

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

**Denmark** 







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## **European Social Policy Network (ESPN)**

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

**Denmark** 

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### Summary/Highlights

The balance in Danish policies has been toward prolonging working lives and away from facilitating early labour market exits. Whereas many measures are aimed at prolonging working lives and reducing early exits there is only one small measure aimed at facilitating early labour market exit for 'run-down' workers — the senior disability pension (seniorførtidspension) (SDP). Judging by new claimant statistics this measure has failed.

Because there is neither an official definition of workers in arduous and hazardous jobs (WAHJ) nor social protection targeted at WAHJ, this report sets out the general social protection schemes for which WAHJ qualify. In fact the situation of WAHJ has been influenced by developments in three policy arenas, namely: occupational health and safety focussing on prevention; rehabilitation and active labour market policy measures focussing on reinsertion into the labour market; and social protection focussing on prolonging working lives and reducing early labour market exit. To the extent that the WAHJ group is also taken to include people with mental illness, both it and the relevant policy schemes expand markedly, most notably to include health policies. However, this report only examines social protection and its growing linkages to reinsertion policies.

The retirement reform of 2011 raised the pension age for voluntary early retirement pay (VERP) and for the national old-age pension from, respectively, 60 and 65 years in 2011 to 64 and 67 in 2023. The welfare reform of 2006 introduced lifetime indexation, meaning that pension ages will rise further with increased longevity. In view of the fact that not all workers could continue working to meet the higher pension ages, a special clause in the disability pension was introduced that since 2014 has allowed for a fast-track process to an SDP. The SDP is for people who have a stable 25-30 year work record and meet the general criteria of the disability pension. This benefit is the closest Denmark gets to having a scheme facilitating early labour market exit for WAHJ. However, the much lower-than-predicted number of people getting access to the SDP is generally perceived as a sign that the scheme has failed to facilitate early exit for rundown workers.

The disability pension and flex-job reform of 2013 introduced intensive reinsertion programmes (resource process programmes) and reoriented flex-jobs towards people with the weakest work capacity. The number of disability pensioners has subsequently fallen; more people are in reinsertion programmes, including people at the end of their career, and more have got flex-jobs, although not as many as expected.

Early evaluations of both reforms have found that they have increased labour supply – people who have seen their retirement age increase have continued to work to meet the higher pension ages and have not, as feared, moved into other social protection schemes. Overall the development has been positive in the sense that employment for the population group aged 55-64 has gone up and the numbers of benefit claimants and people in active labour market policies have gone down.

However, the development is not as positive for WAHJ. The low number of SDP claimants shows that there are many WAHJ who are not found eligible for this benefit. They are consequently subject to intensified work tests and resource programmes while on other schemes, i.e. tests and resource programmes that they are unlikely to benefit from. To avoid this situation the policy recommendation is therefore to evaluate the implementation of the SDP scheme, together with early labour market exit paths and possibilities for WAHJ.

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

The general policy orientation in Denmark is to increase labour supply and participation in the labour market, including that of people with reduced work capacity.

Denmark does not have a policy mix targeted at workers in arduous or hazardous jobs (WAHJ). Instead WAHJ face the same policy mix as other workers at the end of their careers. There are no legal definitions or classifications of WAHJ. There are no categorical schemes for WAHJ. With one exception, social protection schemes do not contain special rules for WAHJ.

The exception is a rule in the disability pension that allows for a fast-track procedure for people who have worked full time over the preceding 25 years and are within five years of old-age retirement. People who are eligible receive a senior disability pension (SDP) that is similar to the disability pension. This categorical disability pension for older workers with a long work record is the closest Denmark comes to having an early-exit option targeted at WAHJ. This may explain why the MISSOC table for Denmark does not mention the SDP (2016) and why the OECD says "there is no particular treatment for pénibilité in the pension system" (OECD, 2015, p. 24).

There are a vast number of measures aimed at improving and strengthening the work environment and workers themselves but this is outside the scope of this report.

