



# **Cross-border old-age, survivors' and invalidity pensions**

*Report on Portable Documents P1*

*Reference year 2018*

Frederic De Wispelaere, Lynn De Smedt & Jozef Pacolet - HIVA-KU Leuven  
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## **Network Statistics FMSSFE**

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## SUMMARY OF MAIN FINDINGS

Of all the branches comprising social security, old-age pensions are by far one of the most important. Approximately 40% of social protection expenditure in the EU/EFTA<sup>1</sup> can be related to old-age pensions.<sup>2</sup> This report provides an overview of the payment of old-age, survivor's, and invalidity pensions in a cross-border context within the EU/EFTA. Persons are entitled to a partial pension from every Member State where they were insured for at least one year, provided that the conditions under national law are fulfilled. These pensions correspond to the insurance periods completed in each of the Member States concerned. Pensions are not subject to any reduction, amendment, suspension, withdrawal or confiscation on account of the fact that the pensioner resides in a Member State other than that in which the institution responsible for providing pensions is situated. It appears that large amounts of pensions circulate between Member States. This is because persons once worked in one or more Member States than their current Member State of residence.

A total number of 29 Member States provided for reference year 2018 data on the number of pensions<sup>3</sup> paid to pensioners who reside in another EU/EFTA country. For the first time, an almost complete picture can be given of the volume of pension exports between EU/EFTA countries. This is due to the fact that figures were reported by Germany and Switzerland. **Some 5.17 million pensions<sup>4</sup> were exported in 2018 amounting to a total expenditure of some € 20.7 billion (Table 7).** This represents a total average annual amount per pension of approximately € 4,000 and implies that a total average monthly amount of € 333 was paid to pensioners residing abroad. This average monthly amount exported abroad is much lower than the average annual amount for the total group of pensioners in the EU/EFTA (some € 1,200 for old-age pensions) (*Annex II*). Consequently, it amounts to 28% of the total average annual pension expenditure per pensioner (*Figure 5*). This low percentage can be explained by the fact that the exported amounts only represent a partial pension. In most cases an additional amount will be paid by one or more other Member States to where the pensioner was insured.

**Germany and Switzerland are the countries that have paid by far the most pensions to people residing in another EU/EFTA country (Table 7).** Germany paid a total amount of € 4.9 billion to some 1.3 million pensioners residing in another EU/EFTA country. Switzerland paid an amount of € 5.1 billion to roughly 860,000 pensioners residing abroad. **Most EU/EFTA pensions are exported to pensioners**

<sup>1</sup> 28 EU Member States and EFTA countries. Belgium (BE), Bulgaria (BG), the Czech Republic (CZ), Denmark (DK), Germany (DE), Estonia (EE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Croatia (HR), Italy (IT), Cyprus (CY), Latvia (LV), Lithuania (LT), Luxembourg (LU), Hungary (HU), Malta (MT), the Netherlands (NL), Austria (AT), Poland (PL), Portugal (PT), Romania (RO), Slovenia (SI), Slovakia (SK), Finland (FI), Sweden (SE), the United Kingdom (UK), Iceland (IS), Liechtenstein (LI), Norway (NO) and Switzerland (CH).

<sup>2</sup> Eurostat, ESSPROS [[spr\\_exp\\_sum](#)].

<sup>3</sup> Methodological remark: the number of persons to whom the pension was exported was asked in the questionnaire. However, it cannot be ruled out that 'pensions' were reported instead of 'persons'. In the report, the terms are used interchangeably.

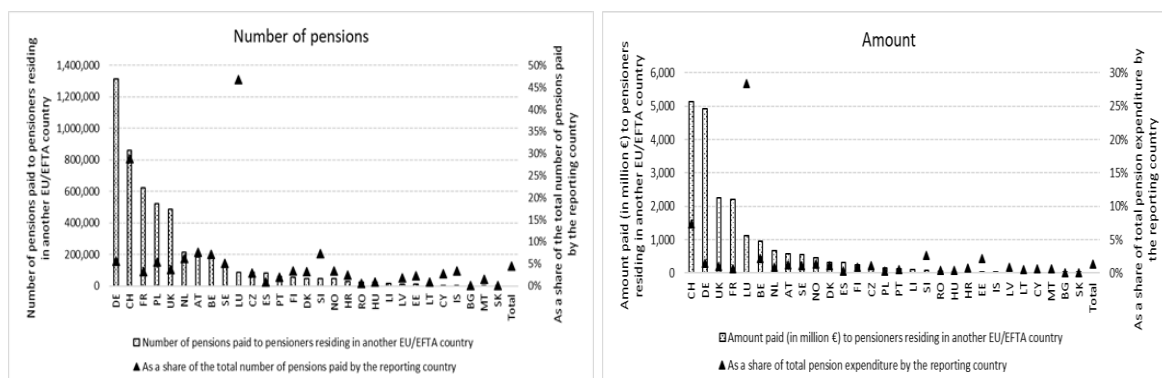
<sup>4</sup> This figure is much higher than other figures on the number of pensioners in a cross-border context. For instance, in 2018, approximately 1.9 million EU/EFTA citizens aged 65 or over were living in an EU/EFTA country other than their country of citizenship, making up 1.8% of the population aged 65 or over in the EU/EFTA. The Member States with the largest number of retired EU-28 movers are Germany, France and Spain. Moreover, in 2018, some 600,000 pensioners and their family member were residing in a Member State other than the competent Member State for healthcare (De Wispelaere, F., De Smedt, L. and Pacolet, J. (2019), *Cross-border healthcare in the EU under social security coordination. Reference year 2018*, Network Statistics FMSSFE, European Commission – DG EMPL).



**residing in Spain, Germany, Italy and France** (Tables 8 and 9; Figure 1 below). An amount of € 3.6 billion was exported to some 780,000 pensioners residing in Spain. Furthermore, some 864,000 pensioners residing in Italy received a total amount of pensions of € 3.4 billion from another Member State.

**On average 4.5% of the total number of EU/EFTA pensioners reside abroad. However, total spending for this group of pensioners amounts to only 1.3% of the total amount of paid pensions** (Table 11). In 2017, these shares equalled 3.2% and 0.9% respectively. This difference can be explained by the fact that figures for Switzerland and Germany are now also available. **Luxembourg is certainly an 'outlier' with regard to the export of pensions**, which is mainly the result of the high number of incoming frontier workers. Some 46% of the pensions paid by Luxembourg are exported abroad, although they only represent 27% of total expenditure on pensions. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely some 29%. However, they only represent 7% of the total amount of pensions paid. Furthermore, Austria (7.6%), Slovenia (7.2%), Belgium (6.5%), the Netherlands (6.3%), Germany (5.6%), Poland (5.4%) and Sweden (5.2%) export a relatively high share of their pensions to persons who reside abroad.

**Figure Number of pensions and amount paid (in €) to pensioners who reside in another EU/EFTA country, 2018**



Source: Questionnaire on cross-border old-age, survivors' and invalidity pension

Data was collected not only on the export of pensions, but also on the number of pensions paid by the Member State of residence to pensioners receiving pensions from two or more Member States, one of which is the Member State of residence. However, only 18 Member States provided data on this matter. Caution is therefore required when drawing general conclusions. Consequently, the overall absolute figures are not very relevant as many countries are missing. **On average, 2.2% of the pensioners residing in one of the 18 reporting Member States are entitled to two or more pensions one of which is from the Member State of residence. The amount paid to this group of pensioners amounts to 1.5% of total pension expenditure** (Table 4).

Above figures show that, in a cross-border context, the payment of pensions is an important part of the social security systems in the EU. Its coordination will therefore entail an important administrative burden for the competent public authorities. Overall, Member States seem to have a positive view on the practical implementation of the rules. Two issues that recurred however, are missing information and the long period for processing a claim and issuing a decision.

## 1 INTRODUCTION

Regulation (EC) No 883/2004 on the coordination of social security systems (i.e. Basic Regulation) sets specific rules in the field of old-age, survivors' and invalidity pensions of persons who have been subject to the legislation of two or more Member States.<sup>5</sup> The Basic Regulation covers statutory pension schemes. Occupational supplementary pension schemes (i.e. the second pension pillar) that are not based on a legislative act are covered by Directive 98/49/EC.<sup>6</sup> No coordination rules are determined for the third pension pillar that concerns the individual, voluntary build-up of a supplementary pension.

