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EUROPE 2022

Priorities for social security

Trends, challenges and solutions

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The report benefitted from comments from Marcelo Abi-Ramia Caetano, Jens Schremmer and others.

Raúl Ruggia-Frick
Director, Social Security Development

CONTENTS

- Acknowledgement ... 4
- Foreword ... 7
- Introduction ... 8

01.

Evolving management practices **11**

- Facts & trends ... 12
- Evolving management practices ... 14
- Good practices ... 18
- Key messages ... 19

02.

Extending and maintaining social security coverage **21**

- Facts & trends ... 22
- Extending and maintaining social security coverage ... 24
- Good Practices ... 28
- Key messages ... 29

03.

Meeting the needs of an ageing population **31**

- Facts & trends ... 32
- Meeting the needs of an ageing population ... 34
- Good practices ... 38
- Key messages ... 39

04.

Promoting inclusive growth and social cohesion **41**

- Facts & trends ... 42
- Promoting inclusive growth and social cohesion ... 44
- Good Practices ... 48
- Key messages ... 49

05.

Social security responses to the COVID-19 pandemic **51**

- Social security responses to the COVID-19 pandemic ... 52
- Key messages ... 56

Bibliography **57**

ISSA Database of Good Practices **60**

FOREWORD

The International Social Security Association (ISSA) draws its value, strength and dynamism from a global membership of national institutions that administer the main social security programmes of their countries. This gives the Association a unique and privileged vantage point from which to analyse key policy issues and emerging challenges in social security, and the many innovative responses and creative solutions to these.

For its 2020–2022 Programme and Budget, the ISSA defined four priority areas to be addressed during the triennium, namely:

- The future of social security administration and management
- Social security coverage in a changing world
- Meeting the evolving needs of an ageing population
- The role of social security in promoting inclusive growth and social cohesion

The SARS-CoV-2 virus that triggered the COVID-19 pandemic has caused much suffering. Successive waves of contagion have led to serious social and economic costs for the health and livelihoods of populations and for national economies.

Amidst all this, social security systems in the region of Europe have held true to the promise of social protection. The region is home to some of the most advanced and comprehensive social protection systems in the world and ISSA member institutions have responded to the challenges posed by the COVID-19 crisis. As of December 2021, more than 500 emergency measures had been implemented, the most important amongst which have been new benefits for workers and dependents, longer durations for benefits and wage subsidies.

Nonetheless, the crisis has provided a reminder to the region's political leaders and social security administrators that much remains to be done. Beyond public and workplace health concerns and helping to restore economic activity and growth, other post-pandemic issues specific to social security revolve around benefit adequacy, financial sustainability and, for some parts of the region, expanding coverage and the range of covered contingencies. Informality, poverty and inequality persist among the region's vulnerable groups, which include women, migrants, youth and the elderly. Globalization, demographic ageing, climate change, technological developments and the emergence of new forms of work are further complications.

The COVID-19 crisis has magnified the relevance of the ISSA priority topics for the 2020–2022 triennium. This report details the wide-ranging innovations of social security institutions in Europe, introduced either as immediate responses to the crisis or, and equally important, to longer-standing challenges facing social security systems. Through enhanced management capacities, design-thinking and agile business processes, digital technologies and inter-institutional coordination, social security institutions in Europe are responding to ever-higher public demands and expectations as well as to their own internal institutional needs to ensure the medium- to long-term sustainability of social security programmes.

The report is the fourth in a series of regional reports prepared by the ISSA General Secretariat. It tailors the triennium's priority areas to the region's specificities and establishes the context of the 2022 Regional Social Security Forum for Europe. The regional reports are a key component of the Association's knowledge production activities that across each triennium keep ISSA members informed of innovations, developments and emerging trends in social security.

It is my pleasure to present this report to you.

Marcelo Abi-Ramia Caetano
Secretary General

INTRODUCTION

There are signs that the global economy is starting to recover from the COVID-19 crisis. At the time of writing, countries in the region of Europe are taking decisive and important steps towards a return to normality. After nearly two years of lockdown measures and strict health protocols, countries are loosening mandatory requirements concerning mask-wearing and limits on social gatherings, as well as the need for vaccine passports for cultural venues and hospitality, and antigen and PCR tests for international travel. Although new infections continue to be reported, there are growing grounds for optimism in those countries that have acquired higher levels of immunity, especially through vaccination programmes. There is an expectation that COVID-19 will come to be classed as an endemic disease, the control of which may require periodic booster injections. Yet, breakthrough infections among fully vaccinated people also highlight the risk of new mutations, which could compromise vaccine efficacy.

Amidst all this, government leaders and policy-makers are moving towards normalizing social and economic activities. Recovery in the countries of the region, like the rest of the world, depends critically on the restoration and growth of the domestic economy, as well as the resumption of global trade and international activities.

Throughout the pandemic, the region’s social security institutions have delivered on the promise of protection. Enabled by digital technologies, institutions have reconfigured their business environments with digital transformation strategies that encompass strategic business processes and service delivery. Many institutions are leaders in the use of advanced technologies, not least to address challenges in contribution compliance, evasion and fraud. The region’s adeptness in the use of advanced analytics, big data and artificial intelligence is making social security policy, decision-making and programme implementation more data-driven, transparent, automated, dynamic and resilient.

The report covers five topics, namely:

- Evolving management practices
- Extending and maintaining social security coverage
- Meeting the needs of an ageing population
- Promoting inclusive growth and social cohesion
- Social security responses to the COVID-19 pandemic

Chapter 1, *Evolving management practices,* identifies leadership, communication and inter-institutional collaboration as powerful drivers of smarter, responsive and client-centric social security. Digital technologies are enabling a data-driven culture that vastly improves institutional capacities and decision-making processes; supports measures to encourage compliance and counter error and fraud; and facilitates proactive services that anticipate client needs. Governance practices ensure that automated decisions remain firmly under the purview of human insight and oversight as well as framed by rules and regulations. Business continuity and risk management plans are in place to mitigate service delivery disruptions; manage technical and operational issues, such as potential network fallouts, application (in)stability, system maintenance, security and privacy of personal data; and ensure institutional resilience.

Chapter 2, *Extending and maintaining social security coverage,* spotlights the high levels of social protection coverage in the region in terms of population and types of contingencies, particularly for old age, children and family benefits, and disability. Many countries provide non-contributory cash benefits, typically to vulnerable population groups. Benefit adequacy is a distinct characteristic of coverage and income security, and can be a challenge especially for women and population groups with fragmented work histories. Another emerging and urgent challenge is to improve the coverage of migrant workers as well as workers in new forms of work, notably those on digital platforms and in the gig economy. Important innovations are taking place to formalize the coverage of refugees, caregivers, foreign and migrant workers in irregular situations, and digital platform workers.

Chapter 3, *Meeting the needs of an ageing population,* overviews how the region is responding to the needs of its ageing population. Europe's social security systems are characterized by the diversity of their models and the adequacy and scope of the coverage they provide. In turn, financial sustainability is a common challenge and has resulted in a majority of countries making pensions less generous, as well as increasing the retirement age. Long-term care for those with chronic health conditions and social support services for activities of daily living are important issues. The region's responses typically involve three considerations: establishing a policy environment to respond to long-term care needs and services; implementing programmes to support elders; and strengthening the quality and resilience of service delivery through the use of new technologies.

Chapter 4, *Promoting inclusive growth and social cohesion*, underlines that economic empowerment is fundamental to the realization of inclusion and social cohesion. The region's countries with mature social protection systems have a life-course approach to social security that protects people from various risks in life. Conventional contributory programmes that cater mostly to the risks faced by working-age adults are complemented by established systems that address poverty in all its forms and its root causes. Income transfers and social assistance programmes focus on risks that occur at birth through childhood, adolescence and youth, the start of the working life, and when work is not available or no longer possible. Nonetheless, informality, poverty and inequality persist among the region's vulnerable groups, including women, migrants, youth and the elderly.

Chapter 5, *Social security responses to the COVID-19 pandemic*, reports on the rapid, efficient and multiple responses of the region's social protection systems to the COVID-19 crisis, including income support payments, wage supplements, and temporary short-term work aimed at job retention. Commonly, contributions rates were reduced, penalties for late payment were waived and deadlines for contribution payments were extended. Occupational accident insurances provided detailed guidance on health and hygiene protocols to safeguard working environments. Recognizing COVID-19 as an occupational disease for health workers made it much easier for health-care workers to claim compensation. Digital technologies facilitated the creation of interagency networks to jointly monitor and address the impact of COVID-19 on jobs and access to social security services.

Social security systems are expected to play a continuing important role in the aftermath of the pandemic. Policy-makers better understand the need to maximize the synergies between social security programmes, employment policies, active labour market policies, education, training, school-to-work programmes as well as job-creating initiatives such as entrepreneurship, microfinance and support for start-ups. The way forward is to build back the lives and livelihoods that the pandemic has disrupted – swiftly, urgently and with better, more inclusive outcomes.

01.

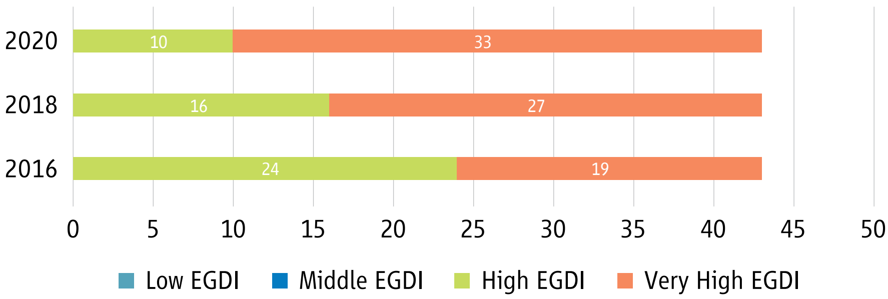
EVOLVING **MANAGEMENT PRACTICES**

Social security institutions in the region of Europe are fostering institutional maturity in governance and performance, and embracing ICT to achieve service excellence in the programmes they administer. Digital technologies are supporting the drive to provide the best social security services possible, with substantial gains in efficiency, in business operations as well as in cost savings, responsiveness and connectivity. Information culture and information use are the hallmarks of modern social security administration. Going digital simplifies, unlocks and makes more accessible the information stored in huge social security databases. It also facilitates inter-institutional collaboration and allows a whole-of-government approach to public service. The COVID-19 pandemic has accelerated the use of digital technologies, new working methods, and improved management practices at operational and institutional governance and service levels.

Social security institutions in the region are among the most agile and dynamic in management capacities and practices. Nonetheless, they continue to face challenges due to evolving client requirements arising from demographic ageing, globalization, climate change and labour market and technological changes. Positively, the region is simultaneously ensuring the digital inclusion of clients to make sure that social security services are available at the right time, at the right place and to the right client. The digital transformation of social security is going hand-in-hand with the upskilling and reskilling of staff to adapt to a hybrid environment, new functions and new working methods related to digitalization, data-driven approaches, and a collaborative workplace. Investment in staff capacities as well as in novel technologies and development methodologies are enabling innovations that combine human-and-digital solutions.

Evolving management practices

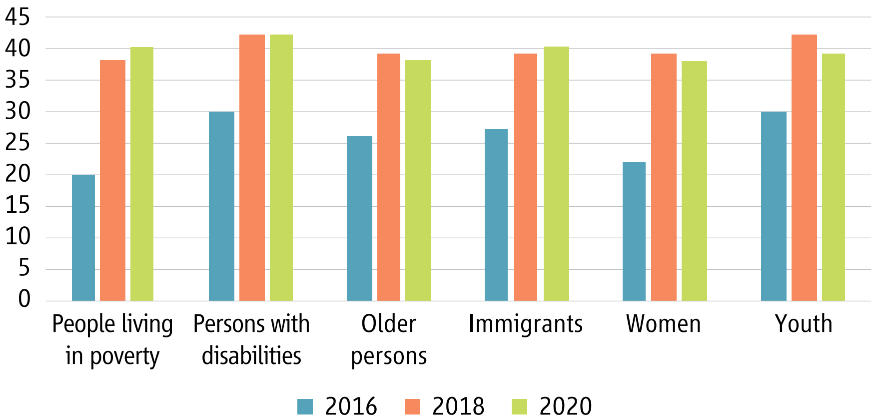
Figure 1. Distribution of countries in Europe by EGDI* level, 2016, 2018 and 2020



* EGDI = E-Government Development Index
Source: UNDESA (2020).

Digital inclusion development

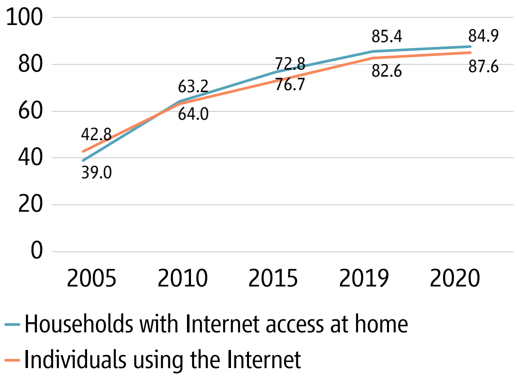
Figure 2. Number of countries in Europe providing online services for vulnerable groups, 2016–2020



Source: UNDESA (2020).

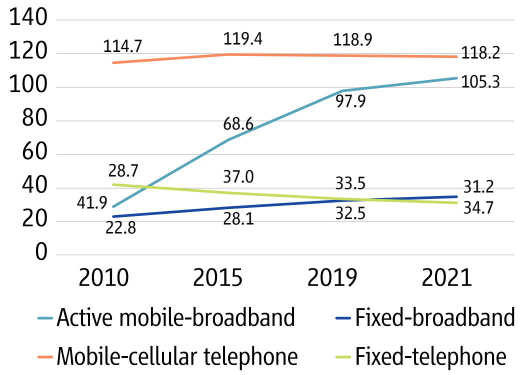
Access to online services: Mobile and home-based connectivity

Figure 3. Households in Europe with Internet access at home and people using Internet, 2005–2020



Source: ITU (2021).

Figure 4. Households in Europe with access to mobile telephone and Internet, 2010–2021



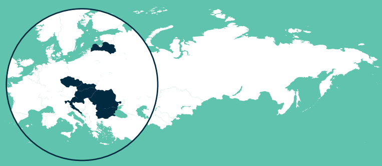
Source: ITU (2021).

Evolving management practices in Europe

very high 58%
EGDI

In 2020, Europe accounted for the highest proportion of countries in the very high EGDI group (58%).

Source: UNDESA (2020, pp. xxvi, 40).



From 2018 to 2020 seven countries moved from the high to the very high EGDI group (Czechia, Bulgaria, Slovakia, Latvia, Croatia, Hungary and Romania).

high & very high
EGDI

In Europe, there is no country falling under the Low EGDI or Middle EGDI definition.

Digital inclusion in Europe

93%

Europe has the largest proportion of countries (93%) offering online services to vulnerable populations.

Source: UNDESA (2020, p. xxvi).

Almost all categories of vulnerable people experienced an increase in access to online services between 2016 and 2018. A slight reduction in the number of countries offering online services targeting youth and older persons was registered in 2020.

Among vulnerable groups, persons with disabilities are the most targeted.

Access to online services in Europe

70%

More than 70% of the countries provide access to at least 20 different services online, including online application for certificates, licences, IDs or payments.

Source: UNDESA (2020, pp. xxvi and 43).

44%

Online visa applications are offered by only 44% of European countries.

The most notable increases in the provision of online services over the past two years have been in registering a business, applying for a birth/marriage certificate, applying for a driver’s license, and applying for a personal identity card.

Mobile connectivity and access to the Internet in Europe

The number of active mobile (wireless) broadband subscriptions in Europe was 91 per 100 persons in 2020, up from 80 in 2018.

Source: UNDESA (2020).

In Europe, fixed broadband subscriptions continue to grow steadily, attaining 35 subscriptions per 100 inhabitants in 2021. The number of fixed broadband subscriptions has been higher than that of fixed telephony since 2020.

Source: ITU (2021).

87%

87% of the population used the Internet in 2021. In this regard, gender parity has been almost achieved in 2020 (83% for women and 87% for men).

