy for a cohort; development of the economy.

Source: MISSOC, 01/01/2023.

4. RECENT REFORMS EXTENDING FORMAL COVERAGE OR IMPROVING EFFECTIVE COVERAGE

Context

In addition to information on formal coverage, the Monitoring framework (version 0) also includes information on **recent policy measures in the area of access to social protection (see chapter 7)**. The information was gathered as part of the first pilot data collection in 2020. It was not repeated afterwards in 2021 as Member States did provide policy information as part of their national plans on access to social protection (submitted for most of them in the period May to September 2021).

At the May 2023 SPC-ISG meeting, it was therefore proposed to repeat the collection of information on recent policy measures taken at national level in the area of access to social protection. **The reference period was defined as the two-year period from early July 2021 to end June 2023.**

By early 2024, replies had been received by almost all Member States. When possible, DG EMPL suggested (additional) measures taken at national level to be covered in the compilation (based on information stemming from the European Social Policy Network, the Joint employment report, MISSOC, etc).

Notes:

- While the scope of this chapter is about **recent reforms and measures extending formal coverage or improving effective coverage**, some national contributions go slightly beyond, covering for instance the cases when a new branch was created (e.g. introduction of paternity leave in some Member States);
- Reforms that have been proposed but **not yet adopted (or entered into force) are not covered.**

Austria

Early-starter Bonus: In 2022 the Early-starter Bonus has been introduced. This bonus focuses on those insured who started their career before the age of 20 years. For each month of contribution before the age of 20 EUR 1,00 (2022) is added to the pension. The bonus is added if a minimum of 12 months of contribution are given to a maximum of 60 months (5 years of employment before the age of 20). Therefore, in 2022 the Bonus has a range between EUR 12 and EUR 60 per month. Additionally when claiming a pension at least 25 years of contribution are necessary to be entitled to the Early-starter Bonus.

Belgium

1. The bridging right for the self-employed underwent a reform on 1 January 2023. Since then, under certain conditions, it has been possible to cumulate with a professional activity (at a digressive rate for three months) or with a replacement income (with application of a cumulation ceiling).

2. On 1 January 2023, the number of days of paternity and birth benefit for fathers and co-mothers was raised to 20 days (from 15 days; regardless of employment category).

3. A number of pension reforms have taken place since 2021. Beyond the adequacy dimension, the reforms included the following as far as formal and effective coverage are concerned:

- Extension of the eligibility period of the transitional benefit from 24 to 36 or 48 months for the widow/widower with a dependent child or disabled child, for transitional benefits granted from 1 October 2021 (regardless of employment category).
- Easier access to the minimum pension for childminders (employees) from 1 January 2023. To qualify for the guaranteed minimum pension, a length-of-career condition must be met (i.e. 30 years). Under the measure, years worked as a childminder from 2003 onwards will carry greater weight, making it easier to meet the length-of-career condition.
- Assisting spouses (self-employed): relaxed conditions for access to the minimum pension for pensions from 1 January 2023.

4. Finally, new regulations approved in December 2022 adapted the social protection law to the specific employment situation and labour relations of

artists and technicians, creating a new status of “art workers” and the new “artwork benefit” (since October 2022) broadened the categories of art workers covered and improve their access to a special type of unemployment benefits.

Note: Belgium also reported specific measures taken during the COVID-19 pandemic, as well as in other contexts (floods, Russia-Ukraine conflict, energy crisis) in the area of temporary unemployment scheme for employees and birthing right for the self-employed. As they are temporary measures, they were not considered in this compilation.

Bulgaria

In 2022, an amendment to the Labour Code and the Social Security Code regulates an individual right of the father (adopter) to parental leave with entitlement to a cash allowance for the period of use. Thus, as of 1 August 2022, fathers of children up to the age of 8 can take leave up to 2 months, during which time they also receive a cash benefit from the state social security system. This leave may be taken either at once or in parts. This type of parental benefit can be received by all employed persons, including non-standard workers. Self-employed who are insured for sickness and maternity are also entitled to receive this cash benefit.