Chapter 5 of the Basic Regulation covers the coordination of old-age and survivors' pensions (Articles 50 to 60). The relevant provisions with regard to the coordination of invalidity pensions are set out in Chapter 4 of the Basic Regulation (Articles 44 to 49). The provisions of Chapters 4 and 5 are only applicable to persons who are or will be entitled to an old-age, survivors' or invalidity pension from two or more Member States. Persons who have been insured for at least one year will be entitled to an old-age pension when the national pensionable age has been reached and provided that the other conditions set in national law are fulfilled.<sup>7</sup> Persons who were subject to the legislation of more than one Member State will be granted a pension from the Member States concerned. Hence, for the coordination of old-age, survivors' and invalidity pensions, the 'partial pensions method' is applied.

However, the scope of this report is broader than only persons who receive a pension from two or more Member States. Notably, data on the total number of exported pensions is reported (without making a distinction whether the pensioner also receives a pension from another Member State or not). The export of benefits is secured without restriction for old-age, survivors' and invalidity pensions.<sup>8</sup> Thus, pensions are not subject to any reduction, amendment, suspension, withdrawal or confiscation on account of the fact that the pensioner resides in a Member State other than that in which the institution responsible for providing pensions is situated.

A thematic questionnaire on cross-border pensions was launched within the Administrative Commission for the Coordination of Social Security Systems (AC) (see *Annex IV*).<sup>9</sup> Data for reference year 2018 was collected on the number of new claims for an old-age, survivors' or invalidity pension (**section 3**). Furthermore, Member States were asked to provide data on the pensions paid as Member State of residence to pensioners receiving pensions from two or more Member States, one of which is the Member State of residence (**section 4**)<sup>10</sup>, and data on the pensions exported to pensioners who reside in another Member State (**section 5**) (*Figure 1*).<sup>11</sup> Member States were asked to make a distinction between pensions exported to persons who

<sup>5</sup> The cross-cutting introductions in MISSOC provide a transnational perspective on the main concepts and principles of each social protection branch, amongst others for old-age pensions, survivors' pensions and invalidity pensions.

<http://www.missoc.org/INFORMATIONBASE/COMPARATIVETABLES/CROSSCUTTINGINTRO/introduction.htm>.

<sup>6</sup> In addition, based on Regulation (EC) No 883/2004, a Member State may extend its application to a contractual provision/occupational pension scheme (see Article 1, point (l), second paragraph).

<sup>7</sup> Article 57 of the Basic Regulation exempts the Member State to pay an old-age benefit if the duration of insurance, employment, self-employment or residence is less than one year provided that no right to benefit is acquired under that legislation for periods of less than one year.

<sup>8</sup> Article 7 of the Basic Regulation.

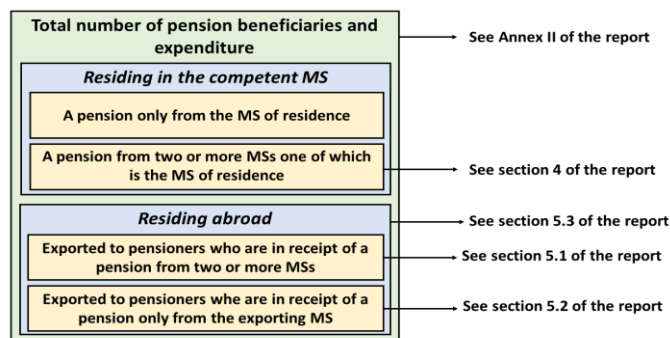
<sup>9</sup> The questionnaire also asks whether Member States are aware of cases of fraud or error with regard to the provisions on the coordination of pensions. An analysis of the replies can be found in the thematic report on fraud and error (Jorens, Y., de Coninck, M., De Wispelaere, F. and Pacolet, J. (2019), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).

<sup>10</sup> For instance, a person has been insured in Germany, Luxembourg and Belgium. The person currently resides in Belgium. The amount paid by Belgium to this person residing in Belgium should be reported.

<sup>11</sup> Consequently, figures on the export of pensions outside the EU/EFTA are not collected.

are in receipt of a pension from two or more Member States (**section 5.1**)<sup>12</sup> and pensions exported to persons who receive a benefit only from the exporting Member State (**section 5.2**)<sup>13</sup>. Finally, the number of reviews of the decisions by the institutions concerned (**section 6**) and the current experiences on the practical implementation of the rules (**section 7**) are presented.

**Figure 1** Type of pensioners covered by the reported data collection

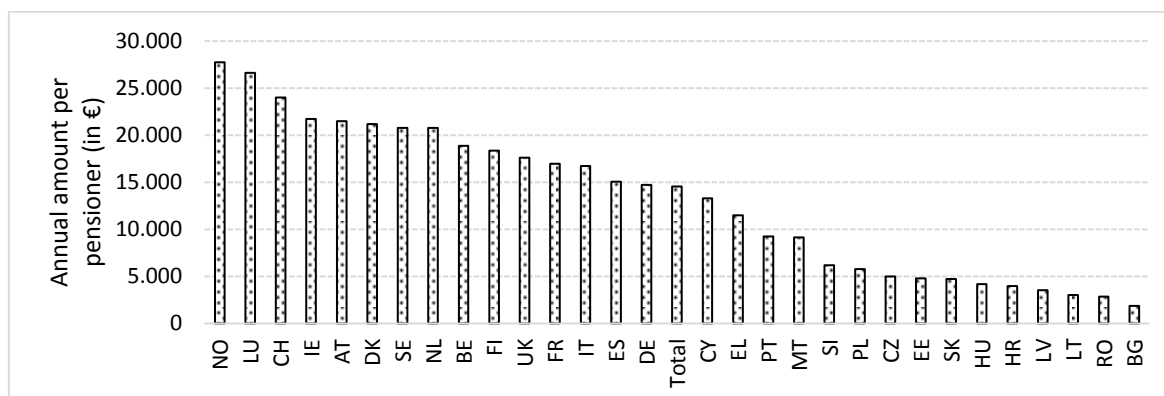


Figures on the total number of pension beneficiaries and the annual pension expenditure are not collected by the thematic questionnaire as these data are reported by Eurostat via the ESSPROS database.<sup>14</sup> Most recent figures for 2016 are included in *Annex II* of this report. These data will be used to calculate the financial burden of the coordination rules on total expenditure on pensions. It is also possible to calculate the average annual pension expenditure per beneficiary. These figures are an important reference when reviewing/analysing the data provided by Member States. Old-age pension expenditure per beneficiary varies considerably between Member States, ranging from an annual € 1,866 in Bulgaria to € 27,757 in Norway (*Figure 2*). The aggregate expenditure per beneficiary on pensions relating to old-age was about € 14,539 per year in 2016. A similar distribution of Member States can be expected when analysing the collected figures for this report. However, the average amounts will probably be lower as these figures are often applicable to people who have worked in several Member States.

<sup>12</sup> For instance, a person has been insured in Germany, Luxembourg and Belgium. The person currently resides in Belgium. The amount paid by Luxembourg and Germany to this person should be reported.

<sup>13</sup> For instance, a person has only been insured in Germany and resides in Luxembourg. The amount paid by Germany to this person residing in Luxembourg should be reported.

<sup>14</sup> The definition of pensions used within the European system of integrated social protection statistics (ESSPROS) framework might not correspond to that applied in each Member State, meaning that the figures published at EU level might differ from those published by the authorities at national level.

**Figure 2 Average annual old-age pension expenditure per beneficiary, 2016**

Source: Eurostat, ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens]

In general, the availability of the data improved in comparison with earlier years, especially since data from Germany and Switzerland was received on the export of pensions, which was not available in previous reports. However, for some questions there is a limited number of reporting Member States, so that caution is still required when drawing general conclusions. This comment applies particularly to sections 3 and 4 of the report.

With regard to the reported amounts, some Member States reported annual data while others only provided monthly data.<sup>15</sup> Spending data are standardised in the report itself by reporting the annual amounts for all reporting Member States. In order to obtain an annual amount, the monthly amount of spending reported by some Member States was multiplied by 12. The Member States for which this calculation was performed are always mentioned underneath the table. Thus, the annual amounts reported for Member States which reported monthly data are estimated figures.

The **next section** provides a short description of the application procedure and the calculation method of the pension in the event of a claimant who has been subject to the legislation of more than one Member State.