Source: ITU (2021).

GOVERNANCE AND STRATEGY

Strengthening institutional excellence and compliance

Social security institutions in the region enhance excellence in performing their social security mandate through new and improved management practices. The application of ISO standards and the *ISSA Guidelines on good governance*, *ISSA Guidelines on service quality* and *ISSA Guidelines on information and communication technology* are among the references that provide guidance in the continuous improvement of social security administration at the operational and institutional governance and service levels.

In Spain, the National Social Security Institute (*Instituto Nacional de la Seguridad Social* – INSS) overcame reduced staff levels by automating the retirement pension procedure. This significantly lowered the need for staff intervention in the process, and contributed to the standardization of retirement files throughout the country, thus ensuring equal treatment for all citizens and the efficient reallocation of staff to other tasks. The INSS has also automated data communication to employers about benefits received by their employees, notably disability benefits, to facilitate employer compliance.

In the Principality of Monaco, a new law established Family Benefits services for the Self-Employed, which offers access to family and prenatal allowances to the entire active population of the principality. The Monaco Social Security Funds (*Caisses sociales de Monaco* – CAMTI) facilitated the organization of the new scheme holistically through a "customer journey" based on the one-stop-shop principle that covered the governance aspect (monitoring, risk management, inter-institutional coordination and change management of staff) and the requisite documents for new and former members eligible for the new services.

The Social Insurance Fund of the Russian Federation (SIFRF) established a joint project with the Russian Railway and Federal Passenger Company to simplify the process for issuing travel documents and electronic tickets to citizens who are receiving a state service for free travel on long-distance trains to and from the place of medical treatment.

In Italy, the National Institute for Insurance against Accidents at Work (INAIL) established a working group that standardized the upper limb risk assessment process that compares and ensures the correct application of standardized risk assessment methodologies defined by ISO 11228-3:2007 and ISO/TR 12295:2014.

To improve its management of sustainability risks, the National Occupational Union for Employment in Industry and Commerce (*Union nationale interprofessionnelle pour l'emploi dans l'industrie et le commerce* – Unédic) of France uses returns from socially responsible investments in financial markets to supplement income when its revenues do not cover recurrent and project expenditures.

DELIVERING QUALITY SERVICES

Guided by a client-centric service model to improve customer experience in the digital era, social security institutions in the region are innovating the day-to-day flow of information through IT solutions and infrastructure that manage claimants' appeals and facilitate interoperability with other institutions to raise the bar of service excellence.

In the area of occupational health and safety (OSH), Italy's INAIL created an information document on the risks workers at home could be exposed to in different working scenarios. This became the Government's tool to enforce OSH compliance for workers, and improved the environment for the new ways of working. INAIL also launched innovative e-learning training modules for students, with interactive tools and case studies. The goal is to promote a culture of health and safety, and to raise awareness on the importance of risk awareness and safe behaviour. At the same time, INAIL installed in South Tyrol a project that provides young workers with on-site experience concerning OSH principles.

Another initiative on workplace OSH was that introduced by Germany's Social Insurance of Agriculture, Forestry and Horticulture (*Sozialversicherung für Landwirtschaft, Forsten und Gartenbau* – SVLFG). It offers a multilingual web application for seasonal workers in the country, and the web app uses text, images and videos to provide information on relevant OSH issues.

Adapting systems, methodologies and service infrastructure

Contributing to a national programme on the digital economy of the Russian Federation, the Electronic Employment Record Book of the Pension Fund of the Russian Federation (PFRF) uses a new and more efficient format to record information on citizens' employment, where employers only need to use an electronic work record for each employee to be submitted to the institution.

In Czechia, new legislation stipulates the obligation to issue sickness certificates in electronic form only, with effect from 1 January 2020. The Czech Social Security Administration (CSSA) therefore introduced the e-Sick Leave, replacing the circulation of paper forms amongst four entities (physician, insured person, employer and CSSA) with an electronic portal solution where each entity communicates separately with the CSSA ePortal. With the onset of the COVID-19 pandemic, the system successfully helped ensure fast processing of an increased number of notifications and eliminated face-to-face contacts between insured persons and physicians.

In Ireland, the Department of Social Protection (DSP) reformed the administration of the Working Family Payment scheme, which provides income support to low-income families in work, from an old legacy system to the DSP's strategic IT platform. This allowed the service to re-use processing and database services that are already proven and scalable. It also enabled automated decision-making, with the customer inputting information that can then be corroborated by other sources to add speed to its service delivery.

The Spanish General Social Security Treasury (*Tesorería General de la Seguridad Social* – TGSS) adapted its service vision and launched *Importass* to increase its digital offering to its customers through more inclusive and user-friendly services. The initiative, which has a total of 40 implemented services and a personal area for citizens to consult their social security accounts, implements the institution's digital-by-default strategy, with the channel becoming the preferred means of communication between citizens and the institution. The TGSS applied innovative methodologies, such as focus groups, social research and usability tests with users to address the adequacy of the new services to the target population groups.

In Israel, the National Insurance Institute (NII) has undertaken legislative initiatives and policy changes to promote social security during the COVID-19 pandemic, and implement organizational adjustments relevant to the crisis, to promote optimal care for insured people. Changes include new online forms for the website section to claim unemployment and old-age grants; upgrading internal systems to improve clerical work; and the use of robots to manage unemployment claims. These improved service delivery and expanded the use of digitization as a tool for implementing solutions.

Digitalization of customer services

Digital transformation makes possible the diversification of institutional service channels. The aim is to provide a better and low-barrier customer service experience, increase customer satisfaction levels and reduce the need for face-to-face interactions and service amidst the pandemic, resulting in virtual social security assistance.

The Finnish Centre for Pensions (FCP) has designed an online service that provides information to handle the statutory social insurance contributions to be paid to various institutions for cross-border workers. This significantly simplifies the administrative work for employers and facilitates company operations in international markets. Also in Finland, the Social Insurance Institution (KELA) recently deployed two chatbots to support clients in managing their affairs independently, notably to help discover and interpret information and to complete benefit applications.

In Belgium, the National Employment Office (*Office national de l'emploi* – ONEM) launched a chatbot in 2020 to better enable citizens to provide a copy of their tax forms. Since then, the chatbot has quickly and significantly evolved such that it is currently able to support citizens in complex searches for information, notably on career breaks and temporary unemployment. The chatbot also promotes the use of e-Box, a virtual mailbox through which citizens have access to services in managing their affairs with public agencies.

In Turkey, the Social Security Institution (SSI) provides an online application system that is accessible via various channels such as the Internet and mobile, to explain to pensioners legal deductions from their monthly pensions. This service avoids in-person interaction with SSI officers.

In France, the Central Agency of Social Security Bodies (*Agence centrale des organismes de sécurité sociale* – ACOSS) launched a specialized website for new employers that provides cross-functional and dynamic access to essential information on legal, tax, social and practical matters, including a tool to simulate social security contributions and estimate total costs for employer projects. Subsequently, the institution has made significant progress to simplify the fiscal and social framework for self-employed workers, allowing the institution to create a complete digital service for these workers. The free service is provided through a convenient mobile app, and facilitates the creation, management and declaration procedure.

The SIFRF of the Russian Federation launched a mobile app, the Social Navigator. It provides information about organizations and agencies that offer services in the social sphere, to build citizen awareness about these. It also serves as a repository for documents required to apply for benefits. The app also pre-calculates the amount of some types of benefits, tracks progress on all payments, and allows applying for new benefits. The personal account of Social Navigator is integrated with the Public Service Portal of the Russian Federation.

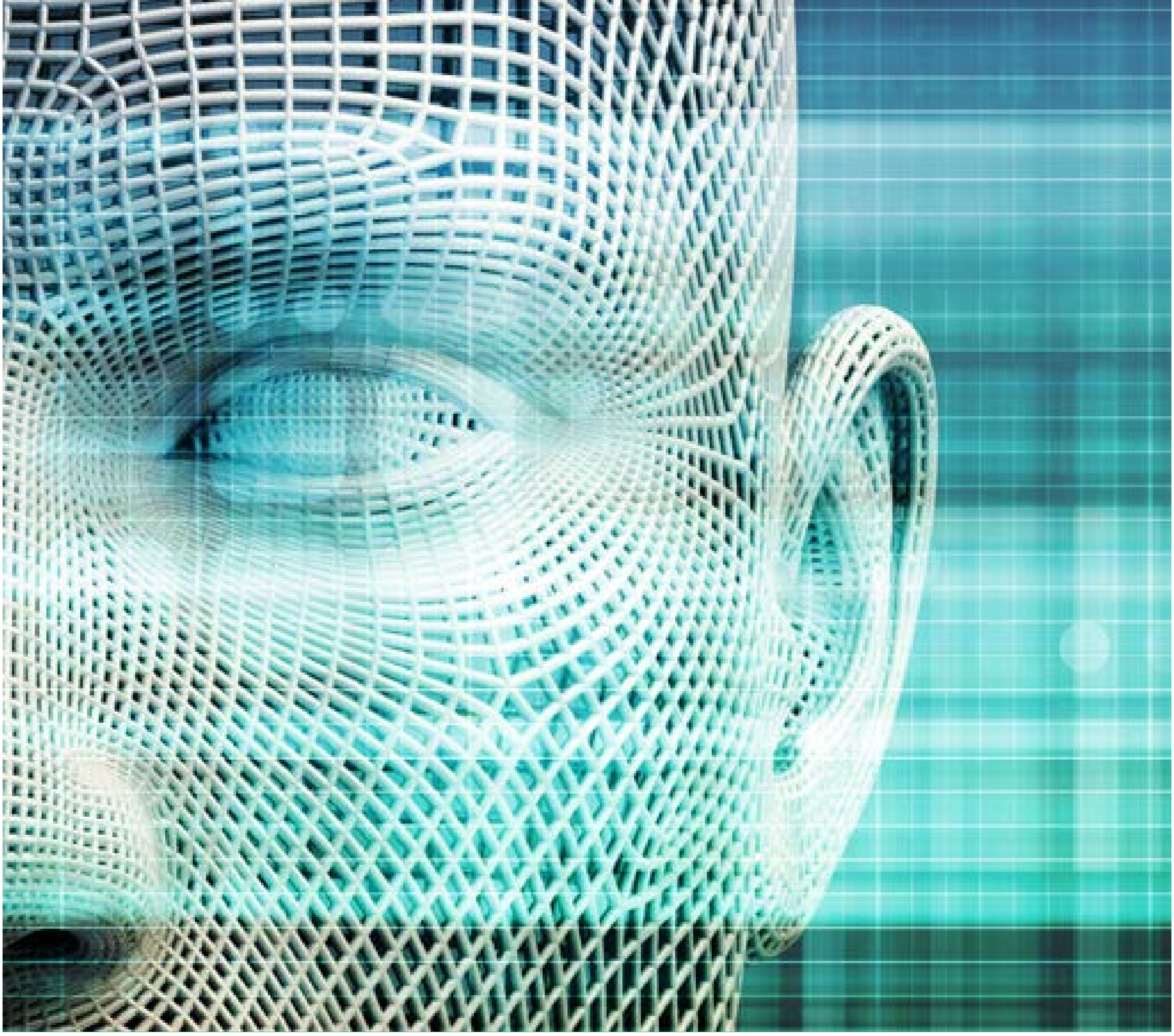
To support individuals at or near retirement, the Swedish Pensions Agency (SPA) has launched the Withdrawal Planner, allowing an easy and secure environment for individuals to familiarize and better understand their pensions and retirement choices. The solution was built in close collaboration with the Swedish pension industry, and is a successful example of private-public collaboration in the country.

In Latvia, the State Social Insurance Agency (SSIA) promoted the digital transformation of public services by creating an e-assistant on the public administration services portal. It promotes customer digital skills and reduces the administrative burden in dealing with the post-processing of applications received from local service centres.

To assess customer satisfaction levels for social security services in Azerbaijan, the Agency for Sustainable and Operational Social Security (DOST Agency) under the Ministry of Labour and Social Protection of the Population invested in the automation and digitalization of customer satisfaction surveys, data analyses and management processes. Based on the survey results, an electronic evaluation system called "Q-net" and a "DOST Survey" e-monitoring system to register citizen complaints were established to enable the switch from analogue to digital data processing and analysis processes.

TOWARDS DATA-DRIVEN SOCIAL SECURITY

Institutions increasingly recognize the value of becoming data-driven organizations. Social security institutions in the region have started to apply dashboards, big data, advanced analytics and AI to support management strategic and operational decisions (ISSA, 2019).



Italy's INAIL launched a tool that allows the statistical analyses of exposure-response relationships to crystalline silica, based on the INAIL database. The tool studies the exposure profiles in different production sectors, develops good practices in the most critical ones and identifies workplace risk control measures. The initiative is also being considered as a support for epidemiological and toxicological studies.

In Belgium, the ONEM developed an open data platform as a strategic decision to innovate the institution's statistical strategy. The initiative overcame the issue of data scattered across a multitude of databases by capturing the data landscape in detailed but highly useful monthly tables. The platform facilitates the treatment of statistical extractions, avoids the extraction of queries on mainframes, and reduces the inflow of ad hoc data requests. For the statistical and studies department, specific training was arranged to enable development and management of queries and reports. Through the online data platform, ONEM is improving the availability and interpretation of available data, while respecting privacy regulations and budgetary restrictions.

To increase efficiency in the implementation of information policy and the development of information resources, the Social Insurance Institution (ZUS) of Poland built the ZUS Statistical Portal. On this are posted publications, research and analysis results as well as a wide range of statistical data from ZUS statutory activities. The initiative takes advantage of the wide scope of ZUS' statutory activities and enables numerous statistical surveys that allow cross-sectional analysis of phenomena building on social insurance data for internal and external users such as researchers and ministries in Poland. A new initiative, the Interactive Data Platform, will further enable independent statistical analyses (data mining, creation of correlation tables by external users) and data visualization (maps, charts) based on the individual data collected by ZUS.

The German Social Accident Insurance (*Deutsche Gesetzliche Unfallversicherung* – DGUV) uses a comprehensive approach to accomplish improvements in the quality of care for patients who develop psychological disorders following a work accident. One of the project components is a diagnostic algorithm to enable the automatic collation and evaluation of clinical information to provide an efficient and reliable diagnosis and to suggest appropriate treatment options. As a result, cases are processed faster, enabling an earlier return to work. The quality of case management has significantly improved.

In Turkey, the SSI launched a project to prevent fraud by creating an analytical model with formulas and risk parameters to identify enterprise fraud with regard to social security and workplace declarations. The results were evaluated and shared with the

Revenue Administration, to cross-check data with data from tax liabilities. The project aims to create an effective fraud prevention and inspection system by identifying potential cases early.

INVESTMENTS IN HUMAN RESOURCE MANAGEMENT

Digital technologies create many opportunities for human resource (HR) management. Social security institutions in the region are taking various initiatives to innovate the HR function and strengthen staff capacities, the end-goal being to improve institutional performance and raise the bar of excellence.

In Lithuania, the State Social Insurance Fund Board under the Ministry of Social Security and Labour (SODRA) has launched a skill-up strategy for its best core business specialists. The aim is to ensure a sufficient level of knowledge in all of the software quality parameters in the software that provide services to the institution's stakeholders. To raise IT competencies in the country's public sector, improving competency management is a response to the current shortage of competent IT professionals.

In Belgium, the COVID-19 pandemic has accelerated the complete digitization of the recruitment and training process at the NEO. The strategy has helped stabilize the workforce and minimize disruptions in the operational processes, and at the same time maintained service quality standards during the crisis.

In Poland, ZUS has facilitated the transformation of the Department of Employee Affairs into a Human Resources Management Department and pivoted its HR function to that of a strategic business partner in strategic decision-making. ZUS also fosters the development of staff competencies, including periodic employee evaluations to identify staff potential and a learning platform to respond to staff training needs. In addition, a policy was established to prevent mobbing, discrimination and other undesirable phenomena in interpersonal relations, and mediation was introduced to resolve conflict situations, the goal being to build positive relationships among staff in the institution.