Croatia

No reforms regarding formal and effective coverage in the reference period, apart the following paternity leave reform : as of August 2022, all fathers in Croatia (employees and self-employed) are entitled to paid paternity leave of 10 days (15 days if they have twins or more children born at the same time). The qualification period is to have at least 6 months of consecutive insurance or 9 months during the last two years, regardless of whether they work under open-ended or fixed-term contracts.

Cyprus

No reforms regarding formal and effective coverage in the reference period

Czechia

No reforms regarding formal and effective coverage in the reference period

Denmark

No reforms regarding formal and effective coverage in the reference period

Estonia

1. Changes in sickness benefits

- **Between 01.01.2021–1.07.2023 there was temporary regulation for the payment rules for the sickness benefit. First the temporary arrangement was valid until the end of 2021 and then it was extended until the end of 2022 and then until the middle of 2023. According to the temporary amendment to the law, from January 1, 2021, the employees' deductible for compensating sick days will be reduced to one day instead of the previous three days, and the employer will start paying for the following four days instead of the previous five days.**
- **From July 1, 2023, the pre-corona sickness benefit payment procedure is restored.** The government decided to restore the pre-corona order for the payment of sick leaves from July 1, 2023. This means that the sickness benefit is paid to the employee from the fourth day instead of the second day. From July 1, when issuing a primary sick leave, the first three days are the employee's deductible, the employer pays from the fourth to the eighth day, and from the ninth day of illness, the Health Fund pays compensation. In the case of a primary sick leave issued up to and including June 30, the first day of illness is the employee's own responsibility, the employer pays from the second to the fifth day, and the Health Insurance Fund pays compensation from the sixth day of illness²⁶.

2. Changes in unemployment benefits

- From 30 June 2023, the unemployment insurance period depends not only on your unemployment insurance programme seniority but also on the labour market situation relative to previous years²⁷. To assess the labour market situation, the Unemployment Insurance Fund records the number of registered unemployed each month and compares it to the average number of registered unemployed both in the last 10 and the last three years. If the labour market situation is very good, finding a job is easier and the benefit period will not be extended. If the labour market situation is worse, then it may be more

²⁶ <https://www.tervisekassa.ee/en/people/benefits-provided-health-insurance-fund/benefits-incapacity-work>

²⁷ Additional information please see: <https://www.tootukassa.ee/en/services/unemployment-insurance-benefit/payment-period-unemployment-insurance-benefit>

difficult to find a job and the Unemployment Insurance Fund will grant the benefit for a longer period.

- The unemployment insurance benefit for the base period is determined on the basis of unemployment insurance seniority as follows:
 - unemployment insurance seniority less than 5 years – benefit base period is 180 calendar days;
 - unemployment insurance seniority 5 to 10 years – benefit base period is 210 calendar days;
 - unemployment insurance seniority 10 or more years – benefit base period is 300 calendar days.
- If the labour market situation is very good, the base period is retained, and the benefit will not be extended.
- If the labour market situation is average (the number of registered unemployed is at least 80% of the average of the last 10 years or higher than the average of the last three years), the benefit will be extended as follows:
 - unemployment insurance seniority less than 5 years – the period will not be extended; benefit period is 180 calendar days (base period);
 - unemployment insurance seniority 5 to 10 years – extended benefit period is 270 calendar days (benefit base period 210 calendar days + 60 days);
 - unemployment insurance seniority 10 or more years – extended benefit period is 360 calendar days (benefit base period 300 calendar days + 60 days).
- If the labour market situation is poor (the number of registered unemployed is at least 20% more than the average of the last three years), the benefit will be extended as follows:
 - unemployment insurance seniority less than 5 years – extended benefit period is 240 calendar days (benefit base period 180 calendar days + 60 days);
 - unemployment insurance seniority 5 to 10 years – extended benefit period is 330 calendar days (benefit base period 210 calendar days + 120 days);
 - unemployment insurance seniority 10 or more years – extended benefit period is 420 calendar days (benefit base period 300 calendar days + 120 days).