## 2 SHORT DESCRIPTION OF THE PROCEDURES

### 2.1 Application procedure

The claimant of an old-age, survivors' or invalidity pension should submit a claim to the Member State of residence or the Member State in which s/he was last insured. This is the 'contact Member State'<sup>16</sup>. However, the Member State of residence cannot be the contact Member State if the claimant has never been insured in this Member State. The contact Member State will send the claim and the accompanying documents to the other Member States in question (i.e. Member States in which the claimant was previously insured). Each Member State in question will notify the claimant and the contact Member State of the decision. Once the contact Member State has received all decisions, it will send the claimant and the other Member States

<sup>15</sup> Although it was clearly stated in each question, some Member States reported monthly data without reporting this in the last question.

<sup>16</sup> The Member State in which a claimant applied for a pension; this can be the Member State of residence (if the person has been insured there) or the Member State in which s/he was last insured.

concerned a summary of those decisions via the Portable Document P1<sup>17</sup> (see Annex V) or the equivalent E211 form. The PD P1 'Summary note' provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors' or invalidity pension.

#### **Example**

A person has been insured for 45 years altogether in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg. The person currently resides in Belgium and Luxembourg was the last Member State of employment. The person has the possibility to submit a claim to the competent institution in Belgium (i.e. the Member State of residence) or in Luxembourg (i.e. the Member State in which s/he was last insured).

## **2.2 Calculation of the pension**

The pension burden is distributed among the Member States concerned in relation to the length of insurance in each of these Member States. Firstly, all Member States competent make a calculation of the pension a person would receive by virtue of the national legislation only for the periods completed therein, without taking into consideration periods completed in other Member States (if the conditions for entitlement to benefits have been satisfied exclusively under national law). This is called the *independent pension* and does not take into account the provisions of the Regulation for the purpose of acquiring a right to a pension and for the calculation of its amount.

Secondly, the competent Member States calculate the pension under the rules provided by the Regulation. In a first stage, a *theoretical pension amount* is calculated by each of the Member States concerned. Here, all periods of insurance should be aggregated. So, periods from the other Member States involved should also be taken into account and the pension is calculated as if the whole periods of insurance were completed in the Member State concerned. Then, to determine the *pro-rata pension*, the theoretical amount is divided in relation to the length of insurance in all these Member States. Finally, the pro-rata pension and the independent pension will be compared to each other and the highest amount will be applied. The calculations mentioned above have to be made by each Member State involved. As a result, the total pension consists of a number of 'partial' pensions, each based on the period of insurance completed in the Member State concerned.<sup>18</sup>

#### **Example**

A person has been insured for 45 years altogether in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg.

#### **Belgium:**

Calculation of the *independent pension*: taking into consideration the 22 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*:  $22 \text{ (years in Belgium)} / 45 \text{ (total career)} * \text{theoretical amount calculated by Belgium}$ .

Belgium awards whichever is higher.

<sup>17</sup> Provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors' or invalidity pension. The PD P1 will be issued by the 'contact institution' after it has received details of the decisions made by the various institutions who have dealt with the claim.

<sup>18</sup> This methodology differs from the one applied to short-term cash benefits, like unemployment benefits, according to which one benefit will be paid by one Member State only.

**Luxembourg:**

Calculation of the *independent pension*: taking into consideration the 20 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*:  $20/45$  \* theoretical amount calculated by Luxembourg.

Luxembourg awards whichever is higher.

**Germany:**

A minimum period of five years of contributions is required (=qualifying period).

The *independent pension* will be zero, since the insured person only worked in Germany for three years, and based on German law a person is not entitled to a pension for periods of less than five years.

Calculation of the *pro-rata pension*:  $3/45$  \* theoretical amount calculated by Germany.

Germany will pay the pro-rata benefit.

### 3 NUMBER OF PORTABLE DOCUMENTS P1 ISSUED

A total of 906,358 PDs P1 were issued by the 19 Member States which have provided information (*Table 1*). More than 800,000 of the forms were issued by France, making up almost 90% of the total number of reported PDs P1. Furthermore, Spain and Slovenia issued more than 20,000 forms each. However, data from certain (large) Member States like Germany and the United Kingdom is still missing, which results in an incomplete overview. 80% of the PDs P1 issues by the reporting Member States concern old-age pensions. Only 1% of the PDs P1 issued concern invalidity pensions and finally 19% of the PDs P1 issued concern survivors' pensions. Most of the reporting Member States issued PDs P1 to the claimant in order to provide a summary of the entitlement to an old-age pension from more than one Member State, rather than for the entitlement to a survivors' or invalidity pension (BE, BG, DK, ES, FR, LT, LU, MT, NL, PT, RO, SI, SK, SE and NO). Only Hungary and Poland issued mainly PDs P1 to the claimant in order to provide a summary of the entitlement to an invalidity pension from more than one Member State.

The usefulness of these annual figures is limited, not least because they can fluctuate greatly from one year to the next. It is therefore more interesting to look at the total number of pensioners who experienced an impact on the calculation of their pension as a result of the application of the Coordination Regulations (*see sections 4 and 5*).

**Table 1** Number of PDs P1 or equivalent E211 forms issued in 2018, breakdown by type of pension

	Old-age pension		Survivors' pension		Invalidity pension		Total Number
	Number	Row %	Number	Row %	Number	Row %	
BE	6,341	67%	3,061	33%	n.a.	n.a.	10,012*
BG	1,271	65%	320	16%	357	18%	1,948
CZ							
DK	1,889	92%	n.a.	n.a.	155	8%	2,044
DE							
EE							
IE							
EL							
ES**	22,532	59%	12,581	33%	2,969	8%	38,082
FR	660,701	81%	152,608	19%	828	0.1%	814,137
HR							
IT							
CY							
LV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	279
LT	573	55%	209	20%	262	25%	1,044
LU	236	57%	48	12%	132	32%	416
HU	535	19%	151	5%	2,073	75%	2,759
MT	8	62%	4	31%	1	8%	13
NL	1,290	98%	33	2%	n.a.	n.a.	1,323***
AT							
PL****	327	40%	114	14%	383	46%	824
PT	17	68%	8	32%	n.a.	n.a.	25
RO	3,324	85%	234	6%	372	9%	3,930
SI	14,909	75%	3,889	19%	1,213	6%	20,011
SK	102	54%	29	15%	57	30%	188
FI	2	100%	n.a.	n.a.	n.a.	n.a.	2
SE	3,691	90%	403	10%	n.a.	n.a.	4,094
UK							
IS							
LI							
NO	3,851	74%	n.a.	n.a.	1,376	26%	5,227
CH							
<b>Total</b>	<b>721,599</b>	<b>80%</b>	<b>173,692</b>	<b>19%</b>	<b>10,178</b>	<b>1%</b>	<b>906,358</b>

\* The total for BE includes 610 people who received both an old-age and survivor's pension.

\*\* The numbers for ES are an underestimation, as the information of the Marine Social Institute (ISM) concerning the special scheme for sea workers could not be provided.

\*\*\* NL did not report a total; this total was calculated based on the number of old-age pensions and survivors' pensions.

\*\*\*\* PL: The Social Insurance Institution does not collect statistical data about the number of PDs P1 (or equivalent E211 forms) issued. However, they provided data collected by The Agricultural Social Insurance Fund and Pension Benefit Institution of Ministry of the Interior and Administration.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pension

## 4 PENSIONS PAID BY THE MEMBER STATE OF RESIDENCE TO PENSIONERS RECEIVING A PENSION FROM TWO OR MORE MEMBER STATES ONE OF WHICH IS THE MEMBER STATE OF RESIDENCE

### 4.1 In absolute figures

The number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors' or invalidity pension from two or more countries one of which is the Member State of residence is reported in Table 2. A total number of 18 Member States provided data on this matter. For all these Member States together, some 1.2 million pensions were paid, representing a total of € 11.55 billion or an average annual amount per pensioner of some € 9,300. Almost 85% of the amount paid by the reporting Member States concern old-age pensions. Most of the persons receiving a pension from both their Member State of residence and another Member State are living in France and Portugal, and to a lesser extent in Belgium and Austria. France paid a total annual amount of € 2.69 billion to some 329,500 pensioners or a total average annual amount per pensioner of € 8,156.