Collective agreements are organised according to branches of the labour market. However, collective agreements do not have any specific definitions or classifications of WAHJ or special schemes for such workers.

Denmark has good statistics on the labour market, social protection and active labour market policies. However, the lack of a definition of what constitutes arduous and hazardous jobs makes it impossible to say exactly how many people work in such jobs, receive social protection or are in reinsertion schemes. However, we can give a fairly accurate picture of the situation of workers at the end of their career (defined, say, as people aged 55-64).

This age group made up 18% of the labour force in 2014 (Statistics Denmark, 2016, RAS201). In 2015 the employment rate was 64.7% for people aged 55-64 compared with 73.5% for the whole population and 83.5% for people aged 45-54 (Statistics Denmark, 2016, Beskæftigelsesfrekvensen). There are marked gender differences, with 69.8% of men aged 55-64 in employment and 59.6% of women (see Annex, Table 1).

What end-of-career options do WAHJ have? As there are no particular schemes for these workers they instead have to rely on social protection schemes that provide income protection during temporary absence from the labour market, or during permanent absence due to early exit in case of disability or old age; and/or measures aimed at their reintegration into the labour market.

Generally in Denmark, people either have an income from their own work or from social security. Social security is paid to people permanently or temporarily out of work due to unemployment, disability, illness or maternity as well as to people in labour market measures. Few people do not have an income from either of these two sources. This is also the case for people aged 55-64 at the end of their career, where 269 000 of those not having an income from ordinary work receive social security benefits.

By far the largest share of social security claimants aged 55-64, 71.1%, or 191 000 people, are on early retirement (see Annex, Table 2). 9.3% are in subsidised employment and 3.8% are in measures aimed at reinsertion into the labour market. 6.5% are unemployed looking for a job. 5.2% do not lack work, as they are only temporarily absent from the labour market due to sickness or maternity. The remaining 3.9% are not able to work. At the end of their career people can – depending on their situation with regard to health, labour market record and insurance status – claim various social security benefits, which differ in the extent to which they aim to reinsert claimants into work, subsidised or not.

Are there any innovative policy measures targeted at WAHJ that combine both measures to prolong working life and retirement measures or job handovers? The qualifying age for both the national old-age pension and voluntary early retirement pay (VERP) is indexed to life expectancy. Half of every extra year of longevity results in a higher retirement age thus equally dividing longer lives in the future between time spent in the labour market and time spent in retirement.

When introduced in 1979 the rationale of VERP was to allow 'run-down' older workers doing manual work to retire and leave a place for younger people. The scheme never worked, in part due to programme features and in part due to economic factors. The scheme was not targeted at WAHJ but applied universally to all people of a given age. The exit of a worker was also not tied to the entry of another. Many people leaving the labour market worked in jobs and branches of the economy that were in decline, e.g. agriculture, with no job openings. Since then, Danish policy-makers have been cautious about promoting job-sharing and job-rotation schemes.

Today there is a job-rotation scheme as part of active labour market policies. This scheme allows the (temporary) replacement of employed people taking up education with unemployed people. The employer in the private or the public sector decides which education the employee takes. The employee in education is replaced by an unemployed person. The employer gets a flat-rate amount of EUR 24 per hour of replacement.1 There were 439 people in job-rotation schemes in 2015, and in terms of size it is thus a negligible scheme.

How has the policy mix evolved? Looking back one can see how the idea of linking social and labour market policies more than 20 years ago now also encompasses health policies. By increasing claimants' functional capacities through empowerment and rehabilitation the aims are to reduce early exits and to increase retirement ages and employment rates.

The special clauses favouring elderly people of working age in social protection and active labour market policies have been removed incrementally as part of the labour market reforms that started in 1993.