France

1. Unemployment allowance for self-employed

From November 2019, self-employed workers who have voluntarily and definitively lost their activity (due to court-ordered liquidation or administration proceeding) can benefit from an unemployment allowance without having to pay additional contributions. This allowance is conditional and limited in its amount and duration. To benefit from this allowance, the self-employed must comply to three conditions :

- Proof of self-employed activity uninterrupted for a minimum period of 2 years for one and the same company;
- Being effectively looking for a job;
- Justify, for self-employed activity, previous income from activity equal to or greater than 10 000 € per year.

They will receive 800 € (lump sum) per month for 6 months.

However, this reform did not have the desired effect. Out of approximately 2,400 applications, 59% were rejected, in particular because the applicants did not meet the eligibility conditions concerning the imposed threshold of minimum activity income of €10,000 per year on average over the last two years

From April 2022, the rules have evolved to protect also self-employed workers who have suffered from the health crisis.

Several adjustments to the previous rules have been made²⁸:

- Relaxation of the income condition: €10,000 over one of the last two years and not €10,000 on average over the last two years;
- Self-employed have declared the total and definitive cessation of their activity, when their activity is no longer economically viable.
- Modulation of allocation according to the previous income received by the self-employed worker (less than €10,000 per year) – A minimum amount has been fixed to €19.73 per day as the daily lump sum is €26.30 (€800 per month).

²⁸ Loi n° 2022-172 du 14 février 2022 en faveur de l'activité professionnelle indépendante et les décrets n° 2022-450 du 30 mars 2022 relatif à l'allocation des travailleurs indépendants et n° 2022-451 du 30 mars 2022 relatif au montant de l'allocation des travailleurs indépendants.

2. From July 1, 2021, independent professionals, in the event of sick leave, receive daily allowances from the 4th day of sick leave instead of 90 days in return for a compulsory contribution of 0.3%.

Finland

In Finland, the reform of the Self-Employed Persons' Pensions Act (YEL) entered into force on 1 January 2023. The purpose of the reform was to specify the factors to be considered in determining the YEL income of self-employed persons. As a result of the reform, pension companies will review and possibly adjust the YEL income of those insured under YEL every three years in the future.

Germany

1. In Germany, the rules for Mini-Jobs have been modified in 2022. The earnings threshold has been increased from 450 € to 520 €. Since then, it increases with the minimum wage to enable working hours of a maximum of ten hours as part of a mini-job, even if the minimum wage increases. Since 1 January 2024, the earning threshold is 538 €. The rule of the transitional area (as of January 1, 2023 for earnings from 520.01 € to 2,000 €) have also been modified with the aim to encourage more employment subject to social security contributions. In the lower transitional area in particular, employees are relieved to a greater extent than before, so that the previous jump in the tax burden in the right to contributions no longer applies. The employee contribution starts at zero above the marginal income threshold – instead of around 10% previously – and then gradually increases towards the upper limit to the regular employee share of the total social security contribution of around 20%.

2. Since early 2022, employers in Germany have to report if short-term contract employees are not covered by health insurance

Greece

1. Old-age benefits and survivors' benefits Scheme - Main pension insurance

Since 2017 (Law 4387/2016) the basis for the calculation of the insurance contributions for self-employed of former OAEE (e.g. merchants, craftsmen), independent professionals of former TAN (e.g. lawyers, notaries), former TSMEDDE (e.g. engineers), former TSAY (e.g. doctors, pharmacists) and former OGA (farmers) was the monthly income from the exercise of a professional activity during the previous tax year. From 1.1.2020 self-employed, independent professionals and farmers pay a fixed amount each

month, chosen among 6 insurance categories. A special category is established for new insured persons (with less than 5 years of insurance) in order to pay less contribution fees for the 5 first years of insurance (Law 4670/2020).

