



# ESPN Thematic Report on retirement regimes for workers in arduous or hazardous jobs

## Cyprus

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**European Social Policy Network (ESPN)**

**ESPN Thematic Report on  
retirement regimes for  
workers in arduous or  
hazardous jobs**

**Cyprus**

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## Summary/Highlights

The situation of workers in arduous and/or hazardous jobs (WAHJ) is a neglected policy area in Cyprus. The status of these workers is not legally defined, nor are there any specific provisions in the pension system or in other policy areas targeting them, except for miners (a very small group of the country's labour force). On top of that, there is a complete lack of studies and policy documents on WAHJ; and concern for these workers is very rarely expressed in the social dialogue.

There are several reasons why problems pertaining to WAHJ are neglected in Cyprus.

- The economy of the country is service-based, with sectors where arduous jobs are more frequent (manufacturing, infrastructure construction and agriculture) having a small share in employment. This means that the incidence of WAHJ is small and scattered across various sectors and occupations. Therefore, it is difficult for workers engaged in arduous and/or hazardous jobs to organise and exert political pressure, unlike in other EU countries with, for example, large manufacturing and infrastructure construction sectors.
- During the last few years Cyprus has reformed its pension system with a view to prolonging working life (e.g. raising the pensionable age). This reform, however, is very recent and its impact on various worker groups is not yet completely understood. With time, the issues concerning WAHJ and the importance of alternative pathways to retirement will become clearer and, inevitably, more vibrant in the social dialogue.
- There is some evidence that migrant workers in Cyprus are over-represented in arduous and/or hazardous jobs. These workers, however, are usually in a state of 'permanent impermanency', facing serious problems as regards their long-term social and economic integration. Thus, their political participation is very limited; and so is their capacity to attract attention to problems pertaining to WAHJ.

In the absence of tailor-made policies, WAHJ benefit only from generic measures addressing all employees. The main difference seems to be that, due to the nature of their work, WAHJ have a higher probability of taking up certain benefits (e.g. invalidity pensions and employment injury/sickness benefits) than other workers. Furthermore, they are likely to follow different paths to retirement, such as working part time, exiting from the labour market and/or taking up early retirement with reduced pension.

Given this situation, we adopt a rather exploratory approach and focus mainly on general provisions that may benefit WAHJ but not exclusively so. In addition, data from various sources (EU-SILC, Labour Force Survey, European Working Conditions Survey and social insurance records) are used to identify WAHJ and their income position. In short, our basic findings are that: (i) a considerable proportion of workers in Cyprus report exposure to various job-related health risks and, in this sense, can be characterised as WAHJ; and (ii) these workers face a much higher risk of poverty in retirement than other retirees.

Taken together, and notwithstanding the existence of serious information gaps, we consider it premature to suggest specific policy measures in a context where the notion of WAHJ is neither legally defined nor otherwise documented. At this stage all we can say is that issues pertaining to WAHJ are too important to be absent from the political and social agenda in Cyprus. Nonetheless, persuading policy-makers to pay attention to problems concerning WAHJ and take action to tackle them would not be an easy task because, at least currently, there are no core political players with a genuine interest in doing so. Furthermore, the government has no incentive to introduce measures in the pension system that benefit WAHJ, as this might be seen as 'special' treatment in favour of particular workers and might trigger analogous demands by other, politically much stronger, labour groups.

# 1 Overall description of the policy mix targeted at workers in arduous or hazardous jobs

## 1.1 A statistical overview

It should be clarified from the outset that in Cyprus there are no special provisions in the pension system regarding WAHJ<sup>1</sup> and, in general, the topic is neglected in both national legislation and social dialogue. Consequently, the notion of arduous or hazardous jobs is generally unfamiliar and no special attention is paid to problems associated with these jobs. In effect, WAHJ have the same end-of-career options as everyone else, despite the fact that the specificities of their situation may force them to follow different retirement patterns. The gap in statutory provision is accompanied by a complete lack of specialised data and studies on WAHJ. For this reason, before we consider the statutory provisions relevant to WAHJ, we first try to sketch a statistical portrait of the problem in hand; albeit, due to limitations in the available data, we have to follow shortcuts and the resulting picture cannot be complete.