All general social protection and labour market policy schemes that WAHJ may come into contact with have been reformed in recent years. Besides piecemeal changes, the most important reforms include those to disability pension and flex-jobs (2013), social assistance (2013), the VERP (as part of the retirement reform in 2011), sickness benefits (2013) and employment (2014). Unemployment insurance underwent significant changes in 2010 and will undergo a major reform to be implemented in 2017. The general tenets of the reforms have been to increase retirement ages and restrict access to early retirement by making eligibility harder through stricter age and other criteria. At the same time reforms have been aimed at increasing the functional capacities of claimants and thereby decreasing their reliance on social security and other parts of the welfare system. Earlier interventions coupled with multi-disciplinary teams working across the social, education and health sectors have sought to increase the functionalities of claimants.

The only attempt to widen the opportunities for early retirement was the introduction of the SDP as part of the retirement reform in 2011. The SDP was meant to benefit those workers who could not realistically be expected to benefit from the reform's rehabilitation measures and the higher pension age in the VERP.

There is a continuing debate over whether the reforms leave behind the WAHJ group, for whom the prospects of increasing functional capacities through resource programmes are illusory because they are simply too worn down. The debate was particularly vivid around the adoption of the retirement reform in November 2011 and of the disability pension and flex job-reform in June 2012, but has regained momentum in the spring of 2016 as new statistics have shown that there are very few claimants of the SDP (see Section 3 for

<sup>&</sup>lt;sup>1</sup> This report uses the average exchange rate for euro and Danish kroner given by the Danish central bank for bank days between 1 January to 19 May 2016, i.e. €100 was 745.45 DKK.

details). Trade unions (including LO – The Danish Confederation of Trade Unions, FOA – the trade union for social and health care workers, cleaning staff and childcare workers, 3F – Union Federation of Danish Workers, Metal – The Union of Workers in industry, construction, etc., and The Danish Association of Social Workers) are pleading for a new scheme. However, it is only the Red-Green Alliance (Enhedslisten) that has proposed to make it easier for 'run-down' older workers to get access to disability pension. The remaining parliamentary political parties all supported the disability pension and flex-job reform of 2013 – Social Democrats, Socialist People's Party, Social Liberals (Radikale Venstre), the Liberals, Liberal Alliance and the Conservatives. Based on the latest claimant statistics, some are doubtful about the success of the disability pension, for example the Danish People's Party (Olsen and Flensburg 2016). Nevertheless, it is unlikely that all the parties behind the 2013 reform will be able to agree on significant changes in the foreseeable future.

### 2 Pension rules for workers in arduous or hazardous jobs

Since there are no special schemes for WAHJ, and no separate rules in social protection schemes for WAHJ, this section describes the general early retirement rules and goes into more detail concerning the special rule in the disability pension that may lead to an SDP.

The pay-as-you-go, tax-financed disability pension (fortidspension) is for people who have permanently lost their work capability. There are no eligibility requirements in relation to contributions or career record. To a limited extent, it is possible to combine disability pension with income from work. The size of the disability pension depends on the civil status and claimant status of the household. In 2016 the size of the taxable disability pension is EUR 2 430 per month for single people and EUR 2,040 for married and cohabiting people. The pension is tapered with income from earnings, pensions, alimony and capital.

People under 40 years of age cannot apply for disability pension, but instead undergo a process focusing on increasing their 'resources' (ressourceforløb) or work capabilities. The aim is to increase work capabilities based on the person's own goals for education and work and on their needs. The resource process programme often consists of employment measures, social and health services that are combined and coordinated. Rehabilitation teams coordinate measures across sectors, based on a holistic approach aimed at increasing people's resources. People undergoing a resource process receive a resource allowance. The size of the resource allowance does not depend on the wealth or income of the recipient's partner, but on whether they have dependent children. In 2016 the taxable monthly resource allowance is EUR 1,955 for people with dependants and EUR 1,470 for people without dependants.

Only people who are evidently never going to be able to improve their work capabilities can get a disability pension. Irrespective of age, claimants of disability pension are regularly reassessed to see if their work capacity has changed. If a person's functional capacity does not allow them to fill an ordinary job, but still allows them to undertake certain tasks, they are often referred to a flex-job. Flex-jobs are targeted at people with limited work capacity.