**Table 2 Number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, 2018**

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	167,399	1,826,369,320	55,608	585,908,100	2,295	25,116,930	184,111	2,437,394,350	13,239
BG	9,326	16,547,787	1,212	874,378	1,087	1,527,284	11,526	18,949,449	1,644
CZ									
DK									
DE									
EE									
IE									
EL									
ES	3,044	74,761,478	429	4,552,823	66	1,451,858	3,539	80,766,159	22,822
FR	290,670	2,337,265,843	38,919	350,794,071	n.a.	n.a.	329,589	2,688,059,915	8,156
HR									
IT									
CY**	4,017	11,565,554	527	71,894	102	215,935	4,646	12,500,438	2,691
LV	958	2,744,296	4	4,637	108	182,522	1,070	2,931,455	2,740
LT	11,552	35,238,998	2,357	1,843,456	3,767	7,154,584	17,676	44,237,038	2,503
LU	13,043	379,596,759	3,910	85,168,008	3,435	80,630,584	20,388	545,395,351	26,751
HU	21,886	71,516,736	4,400	5,080,500	n.a.	n.a.	26,286	76,597,236	2,914
MT	1,946	14,075,371	341	2,361,114	65	340,323	2,352	16,776,808	7,133
NL	96,844	804,896,681	1,424	6,218,386	n.a.	n.a.	98,268	811,115,067	8,254
AT	131,577	2,002,239,799	28,300	256,567,087	6,912	84,729,046	166,789	2,343,535,932	14,051
PL									
PT	187,072	617,358,941	73,423	155,852,793	11,240	35,980,265	271,735	809,191,999	2,978
RO	4,165	11,528,157	153	202,894	524	840,153	4,842	12,571,204	2,596
SI	21,748	116,203,215	1,779	6,415,653	1,013	1,776,832	24,540	124,395,701	5,069
SK	1,032	4,682,321	287	463,409	515	1,418,556	1,832	6,564,286	3,583
FI	62,549	1,375,198,455	10,033	62,361,558	4,386	41,304,428	67,770	1,478,864,442	21,822
SE									
UK									
IS	1,422	39,059,215	n.a.	n.a.	216	3,759,276	1,638	42,818,491	26,141
LI									
NO									
CH									
<b>Total</b>	<b>1,030,250</b>	<b>9,740,848,927</b>	<b>223,106</b>	<b>1,524,740,762</b>	<b>35,731</b>	<b>286,428,578</b>	<b>1,238,597</b>	<b>11,552,665,320</b>	<b>9,327</b>

\* The monthly amounts reported by Bulgaria, Luxembourg, Hungary, Portugal, Romania and Slovenia were multiplied by 12 to obtain an annual figure.

\*\* The reported total amount paid by Cyprus (€ 12,500,438) does not match the calculated sum of the types of pensions (€ 11,853,384). The difference between both amounts to € 647,054.



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

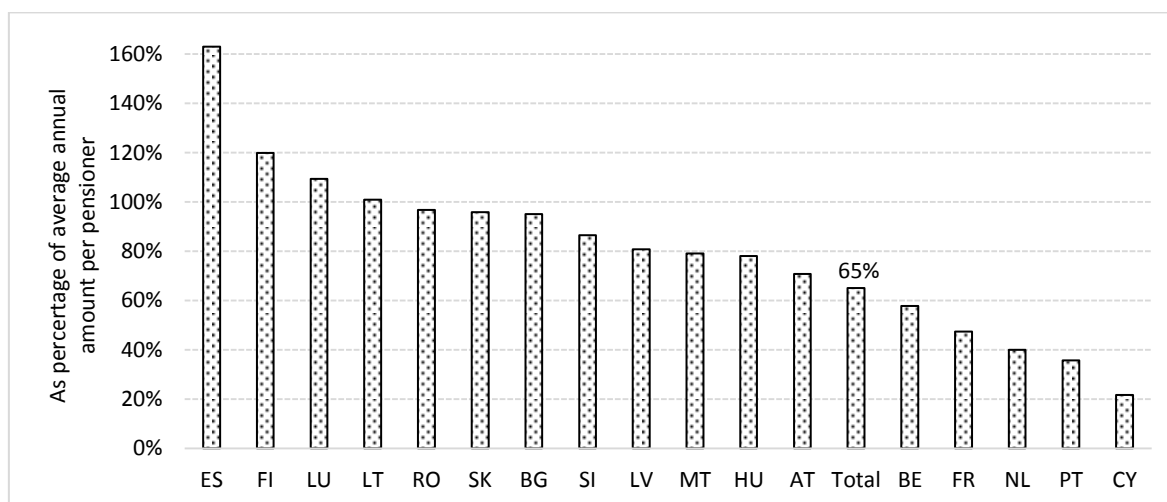
The highest average annual amounts per pensioner were paid by Luxembourg, Iceland, Spain and Finland. This in contrast to Bulgaria, Lithuania, Romania, Cyprus, Portugal and Latvia, which paid a much lower average annual amount per pensioner (lower than € 3,000). The above distribution of Member States does not differ not so much from the distribution presented in *Figure 2 (all pension beneficiaries)*.

A closer look at the old-age pension could be valuable. For most of the reporting Member States, the average annual old-age pension expenditure per pensioner (see column 2 and 3 of *Table 2*<sup>19</sup>) is lower than the average annual amount for the total group of pensioners (see *Figure 2*). These average expenditures are compared to each other in *Figure 3*. When the share is lower than 100% it means that the average annual old-age pension exceeds the average annual old-age pension paid to pensioners who receive such a pension from two or more countries, one of which is the Member State of residence.

In Spain, Finland, Luxembourg and Lithuania, however, the opposite holds true. In these Member States, the average annual old-age pension paid to persons receiving an old-age pension from two or more countries, one of which is the Member State of residence, is higher than the average annual old-age pension paid to all pensioners.

The aggregate amount is some 65% of the total average annual old-age pension expenditure per pensioner (*Figure 3*).<sup>20</sup> This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more exporting Member States to where the pensioner was insured.

**Figure 3 Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence (2018 figures) compared to the average annual amount paid to all pensioners (2016 figures)**



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions and Eurostat, ESSPROS [[spr\\_pns\\_ben](#)] and [[spr\\_exp\\_pens](#)] (2016 figures)

*Table 3* shows the evolution of the number of pensions and the annual amount paid to pensioners receiving a pension from two or more Member States one of which is the

<sup>19</sup> The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is calculated by dividing the total amount paid for old-age pensions (column 3 of *Table 2*) by the total number of persons who receive an old-age pension (column 2 of *Table 2*).

<sup>20</sup> The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is € 9,455 (based on figures from *Table 2*) and the average annual amount paid to all pensioners is € 14,539 (*Annex II*) (€ 9,455 / € 14,539 = 65%).

Member State of residence, comparing reference year 2017 to reference year 2018. In 2017, 21 Member States reported the payment of 1.4 million pensions for a total amount of € 11.16 billion. Most Member States show an increase for 2018 compared to 2017 in terms of number of pensions paid, expenditure and average amount per pensioner. However, a number of Member States show a significant decrease or increase for certain variables. This means that the figures reported by them are not yet stable as it is unlikely that numbers can decrease or increase so significantly.