Table 1 is a first attempt to provide an overview of WAHJ in Cyprus. More specifically, this table shows the percentage of employees reporting exposure to risk factors by economic activity (grouped by NACE<sup>2</sup> 2 categories) as well as the total number of employees in each NACE category and the corresponding employment share. As shown in the table, most of the labour force in Cyprus is concentrated in the service sectors (wholesale and retail trade, financial and insurance services, scientific and technical activities etc.), with only a small proportion working in economic sectors that demand strenuous physical effort and that may involve workers in potentially arduous and/or hazardous activities<sup>3</sup>. More precisely, according to the 2013 Labour Force Survey (LFS), people in the 15-64 age group in Cyprus who report exposure to risk factors that can adversely affect their health are largely found in agriculture, forestry and fishing (72.4%), in industry (71%) and in construction 77.3%. But the share of these sectors in employment is very low: 3.9%, 9.1% and 7%, respectively.

Thus, on a first reading, the evidence of Table 1 implies that the share of WAHJ in Cyprus is very small and, consequently, this might offer an explanation why concern for these workers in Cyprus is very low. However, evidence from the 2015 European Working Conditions Survey conveys a somewhat different message. As shown in Table A.1 in the Annex, there is a considerable proportion of workers in Cyprus who report that they are exposed to a series of physical risks that might affect their health. For example, on average, 24.5% of employees report exposure to vibrations from tools and machinery, with this percentage rising to 35.7% in the 50+ age group. The corresponding (unweighted) averages for the EU are 21.7% and 21%. Also, 14.4% report exposure to second-hand tobacco smoke (largely, it seems, employees in the hotel and restaurant sector), while the corresponding figure for the EU is only 7.5%. In general, the figures reported in Table A.1 suggest that job-related factors that are perceived to affect health in Cyprus are comparable to those in other EU countries. Although on their own not constituting a measure of WAHJ, these figures demonstrate that (i) a considerable part of the labour force in Cyprus is exposed to job-related health risks; and (ii) these risks increase with age and, as such, may merit consideration in discussions about the age of retirement.

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<sup>1</sup> An exception is miners, who are explicitly referred to in the Social Insurance Law of 2010.

<sup>2</sup> NACE is the statistical classification of economic activities in the EU. The term NACE is derived from the French 'Nomenclature statistique des activités économiques dans la communauté européenne'.

<sup>3</sup> However, it should be acknowledged that employees in the service sector are often subjected to stressful working environments that might affect their mental health. For example, according to the Sixth European Working Conditions Survey of 2015, 31.8% of employees in Cyprus reported that their job involves them, almost all of the time, in working to tight deadlines (the European unweighted average stood at 26.5%). Irregular working times are often also required of certain occupations in the service industry.

**Table 1: Employees aged 15-64 reporting exposure to risk factors that can adversely affect their health (by NACE 2 category, in thousands)**

NACE 2		People reporting exposure to risk factors (%)	Number of employees (thousands)	Employment share %
All		55.2	360.7	100.0
A	Agriculture, forestry and fishing	72.4	14.2	3.9
B_E	Industry (exc. Construction)	71	32.9	9.1
F	Construction	77.3	25.3	7.0
G_J	Wholesale and retail trade; transport; accommodation and food service activities; information and communication	56.8	120.8	33.5
K_U	Financial and insurance activities, real estate activities, professional, scientific and technical activities, administrative and support services	46.1	167.3	46.4

Source: Statistical Service of Cyprus, 2013 Labour Force Survey [[hsw\\_exp6b](#)].

Note: Employment shares are calculated from 2015 data.

## 1.2 Description of the policy mix

In the absence of tailor-made policies, WAHJ can benefit only from policies that apply to all workers, including the following.