GOOD PRACTICES

Digital transformation strategies

To adapt to the changing needs of the covered population and social security staff, social security institutions have embraced the potential of digital technologies to improve effectiveness, performance and service excellence. Developing a clear vision on how to guide the digital transition is key for a successful transformation of operations, public services and staff roles.

In a three-year period, Azerbaijan's DOST Agency realized an effective and comprehensive digital transition of all processes from the old management system, which by nature had a complex non-adaptive structure. To do so, the Agency established a strategic plan aiming to provide the population with smooth access to State Social Protection Services, eliminating bureaucratic impediments and improving customer satisfaction. The Agency fostered advanced technologies and methodologies to construct and expand the infrastructure for social service provision. This was combined with continuous HR development, more effective corporate management and improved ICT infrastructure and ICT resource management to establish efficient e-governance and deliver quality digital service provision.

The German Federal Pension Insurance (*Deutsche Rentenversicherung Bund* – DRV) is in the process of a comprehensive digital transformation. The DRV has appointed a Chief Digital Officer and a separate Unit for Digital Strategy and Digital Transformation. A Digital Strategy steers the DRV digital transition. It encompasses overarching guiding principles and strategic digital targets linked to focus areas based on the DRV's business strategy, notably members, staff, performance, future orientation/innovation and its role in society/policy, and associated operational digital targets.

Source: ISSA (2022).

Strengthening service quality through automation and control

Sweden's Public Employment Service (PES) has made significant efforts to address greater consistency, effectiveness and rule of law in its processes, which control that jobseekers are active and meet the conditions to receive unemployment benefits. By introducing new regulations and by utilizing the ongoing digitalization to automate parts in the process, PES undertook a substantial change in the way the control of jobseekers is carried out. PES centralized the control procedure, creating a centralized unit responsible only for the tasks of controlling jobseekers. Specific training on the controlling tasks concerning jobseekers and the service delivered to them helps staff to perform their duties in a correct, homogenous and efficient manner. The performance of the centralized control units is followed up by a compliance team.

Another achievement in establishing improvement in the PES' performance was to automatize the function to manage jobseekers' activity reports. An Automatic and Risk-based Review of Activity Reports, a mechanism that sorts reports according to risk severity, identifies which reports the PES must act on. Low risks are automatically marked as reviewed, while high risk reports are filtered out for manual review. The solution strengthens control over the process and improves cost effectiveness.

Source: ISSA (2022).

KEY MESSAGES

- Innovations in social security management practices reflect institutional governance capabilities based on leadership, communication, strategic planning and risk management, as well as inter-institutional collaboration to achieve smarter, more transparent and more responsive social security.
- Digital solutions in social security widen the opportunities for excellence in service delivery. Client-centric service means members and beneficiaries are at the centre of all innovations at all times. The offer of human-and-digital solutions requires anticipation and a deep appreciation of user needs. Understanding the digital capacities of clients, or their lack of these, ensures the best client service for everyone and leaves no one behind.
- Transitioning to a digital environment requires a clear vision of the goals to be achieved. Leadership, a strategic plan, and a whole-of-institution approach are key factors to enable a successful transition. Change management and staff capacity building are essential to ensure alignment and commitment amongst all stakeholders.
- The application of ICT solutions is a success factor that also involves new risks and challenges such as potential network fallouts, application (in) stability, system maintenance, security and privacy of personal data. This requires business continuity and risk management plans on both technical and operational levels, to mitigate service delivery disruptions and to ensure institutional resilience.
- Digital technologies enable the evolution towards data-driven social security. Data analytics, machine learning and artificial intelligence (AI) can vastly improve institutional operations, better inform decision-making processes, and control compliance, error and fraud, among other things. Becoming a data-driven institution requires a comprehensive strategy on data governance and data management.
- The analytical power of digital technologies must be supported and balanced with qualitative data, clear and up-to-date regulatory decision rules, and human oversight. At all times, automated decisions require human oversight and accountability.

02.

EXTENDING AND MAINTAINING **SOCIAL SECURITY COVERAGE**

The region of Europe is home to some of the world's most comprehensive national social security systems. Typically comprising both contributory and tax-financed benefits and services, the region's social security programmes are accompanied by investments in health care, education, social infrastructure, and active labour market policies to achieve social protection for all across the life course.

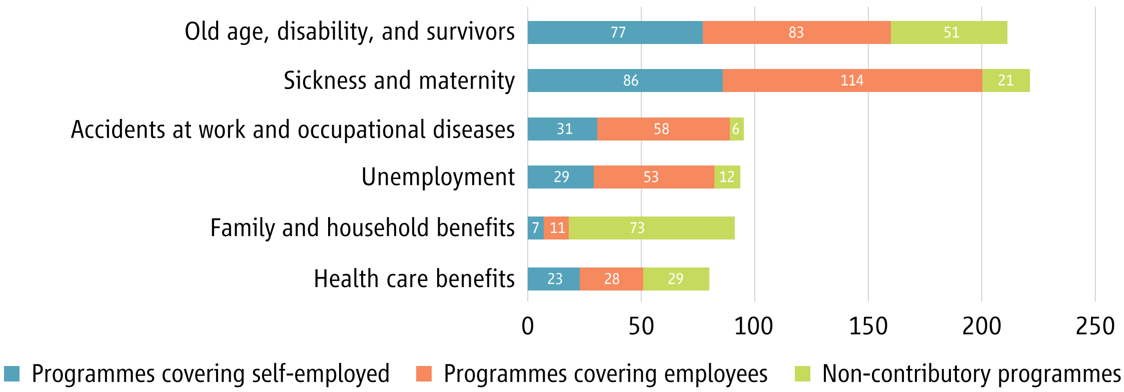
Nonetheless, the region continues to face challenges in extending coverage. The digital platform economy is giving rise to new forms of employment, where the legal status of many workers remains in flux. Contentious issues include whether workers in the digital platform economy should be classified as self-employed or employees, and what constitutes full-employment for workers with flexible schedules and whose services are on-demand. More generally, how to improve the coverage rights of migrant workers, displaced persons and vulnerable groups are perennial issues.

Given the universal human right to social security, governments are duty bound to act. This means extending coverage to all as well as maintaining and improving the adequacy of protection. In a generalized context of demographic ageing, climate change, technological and labour market changes and a public health pandemic, there are demands for higher levels of social expenditure. To meet this challenge, policy-makers must take into account constrained fiscal receipts, declining levels of social security contributions, and persistent levels of informal economic activity. In the immediate term, a further priority is supporting economic recovery after the COVID-19 pandemic. More than ever, the achievement of social security for all sits high on the agenda of the region's policy-leaders.

FACTS & TRENDS

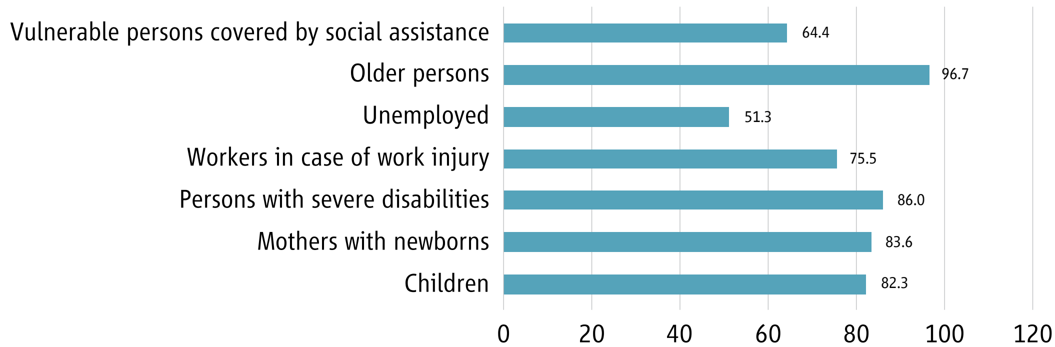
Effective coverage

Figure 1. Statutory access to social protection, number of programmes in Europe



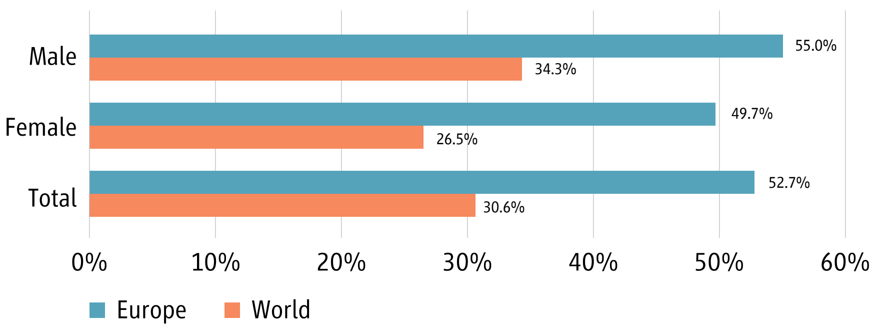
Sources: ISSA and SSA (2018a, 2018b).

Figure 2. Coverage by population group (%) in Europe



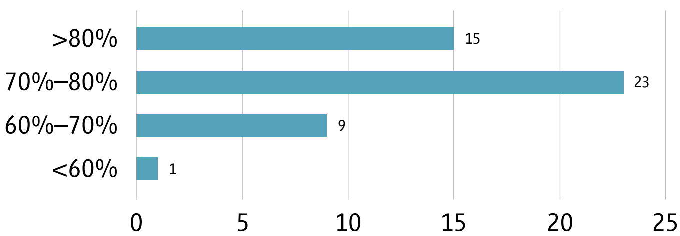
Source: ILO (2021f, p. 20).

Figure 3. Working-age population legally covered by comprehensive social security systems, 2020 or latest available year



Source: ILO (2021f, p. 56).

Figure 4. Percentage of the population covered by a social health scheme in Europe, 2020



Source: ILO (2021f).

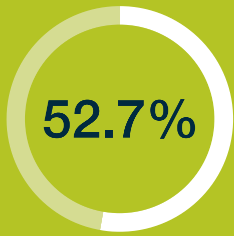
Effective and legal social security coverage in Europe

In Europe, 83.9% of the population are covered by at least one cash social security benefit, which is almost double the world average (46.9%).

Source: ILO (2021f, p. 20).

96.7%

The most accessible type of social protection is old-age pensions: 96.7% of persons of pensionable age receive an old-age pension. Unemployment benefits are less accessible: only 51.3% of unemployed persons receive unemployment benefits.



In Europe, 52.7% of the working-age population are legally covered by comprehensive social security systems, with women's coverage (49.7%) lower than that of men (55%).

Health social protection in Europe

98.1%

In 2020, 98.1% of the population in Europe were covered by social health schemes, compared to the world average of 66%.

Source: ILO (2021f, p. 20).

In Europe, between 1% and 9% of households are pushed into poverty – or further into poverty – because of out-of-pocket health payments.

Source: Thomson, Cylus and Evetovits (2019).

Catastrophic health spending (households with out-of-pocket health expenditure exceeding 40% of household income) is allocated mostly to medicines, inpatient care and dental care.

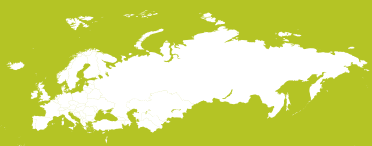
Source: WHO (2019, p. 46).

Public expenditure in social security

17.4%
of GDP

In Europe, public expenditure on social security represents 17.4% of GDP, compared to the global average of 12.9% of GDP.

Source: ILO (2021f, p. 59).



In Europe, of total public expenditure on social security, 1.5% finances benefits for children, 7.7% for the working-age population and 10.7% for old-age benefits.

Source: ILO (2021a).

Compulsory health insurance schemes accounted for three quarters or more of total spending on health care in Luxembourg (80.3%), France (78.2%), Germany (78.1%), Slovakia (77.4%), Croatia (76.7%) and the Netherlands (76.2%) in 2019, but less than 5.0% in Spain, Portugal, Ireland and Italy. Government schemes accounted for more than four-fifths of expenditure on health care in Sweden (84.9%) and Denmark (83.3%), and between 65% and 75% in Ireland, Italy, and Spain.

Source: EUROSTAT (2021a).

ADDRESSING INEQUALITIES IN ACCESS AND IMBALANCES IN THE PROVISION OF SOCIAL PROTECTION

In global terms, the region of Europe has very high social security coverage rates, with an estimated 83.9 per cent of the population having effective access to at least one form of social protection benefit (ILO, 2021f). Nonetheless, the countries of the region are yet to acheive effective universal social protection in all branches of social security for their populations across the life course.

While the elderly population enjoys relatively higher levels of coverage, estimated at 96.7 per cent, with effective access to at least one form of pension benefit, the working-age population have lower levels of protection. Estimates suggest that 83.6 per cent of mothers with newborns have access to maternity protection, while the coverage rates for workers against the risks of work injury and unemployment are 75 per cent and 51.3 per cent, respectively (ILO, 2021f).

These comparatively lower coverage rates for the working-age population, and with childcare benefits in some countries dependent on formal employment, translate into an estimated 82.3 per cent of children and 86.0 per cent of persons with severe disabilities receiving social protection benefits, respectively. Nearly two-thirds (64.4 per cent) of vulnerable persons are covered by social assistance programmes. There are many targeted poverty relief programmes to meet the growing number of vulnerable persons without adequate contributory social security protection.

The region's highly industrialized and labour-centric economies, underpinned by effective labour regulation, afford opportunities for comprehensive and adequate social security protection for formal employed workers. Nevertheless, evolving societal transformations, rapid technological and economic transitions, as well as growing migration flows and forced displacements increase the number and exacerbate the vulnerability of those who work outside of the traditional employer-employee relationship.

Inequalities in access and imbalances in the provision of social security account for the absence of truly universal social protection. These inequalities arise from both the limited scope of coverage of targeted interventions as well as the exclusion of certain population groups from existing social security arrangements.

Accordingly, and in recognition of the human right to social security, emergency measures to respond to shocks and extreme events, such as the health and socioeconomic effects of the COVID-19 pandemic, are essential. The question is whether these temporary measures can lead to the sustainable introduction of permanent programmes to protect vulnerable groups. The challenge for governments is to progressively find the necessary additional fiscal resources, as well as to continue to finance the social protection of those who remain vulnerable, especially in times of crises occasioned by future shocks and extreme events. To this end, higher levels of productive employment are required, as are improved investments in poverty alleviation and social assistance interventions to respond to the social protection needs of those who have fragmented work histories or who remain marginal to formal labour markets.

PROTECTING MIGRANT WORKERS THROUGH INTERNATIONAL SOCIAL SECURITY AGREEMENTS

The increasing number of mobile workers in the region, as elsewhere, has generated a growing demand for international social security agreements to transfer and preserve the acquired social security rights of workers abroad (ILO, 2021c). The first bilateral social security agreement in the world was concluded in 1904 between two countries from the region, France and Italy.

However, the active development of regional trade and economic unions in Europe in the second half of the last century, including the European Union (EU), the European Free Trade Association (EFTA), the Commonwealth of Independent States (CIS) and the Eurasian Economic Union (EAEU), has given additional impetus to the growth of labour migration in the region. This trend has driven the need to develop regional coordination mechanisms aimed at meeting the needs of migrant workers.

To illustrate this need, in 2020, 8.6 million non-EU citizens were employed in the EU labour market. According to European Commission statistics on migration flows, out of a total 189.1 million people aged 20–64, this corresponds to 4.6 per cent of workers.

At present, EU coordination rules are based on fundamental principles: equality of treatment regardless of citizenship, determination of the applicable legislation, maintenance of acquired rights, consolidation of insurance periods, export of benefits in the EU territory, and administrative cooperation between social security institutions. Thus, EU Regulation No. 883/2004 has become the largest multilateral agreement on social security in the region, applying to 31 countries, namely 27 EU Member States and the European Free Trade Association (EFTA) Member States of Iceland, Liechtenstein, Norway and Switzerland (Iha, 2022). The regulation covers the conventional social security risks, in accordance with the ILO Convention on Social Security (Minimum Standards), 1952 (No. 102).