In a flex-job the employer pays a wage to the employee for the work undertaken adjusted according to their capability. For example, if someone works 20 hours per week and has a work capacity of 50%, the wage amounts to 10 hours of work per week. Flex-job wages are supplemented with a tax-financed flex-job benefit adjusted accorded to the wage income and paid by the local municipality for five years. At the end of the benefit period the job centre decides whether the person meets the requirements for a new flex-job. The highest subsidies go to flex-job holders with the lowest earnings and the lowest work capacity. People in a flex-job receive 98% of maximum unemployment insurance benefit, equal to EUR 110 per day. The benefit is reduced by an amount equal to 30% of monthly wages up to EUR 1,744 and 55% of wages exceeding this level. For example, if someone receives a monthly wage of EUR 2,000 the monthly benefit will be EUR 1,691: made up of EUR 2,365 (21.5 days of EUR 110) minus EUR 674 (30% of EUR 1,744 plus 55% of EUR 2,000 - EUR 1,744). In this example the combined benefit

and wage amounts to EUR 3,691 monthly before taxes. However, there is a ceiling whereby the benefit and the wage combined may not exceed the person's previous income. In the example above, if the person had previously earned EUR 3,200 per month the amount of benefit would be restricted to EUR 1,200.

From 2014 the SDP is a targeted disability pension for people within five years of old-age retirement. There is a fast administrative procedure of a maximum of six months from application to reward or rejection. Otherwise this benefit is similar to the disability pension. The SDP was meant to allow a dignified exit from the labour market for elderly people who could not continue to work up to the increased pension ages.

The VERP is a voluntary, contributory scheme financed through a major subsidy from general taxation. To become entitled people must have been a member of the voluntary unemployment insurance scheme and to have paid the special contribution to the scheme for 30 years, as well as being eligible for unemployment benefit when the benefit is claimed. Although formally an earnings-related benefit, its floor and ceiling tend to give it a de facto flat-rate character. The retirement age is currently 61 (gradually increasing to 64 in 2023 and thereafter linked to developments in life expectancy). The size of VERP depends on when a person started receiving the benefit and their income from other pensions. If the person works, the size also depends on the amount of work, with one hour of work equalling one hour less of VERP. The size of VERP cannot exceed the unemployment insurance benefit. In 2016 the ceiling is EUR 112 daily for full-time insured people and EUR 75 daily for part-time insured people. The benefit floor is EUR 102 for full-time insured people and EUR 68 for part-time insured people. For earnings lower than EUR 28.50 per hour a more favourable rule applies. Postponing the take-up of VERP for at least two years and having worked at least 3,120 hours entitles people to a tax-free premium. The maximum benefit period on VERP is five years (to be reduced to three years between 2018 and 2023).

WAHJ can obviously also receive unemployment benefits, sickness benefits and social assistance if they meet the eligibility criteria; and they can be in active labour market policy measures and in other reinsertion programmes. However, none of these schemes or measures has special rules for WAHJ.

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

The SDP has not proven to be a path out of the labour market for WAHJ or others at the end of their career. Launching the retirement reform in November 2011 the minister of social affairs, Karen Hækkerup, estimated that 2,700 people would get the pension by 2015 and 8,500 by 2020 (Olsen and Flensburg, 2016).

However, by the end of 2015 only 427 people were on SDP (Ankestyrelsen 2016). In the fourth quartile of 2015 47 people were awarded an SDP compared with 1 592 people awarded a disability pension. Of the new 47 SDP claimants 31 were men and 16 women, continuing a gender imbalance in SDP awards in favour of men (Ankestyrelsen 2015, 2016). This gender imbalance may be caused by women having less stable work careers than men (see also Fagbladet 3 2016).