**Table 3 Evolution of the number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, from 2017 to 2018**

	2017			2018			% evolution 2017 - 2018		
	Number of persons	Amount paid (in €)	Average amount per pensioner	Number of persons	Amount paid (in €)	Average amount per pensioner	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	154,941	2,542,277,709	16,408	184,111	2,437,394,350	13,239	18.8%	-4.1%	-19.3%
BG	10,657	16,859,270	1,582	11,526	18,949,449	1,644	8.2%	12.4%	3.9%
CZ									
DK	2,729	22,973,495	8,418						
DE									
EE	9,418	16,031,617	1,702						
IE	7,982								
EL									
ES	3,416	74,638,330	21,850	3,539	80,766,159	22,822	3.6%	8.2%	4.4%
FR*	482,908	2,353,099,512	4,873	329,589	2,688,059,915	8,156	-31.7%	14.2%	67.4%
HR	8,307	19,220,195	2,314						
IT									
CY	4,594	12,417,740	2,703	4,646	12,500,438	2,691	1.1%	0.7%	-0.5%
LV				1,070	2,931,455	2,740			
LT	16,210	36,566,280	2,256	17,676	44,237,038	2,503	9.0%	21.0%	10.9%
LU	19,883	516,071,268	25,955	20,388	545,395,351	26,751	2.5%	5.7%	3.1%
HU	40,632	136,354,314	3,356	26,286	76,597,236	2,914			
MT	2,287	15,249,347	6,668	2,352	16,776,808	7,133	2.8%	10.0%	7.0%
NL**	95,434	783,532,216	8,210	98,268	811,115,067	8,254	3.0%	3.5%	0.5%
AT	163,955	2,251,357,626	13,732	166,789	2,343,535,932	14,051	1.7%	3.9%	2.3%
PL									
PT	272,266	790,974,649	2,905	271,735	809,191,999	2,978	-0.2%	2.3%	2.5%
RO	3,149	6,675,768	2,120	4,842	12,571,204	2,596	53.8%	88.3%	22.5%
SI	24,665	120,645,504	4,891	24,540	124,395,701	5,069	-0.5%	3.1%	3.6%
SK	990	3,134,722	3,166	1,832	6,564,286	3,583	85.1%	109.4%	13.2%
FI	65,694	1,403,470,695	21,364	67,770	1,478,864,442	21,822	3.2%	5.4%	2.1%
SE									
UK									
IS	1,473	42,023,565	28,529	1,638	42,818,491	26,141	11.2%	1.9%	-8.4%
LI									
NO									
CH									

\* FR: no figures for 2017 on survivors' pensions.

\*\* NL: no figures for 2018 on invalidity pensions.

Source: Questionnaires on cross-border old-age, survivors' and invalidity pension

## 4.2 As a share of total number of pensioners and total pension expenditure

This subsection compares the reported figures in *Table 2* to the total number of pension beneficiaries and total spending on old-age, survivors' and invalidity pensions (see *Annex II*).<sup>21</sup> On average 2.2% of all pensioners residing in one of the reporting Member States are entitled to two or more pensions one of which is from their

<sup>21</sup> It should be noted that the reported number of pensions paid as Member State of residence in *Table 2* apply to reference year 2018 while the reported total number of beneficiaries in *Annex II* apply to reference year 2016. This might distort the analysis to a limited extent. Moreover, these figures reported by Eurostat might differ from figures available at national level.

Member State of residence. The amount paid to this group of pensioners amounts to 1.5% of total pension expenditure (*Table 4*). For reference year 2017, these shares amounted to 2.5% and 1.6% respectively, showing only a (very) limited change.

In Bulgaria, Spain, Latvia, Romania and Slovakia, less than 1% of the pensioners are entitled to a pension both from their Member State of residence and another Member State. Mainly in Luxembourg, there is a high number of pensioners who receive a pension from two or more Member States one of which is from Luxembourg as their Member State of residence. About 1 out of 10 pensioners residing in Luxembourg find themselves in such a situation. Also some 9% of pensioners residing in Portugal are entitled to a pension from Portugal as well as from one or more other Member State(s). However, the amount paid by Portugal to this group of pension beneficiaries amounted to only 3% of the total amount of pensions paid by Portugal. This shows that this group of pensioners was mainly insured in a Member State other than Portugal. The same goes for Cyprus, as only 0.8% of the total amount of pensions is paid to 3.3% of pensioners residing in Cyprus who are entitled to a pension from Cyprus and one or more other Member State(s). Likewise, most of the other reporting Member States find themselves in the same situation. Only Spain, Luxembourg, Romania and Finland show a higher relative share in spending than in number of pensioners.

**Table 4** Number of pensions and amount paid as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2018

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid
BE	8.6%	5.0%	10.3%	7.9%	0.0%	0.3%	6.4%	4.7%
BG	0.6%	0.5%	1.0%	0.6%	0.4%	0.4%	0.5%	0.5%
CZ								
DK								
DE								
EE								
IE								
EL								
ES	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
FR	1.8%	0.8%	0.8%	1.0%			1.7%	0.8%
HR								
IT								
CY	3.9%	0.8%	1.7%	0.0%	4.9%	0.9%	3.3%	0.8%
LV	0.2%	0.2%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
LT	1.7%	1.7%	0.9%	1.6%	2.3%	2.1%	1.9%	1.7%
LU	13.0%	14.3%	8.4%	9.6%	18.3%	19.7%	11.3%	13.8%
HU	1.2%	0.9%	0.6%	0.4%			1.2%	0.8%
MT	3.0%	2.3%	2.1%	1.9%	0.8%	0.9%	2.7%	2.2%
NL	2.9%	1.1%	4.2%	0.1%			2.8%	0.9%
AT	7.2%	5.1%	4.7%	4.2%	3.0%	2.3%	6.9%	4.8%
PL								
PT	8.7%	3.1%	8.6%	4.7%	3.4%	1.2%	9.0%	3.1%
RO	0.1%	0.1%	0.0%	0.0%	0.2%	0.2%	0.1%	0.1%
SI	4.9%	4.3%	1.2%	1.3%	3.4%	1.0%	3.8%	3.7%
SK	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
FI	5.0%	6.0%	3.7%	3.6%	2.0%	1.3%	4.3%	5.3%
SE								
UK								
IS	3.5%		0.0%		1.0%		2.4%	
LI								
NO								
CH								
<b>Total</b>	<b>2.4%</b>	<b>1.6%</b>	<b>1.8%</b>	<b>1.6%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>2.2%</b>	<b>1.5%</b>

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions and Eurostat, ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens] (2016 figures)

## **5 PENSIONS EXPORTED TO PENSIONERS WHO RESIDE IN ANOTHER MEMBER STATE**

Data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are presented in *subsection 5.1*. Furthermore, data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only are reported in *subsection 5.2*. Finally, total figures on the export of pensions are discussed in *subsection 5.3* (without making a distinction whether the pensioner also receives a pension from another Member State or not).

A total number of 16 Member States (BE, BG, ES, FR, CY, LV, LT, LU, HU, NL, AT, PT, RO, SI, SK and IS) provided figures for both groups of pensioners (pensions exported to pensioners receiving a pension from two or more Member States and to pensioners receiving a pension only from the exporting Member State). 13 Member States (CZ, DK, DE, EE, HR, MT, PL, FI, SE, UK, LI, NO and CZ) only provided data on the total number of pensions paid to pensioners who reside in another Member State. As a result, a total number of 29 Member States provided export data, missing only data from three Member States that did not deliver data (EL, IT, IE), for which information on the export of pensions was not available. As it is possible to report on 29 of the 32 countries, with data for Germany and Switzerland being available for the first time, we obtain an almost complete picture of the size of the export of pensions in the EU/EFTA.

### **5.1 To pensioners who are in receipt of a pension from two or more Member States**

The reported data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States is included in *Table 5*. A total number of 16 Member States provided (partial) data on this matter. For all reporting Member States some 1,15 million pensions were paid, representing a total of more than € 3.86 billion or an average annual amount of some € 3,300.

Mainly France exported pensions to pensioners who are entitled to a pension from two or more Member States, as a third of the total amount exported was paid by France (*Table 5*). In 2018, France exported a total amount of some € 1.3 billion to some 463,000 pensioners who are in receipt of a pension from France and one or more other Member States. Furthermore, Luxembourg, the Netherlands and Belgium exported a high amount of pensions to pensioners who are entitled to pensions from two or more Member States. Luxembourg paid a total annual amount of some € 828 million to some 73,755 pensioners who find themselves in such a situation. Finally, the Netherlands and Belgium exported a total amount of around € 450 million each.