The Eurasian part of the region, which includes the former Republics of the Soviet Union, has achieved progress in guaranteeing migrant workers' rights. A notable milestone is the multilateral agreement on pension provision for employees of the Member States of the Eurasian Economic Union (EAEU), which entered into force in January 2021. This agreement provides pension protection for migrant workers from five EAEU Member States: Armenia, Belarus, Kazakhstan, Kyrgyzstan and the Russian Federation. This agreement, unlike the Agreement on Guarantees in the Field of Pension Provision of 13 March 1992, is based on the principle of proportionality, which implies that benefits are paid in accordance with the legislation of the country in which the insured person is resident, and they are paid by this country. The Agreement of 1992, which is based on the principle of territoriality, has a wider geographical scope, covering citizens from Armenia, Belarus, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Ukraine, Uzbekistan and the Russian Federation.

Bilateral and multilateral agreements on social security are effective means to protect the rights of migrant workers in different countries. Globally, the number of bilateral agreements on social security exceeds 500, and most of these involve European countries. Prior to 1965, bilateral social security agreements were mainly intraregional. By 2019, for the bilateral agreements signed by countries in Europe, 38 per cent involved another European signatory. For bilateral agreements involving countries from Europe and countries in Asia and the Pacific, the Americas and Africa, the figures were 26 per cent, 24 per cent and 12 per cent, respectively. The distribution of partner countries differs by country. France, for instance, has concluded 40 per cent of its bilateral social security agreements with African countries, while more than half of Spain's are with countries in the Americas (Iha, 2022).

Recent developments include innovations in Moldova, from where more than a million Moldovans are estimated to have migrated to work elsewhere in Europe and beyond. As a major source of migrant labour, Moldova has made significant progress in protecting its citizens abroad, in particular through a number of bilateral agreements, including more than ten agreements with EU countries.

International agreements are updated to reflect various geopolitical changes. Thus, on 11 February 2021, the Swiss Federal Council approved a new social security agreement between Switzerland and the United Kingdom, as a consequence of the latter leaving the EU. For both countries, the new social security agreement provides insured persons with equal treatment, facilitates the payment of social security benefits, avoids double contributions and gaps in contribution records, and facilitates the temporary placement of workers.

An important tool for obtaining access to coverage for medical care in the EU is the European Health Insurance Card. It gives insured people access to necessary medical care provided by the State on the same terms and at the same price as those in their home country during a temporary stay in any of the 27 EU Member States or the four EFTA Member States.

PROTECTING DIGITAL PLATFORM WORKERS

Digital platform work involves the use of online platforms to enable organizations or individuals to meet and solve specific problems or provide specific services in exchange for payment (Eurofound, 2021a). Digital platforms provide access to services to an increasing customer base, thus facilitating demand and contributing to growth and competitiveness (La Salle and Cartoceti, 2019). They create new employment opportunities and enable to match labour demand and supply through real-time information. However, digital platform work may undermine the labour rights and social protection of workers involved, raising concerns including the respect of their right to social security and decent work. Notably, platform workers, no matter the nature of their work, are often regarded as self-employed who must bear all social protection costs. They are usually excluded from or have limited access to programmes such as work injury insurance and unemployment protection.

In the EU, there are more than 28 million people who work through over 500 active digital platforms. This workforce is projected to reach 43 million in the next few years. The COVID-19 pandemic has accelerated the development of the digital platform economy. In Eastern Europe, the uptake of digital technologies to search and access work has been more substantial relative to the rest of Europe. In 2013–17, Ukraine and the Russian Federation were fourth and fifth in the world, respectively, in terms of the size of financial flows and the number of tasks executed by workers on web-based platforms. In 2018, Serbia and North Macedonia were ranked globally among the leading countries in terms of the percentage of its digital workforce relative to the country's total population and workforce (Aleksynska, 2021).

Initiatives for ensuring adequate social protection for digital platform workers are uneven. Belgium excludes workers from social protection if their activities conducted via digital platforms do not generate a minimum level of income. In France, the approach is to support access to private insurance schemes, providing coverage especially for occupational accidents. Another approach is to include these workers in the social security regime for employees, either through the application of a legal presumption or by assimilation, as does Spain for bicycle couriers. In Denmark, the approach is to adopt strict neutrality, leaving matters to the social partners or to national (or European) competent authorities to intervene or challenge a collective agreement (Daugareilh, 2021). In Eastern Europe and the countries of the former Soviet Union, responses through labour laws have been modest. In Ukraine, for example, three quarters of digital workers report working informally (Aleksynska, 2021).

At the EU regional level, ensuring social protection for digital platform workers is rising on the agenda. Major policy initiatives include the 2016 European Agenda for the Collaborative Economy adopted by the European Commission, and Directive 2019/1152 on transparent and predictable working conditions (which also covers platform workers) as part of the European Pillar for Social Rights.

Under the action plan to implement the European Pillar of Social Rights, the European Commission proposed in December 2021 legislation to improve the working conditions in platform work and to support the sustainable growth of digital labour platforms in the EU (European Commission, 2021a). The new rules will ensure that people working through digital labour platforms will enjoy the labour rights and social benefits they are entitled to. The package proposed by the Commission includes a proposed Directive to improve working conditions in platform work (Eurofound, 2021a).

The Directive proposed by the EU seeks to ensure that "people working through digital labour platforms are granted the legal employment status that corresponds to their actual work arrangements". It provides a list of control criteria to determine whether the platform is an employer (European Commission, 2021b). In line with the proposed Directive, 5.5 million out of the 28 million people engaged in platform work in the EU might currently be misclassified, and between 1.7 million and 4.1 million people could be reclassified as workers. Others may become self-

employed, as some platforms may adjust their business models (European Commission, 2021c). Once adopted by the European Parliament and the Council, Member States will have two years to transpose the Directive into national law.

IMPROVING INCOME FLOWS AND THE ADEQUACY OF BENEFITS

Every social security programme is faced with the challenge of balancing the adequacy of benefits with longer-term financial sustainability. Additionally, the interconnections between social security branches and the interplay between the social security system, tax system, economy and society at large should be considered.

In Europe, the indexation of social security benefits to inflation or other cost-of-living indicators protects benefits' purchasing power. In the case of short-term benefits, such as sickness, maternity or temporary disability, these may be indexed to wage growth to reflect current costs and market conditions. Therefore, the question of improving benefit adequacy involves considering the adequacy of wages and the legislated replacement rates.

A sustained increase in a social security programme's net income flow strengthens its capacity to enhance benefits and improve their adequacy. Enhanced revenue inflows can be sourced from contributions (either by the growth of the contribution base, the growth of covered wages, or both), improved investment income, and from minimizing fraud and non-compliance. In parallel, revenue outflows can be controlled by reducing or delaying the incidence of the insured contingencies, and by minimizing operational expenditures and fraud.

To optimize revenue inflows, coverage extension to widen the contribution base is critical. This can happen with higher levels of formal employment and a growth in insured wages. Other avenues include improving the access of informal workers to contributory programmes, and supporting their transition to the formal economy. Addressing the challenges brought about by the emergence of the digital platform economy thus constitute an important opportunity to extend social security coverage and, in turn, enhance programme financial sustainability. Investments in human capital development, including childcare and family benefits, can boost labour productivity, wages, and labour force participation rates, especially of women, which in turn contribute to the growth of the contribution base.

Cost-cutting and cost-saving measures also have positive impacts on the net income flow of social security programmes. For instance, investing in prevention and occupational safety and health can reduce the incidence of work accidents and occupational diseases, thereby reducing benefit expenditures. Similar benefits may be gained by promoting sustainable employment, which will have direct impacts on minimizing the expenditure of unemployment benefits. Higher levels of formal insured employment enhance contributions.

ADDRESSING THE ADMINISTRATIVE CHALLENGES TO COVERAGE

To improve the formalization of employment and extend social security coverage to better ensure the sustainable financing of social security programmes (ILO, 2021f), different approaches are being developed.

In France, several initiatives aim at covering vulnerable and difficult-to-cover groups. Concretely, the Central Agency of Social Security Bodies (*Agence centrale des organismes de sécurité sociale* – ACOSS) has implemented a programme aimed at formalizing workers in domestic work, caregivers and other related personal services. ACOSS implemented Pajemploi+ and Cesu+ online services that simplify the formalization of these types of activities. In turn, self-employed workers registered as "auto-entrepreneurs" have the right to social benefits through simplified administrative procedures and flat-rate contributions. Furthermore, ACOSS developed a service to formalize the economic activities of digital platforms, specifically for business activities that rent property on short-term furnished lets. Signing up to the service allows workers to remain in the same social security scheme and gain access to improved social security entitlements.

In turn, the French National Family Allowances Fund (*Caisse nationale des allocations familiales* – CNAF) has developed information measures to facilitate the integration of refugee families and their access to services through a series of videos. Similarly, the Spanish General Treasury of the Social Security *(Tesorería General de la Seguretat Social)* is focused on covering domestic workers through the project *Importass*, which facilitates the formalization of this group of workers. The Monaco Social Security Funds (*Caisses sociales de Monaco*) have addressed the challenges of improving the coverage and social protection of self-employed workers by establishing a family benefits scheme for these workers. The benefits are the same as those for employed workers.

In Turkey, in the context of the responses to the Syrian refugee crisis, the Social Security Institute set up the Transition to Formality Programme, which targets the formal employment and improved access to decent work of Syrians Under Temporary Protection. To ensure that contributions are fully paid, methods of cross-referencing data by means of unique identification are also being developed in various countries. In Azerbaijan, the National Social Protection Fund at the Ministry of Labour and Social Protection of the Population now centralizes all the social data of the covered population.

In the area of health, the French National School of Social Security (*Ecole nationale supérieure de sécurité sociale* – EN3S) and the National Sickness Insurance Fund (*Caisse nationale de l'assurance maladie* – CNAM) have improved their methodological approach for regulating health coverage. It includes recommendations on policies, as well as related action plans to improve health insurance sustainability, performance, accessibility and quality.

Finally, to facilitate the application of international social security agreements, the Finnish Centre for Pensions has developed a service to support employers in determining what contributions they should pay on behalf of workers arriving in Finland and for Finns working abroad. ■

GOOD PRACTICES

Improving formalization and extending social protection to vulnerable groups in Turkey

The Turkish Social Security Institute (SSI) has developed a number of initiatives to improve the coverage of different population groups.

The EDU-CARE programme promotes the formalization of women who develop home-based childcare activities, by facilitating their registration and providing them with financial support. The general objective is to create a more favourable and attractive labour market for women by improving the institutional framework as well as law enforcement. The wider aim is to enhance decent work in the Turkish labour market. By the end of 2021, 5,025 caregivers had been formalized through the programme; 4,086 mothers had registered for the working mother support programme (the target was 3,700); and 18,572 beneficiary applications had been received from working mothers.

A second initiative supports the formalization of domestic workers. The SSI offers an online service, Simple Employership application, which simplifies the registration process, including for tax-related procedures. The success of the project is measured according to the number of employers of domestic workers who register through the application. Statistics show an upward trend in registrations.

Source: ISSA (2022).

Comprehensive approach to extend pension coverage in Kazakhstan

Kazakhstan's Unified Accumulated Pension Fund (UAPF) addresses the challenges of extending pension coverage through a comprehensive approach, including diversified quality service channels, digitalization and communication and public awareness activities. Despite compulsory membership, the effective coverage of the programme was challenged by factors such as the informal economy, low income/financial literacy of the insured population, and some regulatory restrictions. For the latter, membership is compulsory for full-time employees only.

In response, the UAPF sought to simplify the registration process and develop multi-channel services (i.e. web-based, mobile, call centres, etc.). Furthermore, to cover remote geographical areas, the UAPF introduced Mobile Offices and Mobile Agent Teams and, at the same time, partnered with the National Postal Service to use its network. The UAPF digitalized key processes enabling the online submission of various forms. Customers are now able to file their application forms electronically using official digital signatures issued by the State Authorities.

In addition, the UAPF has worked closely with the media and communication experts and organized presentations for employers, employees, students and others to raise public awareness. The UAPF Development Strategy 2017–2021 saw the number of UAPF affiliates increase by 19 per cent compared to 2016. UAPF services are now available 24/7 for all customers, and these developments have enabled the UAPF to ensure continuity of services during the COVID-19 crisis.

Source: ISSA (2022).

KEY MESSAGES

- In global terms, the region of Europe has very high social security coverage rates. For the region's population, 83.9 per cent are covered by at least one social security benefit (the global average is 46.9 per cent); 98.1 per cent are covered by social health schemes; 75 per cent are protected against the risk of work injury and 51.3 per cent against unemployment.
- Key coverage challenges stem from new forms of work and digital platform work. A key issue is to determine all workers' employment status. Nearly one in five digital platform workers in the EU may be mis-classified as self-employed. These workers are at risk of poor working conditions, with insufficient access to social protection. Countries are exploring pioneering approaches to address the issue of the need for better social protection for digital platform workers.
- Recent EU initiatives may pave the way for securing appropriate and adequate social protection for digital platform workers. These initiatives may positively influence developments in other regions. In addition to the issue of determining employment status, improving coverage will benefit from the associated needs to strengthen collective bargaining and social dialogue in this sector of the economy.
- Social security coverage of migrant workers is mainly based on international bilateral and multilateral social security agreements. Countries in the region are party to many of the 500 bilateral agreements that exist between countries throughout the world. Multilateral agreements include the EU Regulation No. 883/2004 that includes 31 countries, and the multilateral agreement involving the five Member States of the Eurasian Economic Union.
- Success in extending and sustaining adequate social security coverage depends on healthy labour markets, effective public and tax administrations, legal developments, as well as on institutional creativity and capacity. ISSA member organizations are particularly active in developing innovative measures to improve the social protection of vulnerable groups, including caregivers, irregular migrants, refugees, digital platform workers and self-employed workers.

03.

MEETING THE NEEDS OF AN **AGEING POPULATION**

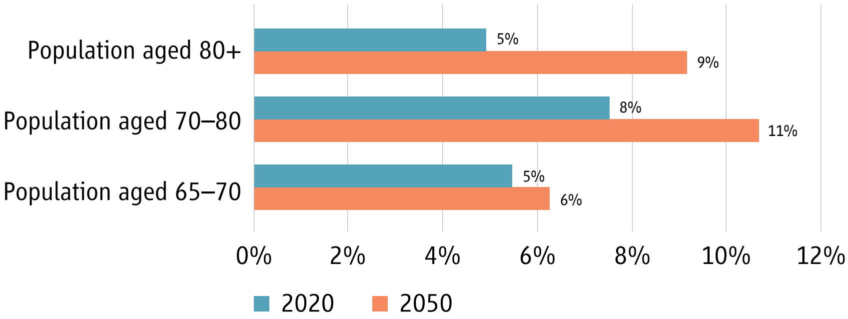
The region of Europe is characterized by the diversity of its national social security systems, as well as by the scale and scope of the coverage these provide. Regardless, all the region's social security systems are confronted by the challenges associated with population ageing. Across the region, countries are at different stages of the demographic transition. Some are at a very advanced stage, including Czechia, Germany, Hungary, Italy and Spain. These countries' population profiles are among the oldest in the world. By contrast, other countries, such as France and Ireland, have relatively young profiles, as do certain parts of the Russian Federation. To respond to the process of population ageing and to cope with the evolving needs of populations, existing health and retirement systems require to be adapted.

As regards old-age income security, the region's countries typically operate social insurance old-age pension systems alongside the provision of tax-financed benefits, with countries allotting a greater or lesser role to mandatory or voluntary private retirement savings. For all countries, there will be a need for higher expenditure over the medium and long term to respond effectively to population ageing. Although population ageing is a global phenomenon, the region of Europe presents a distinctive picture. In most countries, the process of population ageing is long-standing and very advanced. For other countries, it is more recent, and the transition may occur more rapidly. Irrespective of the national institutional model, country responses must involve reforming the existing systems used to manage old-age income security and health risks and developing new policy responses to meet elders' needs. Faced with these challenges, ISSA member organizations are developing innovative policies that aim to respond to population ageing, including specific measures promoting the introduction of professional support services for people who have lost a degree of autonomy and solutions that are accessible to the oldest and most vulnerable.