2. Old-age benefits and survivors' benefits Scheme - Auxiliary insurance

New Pension Fund T.E.K.A.(Law 4826/2021, art. 6) in force since 1/1/2022.

Mandatory insured persons: new labour market entrants as of 1/1/2022 (salaried workers and certain categories of self-employed).

Optional insured persons are workers and certain categories of self-employed less than 35 years old, already in the labour market or not in mandatory auxiliary pension schemes. There are no voluntary insured self-employed until 31 March 2023.

3. Invalidity Benefits Scheme – Pension for insured persons

Unification of the conditions for granting a pension due to disability from a common disease, for all e-EFKA insured persons, employed and self-employed (Article 26 of Law 4997/2022). That includes: determination of the required period of insurance, the rate of disability, issues of initiation – duration - extension - termination of the right to disability pension, grant of disability pension in case of pre-existing the insurance disability as well as the issue of ex officio verification of the conditions by the Social Security Fund. These settings achieve the simplification of the establishment of the disability pension and the acceleration of the process of awarding it for all insured persons.

Regarding the self-employed, the minimum percentage of disability required as a condition for establishing a disability pension from a common disease was reduced from 67% to 50% for the self-employed of the former OAEE, former TSMEDE, former TSAY. This apply only for those who were insured for the first time until 31.12.1992 as for persons insured for the first time after 1.1.1993 the minimum percentage of disability required was already 50%. For farmers, the specific provision foresees a gradual reduction of the minimum disability rate, which from 1.1.2024 to 31.12.2024 was set at 59% and from 1.1.2025 it will be at 50%.

Hungary

No reforms regarding formal and effective coverage in the reference period

Ireland

In Ireland, the Sick Leave Act 2022 introduced a statutory right to sick pay in Ireland from January 1st, 2023. The new legislation gives employees the right to a minimum period of paid leave if they become sick or sustain an injury that makes them unfit for work. The duration of the paid sick leave will be increased on a gradual basis over the next three years (up to 10 days in 2026) in order to avoid placing an excessive financial burden on employers.

From 30 May 2022 onwards, the number of contributions required to access the Treatment Benefits Scheme (Healthcare Branch) for employed and self-employed persons aged 25 to 28 are reduced from 5 years to 39 weeks. Persons aged 21 to 28 now qualify for the scheme if they have a minimum of 39 weeks of contributions, while those aged 29 and older qualify if they have a minimum of 260 weeks of contributions.

Italy

1. With Law No. 234 of 30 December 2021 (2022 Budget Law), Italy amended the legislation on social safety nets contained in Legislative Decree No. 148 of 14 September 2015, improving the access to unemployment benefits for non-standard workers notably by extending the maximum period of the cash benefit in case of involuntary redundancy to workers with an atypical employment contract (DIS-COLL) to 12 months. In addition, the reform introduced by the 2022 Budget Law has extended, as of 1 January 2022, the ordinary (CIGO and FIS) and extraordinary (CIGS) schemes to workers previous not covered were made more generous and more accessible to include apprentices and home workers.

2. Two new measures have recently been introduced: the Extraordinary Income and Operational Continuity Allowance (ISCRO) and the Unemployment Allowance for Self-Employed Workers in the Entertainment Sector (ALAS). The ISCRO, introduced experimentally by the 2021 Budget Law, is aimed at professionals with an active VAT position for more than 4 years and income lower than a fixed threshold, enrolled in the Separate Pension Scheme: the duration is currently limited to the three-year period 2021-2023 and the funding rate is 0.26% for 2021 and 0.51% thereafter. The ALAS, introduced by from the 1st January 2022, is aimed at the unemployed workers in the entertainment sector with professional income lower than 35.000 euros in the previous year.

3. As part of the work-life balance decree (n°105, of 30 June 2022), the new regulations on maternity, paternity and parental leave in Italy include the right for daily allowance for self-employed women for periods prior to

childbirth (in case of serious complications of pregnancy or persistent morbid forms that are presumed to be aggravated by the state of pregnancy); it also includes the right to parental leave for self-employed fathers.