**Table 5** Number of pensions and amount paid (in €) to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States, 2018

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	89,720	328,472,508	30,346	116,503,272	1,757	12,831,916	121,823	457,807,696	3,758
BG	1,170	1,226,709	186	117,684	231	272,605	1,587	1,616,998	1,019
CZ									
DK									
DE									
EE									
IE									
EL									
ES	50,300	178,439,582	20,308	81,720,336	2,603	16,254,565	73,211	276,414,483	3,776
FR	369,383	1,023,872,085	91,651	284,830,183	2,201	5,140,167	463,235	1,313,842,435	2,836
HR									
IT									
CY**	2,019	2,585,897	379	439,550	92	168,382	2,490	3,193,868	1,283
LV	2,387	1,396,982	29	9,930	262	198,352	2,678	1,605,264	599
LT	5,255	9,748,318	1,142	765,003	628	853,039	7,025	11,366,360	1,618
LU	50,669	607,228,539	16,771	146,929,569	6,315	73,887,731	73,755	828,045,839	11,227
HU	18,536	25,986,901	2,119	1,249,230	1,588	1,655,285	22,243	28,891,417	1,299
MT									
NL	163,204	460,575,508	1,416	5,610,745	n.a.	n.a.	164,620	466,186,253	2,832
AT	86,606	229,087,994	20,763	35,431,493	3,213	14,097,357	110,582	278,616,844	2,520
PL									
PT	41,230	82,397,617	10,854	19,681,582	3,201	6,126,713	55,285	108,205,912	1,957
RO	14,380	23,537,475	1,787	2,349,473	1,682	1,881,334	17,849	27,768,282	1,556
SI	25,605	29,232,733	5,816	3,567,738	4,263	4,052,176	35,684	36,852,647	1,033
SK	107	400,671	14	18,878	49	113,593	170	533,142	3,136
FI									
SE									
UK									
IS	1,101	10,888,119	0	0	446	4,446,065	1,547	15,334,183	9,912
LI									
NO									
CH									
<b>Total</b>	<b>921,672</b>	<b>3,015,077,638</b>	<b>203,581</b>	<b>699,224,666</b>	<b>28,531</b>	<b>141,979,279</b>	<b>1,153,784</b>	<b>3,856,281,623</b>	<b>3,342</b>

\* The monthly amounts reported by Belgium, Bulgaria, Luxembourg, Hungary, Portugal, Romania and Slovenia are multiplied by 12 to obtain an annual figure.

\*\* CY: the total amount paid reported (€ 3,193,868) does not equal the sum of the amount for the different kinds of pensions (€ 3,198,828). The difference amounts to € 40.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

## 5.2 To pensioners who are in receipt of a pension from one Member State only

Data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only (i.e. the exporting Member State) are reported in *Table 6*. Again only 16 Member States provided (partial) data on this matter. These Member States paid some 400 thousand pensions amounting to a total spending of € 2.45 billion or an average annual amount per pensioner of € 5,900. France and Belgium export a considerable amount of pensions to pensioners residing in another Member State who are in receipt of a pension from only one Member State, amounting to more than € 887 million and € 600 million respectively. The highest average amounts per pensioner for these type of pensioners can be found in Luxembourg (€ 27,362), Iceland (€ 14,921) and Belgium (€ 9,164).

If the data from *Tables 5 and 6* are compared, it is clear that Member States mainly export pensions to persons receiving two or more pensions. Further on in this chapter, we will discuss the results for each Member State separately (see *Figure 4*).

**Table 6 Number of pensions and amount paid to pensioners who reside in another Member State and who are in receipt of a pension from one Member State only, 2018**

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	44,861	396,434,376	14,535	118,766,964	6,106	85,029,131	65,502	600,230,471	9,164
BG	292	381,924	56	39,930	107	123,668	455	545,522	1,199
CZ									
DK									
DE									
EE									
IE									
EL									
ES	2,859	14,926,622	2,548	11,461,351	1,290	9,476,835	6,697	35,864,808	5,355
FR	99,713	634,251,294	58,878	241,379,592	1,668	11,718,476	160,259	887,349,361	5,537
HR									
IT									
CY	816	4,370,458	551	2,546,483	27	109,710	1,393	7,020,266	5,040
LV	6,372	12,679,575	613	915,212	828	1,142,203	7,781	14,736,990	1,894
LT	437	1,465,230	96	166,753	256	698,960	789	2,330,943	2,954
LU	7,489	228,696,674	2,157	40,700,600	1,193	27,179,742	10,839	296,577,016	27,362
HU	2,304	7,248,458	618	1,415,409	154	403,682	3,076	9,067,550	2,948
MT									
NL	50,000	202,523,021	187	969,379	n.a.	n.a.	50,187	203,492,400	4,055
AT	51,100	217,872,655	20,611	60,502,642	2,270	16,456,740	73,981	294,832,037	3,985
PL									
PT	2,437	10,934,732	2,767	6,317,782	457	1,629,514	5,661	18,882,029	3,335
RO	6,325	15,243,211	1,086	1,871,750	583	750,121	8,021	17,865,082	2,227
SI	2,900	18,732,359	5,594	21,543,948	2,167	11,338,666	10,661	51,614,973	4,841
SK	19	60,036	6	10,165	12	33,076	35	103,278	2,951
FI									
SE									
UK									
IS	180	2,390,420	18	61,091	621	9,768,384	819	12,219,894	14,921
LI									
NO									
CH									
<b>Total</b>	<b>278,131</b>	<b>1,768,211,045</b>	<b>110,321</b>	<b>508,669,051</b>	<b>17,739</b>	<b>175,858,909</b>	<b>406,156</b>	<b>2,452,732,620</b>	<b>6,039</b>

\* The monthly amounts reported by Belgium, Bulgaria, Luxembourg, Hungary, Portugal, Romania and Slovenia are multiplied by 12 to obtain an annual figure.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

### 5.3 Total number of pensions exported to pensioners who reside in another Member State

#### 5.3.1 In absolute figures

This subsection provides data on the total number of pensions exported to another Member State. A total number of 29 Member States provided data on this matter. Some 5.17 million pensions were exported by the reporting Member States amounting to a total expenditure of some € 20.7 billion (*Table 7*). This represents a total annual amount per pensioner of approximately € 4,300 and implies that a total average monthly amount of € 357 was paid to pensioners residing abroad. These figures show that pensions are a very important part of the EU coordination of social security systems. In no other branch of social security does so much money flow from one Member State to another. The main exporting Member States are Switzerland, Germany and to a lesser extent France, the United Kingdom, Poland and Luxembourg. The reasons why these are the main exporting countries are diverse and are not subject of discussion in this report. Nonetheless, based on data from the '2018 Annual Report on intra-EU labour mobility'<sup>22</sup>, we observe that Switzerland, Germany and Luxembourg employ many cross-border workers and that Germany and the UK

<sup>22</sup> Fries-Tersch E., Tugran T., Rossi L. and Bradley H. (2019), *2018 Annual report on intra-EU labour mobility*, Network Statistics FMSSFE, European Commission – DG EMPL.

received the highest number of EU/EFTA movers, a (large) proportion of whom return to their country of origin.

**Table 7 Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2018**

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	134,581	724,906,884	44,881	235,270,236	7,863	97,861,047	187,325	1,058,038,167	5,648
BG	1,462	1,608,633	242	157,614	338	396,273	2,042	2,162,519	1,059
CZ	63,647	117,290,575	13,110	20,391,051	10,620	17,634,875	84,401	155,316,502	1,840
DK	43,469	252,626,534			3,547	62,461,916	47,016	315,088,451	6,702
DE	953,664	3,829,186,000	335,837	944,816,000	23,047	141,070,000	1,314,545	4,915,072,000	3,739
EE	8,529	25,995,960	342	511,110	848	1,698,205	9,719	28,205,275	2,902
IE									
EL									
ES	53,159	193,366,204	22,856	93,181,686	3,893	25,731,400	79,908	312,279,291	3,908
FR	469,096	1,658,123,379	150,529	526,209,775	3,869	16,858,643	623,494	2,201,191,797	3,530
HR	23,673	23,366,177	4,806	6,639,785	1,461	1,869,015	29,940	31,874,977	1,065
IT									
CY**	2,835	6,957,896	930	2,986,033	119	278,092	3,924	10,231,147	2,607
LV	8,759	14,076,557	642	925,142	1,090	1,340,555	10,459	16,342,254	1,563
LT	5,692	11,213,548	1,238	931,756	884	1,551,999	7,814	13,697,303	1,753
LU	58,158	835,925,213	18,928	187,630,170	7,508	101,067,473	84,594	1,124,622,856	13,294
HU	20,840	33,235,360	2,737	2,664,639	1,742	2,058,968	25,319	37,958,967	1,499
MT	1,137	3,473,989	153	727,565	13	727,578	1,303	4,929,133	3,783
NL	213,204	663,098,529	1,603	6,580,124	n.a.	n.a.	214,807	669,678,653	3,118
AT	137,706	446,960,649	41,374	95,934,135	5,483	30,554,097	184,563	573,448,881	3,107
PL	402,656	109,356,487	82,162	24,469,147	38,696	9,739,608	523,514	143,565,242	274
PT	43,667	93,332,349	13,621	25,999,364	3,658	7,756,228	60,946	127,087,941	2,085
RO	20,732	38,780,686	2,873	4,221,223	2,265	2,631,455	25,870	45,633,364	1,764
SI	28,505	47,965,092	11,410	25,111,686	6,430	15,390,842	46,345	88,467,620	1,909
SK	126	460,707	20	29,044	61	146,669	205	636,419	3,104
FI	48,371	208,859,016	4,273	13,569,412	2,716	13,533,605	53,524	235,962,032	4,409
SE	133,966	539,368,115	12,671	17,939,830	n.a.	n.a.	139,814	557,307,946	3,986
UK***	488,636	2,250,258,574	n.a.	n.a.	n.a.	n.a.	488,636	2,250,258,574	4,605
IS	1,281	13,278,538	18	61,091	1,067	14,214,449	2,366	27,554,077	11,646
LI	14,450	87,676,550	2,080	13,320,278	1,179	8,944,649	17,709	109,941,477	6,208
NO	37,249	343,368,121	1,541	8,675,525	6,862	116,263,678	45,652	468,307,324	10,258
CH	719,670	4,207,734,351	106,281	569,805,263	33,289	349,681,798	859,240	5,127,221,412	5,967
<b>Total</b>	<b>4,138,920</b>	<b>16,781,850,674</b>	<b>877,158</b>	<b>2,828,758,683</b>	<b>168,548</b>	<b>1,041,463,116</b>	<b>5,174,994</b>	<b>20,652,081,599</b>	<b>3,991</b>