FACTS & TRENDS

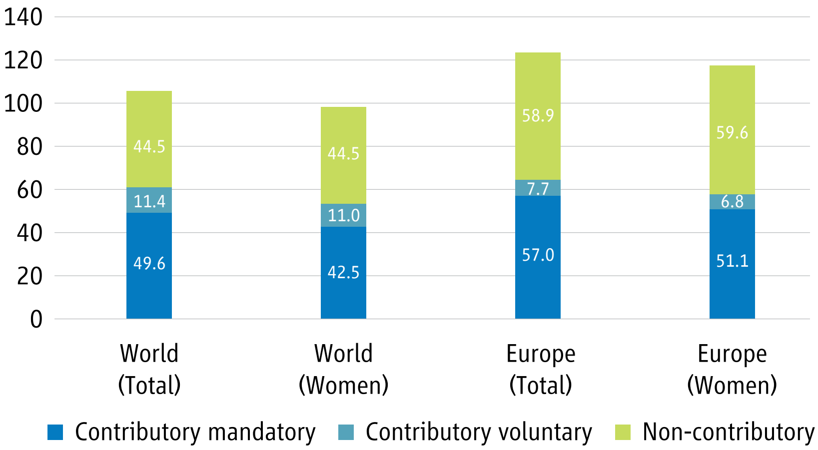
Ageing and pensions

Figure 1. Growth of population aged 65–80+, 2020–2050 (as % of total population)



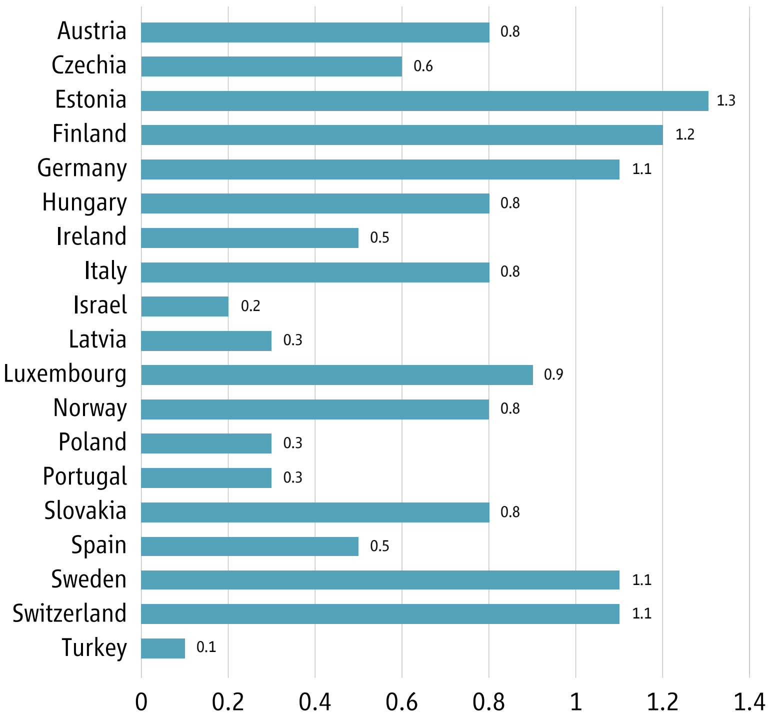
Source: UNDESA (2019).

Figure 2. Legal old-age pension coverage of the working-age population



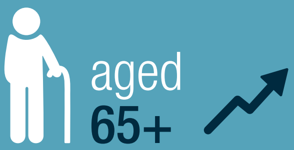
Sources: ILO (2021f); ISSA and SSA (2018a, 2018b).

Figure 3. Long-term care recipients aged 65+ in institutions (other than hospitals), % of total population



Source: OECD (2020a).

Demographic snapshot

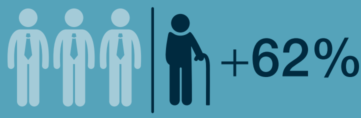


By 2050, the share of people aged 65+ in Europe will increase from the current 19% of the total population to 28%.

Source: UNDESA (2019).

In 2020, 20.6% of the European Union population was aged 65+, an increase of 0.4% points compared with 2019. Countries with the largest share of people aged 65+ in the total population are Italy (23.2%), Greece and Finland (both 22.3 %) and Portugal (22.1%).

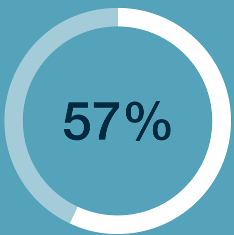
Source: Eurostat (2021b).



The old-age dependency ratio for the European Union was 32% in 2020, with just over three persons of working age for every person aged 65+. The ratio is projected to increase to 52% in 2050 – an increase of over 62%.

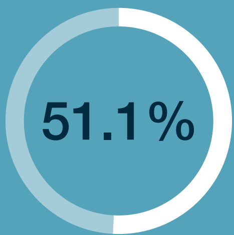
Sources: Eurostat (2021b) and European Commission (2021a).

Effective and legal coverage

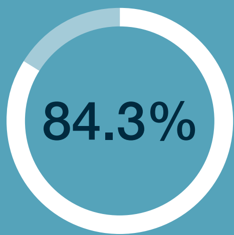


57% of the population in Europe above the statutory pensionable age receive a contributory old-age pension (49.6% globally); 58.9% receive a non-contributory old-age pension (44.5% globally).

Source: ILO (2021f).



51.1% of women receive a contributory pension (42.5% globally) and 59.6% receive a non-contributory pension (44.5% globally).



84.3% of the labour force (aged 15+) are contributing to pension schemes and accumulating rights to a contributory pension.

Long-term care (LTC)

LTC accounts for a small percentage of institutional budgets, ranging from around 0.5% of GDP (Hungary, Latvia and Poland) to 3.5% of GDP (Denmark, Norway and Sweden).

Source: OECD (2020b).

The number of potential dependants in the European Union is expected to increase from 30.8 million in 2019 to 33.7 million in 2030 and 38.1 million in 2050.

Source: European Commission (2021e).

In 2019 in the European Union, 36.9% of women aged 65+ needed LTC compared with 22.7% of men in the same age group. At the country level, this percentage ranged from 62.7% of older women and 47.4 % of older men in Romania, to 13.2 % of older women and 9.6 % of older men in Luxembourg.

Source: European Commission (2021d).

CHARACTERISTICS OF POPULATION AGEING

The Madrid Plan of Action, adopted at the Second World Assembly on Ageing in April 2002, recognized ageing as a global phenomenon. This policy challenge also influences part of the United Nations Sustainable Development Goals, to create an inclusive society for all ages. On this basis, all countries report annually on progress achieved towards the Sustainable Development Goals, such as reducing poverty and inequality and improving health protection (UN, 2020). During the World Health Assembly in May 2016, 194 countries, including almost every State in the region, recognized the need for a national long-term care system. At the subregional level, the European Union monitors ageing in its Member States, and supervises budgetary variations in this area (European Commission, 2020).

Globally, population ageing is currently more advanced in the industrialized countries. For the region of Europe this is most notable among countries of South, Central and Eastern Europe. An adequate level of economic and institutional development is an important prerequisite for dealing with the phenomenon of ageing in an effective manner. By 2050, Europe will be the global region with the highest proportion of elderly citizens in the world. Currently, 20 per cent of the region's population is aged 65+; by 2070, it is projected to reach 30 per cent. At the same time, the proportion of people aged 80+ is expected to more than double, reaching 13 per cent of the total population by 2070.

The ageing of the population will also have consequences for morbidity profiles: infectious diseases are on the wane, but long-term non-contagious conditions such as cardiovascular diseases, respiratory syndromes, hyperglycemia, high cholesterol and cancer are increasing. This rise in chronic disease leads to a greater vulnerability to epidemics, such as the current COVID-19 pandemic, which is particularly dangerous for people aged 65+.

In the long term, with demographic renewal no longer guaranteed, the region's population is expected to decrease by 5 per cent, yet the share of those aged 65+ will increase. As a result, the demographic dependency ratio (the ratio of the number of dependent people to those of active working age) should rise from 35 per cent to 60 per cent. These averages conceal considerable disparities within Europe – by 2070, the ratio may range from less than 30 per cent in certain Russian provinces to 90 per cent in Poland – but illustrate the widespread nature of the phenomenon (Gletel-Basten et al., 2017). As a result, the region's workforce is projected to shrink by an average of 16 per cent by 2070.

In the immediate term, the fall in the birth rate, which is particularly pronounced in the south and east of the region, and the increase in life expectancy are leading many countries in Europe into a period of "pronounced ageing", wherein the share in the population of dependent people (children and the elderly who are no longer able to work) is rising faster than that of economically active people (workers).

DIFFERENCES IN NATIONAL PROFILES REFLECTED IN DIFFERING CARE APPROACHES

Different models for the financing of old-age social protection are found in the region. As regards retirement, the dominant model in the region is the pay-as-you-go pension system. These pensions are financed by social security contributions averaging around 21 per cent of salary and are usually accompanied by tax-financed universal benefits. This is the system in Belgium or France, for example. Denmark, the Netherlands and the United Kingdom, are among countries that have a system of universal pensions that base eligibility on a minimum residence condition, and which are supplemented by a capitalization system, often using a defined contribution financing model. Some countries, such as Poland or Sweden and to a lesser extent Germany, have initiated a transition towards general defined contribution pension systems (notional or individual), often partially funded. Other countries in Europe, particularly in the southeast of the region, operate an alternative approach that combines a universal state system with a provident fund, permitting lump-sum benefits to be paid out at different times in the life course. This typology of retirement provision has not stabilized, with many countries in the region having shifted the distribution of the cost burden between the first two "pillars" during the 2010s in favour of the first. Some have introduced redistributive measures to compensate, at least in part, for the shortcomings of private retirement savings schemes in terms of their levels of coverage or adequacy. Hungary, Poland and the Russian Federation being notable examples in this regard.

Regardless of national profile, the measures taken to ensure the general sustainability of pension systems can be summed up under four main approaches (Dumont, 2020): i) compressing or reducing the financial value of the pensions paid to retirees; ii) increasing the deductions payable by working people (either higher contributions for pay-as-you-go pensions, or lower interest and dividends paid to individual capitalization accounts); iii) increasing the size of the active working-age population; iv) public borrowing to finance pensions, which amounts to a higher financial burden for future generations of workers and taxpayers. Countries in the region are faced with the need to ensure the financial equilibrium of pension systems. This entails taking into account projections of the future number of pensioners, the average number of years spent in retirement and the number of people creating wealth. Countries in the region have used all means available to increase contributions, shift a degree of responsibility for ensuring income security in old age onto individuals, increase the activity rate among older people, and delay the effective retirement age. Policies to encourage active ageing have borne fruit: the activity rate among the cohort aged 55–65, especially women, has risen by 10 points, while the average age of effective retirement has risen by 2 years since 1990 (but will need to rise by a further 4 years by 2070). Nevertheless, these changes will not be sufficient to offset the net decline in the size of the working population. It should be noted that the Russian Federation is an exception here (Nadirova, 2018) – having one of the highest activity rates among older people in

the region, it has not implemented reforms seeking to increase it (Galina et al., 2018).

In total, the net cost of ageing is projected to increase by 1–2 per cent of the region's GDP by 2070. This is despite the tightening of the rules for calculating retirement pensions. Significantly, this increase is mainly due to a growth in age-related health expenditure.

All health care systems face high expenditure needs. Simply put, increasing longevity without any corresponding change in profiles will lead to a widespread increase in costs over people's lifetimes, including for general health expenditure (Breyer, Costa-Font and Felder, 2010). When the costs associated with advances in medical care and the need for highly qualified professionals are factored in, expenditure will also rise – it is estimated that this accounts for 50 per cent of the growth in health expenditure since 1980 (Willemé and Dumont, 2015). As discussed, the future number of active contributors is expected to decrease. In turn, the financing challenge increases as the role of out-of-pocket health spending declines vis-à-vis collective health insurance: in emerging European economies individual health-care expenditure still represents an average of 30 per cent of total health expenditure, compared with 10 per cent in Western European and Scandinavian countries. In addition, over the past three decades, many countries in the region have introduced a system of universal coverage.

Faced with the challenges ahead, addressing the issue of the informal economy remains essential for the financing of appropriate institutional schemes. This is particularly true in the case of long-term retirement benefits or for measures to support independent living for the elderly, for which stable and regular financing is necessary. Although this too varies from one country to another, the size of the informal economy constitutes an additional hurdle to overcome concerning institutions' ability to respond well to population ageing. Concerning these challenges, there is an important gender dimension. A concern about ineffective or insufficient contribution collection is particularly significant in countries where the income security of the elderly is mainly derived from universal public pension systems. In practice, basic universal pension systems financed by taxation are ultimately responsible for much of the response to ageing, while the benefits of retirement savings schemes, which are often tax-subsidized, remain the privilege of a better-off minority.

The polarization of retirement income is a phenomenon found in all countries, including those that have increased pension contributions to ensure the financial sustainability of their pension systems. In Sweden, for example, the average worker can expect a gross replacement rate of 55 per cent of average income from his or her entire working life, whereas a worker whose remuneration was twice the average can expect a replacement rate of almost 140 per cent. For the latter, they will receive a pension almost six times greater than that of the median worker (OECD, 2021). The same phenomenon is observed in those countries where the role played in national retirement systems by private pension funds is more important, such as the United Kingdom, Denmark and the Netherlands.

Retirement and health systems are having to deal with the new needs resulting from pronounced ageing. One of the difficulties is how to differentiate between care services, financed by health insurance, and social support. The ability to carry out activities of daily living (ADLs: eating, bathing, dressing, toileting, mobility, and continence) is generally used as a key indicator to assess the need for care, on the one hand, and for support services, on the other hand. It is entirely possible to need support services, but not care, to perform these six ADLs. The qualification level (and the unit cost) for providing such support is lower than for care services that require qualified medical personnel.

Several countries in the region have introduced a system of long-term care insurance (LTCI) to help people pay for regular care received at home or in an institutional setting. In this regard, equal access to rights is a challenge. For example, in 1995 Germany introduced LTC for the elderly using a social insurance financing mechanism, with the aim of ensuring equal rights. In Belgium, LTC consists of a wide range of services organized primarily at regional and municipal level and shows strong disparities from area to area. France, meanwhile, has established a so-called "fifth social security risk", the uniform response to which is provided by local authorities, supported by a national compensation fund to ensure equal LTC treatment throughout the country.

To reduce gaps in the care pathway and avoid unnecessary hospitalization, it is necessary to ensure coordinated services and care, enabling elderly people to stay at home for as long as possible. In recent years, several countries have adopted a more comprehensive approach to providing long-term care and services to older people and facilitating "ageing in place". In 2009, the Netherlands inaugurated "*Hogeweyk*", a pioneering care facility for older people with dementia, which focuses on ageing in place and quality LTC. The establishment is referred to as a "village" rather than a "hospital", and its inhabitants are called residents rather than patients. The evolving nature of such innovative policies involves additional financial inputs. Cash benefits, which may be less costly, such as financial incentives for non-professional carers (or carers without professional status) can sometimes be provided, for example in the United Kingdom, Ireland, Italy and Denmark. Such benefits recognize that "informal carers" play a major role in the proper functioning of LTC systems in Europe. In ageing societies, however, it makes sense to foster a professional workforce to allow carers to take leave breaks and to receive training in a sector that is likely to rely heavily on immigrant workers (Bornia et al., 2011).

The use of new ICT is being developed to provide optimal assistance to the elderly. In Germany, research into outpatient, informal and cross-sectoral care is also exploring the potential of digital technology to improve the independence of care recipients and relieve the pressure on formal and informal carers. In Austria, a policy has been put in place to facilitate Internet training for the elderly (Firgo and Famira-Mühlberger, 2020).

Whatever form the institutional organization of the pension and health systems takes, the organization of vocational education and training and the formalization of the framework of support activities for the elderly constitute key elements in an appropriate response to the new financial organizational challenges of ageing. This is particularly true for the financing of policies to support elders to remain independent, the implementation of which will be one key budgetary challenge for the years to come (Safonov and Shkrebelo, 2021). In addition to supporting the formalization of work and professional development for carers there is a need for institutional support for informal carers (Muir, 2017), such as family members or people in the local community, whose involvement has been shown to be important to ensuring elderly well-being and their independent living (Varlamova et al., 2020). The introduction of professional caregiving standards is essential to avoid any form of mistreatment of the elderly.