### 1.2.1 Measures that prolong working life

The General Social Insurance Scheme (first pillar) provides old-age pensions to all insured people at the age of 65, provided that they fulfil the relevant contribution conditions – early retirement is also possible, see below. However, incentives for postponing retirement are given to all employees. Specifically, insured people have the option of postponing their pension and staying in the labour force until the age of 68, with the benefit of increasing their pension entitlement by 0.5 per cent for each additional worked month. A proportional increase is granted in the case of widows' pensions.

### 1.2.2 Benefits facilitating short-term exit from the labour market

- *Sickness benefit* is an earnings-related contributory benefit payable to workers who are incapable of working. The duration of the payments normally cannot exceed 156 days, but can be extended by another 156 working days under certain circumstances.
- *Unemployment benefit* compensates employees (aged up to 63) in cases of involuntary unemployment. The duration of payments is 156 days. Furthermore, people who do not satisfy the insurance conditions for an old-age pension at the age of 63 are allowed to receive unemployment/sickness benefits up to the date on which they satisfy the relevant insurance conditions but in no case after the



age of 65. That way, in special cases, the benefit might also be used for enabling early exit from the labour market.

- *Injury benefit* is paid to employed people incapable of working as a result of employment accidents or occupational diseases. This benefit is payable for up to 12 months from the date of the accident or onset of the disease.
- *Disability benefit* is given to employed people who have had certain types of employment injuries<sup>4</sup>. It takes the form of either a pension or a lump sum, depending on the degree of disability.

### 1.2.3 Policies enabling early exit from the labour market

*Invalidity pension* is payable to people expected to remain permanently incapable of working<sup>5</sup> and who satisfy the relevant insurance conditions. Older workers exiting from the labour market can also benefit from the *Guaranteed Minimum Income* scheme. The latter scheme provides income support to unemployed/employed and able-bodied/not able-bodied people, alike, who fall short of the minimum income threshold and fulfil other relevant eligibility criteria<sup>6</sup>.

At the same time, however, recent reforms of the pension system intended to ensure its financial sustainability and deal with the long-term consequences of population ageing (Pension Adequacy Report, 2015) might have a harder impact on WAHJ than on other workers. Such measures include:

- Tighter eligibility criteria for receiving an old-age pension (i.e. gradual extension of the minimum contributory period),
- Actuarial penalties for early retirement,
- Increases in pensionable age<sup>7</sup>,
- Automatic adjustment of the statutory retirement age, linking it to life expectancy, and
- Freezing price indexation.

## 2 Pension rules for workers in arduous or hazardous jobs<sup>8</sup>

As said earlier in this report, the Cypriot pension system does not have separate pension rules, special retirement treatment or special pension schemes for WAHJ. The only exception is miners. In particular, according to article 36 of the Social Insurance Law, miners' pensionable age is reduced by one month for every five months of employment<sup>9</sup>; but, in any case, the pensionable age cannot be reduced below the age of 58. However, this exception has a marginal impact since it applies to a very small number of workers: according to data of the Statistical Service of Cyprus, only 602 people (0.2% of the labour force) were working in mines in 2015. Having said this, the rest of this section

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<sup>4</sup> Recipients should be suffering a loss of physical or mental faculty of a degree of not less than 10% – except for disability due to pneumoconiosis, when the corresponding figure is 1%.

<sup>5</sup> That is, they are unable to earn from work that they are reasonably expected to perform more than one-third of the sum earned usually by a healthy person of the same occupation or category and education, in the same area. In the case of people between the ages of 60 and 63 the corresponding figure is one-half of the aforesaid sum.

<sup>6</sup> Participation in the scheme requires the recipient to fulfil a series of job-related conditions (e.g. not refusing a job); but it is unclear how strictly these requirements are applied to older people.

<sup>7</sup> These increases refer to Government Employees Pension Scheme pensionable ages.

<sup>8</sup> The information provided in this section is based on the Social Insurance Law of 2010 and its subsequent amendments and the [Social Insurance Guide in Cyprus](#) published by the Ministry of Welfare, Labour and Social Insurance, which is very helpful source in explaining the basic provisions of the law.