As the SDP has proven not to be a special pathway for WAHJ these workers must instead transit into retirement through the usual pathways. Annex Tables 2 and 3 show, respectively, the age distribution and development of claimants in various social protection and active labour market policy measures. As can be seen, in 2015 by far the largest share of claimants aged 55-64 were on early-retirement schemes. There are two types of early-retirement schemes, i.e. disability pension and VERP. In 2015 there were 105,000 people aged 55-64 on disability pension and 80,000 on voluntary early retirement schemes (see Annex, Table 2). The prospects of many people from these groups re-entering the labour market are slim.

Due to recent reforms, the number of claimants on these two schemes has gone down markedly in recent years. The retirement reform of 2011 (plus the welfare reform of 2006) helped reduce the number of claimants aged 55-64 on the two schemes by 19.3%, or 44 400 people, between 2011 and 2015 (see Annex, Table 3).

The disability pension reform of 2013 helped bring down the number of claimants on disability pension. In the age group 55-64 there were 7.1%, or 8,000, fewer claimants of disability pension in 2015 than in 2012 (see Annex, Table 3). In particular, the disability pension reform has brought down the number of new claimants with a mental illness (Ankestyrelsen 2015). The reform has also brought down the share of non-western immigrants and people coming from social assistance, just as the average age for the award of a disability pension has gone up (Ankestyrelsen 2015).

To what extent are WAHJ and people aged 55-65 in schemes that can prolong working lives? An assessment can be made based on claimant statistics, coupled with the findings of a recent meta-review of evaluation studies on the employment effects of measures for unemployed older people (defined as people over 50). The review found that supervision and early interventions have a positive impact; moderate evidence for qualification programmes and courses having an impact; strong evidence for motivation effects of general activation offers; strong evidence on the effects of shorter maximum benefit periods; indications that benefit sanctions have positive effects; and contradictory evidence on the effect of private job training (Bach et al 2016).

The lion's share of people in subsidised employment are unlikely to get back into non-subsidised work. Four out of five of the 25,000 people in subsidised employment are in flex-jobs. One in ten are in company traineeships. Company traineeships have a better track record of getting people back into work than traineeships that are not in companies, e.g. schools (Ekspertgruppen om udredning af den aktive beskæftigelsesindsats 2014).

Some of the 10,000 people in measures aimed at labour market reinsertion may get into ordinary work, but most are likely to become claimants of other social security benefits. This applies in particular to about 1,500 people on resource allowances who may end up in disability pensions or flex-jobs. A recent evaluation of resource allowance programmes for people under 40 found that the programmes provide a promising way to motivate and empower participants (Mehlsen et al 2015). Whether the results can be transferred to the group aged 55-64 is not clear. The 1,600 people in job-clarification programmes are likely to end up in work that is in some cases subsidised; but in other cases, after further education, not subsidised. The 4,000 people on unemployment allowance are people who have qualified for a flex-job but have not found one. These people are unlikely to get into ordinary non-subsidised work and their connection to the labour market depends primarily on the supply of relevant flex-jobs.

In 2015 there were 17,400 unemployed people aged 55-64. Of the groups on social protection and in active labour market policy measures, these have the best job chances (Ekspertgruppen 2014). Their connection to the labour market largely depends on the cycle of the economy and the match between demand and supply for people with their skills.

Due to the lack of definition and operationalisation of WAHJ it is not possible to compare their income situation with that of other retirees. However, as can be seen in section 2, the income situation of benefit claimants partly reflects their family and household situation and partly the type of scheme there are on. The largest share of claimants aged 55-64 are on benefits that are not means-tested.

Historically, and in comparison with Sweden, the Danish population aged 55-64 has had low employment rates and high shares of social protection and activation measures. This has been an Achilles heel for the Danish welfare system and was also duly noted in, for example, country-specific recommendations on VERP and the disability pension. However, the many benefit reforms in recent years are paying off in terms of fewer claimants aged 55-64. The number of claimants in this age group went down by 38 160 people, or 12.5%, between 2011 and 2015.