INITIAL INSTITUTIONAL RESPONSES

Framed by three main policy objectives, various operational solutions have been put in place to meet the challenges presented by population ageing.

First, there is a need to ensure the introduction of services for an ageing population. To improve services for workers approaching retirement as well as the retired and elderly, especially those who require care at home or in an institution, various initiatives have emerged. The Swedish Pensions Agency (SPA) has set up a retirement planning tool (*Uttagsplaneraren*) that citizens use to assess the impact on their pension income of decisions concerning their choice of retirement age. To meet the needs of older people and help them to remain independent, various countries have implemented policies. For example, in Azerbaijan, where the Agency for Sustainable and Operational Social Security (DOST) operates a policy that aims to support isolated elderly people with the activities of daily life. To improve the support given to families in difficulties, Poland's Social Insurance Institution (ZUS) has implemented exceptional services that are also intended for the elderly as part of a so-called "anti-crisis shield" policy.

Second, it is essential to safeguard the resilience of services for elders even in times of a political, social or a public health crisis. As regards the resilience of dedicated services, various solutions have been developed. To maintain services that have been seriously affected by the COVID-19 pandemic, specific protocols have been introduced that make extensive use of ICT. For example, Finland's Social Insurance Institution (KELA) has deployed two chatbots (*Kela-Kelpo* and *FPA-Folke*) to assist insured persons, particularly in the context of the pandemic. A further example is the possibility, introduced by Poland's ZUS and elsewhere in the region, of organizing virtual visits and meeting advisers by video link. Numerous remote services provide personalized guidance for insured persons, regardless of time and place. Widespread use has been made of digital tools to allow contactless access to all the services offered. For example, Germany's Federal Pension Insurance (*Deutsche Rentenversicherung Bund* – DRV) has implemented a major digital strategy. Such a development requires the roll-out of support and training services for the use of these new tools, especially for the elderly, who may be more reluctant to use such technology. Latvia's State Social Insurance Agency (SSIA) has deployed, through the unified customer service provided by local authorities, computer trainers (e-assistants) to familiarize users with online services.

Third, it is necessary to strengthen the formalization of the labour market and extend social protection coverage. Improvements in access to formal employment, which will widen the contribution and tax base, will strengthen the public financing of services and support for the elderly (ILO, 2021b). In this regard, various approaches are being developed across the region. Public education concerning the role of social security helps to improve citizens' understanding of the importance of formalizing employment. This is exemplified by the communication policy developed by Kazakhstan's Unified Accumulative Pension Fund. In addition, the simplification of procedures for paying contributions for very small businesses is becoming widespread. Turkey offers two examples, a "Simple Employership application" programme and the simplification of the payment of contributions for the second pillar pension. Simplified procedures can also apply to the introduction of professional standards for non-medical services associated with policies to support elders' independent living. The French Central Agency of Social Security Bodies (*Agence centrale des organismes de sécurité sociale* – ACOSS) has set up services to simplify the formalization of such activity, accompanied by a tax incentive for the employed caregiver. ■

GOOD PRACTICES

France: Support for the formalization of personal services

The French Central Agency of Social Security Bodies (*Agence centrale des organismes de sécurité sociale* – ACOSS), which steers the Social Security and Family Allowance Collection Unions (*Union de recouvrement des cotisations de sécurité sociale et d'allocations familiales* – URSSAF), has implemented a policy dedicated to the formalization and professionalization of personal services. The aim is to professionalize and formalize home-help caregiving services, especially for those whose work is associated with aiding the elderly to live independently.

Using the "Dematerialized universal service employment voucher" (CESU+), the process for people to formalize the home help they receive and reduce their tax bill has been simplified. In practice, this entails a simplified online enrolment system, supported by a tax expenditure policy whereby the State bears half the cost of employing a caregiver. The aim is to ensure the professionalization of home caregiving services and to give those who work in this area formal employee status, with associated rights to professional training. Caregivers who are self-employed can pay contributions to access the right to full social protection, a process that results in micro-enterprises being formalized with their registration as single-person companies.

Source: ISSA (2022).

Azerbaijan: A social support policy for people aged 65+

Azerbaijan's Agency for Sustainable and Operational Social Security (DOST) provides social services at home for the elderly living alone without close relatives or legal representatives. Social workers help the elderly with household chores, cleaning, food and medicine purchases, payments, and other tasks.

In addition, the Agency has developed initiatives to enhance the provision of social security for elders, including helping to improve the quality of life of the elderly and promote their active participation in society. The Agency has been designated as the executive body of the third component of a joint project on "active ageing" by the Ministry of Labour and Social Protection of Population of the Republic of Azerbaijan (MLSPP) and the United Nations Population Fund (UNFPA). Under the project, the Agency has undertaken work in several areas, such as sharing the experiences of the elderly with the younger generation, imparting new knowledge and skills about information technology to the elderly, and organizing leisure activities.

In addition, the Agency has established the "Silver DOST" programme, which employs retired people as volunteers for a minimum period of two months. The programme permits people from different backgrounds to become temporary social workers and to serve citizens at DOST service centres.

Source: ISSA (2022).

KEY MESSAGES

- The region of Europe is characterized by a diversity and multiplicity of institutional regimes and by demographic profiles which, despite variations, all exhibit the trends associated with population ageing.
- Population ageing is most advanced among the region's richer economies but is underway across the entire region. The pace of ageing is more rapid in the region's less advanced economies where budgetary resources may be limited to cope with this policy challenge.
- Ongoing efforts to ensure pension system financial sustainability in response to population ageing have led to less generous pensions in most countries, with a reduction in rights. Effective retirement ages have risen by two years on average compared to the 1990s and projections suggest an additional rise of four years will be necessary by 2070. The reduction of rights and increased contributions resulting from reforms may lead to a greater polarization of income among the elderly.
- Despite increases in the activity rate, the size of the region's active population will shrink, especially if net migration levels decline. The total population will decrease, especially after 2035, while the number of people aged 65+, as well as aged 80+, will increase significantly. These factors will act to reduce system revenue and increase expenditure, especially for health care.
- Population ageing necessitates the development of formalized long-term care and services. The professionalization of these services is essential.
- To respond to population ageing, ISSA member organizations in the region have i) developed and reinforced policies to formalize caregiving to ensure the viability of the necessary services and the mobilization of all available resources; ii), implemented solutions to meet the needs of the elderly; and iii) strengthened the resilience of the services provided, most recently in the context of the pandemic, often through the deployment of new technologies.

04.

PROMOTING **INCLUSIVE GROWTH AND SOCIAL COHESION**

The social security systems of the region of Europe have a track record of promoting inclusive growth and social cohesion. In addition to workers'social insurance, systems typically address income poverty and its root causes through tax-financed income transfers and social assistance. A life-course approach to social protection is a priority, especially for the region's comprehensive systems. Generally, social protection in Europe mitigates risks that occur from birth through to the start of the working life, as well as in work and during periods of unemployment, incapacity for work or when work is no longer possible.

Most contributory and non-contributory programmes in the region are well-established. Prior to the COVID-19 pandemic, the region's social expenditure (excluding health) in terms of GDP averaged 16.5 per cent (ILO, 2017). The measures implemented to respond to the pandemic – including new benefits for workers, dependants, and vulnerable groups; and wage subsidies and higher benefit levels – have amplified expenditures (ILO, 2021a).

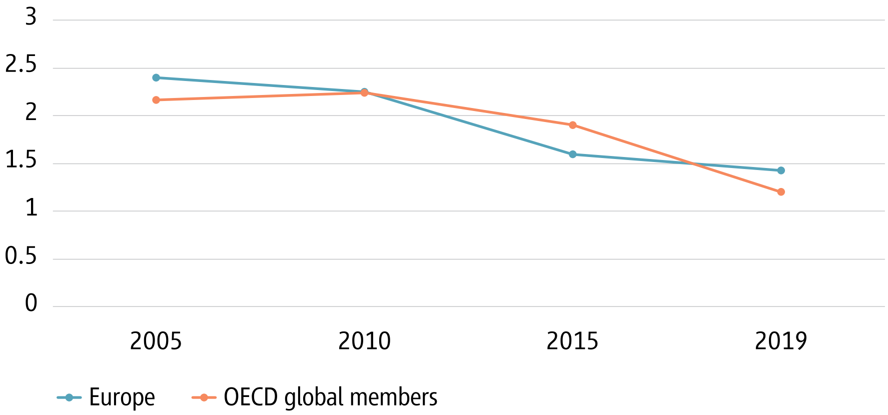
The region's social security systems face challenges, including how best to improve benefit adequacy, financial sustainability, and the scale and scope of coverage. Informality, poverty and wider inequalities require tailored responses, as do the needs of all vulnerable groups.

The public health and socioeconomic effects of the pandemic complicate a policy environment shaped by globalization, demographic ageing, climate change, technological developments and evolving labour markets. As reliable partners of government working in support of economic development and recovery, the region's social security institutions are responding successfully to meet the challenge of ensuring inclusive growth and social cohesion.

FACTS & TRENDS

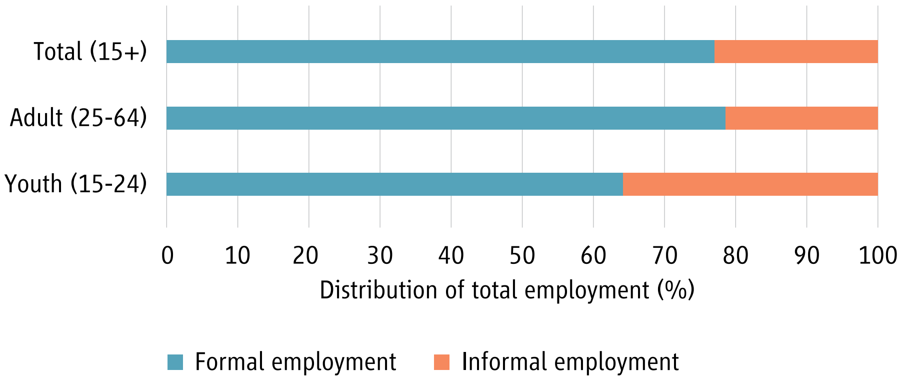
Indicators of growth and inequality

Figure 1. GDP per capita growth, comparison of Europe and OECD global members, 2005–2019



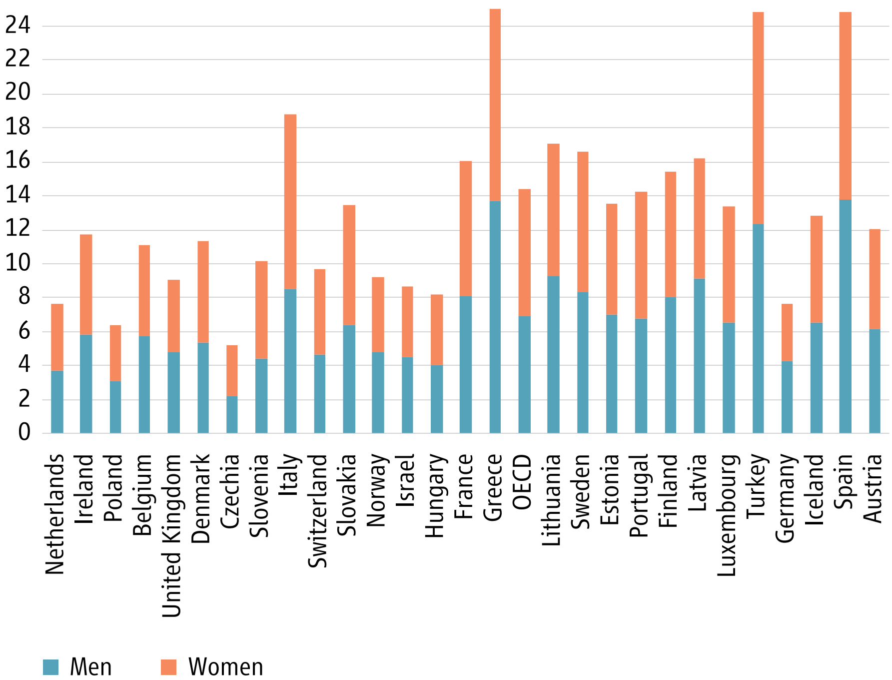
Source: World Bank (2021).

Figure 2. Informal employment by age group, 2019 or latest year available



Source: ILO (2021g).

Figure 3. Unemployment rate by sex in % of labour force, selected OECD countries, 2020



Source: OECD (2021b).

Unemployment and poverty rates

12.045 million

12.045 million men and women in the euro area (EA) were unemployed in October 2021. Compared with October 2020, unemployment decreased by 1.564 million in the euro area.

Source: Eurostat (2021c).

51.3%

In Europe, 51.3% of unemployed workers receive unemployment benefits (including non-contributory benefits).

Source: ILO (2021f, Fig. 4.29).

Due to the COVID-19 pandemic, Europe experienced the smallest loss of hours worked, compared to pre-pandemic levels (2.5%) compared to other regions, with high levels in Austria (7.7%), Greece (8.2%) and Slovakia (8.7%).

Sources: ILO (2021h, 2021g).

96.5 million

In 2020, 96.5 million people in the European Union (EU) were at risk of poverty or social exclusion; this was equivalent to 21.9% of the EU population. The risk of poverty or social exclusion in the EU was higher for women than for men (22.9 % compared to 20.9 %).

Source: Eurostat (2021d).

Informality levels

19 million

In Europe, nearly 19 million workers are directly concerned by informality (25.1% including agriculture; 20.9% excluding agriculture).

Source: ILO (2018).

15.4%

17.9%

The informality rate for women in employment in the EU is lower than for men: 15.4% for women (of which 11.3% and 4.2% in the informal and formal economies, respectively), compared with 17.9% for men (of which 13.7% and 4.2% in the informal and formal economies, respectively).

Source: ILO (2020a).

32.9%

In 2020 in Europe, the youth informality rate reached 32.9%.

Source: ILO (2020b).

Vulnerable groups: Women, workers in economically high-risk jobs and trainees

-2.5%

In Europe, women have lost 2.5% of their jobs due to the pandemic and are expected to recover only 0.6% of these in 2021. In 2021, the employment rate for women remained around 46.0%, compared to 60.8% for men.

Source: ILO (2021i).

20%

At the start of 2021, 20% of workers in the European region were living in countries with economy-wide closures for all but essential workers (the highest share among the world's regions).

Source: ILO (2021e).

92%

More than 92% of technical and vocational schools and training centres (TVETs) were closed as a preventive measure to counter the COVID-19 pandemic.

Source: ILO, UNESCO and World Bank (2020).

SOCIAL SECURITY, INCLUSION AND SOCIAL COHESION

The potency of social security as a policy instrument in economic development and inclusive growth rests on its inherent capacity to influence both sides of the economy. On the one hand, the demand side effects are immediate and come from the income multipliers of social security expenditures. The supply side effects, on the other hand, may not be as immediate as these are essentially returns on a country's investments in its human resources. Social investment to transition people out of poverty through education and capacity building, for example, may take some time to yield returns, but the effects may be more robust to the extent that the acquired skills subsequently enable greater income security and social mobility. In sum, social security is empowering, whether looked at from its demand side or supply side effects.

The concept of economic empowerment – enabling people to respond to their own needs and sense of well-being – is fundamental to any definition of inclusion and social cohesion. Without economic empowerment, it would be difficult for people to feel included in society. Nurturing, enabling and supporting people's productive capacities across the life cycle is an investment in their economic empowerment, which in turn creates important pathways to inclusion and social cohesion.

Building on the base of conventional employer-employee contributory programmes, social security also includes non-contributory schemes that address poverty and its roots. While social assistance programmes with a focus on poverty alleviation have long been recognized as an important part of multi-pillared social security systems, current development paradigms also emphasize their role as enablers for people to escape poverty, prevent their falling back into poverty and, over time, to end the cycle of intergenerational poverty.