<sup>9</sup> This provision holds for workers who ceased working in quarries. Miners are defined as employees working under or above the surface in jobs directly related to the production or processing of minerals.

focuses on the statutory provisions of the General Social Insurance Scheme<sup>10</sup>, which constitutes the first pillar of the Cypriot pension scheme<sup>11</sup> and refers to all employees and self-employed workers, including WAHJ.

The statutory retirement age is 65 for both men and women. Insured people should fulfil the following conditions for receiving an old-age pension.

- They should have attained actual basic insurance of at least 10 insurance points<sup>12</sup>, while 520 weeks should have been passed since the beginning of insurance. But since April 2013,
- the required actual basic insurance points have been raised to 11 points and will reach 15 points in January 2017 by adding one unit per annum; and
- the weeks passed since the beginning of insurance have been raised to 624, and will be gradually increased to 780 days by January 2017.
- The total number of actual and assimilated basic insurance points of the insured person should not be less than 30% of the years in the relevant reference period.

Early retirement is possible at the age of 63 if the insured person satisfies the above insurance conditions and the total number of their actual and assimilated basic insurance points is not less than 70% of the years in the relevant reference period; or h/she is entitled to invalidity pension at the age of 63; or h/she is between the age of 63 and 65 and would have been entitled to invalidity pension before the age of 63. As regards actuarial penalties for early take-up, since 1<sup>st</sup> January 2016 the amount of the old-age pension is reduced by 0.5% for each month in the period starting from the date of payment until the date the insured person reaches the age of 65 (i.e. a 12% reduction in cases where payment of the old-age pension begins at the age of 63)

Finally, a possible route to early retirement (before the age of 63) is through the invalidity pension, which is payable to people who are expected to remain permanently incapable of work for the rest of their life and have:

- At least three actual basic insurance points,
- Been insured for at least 156 weeks,
- Weekly average insurable earnings equal to at least 25% of the weekly amount of the basic insurable earnings; and
- Actual or assimilated insurance equal to at least 0.39 of the insurance point within the relevant (or the last two) contribution year(s).

### **3 Retirement patterns and retirement income of workers in arduous or hazardous jobs**

The percentage of people in Cyprus who are in employment drops considerably after the age of 50. In particular the employment rate reduces from 72.1% for the 50-54 age group to 58.5% and 37.5% for the 55-59 and 60-64 age groups, respectively<sup>13</sup>. The corresponding rates for EU-28 are higher: 77%, 67% and 38.3%. The employment rates

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<sup>10</sup> The scheme is financed by contributions by employers, employees and the government. The contribution rate for employees is 20.2% (with an upper ceiling of EUR 4,533 monthly income), and is paid as to 7.8% by the employee, 7.8% by the employer and 4.6% by the government. The contribution rate for the self-employed is 19.2% and is paid as to 14.6% by the insured person and 4.6% by the government.

<sup>11</sup> The Government Employees Pension Scheme provides supplementary pensionable benefits to civil servants (including teachers in state schools, the police and the armed forces); while the Semi-Government Sector Employees Pension Scheme covers employees of state-owned utility organisations, local government and other authorities that are outside the scope of the report.

<sup>12</sup> Actual and assimilated insurable earnings are converted into insurance points. The annual insurable earnings up to the amount of the basic insurable earnings equals one insurance point.

<sup>13</sup> Eurostat, Labour Force Survey, 2015, [[lfsa\\_ergan](#)].

are lower for women in the aforesaid age groups: 64.9%, 49.1% and 28.9% (while for men they are 79.5%, 68% and 46.4%).

The transition to retirement differs considerably between individuals. Most people retire from their job soon after taking up an old-age pension. According to LFS data the average age at which people first received an old-age pension in 2012 was 61.5 (59.1 in EU-28); while the incidence of early retirement among people who were receiving an old-age pension was 21.1% (39.1% in EU-28)<sup>14</sup>. Both these figures are expected to increase as a result of the 2011-2012 pension reforms (Pensions Adequacy Report, 2015).