The reform of VERP in 2011 meant earlier-than-planned increases in retirement ages and a reduction in the benefit period from five to three years by 2013. A recent study by Statistics Denmark shows that the reform of VERP has worked according to intentions: people who have had their pension age raised have continued to work until they reach the new pension age (Dreschler et al 2016). As described earlier, the concern has been

that, in particular, unskilled and skilled workers would be exhausted by work by the time they reached 60 years of age, would be unable to work longer to meet the new higher pension age, and would thus be more likely to move onto other social protection schemes such as disability pension, social assistance, sickness benefits and unemployment benefits. However, studies have shown this is not the case (Drechsler et al 2016, Elmeskov 2016). That said, one cannot know if the same positive story will continue as the VERP pension age rises further, from the current 61 to 64 by 2023.

The 2013 reform of flex-jobs meant that people with very limited work capability could not only gain access to them but also receive the higher flex-job benefits, whereas flex-job holders with the highest earnings would receive lower benefits. This reorientation of the flex-job scheme in 2013 has allowed more people with reduced work capacity to get a flex-job and become part of the working community.

As employment is a better protection against economic poverty and social and health problems, the falling shares of benefit claimants aged 55-64 and the rising employment rates indicate a positive development in the situation of many WAHJ. Arguably, improvements in the work environment and the strong accent on rehabilitation may also have reduced the number of WAHJ. In a similar vein active labour market policies may also have led to fewer WAHJ by moving people into less arduous positions, as in the flex-job scheme. However, the dismal number of people on the SDP also shows that many WAHJ are not on a special scheme but rather on more general schemes. These general schemes treat people the same way even though people in the WAHJ group are likely to be more physically or mentally run-down than the general population and thus unable to respond to the treatment. Undoubtedly this leads to a non-dignified pathway out of the labour force for some WAHJ.

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### **Annex**

Table 1. Employment-population rate according to age and gender, Denmark, 2015

	Total	Men	Women
Total	73.5	76.6	70.4
15-24 years	55.5	54.7	56.3
25-34 years	76.9	80.9	72.7
35-44 years	85.3	89.2	81.4
45-54 years	83.5	87.0	80.0
55-64 years	64.7	69.8	59.6

Source: Statistics Denmark (2016), Beskæftigelsesfrekvensen.

Table 2. Claimants of social protection benefits according to age and benefit, Denmark, full-time equivalents, 2015

Definiark, fun-time equivalents, 2015				
	50-54 years	55-59 years	60-64 years	
1. Unemployed looking for a job, total	11,343	10,532	6,855	
Insured on unemployment insurance	7,986	7,705	5,166	
Non-insured on social assistance	3,357	2,827	1,689	
2. Do not lack a job	8,536	8,350	5,488	
Sickness benefits	8,452	8,331	5,483	
Maternity pay	84	19	5	
3. In subsidised employment	15,104	15,154	9,869	
Company traineeships, insured	271	276	168	
Company traineeships, non-insured	1,850	1,449	637	
Useful measures, insured	0	1	0	
Useful measures, non-insured	159	140	79	
Wage-subsidies, insured	388	409	233	
Wage-subsidies, non-insured	440	357	193	
Job rotation, insured	239	227	106	
Job rotation, non-insured	68	53	25	
Flex jobs	11,066	11,754	8,123	
Sheltered jobs	623	488	305	
4. In measures aimed at labour market reinsertion	8,375	7,035	3,123	
Supervision and qualification, insured	382	325	163	
Supervision and qualification, non-insured	2,297	1,566	670	
Job oriented education	142	127	61	
Rehabilitation benefit	155	94	20	
Unemployment allowance	2,498	2,654	1,348	
Resource allowance	1,598	1,168	371	
Job clarification allowance	1,303	1,101	490	
5. Not able to work	9,111	6,303	4,091	
Social assistance, not job or activation ready	8,910	6,163	3,986	
Social assistance to foreigners	201	140	105	
6. Early retired	37,518	45,515	145,471	
Disability pension	37,518	45,513	59,706	
Voluntary early retirement pay (VERP)	0	2	80,156	
Flex benefit	0	0	5,609	
Total (1-6)	89,987	93,372	175,239	

Source: Statistics Denmark (2016) Sæsonkorrigerede offentlige forsørgede efter ydelsestype, Statistikbanken.