\* The monthly amounts reported by Belgium, Bulgaria, Luxembourg, Hungary, Portugal, Romania and Slovenia were multiplied by 12 to obtain an annual figure.

\*\*CY: The reported total amount paid (€ 10,231,147) does not equal the calculated sum (€ 10,222,021). The difference amounts to € 9,127.

\*\*\* UK - amount paid = 2017 figures.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Cross-country tables 8 and 9 give a detailed overview of pension exports between Member States (as well as Annex I). Germany paid a total amount of € 4.9 billion to some 1.3 million pensioners residing in another Member State. Switzerland paid an amount of € 5.1 billion to roughly 860,000 pensioners residing abroad. The cross-country tables also give a detailed overview of the main receiving Member States. Most of the pensions are exported to pensioners residing in Spain, Germany, Italy and France. For instance, an amount of € 3.6 billion was exported to some 780,000 pensioners residing in Spain. Furthermore, some 864,000 pensioners residing in Italy received a total amount of pensions of € 3.4 billion from other Member States.

The export of pensions from Germany and Switzerland to Italy are the main flows. Some 374,000 pensioners residing in Italy received a total amount of € 1 billion from Germany. Switzerland paid an amount of € 1.7 billion to almost 300,000 pensioners residing in Italy. In some cases, more than half of the exported pensions by a Member State are received by a single Member State. This is the case for pensions exported from Slovenia to Croatia, from Estonia to Finland, from Slovakia to the Czech Republic,

from Portugal to France, from Poland to Germany, and finally from the Czech Republic to Slovakia.



Cross-border old-age, survivors' and invalidity pensions

**Table 8 Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2018**

		Exporting Member State																											Total				
		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE		UK	IS	LI	NO
Member State of residence	BE		32	159	366	30,048	11		3,893	60,509	86	6		24	15,383	190	9	65,273	577	10,098	1,093	97	89	0	117	651	5,344	5	9	217	4,267	198,553	
	BG	192		2,156	69	3,911	41		1,389	250	15	515		34	15	80	18	155	424	4,629	233	11	5	2	70	146	1,278	0		119	261	16,017	
	CZ	177	209		101	7,908	14		201	334	204	24		22	122	111	16	406	3,532	30,735	10	74	49	132	80	401	730	7		78	1,570	47,247	
	DK	284	2	145		6,858	14		279	687	16	5		71	211	77	4	963	323	5,692	44	39	9	0	498	10,279	3,695	633	5	6,865	1,295	38,993	
	DE	13,061	18	19,470	7,791		1,701		14,600	49,058	14,812	72		1,769	18,558	13,075	58	45,933	99,969	241,437	5,961	12,656	10,401	27	3,277	16,104	42,050	95	1211	2,283	160,801	796,247	
	EE	15	1	4	29	147			7	12		1		223	5	3	0	11	8	64	0	13	1	0	2,336	287	121	6		65	18	3,377	
	IE	275	2	64	156	1,717	61		117	408	9	8		577	27	36	12	997	65	4,145	31	5	2	1	26	153	132,653	2		72	583	142,204	
	EL	5,139	408	1,931	363	100,453	5		72	2,127	3	1317		11	42	406	3	2,065	991	12,859	8	198	4	0	130	5,160	5,944	1	45	150	3,786	143,621	
	ES	27,876	502	224	4,499	224,449	72			190,938	25	21		379	2,448	128	13	44,390	1,660	8,148	3,914	1,531	42	0	2,713	7,170	106,415	179	436	3,718	146,775	778,663	
	FR	60,438	65	754	2,330	91,371	21		33,211		578	24		63	27,481	475	30	11,567	2,070	55,874	39,424	265	63	0	705	3,908	66,971	15	42	928	118,667	517,340	
	HR	315	1	283	161	92,467	0		15	1,405		0		1	76	35	3	2,191	15,843	1,327	1	2	29,947	0	40	968	602	0	39	100	6,265	152,087	
	IT	34,556	108	349	775	374,386	19		1,791	78,067	1,095	9		55	9,335	284	102	7,340	4,232	9,799	185	834	1,242	1	335	2,708	35,163	4	1856	333	299,647	864,609	
	CY	135	16	35	39	401	2		6	112	1			10	6	10	2	152	57	240	0	10	1	0	30	234	18,181	0		89	190	19,959	
	LV	21	4	10	36	249	1,852		11	11		2			1,766	4	1	0	20	47	223	0	0	0	0	35	87	294	3		41	26	4,741
	LT	13	2	14	34	438	663		142	33		2			5	3	2	27	15	961	8	0	0	0	40	107	610	14		166	32	3,332	
	LU	4,096	9	29	280	3,753	3		267	4,515	21	1		2		24	0	769	173	647	4,546	8	57	0	45	96	613	11	9	34	943	20,951	
	HU	534	50	208	104	11,827	15		114	478	111	10		15	55		0	693	6,703	5,888	5	7,871	51	13	202	781	888	3	24	176	2,191	39,010	
	MT	69	0	7	34	243	1		9	69	1	0		3	5	3		188	27	61	2	2	0	16	209	6,380	3		30	123	7,487		
	NL	24,665	27	525	873	72,834	8		2,194	3,437	630	10		67	887	372	20		1,700	10,724	605	50	145	0	330	1,317	12,912	22	13	929	6,806	142,101	
	AT	710	232	3,131	463	121,058	28		518	2,212	3,012	16		47	321	3,120	9	2,335		40,625	81	1,379	3,403	16	281	2,846	5,163	10	7677	241	45,751	244,685	
	PL	1,197	107	15,943	452	19,111	11		1,265	2,941	37	81		296	150	159	18	1,743	4,282		16	7	17	9	684	1,776	3,524	154	6	1,128	1,009	56,123	
	PT	3,892	17	14	316	24,433	8		6,101	192,681	2	1		11	8,149	5	3	5,160	143	181		38	2	0	534	2,374	10,919	16	76	423	35,603	291,102	
	RO	211	7	62	52	2,617	1		2,419	433	8	76			28	853	3	113	828	251	209		6	2	26	149	215	1	8	59	396	9,033	
	SI	124	6	141	23	21,980	0		9	508	7,920	6		3	26	20	2	195	11,980	485	0	4		0	10	526	299	0	45	12	2,529	46,853	
	SK	46	59	33,129	20	1,422	3		120	128	80	40		3	48	1,917	12	91	8,060	6,178	3	179	56		61	84	485	6	11	49	570	52,860	
	FI	169	19	26	609	3,020	4,656		249	332	15	5		59	35	72	8	407	261	1,338	32	14	14	0		58,385	1,425	24	4	2,409	1,221	74,760	
	SE	1,032	64	1,403	14,692	13,782	327		1,055	1,692	588	25		178	141	2,137	15	2,232	2,441	40,831	240	453	539	1	38,133		5,917	568	20	21,024	3,046	152,575	
	UK	4,971	44	848	3,328	22,289	168		4,531	8,994	93	1,634		1,895	436	504	930	12,440	2,447	19,538	1,898	52	40	1	952	4,200		55	36	2,962	9,935	105,219	
IS	7	1	3	539	91	3		7	11		0		20	56	0	0	19	9	271	7	0	0	0	25	1,038				465	19	2,698		
LI	1	0	5	4	874	0		11	36		0			4	1	0	15	1,076	36	2	0	12	0	2	11	41	0		4	3,845	5,980		
NO	242	10	158	7,361	2,808	59		300	530	29	1		185	52	92	2	1,459	317	4,562	46	6	13	0	1,077	14,893	4,484	521	11		1,070	40,288		
CH	2,862	20	3,171	1,117	57,600	10		5,005	20,546	549	12		25	483	1,126	9	5,458	14,303	5,667	2,342	72	133	0	714	2,766	11,530	8	6126	483		142,137		
<b>Total</b>	<b>187,325</b>	<b>2,042</b>	<b>84,401</b>	<b>47,016</b>	<b>1,314,545</b>	<b>9,777</b>		<b>79,908</b>	<b>623,494</b>	<b>29,940</b>	<b>3,924</b>	<b>10,459</b>	<b>7,814</b>	<b>84,594</b>	<b>25,319</b>	<b>1,303</b>	<b>214,807</b>	<b>184,563</b>	<b>523,514</b>	<b>60,946</b>	<b>25,870</b>	<b>46,345</b>	<b>205</b>	<b>53,524</b>	<b>139,814</b>	<b>488,636</b>	<b>2,366</b>	<b>17709</b>	<b>45,652</b>	<b>859240</b>	<b>5,174,994</b>		
Share in total	3.6%	0.0%	1.6%	0.9%	25.4%	0.2%		1.5%	12.0%	0.6%	0.1%	0.2%	0.2%	1.6%	0.5%	0.0%	4.2%	3.6%	10.1%	1.2%	0.5%	0.9%	0.0%	1.0%	2.7%	9.4%	0.0%	0.3%	0.9%	16.6%	100%		