The transition out of employment might be gradual, as many people choose to work part time as an interim step to retirement. This is likely to be the choice of many WAHJ, who may reduce their labour supply due to physical weariness. The data indicate this pattern: the percentage of people working part time increased from 11.2% in the 25-49 age group to 14.4% in the 50-64 age group. Part-time jobs are a more frequent option for women. The proportion of men working part time increases from 8.9% among those aged 25-49 to 11.5% among those aged 50-64. The corresponding figures for women are 13.3% and 18.3%. But the popularity of part-time work among women is more likely to be due to caring responsibilities than the arduousness of their occupations. The latter point is reflected in the statistics reported in Table 2, which provides an overview of the main reasons for economic inactivity stated by people aged 50-69 who receive a pension, as recorded in the 2012 LFS data.

Table 2 also shows that the main reason for leaving employment is either reaching maximum retirement age (33.7%) or, simply, reaching eligibility for a pension (23.5%); however, a considerable proportion of people also quit work for health or disability reasons (16.5%). Although the health/disability reasons for quitting employment are not all necessarily job-related, for a certain proportion of them the arduousness and/or hazardousness of their jobs is likely to be a contributory factor. Furthermore, there are differences between genders, with the incidence of quitting for health-related reasons appearing to be higher among men. Women choose less frequently to reach maximum retirement age than men (27.7% vs 38.8%), while a significant proportion of them stay out of the labour market (or choose to work part time) due to caring responsibilities.

**Table 2: Main reasons for economically inactive people who receive a pension to quit working (age group 50-69)**

	All	Male	Female
<b>Favourable financial arrangements to leave</b>	4.7	6.0(u)	u
<b>Lost job and/or could not find a job</b>	7.3	7.4	7.1(u)
<b>Had reached the maximum retirement age</b>	33.7	38.8	27.7
<b>Had reached eligibility for a pension</b>	23.5	24.3	22.5
<b>Other job-related reasons</b>	2.1(u)	u	u
<b>Own health or disability</b>	16.5	17.6	15
<b>Family or care-related reasons</b>	9.4	u	18.8
<b>Other reasons</b>	2.9(u)	u	4.2(u)

Source: LFS 2012, Transition from work to retirement ad hoc module.

Note: u denotes unavailable or unreliable estimate.

Due to a lack of sufficient data it is not possible to pinpoint with accuracy the income situation of retired WAHJ vis-à-vis other retirees in Cyprus. However, some hints can be obtained from estimating the poverty rate of older people by educational attainment and

<sup>14</sup> Eurostat, Labour Force ad hoc modules, Transition from work to retirement, [[lfs0\\_12agepens](#)] and [

country of birth, on the assumption that retired WAHJ are most likely to belong to the group of low-educated and migrant people.

In the first place, the results of this estimation (Table 3) show that the relative position of retired people in the total population has improved in recent years: in 2009 almost one out of two retired people lived under the poverty threshold; thereafter the poverty rate among older people decreased substantially, reaching 23.2% in 2014. The poverty risk of retired people is nonetheless above the population average, which fluctuates around the 15% level. Thus pensioners continued to be, on average, worse off than the rest of the population.

The figures in Table 3 also show that some pensioners are worse off than others. In 2009 the gap between the poverty risk of low- and high-educated older people was 42.5 percentage points! Although in the following years both groups experienced a reduction in their poverty rate, in 2014 low-educated older people faced a 28.1% poverty rate, while the corresponding figure for high-educated older people was only 4.4%. Of course, this does not imply that all older people with low education are retirees from arduous or hazardous jobs; nevertheless, the fact that most of the WAHJ belong to the group of people with low education suggests a connection between WAHJ and poverty in old age.

Table A.3 in the Annex supplements the findings in Table 3 by reporting the average gross monthly earnings by NACE 2 category relative to the national average. It appears that average earnings in occupational categories with a relatively high proportion of arduous jobs (agriculture, forestry and fishing, manufacturing and construction) are well below the national average<sup>15</sup>. Consequently, current workers in these sectors will attain relatively lower contribution records during their working life and, thereby, receive relatively lower old-age pensions in the future. The overall conclusion is that the relative income position of current and future WAHJ retirees is likely to be far worse than that of other retirees.