Latvia

The minimum object of mandatory state social insurance contributions (hereinafter - the minimum object of mandatory contributions) has been introduced for employees and self-employed (in a quarter it amounts to three minimum monthly wages stipulated by the Cabinet of Ministers – 500 euros in 2021 and 2022, 620 euros in 2023) in Latvia since 1 July 2021.

If the object of mandatory contributions declared for an employee or an employee who concurrently is a self-employed person is less than three minimum monthly wages stipulated by the Cabinet, the mandatory contributions from the difference between the amount of three minimum monthly wages and the declared object of mandatory contributions is made by the employer from its own funds.

If mandatory contributions of a self-employed person for a calendar year have been made from income less than 12 minimum monthly wages determined by the Cabinet, the self-employed person makes the minimum mandatory contributions to pension insurance in the amount of 10% from the difference of the income and the minimum object of mandatory contributions.

Therefore these persons are socially insured in case a social risk materializes at least on minimum level. At the same time, there are also several groups of persons who are exempted from making the minimum mandatory contributions (like pensioners, persons with disability, students).

From 2021, the special regime for persons paying patent fees and beneficiaries of royalties has been discontinued (as of 2022 for some specific exceptions). These persons can now register their business under alternative regime or use the general tax and contribution regime.

As of 01.07.2021 a special tax regime has been established for people benefiting from royalties, expiring on 31.12. 2023. If the royalty income is paid by collective management organization, then the payer of the income withholds personal income tax according to the general procedure, applying the notional expenditure rate of 25% or 50% (depending on the type of work of the author or performer).

If the royalties are paid by another type of payer, not a collective management organization of property rights:

- if a natural person has not registered as a performer of economic activity, the special tax payment regime is applied (from annual income up to EUR 25,000, the payer withholds tax in the amount of 25%, from income exceeding EUR 25,000 - in the amount of 40%, the withheld tax is distributed as follows - 80% for mandatory state social insurance contributions (for all risks self-employed are covered for) and 20% for personal income tax.

- if a natural person has registered as a performer of economic activity, he/she pays taxes according to the general procedure, applying the progressive personal income tax rates (20%, 23%, 31%) and the rate of mandatory State social insurance contributions for the self-employed (31.07% - 2021, 2022, 2023) and is entitled to apply the notional expenditure rate of 25% or 50% (depending on the author's work or the type of performer).

Lithuania

No reforms regarding formal and effective coverage in the reference period

Luxembourg

In July 2022, the law introducing paternity benefits (10 days) for self-employed was adopted by the parliament and has become applicable as of its publication in August 2023. Other than opening it for self-employed the new law for instance also makes the paternity leave more easily available for "second parents" (of the same sex).

Malta

No reforms regarding formal and effective coverage in the reference period.

However note that during 2024, Malta's Unemployment Benefits (UB) will undergo reform, tying the applicable rate more closely to the basic income the insured person received in the years preceding unemployment. This reform aims to bolster the income security of affected families during periods of unfortunate unemployment, albeit for a temporary duration. Consequently, the previous practice of a fixed unemployment benefit rate for married or single individuals, in place before 2024, will be replaced with a more realistic system of enhanced rates, comparable to the basic income of the preceding years.

The Netherlands

During the Covid crisis, the Decree on Social Assistance to the Self-Employed (*Besluit bijstandverlening zelfstandigen, Bbz*) was amended and the Temporary bridging scheme for self-employed persons (*Tijdelijke Overbruggingsregeling voor Zelfstandige Ondernemers, Tozo*) was introduced. This scheme ran until October 2021. For the 6 months after the Tozo, a temporary lighter regime (Bbz light) was introduced to facilitate the transition back to the permanent system (Bbz). After the transition, as of 1 April 2022, self-employed can be eligible for income support in the Netherlands under the more permanent system (Bbz).