Table 3. Claimants of social protection benefits according to benefit scheme and age of claimants, Denmark, full-time equivalents, 2010-2015

equivalents, 2010-2013													
			55-59 ye	ears			60-64 years						
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015	
1. Unemployed looking for a job, total	12,600	12,255	13,605	12,05 5	10,9 53	10,5 32	5,56 3	5,42 4	6,47 7	6,30 8	6,38 5	6,85 5	
Insured on unemployment insurance	12,078	11,555	12,718	10,18 5	8,32 2	7,70 5	5,24 2	5,01 7	5,97 6	5,25 7	5,03 9	5,16 6	
Non-insured on social assistance	522	700	887	1,870	2,63 1	2,82 7	321	407	501	1,05 1	1,34 6	1,68 9	
2. Do not lack a job	10,026	9,940	9,400	8,974	8,74 1	8,35 0	5,12 3	4,99 3	4,81 3	4,83 5	5,12 5	5,48 8	
Sickness benefits	10,015	9,927	9,385	8,959	8,72 3	8,33 1	5,11 9	4,98 8	4,81 0	4,83 2	5,11 9	5,48 3	
Maternity benefit	11	13	15	15	18	19	4	5	3	3	6	5	
3. In subsidised employment, total	14,199	15,099	14,579	14,18 2	14,9 84	15,1 54	7,58 7	8,24 0	8,03 3	8,05 3	9,00 6	9,86 9	
Company traineeships, insured	511	728	570	380	287	276	191	271	224	153	157	168	
Company traineeships, non- insured	769	1,047	1,067	1,129	1,30 4	1,44 9	238	306	329	372	493	637	
Useful measures, non-insured	0	0	0	0	112	140	0	0	0	0	50	79	
Wage-subsidies, insured	2,286	2,560	1,964	1,024	671	409	861	1,09 5	852	407	338	233	
Wage-subsidies, non-insured	192	281	294	366	421	357	94	167	170	224	220	193	
Job rotation, insured	0	13	116	340	408	227	0	2	23	97	161	106	
Job rotation, non-insured	0	0	1	16	51	53	0	0	0	7	24	25	
Flex jobs	9,931	9,937	9,967	10,31 3	11,0 68	11,7 54	5,85 2	6,02 5	6,02 9	6,37 1	7,15 3	8,12 3	
Sheltered jobs	510	533	600	614	662	488	351	374	406	422	410	305	
4. In measures aimed at labour market reinsertion	6,358	6,002	5,772	5,559	5,80 7	7,03 5	1,79 9	1,61 5	1,57 1	1,97 8	2,28 6	3,12	

1,190 Supervision and upqualification, 1,368 1,056 insured 1,527 1,57 Supervision and upqualification, 2,218 1,426 1,601 1,56 non-insured Job oriented education Rehabilitation benefit 2,899 Unemployment allowance 2,465 2,787 2,932 2,73 2,65 1,01 1,16 1,34 Resource allowance 1,16 Job clarification allowance 1,10 2,89 5. Not able to work, total 3,733 4,201 4,698 5,306 6.11 6,30 2,24 2,50 3,08 3.72 4,09 Social assistance, not job or 3,696 4,158 4,657 5,251 6,02 6,16 2,22 2,47 2,86 3,05 3,65 3,98 activation ready Social assistance to foreigners 48.77 6. Early retired, total 49,861 50,186 49,927 46.7 45.5 Disability pension 60,9 49,861 50,186 49,926 48.77 46.7 45,5 66,4 65,0 63,3 62,2 59,7 Voluntary early retirement pay 97,3 89,2 80,1 Flex benefit 5,39 6,04 6,32 6,44 6,05 5,60 Total (1-6) 96,777 97,683 97,981 94,84 93,2 92,8 