**Table 3: Poverty rate in old age by educational attainment and country of birth, 2009-2014**

	2009	2010	2011	2012	2013	2014
<b>Retired people</b>	49.6	42.3	37.8	31.2	20.9	23.2
<b>65+ years and above:</b>						
<b>low educated</b>	52.8	47.7	43	36.7	25.7	28.1
<b>medium educated</b>	26.4	18.7	15.1	12	10.1	13.6
<b>high educated</b>	10.3	14.2	11.5	8.7	2.9	4.4
<b>65+ years and above:</b>						
<b>Cypriots</b>	47.1	40.9	36.5	29.8	20.4	22.8
<b>EU-28 migrants</b>	34.3U	20.2	15.1	16.4	10.5	15.4
<b>non EU-28 migrants</b>	31.2U	37.2U	38.4U	32.8	28.5	24.3

Source: Eurostat Online Database.

As regards migrants, as shown by the figures reported in Table A.2 in the Annex, they tend to be over-concentrated in jobs and sectors of the economy that usually demand high levels of physical exertion. One would normally expect this employment pattern to be reflected in a higher poverty incidence among non-Cypriot, compared with Cypriot,

<sup>15</sup> Average earnings in mining and quarrying are well above the national mean; however, this is mainly due to the high earnings of those working in 'Extraction of crude petroleum and natural gas' and in 'Mining support service activities'. The earnings of those working in 'Mining of metal ores' and 'Other mining and quarrying' are relatively moderate.

retirees. However, the figures in Table 3 do not support this conjecture: native Cypriots face higher poverty rates compared with EU-28 born migrants, and similar poverty rates to third country born migrants. Possible reasons for this phenomenon are:

- Self-selection, in the sense that well-paid foreign workers with relatively good contribution records choose to retire in Cyprus, while the less well-paid migrate back to their own countries; and
- The fact that a considerable number of retirees living in the country are foreigners (mostly from the UK) who choose to migrate to Cyprus after their retirement.

These explanations, however, need to be documented with evidence-based analysis in order to connect WAHJ incidence to residence status in Cyprus.

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  - 2012, [Transition from work to retirement](#)
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  - [Key figures in employment](#)
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- EU-SILC: [Monetary Poverty](#)

### Legal sources (only in Greek):

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- Amending Laws of 2010-2012 on Social Insurance. (In Greek: '[Οι περί Κοινωνικών Ασφαλίσεων Τροποποιητικοί Νόμοι 2010-2012](#)')

## Annex

**Table A.1: Proportions of people who report exposure to physical factors in their work environment in Cyprus, 2015**

Question	Age group	Answered at least one quarter of time, %	EU unweighted average
Are you exposed to vibrations from tools or machinery?	All	24.5	21.7
	over 50	35.7	21.0
Are you exposed to loud noise? – At least a quarter of the time	All	26.1	28.0
	over 50	33.8	27.0
Are you exposed to chemical products or substances?	All	14.1	16.7
	over 50	18.7	19.0
Are you exposed to tobacco some from other people?	All	14.4	7.5
	over 50	12.7	6.7
Are you exposed to materials which can be infectious?	All	12.2	13.0
	over 50	18.3	9.7
Does your work involve tiring or painful positions?	All	68.3	49.0
	over 50	73.6	58.0
Does your work involve moving or lifting other people?	All	7.6	10.0
	over 50	6.2	10.8
Does your work involve repetitive and hand and arm movements?	All	80.5	61.0
	over 50	79.7	59.3
Does your work involve carrying or moving heavy loads?	All	27.5	38.0
	over 50	33.2	30.8
Are you exposed to high temperature?	All	30.2	36.0
	over 50	44.7	22.0
Are you exposed to low temperature?	All	28.7	27.4
	over 50	37.0	29.3
Are you exposed to breathing in smoke, fumes, powder or rust?	All	13.0	14.5
	over 50	20.6	15.6
Are you exposed to breathing in vapours such as solvent and thinners?	All	9.7	10.0
	over 50	14.5	14.3