The paradigm shift recognizes, among other things, that the disadvantages that children are born into tend to be compounded over the life course. Thus, inequalities and vulnerabilities must be addressed from the youngest age. The region's comprehensive social protection systems reflect this life-cycle approach and seek to address identifiable risks in different life stages related to age; namely, the prenatal period, infancy, childhood, adolescence and youth, adulthood (working life), and old age.

While there may be considerable variations in social protection coverage across the region, the effective level of social protection coverage (excluding health) for the region is high, with 83.9 per cent of the population having access to at least one social protection benefit. Two in three vulnerable persons – defined as all children, all adults not covered by contributory schemes, or those above retirement age but without a contributory pension – are covered by social assistance (ILO, 2017, pp. 158–163).

As is discussed below, a number of social security innovations are helping to make the region of Europe more inclusive of children, youth, migrant workers, informal workers and working-age adults.

INVESTING IN THE FUTURE OF VULNERABLE CHILDREN

To help end intergenerational poverty, the Organisation for Economic Co-operation and Development (OECD) recommends that countries build and develop child well-being strategies that prioritize the needs of vulnerable children and enable them to overcome early life disadvantage. Child vulnerability has many roots, some of which may be traced to individual factors (disability, mental health difficulties, immigrant background, maltreatment, instable home environment), family factors (material deprivation, parenting skills, parents' level of education, family stress and violence), and community factors associated with school and neighbourhood environments (OECD, 2019, pp. 19–22). Should these disadvantages remain unchecked, the OECD estimates that it could take from four to five generations, or up to 150 years, before a child born into a low-income family would be able to earn a country's average level of income (OECD, 2018).

Building and improving education outcomes is key to improving opportunities for vulnerable children (OECD, 2019). Some country examples include Scotland where, since 2014, children aged 2–4 from disadvantaged families are entitled to the free provision of early learning and childcare for 16 hours per week (600 hours per year) on top of the normal number of hours of free provision of around 12 hours per week. In the Netherlands, targeted programmes for children aged 3–4 from disadvantaged backgrounds are available in both childcare and playgroups. In Norway, the enrolment rate in early childhood education and care improved after a series of incentives were given to disadvantaged families, including capping annual fees to no more than 6 per cent of family income (OECD, 2019).

In France, the National Family Allowances Fund (*Caisse nationale d'allocations familiales* – CNAF) helps refugee families integrate and break down cultural barriers by providing access to pre-school childcare facilities, out-of-school facilities for schoolchildren, socio-cultural centres and parental support. Also, CNAF recently launched a new website *Birth pathway* that provides access to all information on available services and benefits that soon-to-be parents are entitled to from the third month of pregnancy to the child's third. To simplify administrative procedures, the website is coordinated across all social protection partners in France including the Family Allowances Fund (*Caisse d'allocations familiales* – CAF), the Primary Health Insurance Fund (*Caisse primaire d'assurance maladie* – CPAM) and the Employment Centre (*Pôle emploi*).

The State Social Insurance Fund of Kazakhstan is leveraging a government programme *Digital Kazakhstan* to proactively (instead of reactively) inform members of childcare provision services, maternity benefits, and benefits for adopted newborns and childcare up to the child's first birthday. In Monaco, new legislation was passed in 2020 to give self-employed workers access to the same family benefits provided to employees. In Turkey in 2019, the Social Security Institution launched EDU-CARE and INST-CARE programmes, which provide early childhood education and care support to enable women with young children to continue in employment.

SCHOOL-TO-WORK TRANSITIONS

For a number of years, youth unemployment rates and the labour participation rates of youth (young workers aged 15–24) have been a cause for concern.

In a survey of school-to-work transitions, young workers aged 15–29 identified five main reasons for becoming discouraged in their job searches, namely, i) no jobs locally available, ii) no knowledge of how or where to seek work, iii) unable to find appropriate work, iv) unsuccessful job searches and v) too young to find a job (Elder and Kring, 2021).

These findings underline the importance of employment services. Moreover, these should be coordinated and interconnected with education and employment policies as well as with social security. The latter should facilitate education and training as well as provide social protection to workers.

Efforts to help the school-to-work transition may include apprenticeships or a combination of classroom learning and practical training, and support for youth entrepreneurship and self-employment.

Apprenticeships

Austria, Germany and Switzerland have a strong labour market tradition of apprenticeship programmes. Apprenticeship courses match young workers with private- or public-sector employers, typically for a period long enough for them to acquire a skill.

As regards the involvement of social security organizations, Italy's National Institute for Insurance against Accidents at Work (INAIL) supports the training needs of student apprentices through an e-learning platform, *Studiare il Lavoro*. Using live case studies, interactive video games and animation, students aged 15–18 are trained on the importance of health and safety at work.

Youth entrepreneurship and self-employment

Starting a business as an entrepreneur or self-employed worker is another option for young people to enter gainful activity. Policy support includes access to financial services and life-long learning to build the relevant skills, including technical and vocational skills (Weidenkaff and Witte, 2021). The goal is to provide start-ups with access to skills, knowledge, finance, markets and networks that could, in turn, create jobs for young workers and their peers.

A growing number of young people are turning to digital platform work, often because of limited opportunities to find decent waged employment. Based on a 2016–17 survey, an average of 4.9 per cent of young workers in Austria, Germany, Italy, Netherlands, Sweden, Switzerland and the United Kingdom were working in the digital platform economy (Pinedo Caro, O'Higgins and Berg, 2021).

For all countries in the region, the labour market status of workers in the digital platform economy presents a complex set of legal issues. A common legal challenge is to determine whether workers in the digital platform economy are self-employed or employed. This distinction is important because employment status determines workers' rights, including access to social security. Although the growing digital platform economy provides new employment opportunities, such work remains precarious, wage levels are often low and uncertain, and workers have limited access to occupational safety and health (OSH) measures and social security protection.

When looking forward to the post-COVID recovery, one urgent need is to strengthen the labour market and social protection rights of workers in the digital platform economy in a more coordinated way (ILO, 2021b).

SOCIAL INCLUSION OF MIGRANT WORKERS

There are an estimated 169 million international migrant workers globally, of which 63.8 million or 37.7 per cent are in the region of Europe (ILO, 2021c).

Bilateral or multilateral social security agreements are among the most effective means to extend social protection to migrant workers. EU Regulation No. 883/2004 is the largest multilateral social security agreement in the region and is applicable to 31 countries, namely, the EU 27, and the four countries of the European Free Trade Association (Iha, 2022).

Many countries in Europe extend social protection to migrant workers in irregular situations (ILO, 2021d, pp. 165–168). Irregular migrants, as defined by the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families, are those who are not "authorized to enter, to stay and to engage in a remunerated activity in the State of employment pursuant to the law of that State and to international agreements to which that State is a party".

Among the countries that have taken unilateral action in this regard are:

- Belgium, where migrants in an irregular situation are entitled to urgent medical care if they reside in an area covered by a public social assistance centre and/or do not have the financial means to pay for their own medical care;
- Cyprus, where labour inspectors who encounter unregistered or irregularly employed workers require the employer to register them with the Social Insurance Scheme, which covers every gainfully employed person in the country;
- France, where migrant workers in an irregular situation may be eligible for State medical assistance (*Aide médicale d'Etat* – AME) that covers up to 100 per cent of their health-care expenses, provided that they have been living in France for at least 3 months without interruption and whose financial resources are below a certain threshold;

- Germany, where migrant workers in an irregular situation have access to emergency medical care and can request reimbursement of costs without fear of denouncement or deportation since the procedure is confidential;
- Portugal, where migrants in an irregular situation who cannot prove residence in Portugal for more than 90 days are nonetheless eligible for certain health benefits at no cost, such as urgent health care; maternal, reproductive and child health-care; treatment of certain communicable diseases such as HIV/AIDS or tuberculosis; and immunization.
- Sweden, where legislation on health and medical care for persons without a necessary permit entitles them to health care; and
- Switzerland, where coverage of migrant workers is not based on legal status but on the obligation to enrol in a social insurance scheme.

INFORMAL WORKERS AND WORKING-AGE ADULTS

Informality

The region has a sizeable informal economy. It is estimated that one out of four (25.1 per cent) of the region's employed population is in informal employment. The number reduces to one in five (20.9 per cent) if the agriculture sector is excluded. There is considerable variation across the sub-regions. In Northern, Southern and Western Europe, the informal economy accounts for 14.3 per cent of the working population; in Eastern Europe it is at 31.5 per cent; and in Central and Western Asia it is at 43.4 per cent. The share of informal employment is highest in Tajikistan (74.8 per cent), Albania (61 per cent) and Armenia (52.1 per cent), while in the Nordic countries as well as Estonia, Luxembourg, Malta and Slovenia, the proportions are in single digits (ILO, 2018).

Benefit dependency

The risk of benefit dependency, especially regarding social assistance payments, is one that is often flagged up by bodies administering income transfers and non-contributory programmes. This was a challenge that confronted Malta's Ministry for Family, Children's Rights and Social Solidarity. The policy concern was that Malta's social assistance programmes were nurturing dependency, disincentivizing the take-up of work, and creating a so-called benefit trap.

In 2014, the Maltese government launched its *Making work pay* programme, which consisted of a host of active labour market policies that aimed to build, over a three-year cycle, the skills of programme participants, provide them with work, and promote their re-entry to the labour market with the support of private-sector employers. The programme has helped Malta to successfully reduce benefit dependency, increase employment, reduce poverty and increase inclusion.

Supporting the employment of working-age adults

The global financial crisis in 2007–08 and the economic recession that followed increased the unemployment rate in Ireland by 300 per cent across the period 2008–2012. At that time, the country's social protection and employment services were administered by three large and separate agencies, which led to fragmented service delivery. To respond to this challenge, administrative responsibility was centralized in one of the agencies, the Department of Social Protection (DSP), into which the other two agencies were merged. Welfare and employment services were delivered through one-stop shops called "Intreo" centres. Transaction processing times were reduced from three weeks to about three days. The lead time for engagement with employment services was reduced from at least three months to about two weeks. The persistence rate, a measure of those who move from short- to long-term unemployment, was reduced from 35 per cent to 26 per cent. The progression rate, a measure of those who leave a benefit programme, for those who were long-term unemployed, increased from 25 per cent to 44 per cent.

By bringing social protection and employment services together, it is possible for the payment of benefits to people without jobs to be linked better to the important task of supporting their job search and related opportunities. In Ireland, the transaction-based services of the original three agencies (claims processing and payments) have thus been transformed to a more proactive and effective case management of clients. The efficiency gains realized by the DSP demonstrates what can be achieved by the coordinated implementation of policies and programmes across agencies. Capturing and building synergies, in this case between social protection and employment services, enhances and maximizes social security outcomes. ■

GOOD PRACTICES

Malta: Making work pay

In 2014, the Government of Malta launched the *Making work pay* programme, with the aim of reducing welfare dependency, increasing insured employment and boosting the economy. Offering a host of active labour market policies that incentivize the return to work of inactive or unemployed persons, the programme offers an in-work benefit scheme, free childcare for parents in employment and education, as well as care for primary pupils before and after school hours. Importantly, benefit amounts are tapered over a three-year period to wean programme recipients from social assistance. In addition:

- To incentivize the second parent (usually the mother) to work, the benefit for a dual-earner family is higher than a single-earner family.
- The free child care and after-school care for young children aim to enable the mother to work full-time.
- The Ministry for the Family, Children's Rights and Social Solidarity coordinates with private-sector employers to offer job placements to programme participants.
- The social assistance benefits taper off over a period of three years, from 65 per cent to 45 per cent to 25 per cent. The idea is to motivate programme participants.
- In the same three-year period, private-sector employers receive 25 per cent of the social assistance benefit as training support for the programme participants.
- In the same three-year period, the Ministry makes progressive savings equivalent to 10 per cent, 30 per cent, and then 50 per cent of social assistance expenditure, which it re-channels to placement services, training programmes, and other poverty alleviation programmes.

Source: ISSA (2022).

Turkey: Implementation of the Transition to Formality programme

The refugee crisis triggered by the Syrian conflict that began in 2011 was initially seen as an emergency humanitarian case. The mass migration of Syrians into neighbouring countries has since brought new questions on their integration and development, as well as the sharing of responsibilities to help their situation. In this context, Turkey launched the *Transition to Formality* programme (TFP).

The TFP seeks to promote formal employment and access to decent work in host communities for Syrians Under Temporary Protection (SUTP) who have taken refuge in Turkey because of the conflict in Syria. The programme is also open to Turkish citizens. In practice, TFP provides financial support to employers who hire refugees listed with the SUTP and Turkish nationals. Employers apply for work permits on behalf of refugees to enable them to work in Turkey. The TFP reimburses employers for work permit fees as well as for social security contributions paid on behalf of TFP beneficiaries for up to six months, upon verification by the Social Security Institution of their registered employment.

The TFP promotes a culture of formal employment and encourages employers to fulfil their social security obligations. The TFP as been progressively rolled out in phases across provinces of Tukey since 2019.

Source: ISSA (2022).

KEY MESSAGES

- The concept of economic empowerment – enabling people to respond to their own needs and sense of well-being – is fundamental to any definition of inclusive growth and social cohesion. It is through economic empowerment that social security creates important pathways to inclusive growth and social cohesion. Both the demand-side and supply-side effects of social security are empowering.
- Social security is one key policy instrument that promotes the broader agenda of inclusion and social cohesion. To this end, policy synergies are important. The country examples of Malta and Ireland showcase the efficiencies that come with effective coordination and integration across agencies and social partners.
- The life-course approach to social security enables people continually to develop capabilities for their improved financial security and social mobility. Breaking the bonds of intergenerational poverty means addressing vulnerabilities, starting from infancy through to childhood, youth, the working life and old age.
- Youth face many challenges in the school-to-work transition. The economic downturn caused by the pandemic has exacerbated job scarcity. Active labour market and employment policies are key to facilitating successful job searches to enter decent employment.
- Work opportunities for young workers in the digital platform economy have increased. Disputes concerning the legal employment status of many workers in the digital platform economy is a challenge that can deny workers their full rights to OSH and social security.
- International social security agreements help secure the rights of migrant workers and families. Some countries in the region have taken unilateral action to protect the rights of migrant workers in irregular situations. Such action should be accompanied by communication and information campaigns, on the one hand, to enable access to services without fear of repercussions and, on the other hand, to build acceptance and support among the local population.

05.

SOCIAL SECURITY RESPONSES TO THE **COVID-19 PANDEMIC**

The World Health Organization declared the outbreak of COVID-19 a pandemic on 11 March 2020 (WHO, 2020). Since then, the region of Europe has been confronted by several waves of infections and successive variants of the virus. General measures to control the spread of the virus have been vaccination programmes and campaigns, the introduction of preventive social distancing measures, restrictions concerning the size of indoor as well as outdoor gatherings, restrictions applied to certain economic activities, a shift to teleworking, and the imposition of curfews and lockdowns. While having helped to slow down the spread of the pandemic, lockdown measures have negatively impacted most economic activities. According to the latest estimates from the International Labour Organization (ILO, 2021e), an equivalent of 255 million full-time jobs were lost in 2020 and working-hour losses have been four times higher than during the global financial crisis in 2009.

Countries in the region have endeavoured to keep their economies moving, not least to ensure that the working population has remained economically active and job losses have been minimized. Given the uncertainty about the possible duration of the public health crisis and its negative effects on the economy, governments have moved to assess the effectiveness of social security benefits and measures, some of which have been introduced as emergency responses to the pandemic.

Social security institutions and medical service providers have played a crucial role in adapting and implementing new benefits and health measures. Crucially, institutions have been able to maintain the continuity of customer services while reducing face-to-face contact with the public. The use of digital channels and telemedicine have helped achieve these ends, while also permitting institutions to improve administrative capacity and resilience.

SOCIAL POLICY AND PROGRAMME RESPONSES

Supporting employment and protecting the unemployed

The negative economic effects of the pandemic have led to job losses and higher unemployment rates. The European Centre for the Development of Vocational Training predicted that almost 7 million jobs in the European Union (EU) will be lost, or not created, due to the pandemic over the period 2019–2022 (CEDEFOP, 2021). In this regard, the sectors most affected are the hotel and food processing services, arts and culture, as well as retail and construction services. However, there has been some job creation in high-skilled services sectors such as information and communication, finance and insurance.