Poland

From January 1, 2021, Poland introduced the obligation to inform the Social Insurance Institution (ZUS) about contracts for specific work. The obligated provide information on the ZUS RUD form (notification of a contract for specific work). They enter their and contractor's data into it contract for specific work, as well as the date of commencement and completion of the performance of this contract and its item. The form can be completed and submitted in electronic form via the ZUS Electronic Services Platform (PUE ZUS) or in paper form. ZUS records ZUS RUD documents in the register of contracts for specific work. Every year, ZUS publishes reports on e.g. the number of concluded contracts for specific work.

Portugal

1. In Portugal, approval of the new Agenda for Decent Work and Valuing Young People in the Labor Market, pursuant to Law No. 13/2023, of April 3. A wide range of measures were approved to improve working conditions and social security coverage for various categories of workers, covering different issues such as teleworking, workers on digital platforms, reconciling personal, family and professional life, parental and sick leave, coverage of gaps in social security, informal caregivers, internships and employment contracts.

2. In terms of social security, gaps relating to trainees were filled by aligning the traineeship scheme with the general scheme for other employees (persons with paid internships without PES support have been granted access to a social protection scheme equivalent to paid work). Protection in all branches of social protection is now assured to all trainees.

3. Domestic service workers were also targeted. The non-communication to social security, by employers, of the admission of workers, including domestic service workers, is now criminalised. The work scheme for

domestic service workers was also revised and a working group is in operation to review and improving the respective social protection scheme.

4. In 2021, Portugal approved a new status for professionals in the cultural sector (Decree-Law No. 105/2021, of November 29). The application of this Statute revealed, however, the need to adjust some solutions, particularly regarding the communication model for the conclusion of service provision contracts, the regime to be applied in relation to the social inclusion provision, as well as the contributory modality of the independent worker. The objective was to clarify the terms for determining the contributory tax base with regard to the Special Social Security Fund for Cultural Professionals which was done through Decree-Law n^o. 64/2022, of September 27th.

Romania

No reforms regarding formal and effective coverage in the reference period.

Slovakia

From 1 November 2022, an employee who is a father of a new-born child is entitled to paternity leave. This amendment to the Labour Code brings the legislation of the Slovak Republic into line with the European Union directive on work-life balance for parents and carers. The paternity leave will be paid by the Social Insurance Agency from sickness insurance – the father will be entitled to paternity benefit. The father (employee) is thus entitled to paternity benefit for two weeks (14 calendar days) within six weeks of the child's birth, irrespective of whether the child's mother receives maternity pay or parental allowance for the same period. The father will be able to apply for paternity benefit no later than 6 weeks after the birth of the child. Note: it is available also to self-employed persons.

Among the conditions of entitlement to paternity allowance during paternity leave: 1. The father is insured for sickness or is within the protection period on the date from which he claims paternity allowance; 2. The father has obtained 270 days of sickness insurance in the two years preceding the application (the previous period of any other sickness insurance completed within the reference period may be counted towards the 270 days of sickness insurance condition). The same conditions applies to self-employed persons.

Note : Slovakia also reported the Act “on support during the short-time work” that came into on 1 March 2022. It is however not considered in this compilation as it is out of the scope of the 2019 Council recommendation on access to social protection for workers and the self-employed.

Slovenia

No reforms regarding formal and effective coverage in the reference period.
Note : Slovenia reported about a recent pension reform regarding adequacy. It is however not included in this compilation.

Spain

1. Domestic workers coverage by unemployment benefits

- Category involved: Domestic workers
- Social protection branch: (a) unemployment benefits;

Reforms carried out through the following new or amended regulations:

1. Royal Decree-Law 32/2021, of 28 December, on urgent measures for labour reform, the guarantee of employment stability and the transformation of the labour market.

2. Royal Decree-Law 16/2022, of 6 September, for the improvement of working conditions and social security for domestic service workers.