Source: Sixth European Working Conditions Survey 2015

**Table A.2: Distribution of employees by economic activity (NACE 2) and nationality**

	Economic Activity (NACE 2)	CY	EU	NON-EU
<b>A</b>	<b>Agriculture, forestry and fishing</b>	2.9	0.5	0.6
<b>B</b>	<b>Mining and quarrying</b>	0.2	0.0	0.0
<b>C</b>	<b>Manufacturing</b>	6.3	1.3	0.2
<b>D</b>	<b>Electricity gas, steam and air conditioning supply</b>	0.5	0.0	0.0
<b>E</b>	<b>Water supply, sewerage, waste management and remediation activities</b>	0.6	0.1	0.0
<b>F</b>	<b>Construction</b>	5.6	1.0	0.4
<b>G</b>	<b>Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	15.8	2.4	0.5
<b>H</b>	<b>Transportation and storage</b>	3.5	0.4	0.1
<b>I</b>	<b>Accommodation and food service activities</b>	5.4	2.4	0.4
<b>J</b>	<b>Information and communication</b>	2.3	0.2	0.1
<b>K</b>	<b>Financial and insurance activities</b>	4.3	0.2	0.4
<b>L</b>	<b>Real estate activities</b>	0.3	0.1	0.0
<b>M</b>	<b>Professional, scientific and technical activities</b>	6.6	0.5	0.2
<b>N</b>	<b>Administrative and support service activities</b>	1.8	0.6	0.4
<b>O</b>	<b>Public administration and defence; compulsory social security</b>	7.9	0.1	0.0
<b>P</b>	<b>Education</b>	7.5	0.4	0.0
<b>Q</b>	<b>Human health and social work activities</b>	4.6	0.4	0.1
<b>R</b>	<b>Arts, entertainment and recreation</b>	1.3	0.3	0.1
<b>S</b>	<b>Other service activities</b>	2.6	0.3	0.1
<b>T</b>	<b>Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use</b>	0.2	0.0	4.9
<b>U</b>	<b>Activities of extraterritorial organisations and bodies</b>	0.3	0.0	0.0
<b>ALL</b>		80.5	11.1	8.4

Source: Statistical Service of Cyprus, 2015.



**Table A.3: Average gross monthly earnings relative to national mean by economic activity, 2014**

	<b>Economic Activity (NACE 2)</b>	<b>All</b>	<b>Males</b>	<b>Females</b>
<b>A</b>	<b>Agriculture, forestry and fishing</b>	43.9	41.3	45.8
<b>B</b>	<b>Mining and quarrying</b>	143.3	141.0	114.6
<b>C</b>	<b>Manufacturing</b>	78.4	79.6	71.3
<b>D</b>	<b>Electricity gas, steam and air conditioning supply</b>	139.8	130.6	144.9
<b>E</b>	<b>Water supply, sewerage, waste management and remediation activities</b>	91.0	88.2	88.5
<b>F</b>	<b>Construction</b>	78.3	73.0	81.0
<b>G</b>	<b>Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	73.5	76.3	69.8
<b>H</b>	<b>Transportation and storage</b>	112.1	112.7	100.3
<b>I</b>	<b>Accommodation and food service activities</b>	62.7	64.9	61.2
<b>J</b>	<b>Information and communication</b>	125.8	129.3	113.3
<b>K</b>	<b>Financial and insurance activities</b>	159.7	176.5	151.1
<b>L</b>	<b>Real estate activities</b>	74.8	76.8	71.8
<b>M</b>	<b>Professional, scientific and technical activities</b>	115.3	130.9	106.7
<b>N</b>	<b>Administrative and support service activities</b>	76.3	78.2	75.2
<b>O</b>	<b>Public administration and defence; compulsory social security</b>	141.9	134.5	152.5
<b>P</b>	<b>Education</b>	103.2	136.6	92.7
<b>Q</b>	<b>Human health and social work activities</b>	79.4	102.8	78.7
<b>R</b>	<b>Arts, entertainment and recreation</b>	85.4	92.8	67.5
<b>S</b>	<b>Other service activities</b>	74.5	86.5	69.0

Source: Statistical Service of Cyprus and own calculations.