To prevent unemployment rates from rising higher, governments have introduced strategic measures to help retain jobs. They include but are not only limited to i) short-term work, also known as partial unemployment schemes, which usually support employers through providing wage subsidies; ii) temporary layoffs, also known as furlough schemes (as in Denmark and the United Kingdom); and iii) further complementary measures, including emergency cash transfers, training incentives, additional subsidies for some economic sectors or flexibility concerning certain benefit rules.

Partial unemployment schemes have proven to be an effective measure to enable employers to retain their workforce and have been set up by a number of countries. In Belgium, a short-term unemployment scheme existed before the COVID-19 crisis, and benefits were available in the event of a force majeure or for economic reasons. With the onset of the crisis, the definition of force majeure, which carries less strict eligibility conditions for benefits, was widened to include all COVID-19 related benefit applications. With expected improvements in the public health situation and a lower infection rate, the economy should rebound and the need for the scheme will end, albeit with a special transition scheme for certain cases. Similar arrangements that foresee a gradual transition from a force majeure to a scheme designed for regular economic difficulties exist in Luxembourg and Switzerland.

France introduced a special short-term work scheme early in the crisis. As part of this scheme, the employer paid 70 per cent of the salary, and was then fully reimbursed by the unemployment insurance scheme. Given that no contributions were payable, this corresponded to a replacement rate of 84 per cent for workers. With the pandemic continuing, the replacement rate was reduced to 60 per cent, to strengthen the scheme's financial sustainability.

Higher unemployment benefits were introduced in several countries, especially during the second half of 2020. Furthermore, access to temporary unemployment benefits was made easier by lowering the income-loss threshold, thus allowing more unemployed workers access to emergency benefits. A number of other programmes were put in place to help workers adapt to the ongoing crisis, including measures to support re-skilling, higher benefits for those in short-term work for an extended period, or the possibility to work for another employer during the receipt of short-term work benefits.

In Ireland, the Pandemic Unemployment Payment scheme operated by the Department of Social Protection provides income support to people forced to withdraw from work due to restrictions imposed in response to COVID-19. The scheme provides support to a large portion of the Irish labour force. Within weeks, some 600,000 people, representing around 25 per cent of the workforce, were in receipt of the payment. The scheme has been identified as a key enabler in assisting health services to address the challenge of managing the pandemic response.

When COVID-19 response measures were introduced in Malta, thousands of full-time and part-time employees in the private sector were laid off, with the number of unemployed workers rising by around 3,000 (equivalent to a 185 per cent increase). Medically vulnerable, disabled, and pregnant employees were at the same time instructed to stay at home as a preventive measure. The closure of schools meant that many working parents had to stay at home to take care of children younger than age 16. Malta provided a support package that included the payment of a monthly wage supplement of 1,200 euros (EUR) to full-time employees in hard-hit enterprises. Part-timer workers were given EUR 500 per month. The wage supplement, which continued to be paid throughout 2021 and totalled EUR 500 million, safeguarded the employment of close to 100,000 workers, or almost 40 per cent of Malta's workforce.

The Netherlands introduced a special COVID-19 partial unemployment scheme, which aimed to address the need for longer-term benefits and to discourage lay-offs. Moreover, new conditions were introduced, including financial support and the creation of training offers for employees.

Austria extended its initial emergency assistance (*Notstandhilfe*) for the unemployed until December 2020, and then again until March 2021. This benefit was increased to between 92 and 95 per cent of the usual unemployment benefit, which is set at 55 per cent of the insured's net earnings. Around 200,000 people per month have benefited from the increased emergency aid. In addition, unemployed workers received two lump-sum benefits each of EUR 450.

Spain launched emergency unemployment aid for self-employed workers during the first semester of 2020. Along with the extension of emergency aid, the required reduction in self-employed income to become eligible was lowered from 75 per cent to 50 per cent. In addition, social security contributions are covered by the government.

In Iceland, a subsidy for self-employed workers of up to 80 per cent of the average monthly income during 2019 was payable for three months. Belgium introduced a flat-rate benefit to self-employed workers whose businesses were closed because of the COVID-19 crisis.

Supporting families in times of COVID-19

Families with children are among those most heavily affected by the COVID-19 crisis, with many families having experienced a significant drop in household income due to economic restrictions. Organizing childcare has been an important challenge in view of school and nursery closures. The impact of the crisis has been particularly harsh for vulnerable families and children, including single-parent families and those in, or at risk of, poverty. In response, an important number of social security measures have been put in place by governments.

In Norway, parents have been exempted from paying fees for childcare facilities while they are closed, and the Government covers the resulting financing gap. This exemption also applies to those parents who work in professions deemed essential for the emergency response and for whom childcare remains accessible. Furthermore, the Government of Norway extended its care allowance, doubling the usual entitlement from 20 days to 40 days per parent per child per family. Parents who cannot work because of childcare responsibilities due to closed kindergartens and schools are eligible for the allowance. Throughout 2021, it was possible to request additional days beyond the usual entitlement in case of a continued lockdown, or when a child was to be kept at home due to special health concerns certified by a doctor.

As regards measures to strengthen existing family allowances and child benefit schemes, Iceland has increased child benefits in 2020. Child benefits have been doubled in Albania, while Romania has implemented a temporary paid leave benefit for one of the parents required to look after their children up to age 12 due to school and nursery closures. Similar paid childcare leave arrangements have been implemented in Austria, Belgium, Cyprus, France, Germany, Italy, Latvia, Luxemburg, Malta and Portugal. Furthermore, Poland recognized the special needs of parents of children with disabilities through an extended payment period.

Flexibility in and temporary exemptions from contribution collection

In the context of dramatically decreased economic activity, many governments and social security institutions introduced a series of measures to suppport enterprises to withstand the crisis and thereby to secure continuous employment. To date, these measures rely on three main strategies i) a reduction in contribution rates; ii) a temporary exemption from contribution obligations; and iii) the extension of payment deadlines. Changes to contribution payment obligations have been taken by a great many European countries, including Belgium, France, Germany, Luxembourg, Portugal and Spain.

Viewed by the European Commission as important strategic measures, they mirror similar measures introduced during crisis periods in the past, to boost business start-ups or reduce unemployment, such as France's ACCRE programme (*Aide aux chômeurs créateurs ou repreneurs d'entreprises*). In the current context of COVID-19, governments are significantly expanding and redefining these measures to cover entire sectors of the economy and special recovery programmes have been developed for small and medium-sized enterprises and for self-employed workers. To finance these measures, some countries reduced the generosity of benefits, targeted them to the sectors most affected, and initiated transition arrangements to more regular benefit programmes.

Social security contributions from cross-border workers in Europe are usually collected by the country in which the workers physically spend at least 25 per cent of their working-time. However, during periods of mandatory teleworking, cross-border workers were no longer able to enter the neighbouring country, where their employers' offices and worksites are located. This meant that contributions should now be collected by the worker's country of residence. However, to remedy this administrative gap, Belgium initiated a dialogue which resulted in new guidelines issued by the EU Administrative Commission for the Coordination of Social Security Systems, recommending that changes to working patterns caused by the COVID-19 restrictions on movement should not change the country responsible for social security. Luxembourg and its neighbouring countries, Belgium, France, Germany and the Netherlands, agreed to follow these guidelines to keep the social security situation of frontier workers unchanged when teleworking during the pandemic (Vandenbossche and De Mesmaeker, 2021).

Protecting workers in the workplace

All 27 EU Member States have had to consider the occupational risks posed by COVID-19, with 17 EU countries having formally recognized COVID-19 as an occupational disease (Bulgaria, Cyprus, Croatia, Czechia, Estonia, France, Hungary, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia and Sweden) (Eurostat, 2021e). While other countries operate differently, COVID-19 infection is considered nonetheless as either an accident at work or, depending on other national criteria, an occupational disease (Austria, Belgium, Denmark, Germany, Finland, Italy, Ireland, Slovenia and Spain), or an incapacity of occupational origin (Greece and Ireland).

Furthermore, Belgium has added COVID-19 to its list of biological agents in the Belgian Well-Being at Work Code. This requires an employer to conduct a risk assessment regarding the risk of exposure by an employee to SARS-CoV-2 in the workplace; if an employee is deemed to be at risk, the employer has an obligation to provide them with the opportunity to get vaccinated. Employers are now responsible for monitoring and evaluating health risks and for taking any necessary action. The prevention adviser/occupational physician allocated to the enterprise assists in implementing preventive measures.

Many European countries have published generic guides that set out measures for combating the spread of COVID-19 in the workplace. These guides were discussed and endorsed by the social partners in collaboration with the ministry responsible for safety and health in the workplace. They call on employers to develop a company plan for readiness and response to infectious diseases, including the provision and use of personal protection equipment or teleworking arrangements. In Georgia, these plans also foresee different risk levels for different workplaces. To assist employers in drafting and approving such plans and to implement them, occupational accident insurances have published their own guides and guidelines for every possible sector of economic activity and have offered special risk assessment services to their clients.

In Greece, workers in elderly care (by mid-August 2021) and health care (by mid-September 2021) had to register for COVID-19 vaccination or would face suspension from their job, starting from 1 September 2021. Denmark took a similar approach by adopting a bill in February 2021 that obliged employers to ensure that their employees are PCR-tested for COVID-19 after entry into Denmark.

Kazakhstan decided that all work contractors must ensure safe working conditions via sanitary and epidemiological measures and that, where possible, all enterprises, both state and private, should switch to teleworking during a COVID-19 outbreak. For better access to paid leave, employees could obtain a temporary certificate of incapacity for work for the period of home quarantine without visiting a doctor.

OPERATIONAL MEASURES: SERVICE CONTINUITY AND PROGRAMME ROLL OUT

Public service delivery

Service delivery during the pandemic has resulted in the increased adoption of online activities as the preferred medium to reach customers and clients. These activities range from newly developed multilingual chatbots (Finland, KELA) to the creation of a new online service and information portal (Spain, *Tesorería General de la Seguridad Social)*.

Digital channels and the digitalization of services

Social security institutions have made increased use of the digital data at their disposal to anticipate and coordinate COVID-19 responses.

Belgium has initiated an interagency network (Working Group Social Impact COVID-19 – WGSIC), in which experts from all relevant institutions actively participate in finding solutions for possible obstacles related to COVID-19. Using a dashboard comprising a number of key figures, the WGSIC has developed the capacity to closely monitor the social impacts of the crisis and the effectiveness of measures taken, and thus support decision-making by Belgian policy-makers.

Digital initiatives from other countries include the introduction of e-visits in Poland (ZUS), e-assistants in Latvia and an e-Government Application for Workplace Registration and Social Security Debt Status in Turkey.

The Czech Social Security Administration (CSSA) has developed a new e-sick leave system, which connects 22,000 health service providers and almost 300,000 employers. In its first year, the CSSA sent over 5 million notifications to employers. The idea of connecting to employer databases was also used by the Pension Fund of the Russian Federation (PFR), which launched the Electronic Employment Record Book project in January 2020. All employers are required to maintain an electronic record for each employee and submit it to the PFR to better verify pension calculations and to provide better service delivery to beneficiaries.

Social security instituions have also taken advantage of video conferencing as a tool to train and recruit new staff. For instance, Belgium's National Employment Office (*Office national de l'emploi* – ONEM) hired 317 new officers and trained them for their roles via a newly developed online training course.

Teleworking

During the pandemic, teleworking became commonplace as a response to control the spread of COVID-19 and ensure business continuity. According to a recent survey (Eurofound, 2021), 34 per cent of surveyed employees worked from home in the summer of 2020, compared to 24 per cent in spring 2021. While the number of total hours worked from home has decreased, the preference to do so has increased over the course of the pandemic.

Of importance for workers' social protection in the workplace, a German court has ruled that a worker who broke his back because he slipped while walking a few metres from his bedroom to his "home office" can make a claim under workplace accident insurance. The German statutory accident insurances cover commuting accidents under their occupational accident insurance scheme. According to the judgement, the worker was technically commuting to his workplace (Holmes, 2021).

Mitigating the health impact

To better meet the needs of the covered population, especially in terms of providing emergency financial support, social security institutions have adapted rapidly. In Denmark, Ireland and Sweden, for instance, the waiting period to access cash sickness benefits has been waived for persons who are infected by COVID-19 or medically required to self-isolate. During the first wave, Spain introduced special supporting measures for self-employed workers to ensure income replacement in the case of infection or the need to quarantine.

The National Sickness Insurance Fund of France (*Caisse nationale de l'assurance maladie* – CNAM) created an online application system for sickness benefits. It subsequently extended accessibility to its services through a chatbot service. The CNAM also simplified a number of processes to ease access to sick leave and childcare leave benefits. Across the region of Europe, the recent period has witnessed continuous efforts to strengthen online information and communication channels, such as telephone-based or online medical assessments in Germany, Italy or Norway.

Across Europe, there was ad-hoc cross-border coordination to provide access to available hospital beds, in an attempt to deliver care to the massive influx of COVID-19 patients, as well as to guarantee the continuity of essential and critical medical care for other patients.

As a preventive approach to protect the health of employees, the German statutory accident insurance bodies developed a branch-oriented health strategy during the pandemic for the hospitality, hotel and food industries, as well as developing a new occupational health management system for ground handling at airports.

Social security institutions have also adopted preventive measures to protect their own employees during the pandemic. One set of examples being the well-being programmes and health campaigns run in Belgium by ONEM.

CONCLUSIONS

European social security systems have responded rapidly and efficiently to the COVID-19 crisis, in some cases playing key roles at a national level beyond their conventional mandate. A wealth of policies and programmes have been put into place to provide accessible and adequate social protection for the unemployed, self-employed workers, families with children and other vulnerable groups. These emergency measure have commonly taken the form of temporary cash benefits, such as income support payments or wage supplements, or temporary subsidies for short-term work or similar measures aiming at job retention.

Employers in the region of Europe have received support to withstand the crisis in the form of reduced contribution rates, temporary exemptions from contribution obligations as well as the extension of deadlines to pay their social security contributions. Occupational accident insurances have provided detailed guidance to employers on public health matters and risk assessments to provide safe and health working environments. COVID-19 has been recognized in many countries as an occupational disease for health workers without requiring further proof of a causal link between the infection and the nature of work, which has made it much easier for health-care workers to claim compensation.

Social security institutions have made wide use of digital technologies, be it to recruit new staff or to improve service delivery to their clients. Some countries have seized the opportunity to create an interagency network to jointly monitor and address the impact of COVID-19 on employment and social protection issues. These developments are an expression of a shared ambition to deliver excellence in social security administration, to ensure that social security services, benefits and emergency measures are appropriate and are delivered in an effective and timely manner.

Looking to the future, social security institutions and national governments are analysing the evidence of the recent period and looking to capitalize on their experiences during the pandemic, to improve social security systems and services. ■

KEY MESSAGES

- In response to the pandemic, a primary objective for governments and social security institutions across the region of Europe has been to protect the hardest-hit sections of their populations. To address the economic, social and health challenges, protective and preventive measures were implemented, particularly in the fields of employment, health and social security.
- Emergency social security measures adopted include employment protection, support for people who have lost their jobs, and support for vulnerable groups and families. In addition, affected enterprises have been supported through the easing of rules concerning social security contributions and though occupational safety and health assistance programmes.
- Among EU Member States, cross-frontier social solidarity has been shown in many forms, ranging from delivering emergency medical supplies, providing access to available hospital beds to permitting flexibility regarding the collection of social security contributions for cross-border workers who were obliged to work from home.
- Despite the unprecedented challenges presented by the pandemic, social security institutions have ensured continuity of services, and have often represented the first formal contact point for individuals, families, workers and employers when seeking emergency support.
- The region's comprehensive social security systems, underpinned by well-run and adaptable institutions, have shown to be capable of responding effectively to an unprecedented crisis.
- The strategic use of digital tools to communicate information, for contribution collection, or to train social security staff has been invaluable. At a national level, the use of digital means to support coordination between social security institutions and other bodies has been fundamental in implementing government responses.
- The ongoing investment in the digitalization of operations is essential to the further development of effective client-oriented social security systems and services.

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