3. Royal Decree 1620/2011, of 14 November, which regulates the special employment relationship for family home service.

Main modifications:

1. The law narrows the figure of dismissal so the employment relationship of domestic employees can be terminated for the general causes established in the Statute of workers, to which is added the decrease in income or increase in expenses arising in the home, substantial modification of needs or justified loss of confidence.

2. 12 days' severance pay per year worked with a maximum of six monthly payments and 20 days' notice if the employment relationship is longer than one year.

3. Mandatory written contract signed in all cases, as up to now it could be verbal in jobs of less than four weeks.

New unemployment benefits and contributions:

Domestic workers can access unemployment benefit and the Guaranteed Salary Fund (FOGASA) payments in the event that their employer becomes insolvent and they are left without pay, of twelve days per year worked with a maximum of six monthly payments.

The new unemployment contribution will be 6.05% of the regulatory base. 1.05% will be paid by the worker and 5% by the employer, the latter with an 80% discount. The FOGASA contribution, 0.2%, will be paid by the employer.

2. Trainees coverage by unemployment benefits

- Category involved: Trainees.
- Social protection branch: (a) unemployment benefits.

Reforms carried out through the following regulations:

1.- Royal Decree-Law 32/2021, of 28 December, on urgent measures for labour reform, the guarantee of employment stability and the transformation of the labour market (Additional Provision 2).

2.- Royal Decree-Law 2/2023, of 16 March.

Main modification:

With effect from 1 October 2023, new social security regulation for students who carry out training placements or external academic placements included in training programmes are set. All trainees become affiliated with Social Security from October 2023, regardless of whether they are paid or unpaid.

3. Self-employed (unemployment benefits and pensions)

- Category involved: self-employed
- Social protection branch: (a) unemployment benefits; (e) old-age benefits and survivors' benefits

Reforms carried out through the following new or amended regulations:

1. 1. Royal Decree-Law 13/2022, of July 26, which establishes a new contribution system for self-employed and improves protection for cessation of activity.

Main modifications:

- 1- Progressive implementation for self-employed of a real income contribution model (to be implemented in 9 years, starting in 2023). The reform establishes that in the next three years a system of fifteen tranches will be progressively deployed, with the contribution bases and quotas based on the net income of the self-employed person, as a

transition to the definitive model of contributions for real income that will take place as soon as possible. nine years at the latest.

- 2- Expansion of the modalities of the cessation of activity, to provide more effective coverage to different contingencies.
- 3- Adaptation to self-employed workers of the RED mechanism (type of temporary lay-off)

Note: Spain also reported specific measures taken to improve adequacy of pensions as well as to support beneficiaries of non-contributory pensions. As they do not relate to formal or effective coverage, they were not considered in this compilation.

Sweden

1. Unemployment insurance: During the covid-19 pandemic, temporary reliefs were introduced in unemployment insurance. The reliefs meant, among other things, that fewer worked hours were required to fulfil the work condition than before and that individuals could receive unemployment benefits already after two qualifying days instead of six qualifying days as before. The reliefs also meant that the restriction on entrepreneurs' ability to receive unemployment compensation in the event of repeated interruptions in business activities, the so-called five-year rule, was not applied. Furthermore, there is a temporary opportunity for business owners to take marketing measures while maintaining unemployment compensation, which only aims to be able to resume operations later. In January 2023 these reliefs were extended to apply also in 2023.

2. Adjusted age limits in the pension system and in related systems: The adjustments mean, among other things, that the minimum age for drawing an income-based old-age pension is raised from 62 to 63 years and the minimum age for receiving a guaranteed pension is raised from 65 to 66 years. In several laws and regulations, the age is raised by one year in terms of how long a certain benefit or compensation can be provided for, e.g., daily allowance in the unemployment insurance where the age is raised from 65 to 66 years and compensation for work aids where the age is raised from 68 to 69 years. According to the agreement, all pension-related age limits as well as certain age limits in surrounding systems must be raised by one year from 2023.