\* The total reported by the United Kingdom (488,636) does not equal the sum of all pensions (484,953). The difference amounts to 3,683.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Cross-border old-age, survivors' and invalidity pensions

**Table 9 Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2018**

		Exporting Member State																																
		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
Member State of residence	BE		0.0	0.3	2.8	94.1	0.0		17.2	212.8	0.1		0.0	0.0	0.1	299.0	0.3	0.0	206.1	1.9	2.5	2.8	0.2	0.1	0.0	1.0	3.1	17.9	0.0	0.0	2.1	17.1	881.7	
	BG	2.2		1.2	1.2	10.4	0.1		4.6	1.1	0.0		0.6	0.0	0.1	0.2	0.1	0.1	0.9	1.7	0.7	0.3	0.1	0.0	0.0	0.4	0.9	9.0	0.0	0.0	1.3	2.5	39.6	
	CZ	1.2	0.2		1.1	39.7	0.0		1.3	1.7	0.4		0.1	0.0	0.0	0.8	0.2	0.1	2.3	22.2	4.2	0.1	0.1	0.3	0.4	0.5	3.3	3.6	0.0	0.0	1.1	17.0	102.1	
	DK	1.1	0.0	0.3		31.5	0.0		1.1	1.6	0.0		0.0	0.0	0.1	2.7	0.1	0.0	3.0	1.0	1.5	0.2	0.1	0.0	0.0	2.8	37.1	11.3	8.8	0.0	59.1	5.6	168.9	
	DE	38.9	0.0	31.3	40.5		4.4		51.4	92.3	12.5		0.2	0.0	3.7	233.4	19.0	0.2	117.9	257.4	79.4	13.1	19.8	11.9	0.1	11.9	33.0	105.2	0.8	3.7	17.7	613.0	1,812.7	
	EE	0.1	0.0	0.0	0.4	0.8			0.1	0.1	0.0		0.0	0.0	0.2	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	17.9	2.2	0.5	0.1	0.0	1.0	0.2	23.7	
	IE	1.5	0.0	0.2	0.9	10.3	0.2		0.7	1.5	0.0		0.0	0.0	1.2	0.4	0.1	0.1	4.2	0.4	1.6	0.1	0.0	0.0	0.0	0.2	0.8	478.4	0.0	0.0	1.0	3.9	507.7	
	EL	25.9	0.4	4.0	3.9	482.4	0.0		0.4	7.1	0.0		4.4	0.0	0.0	0.4	0.9	0.0	8.5	3.4	3.2	0.0	0.4	0.0	0.0	0.9	33.1	35.7	0.0	0.4	2.6	30.4	648.6	
	ES	208.0	0.7	0.6	49.1	801.9	0.3			638.4	0.0		0.1	0.0	0.9	17.1	0.3	0.0	127.6	10.3	2.9	11.6	3.4	0.2	0.0	51.7	53.8	690.9	2.7	3.4	78.2	832.4	3,586.5	
	FR	396.3	0.1	1.5	20.9	419.7	0.1		126.5		0.5		0.1	0.0	0.1	405.9	0.8	0.1	58.1	7.5	11.2	75.4	0.6	0.2	0.0	11.6	28.6	413.9	0.2	0.3	12.7	1,113.3	3,106.3	
	HR	2.0	0.0	0.3	1.7	412.5	0.0		0.0	5.8			0.0	0.0	0.0	0.8	0.1	0.0	6.8	57.7	0.2	0.0	0.0	66.8	0.0	0.3	5.3	1.9	0.0	0.3	1.1	64.3	628.1	
	IT	155.5	0.2	0.6	5.8	1,040.3	0.1		8.1	197.0	1.6		0.0	0.0	0.1	57.5	0.5	0.4	20.6	13.5	2.8	0.5	2.3	2.1	0.0	2.5	11.9	109.9	0.0	6.9	3.9	1,763.3	3,408.1	
	CY	0.8	0.0	0.1	0.4	2.8	0.0		0.0	0.5	0.0		0.0	0.0	0.2	0.0	0.0	0.8	0.7	0.1	0.0	0.1	0.0	0.1	0.0	0.4	2.2	122.1	0.0	0.0	1.9	2.5	135.7	
	LV	0.1	0.0	0.0	0.6	1.5	2.2		0.0	0.1	0.0		0.0		1.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.3	0.7	1.1	0.0	0.0	0.4	0.2	8.8	
	LT	0.1	0.0	0.0	0.4	2.6	0.7		0.4	0.1	0.0		0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2	0.0	0.0	0.0	0.0	0.3	0.3	1.2	0.1	0.0	1.3	0.2	8.1	
	LU	28.1	0.0	0.1	2.7	15.8	0.0		1.4	18.5	0.0		0.0	0.0	0.0	0.0	0.1	0.0	3.1	0.5	0.2	8.9	0.0	0.1	0.0	0.6	0.7	2.6	0.1	0.0	0.4	3.5	87.3	
	HU	5.8	0.0	0.3	1.1	63.1	0.0		0.8	2.4	0.3		0.0	0.0	0.0	0.8		0.0	4.5	40.6	0.9	0.0	14.2	0.1	0.0	1.1	6.4	4.8	0.0	0.2	1.9	28.0	177.5	
	MT	0.6	0.0	0.0	0.5	2.1	0.0		0.1	0.6	0.0		0.0	0.0	0.0	0.1	0.0		1.1	0.4	0.0	0.0	0.0	0.0	0.0	0.3	2.5	36.9	0.0	0.0	0.5	1.6	47.4	
	NL	103.2	0.0	0.8	3.5	256.6	0.0		6.7	7.3	1.3		0.0	0.0	0.1	7.1	0.6	0.1		4.9	3.2	1.4	0.2	0.3	0.0	1.8	3.8	38.0	0.3	0.1	6.4	24.4	472.0	
	AT	3.8	0.2	5.5	2.6	536.3	0.1		2.2	4.8	3.8		0.0	0.0	0.1	2.8	5.9	0.0	7.3		8.7	0.3	2.5	5.1	0.1	1.9	8.5	13.5	0.1	55.2	2.0	195.4	868.6	
	PL	7.9	0.1	16.2	3.7	60.2	0.0		6.0	9.6	0.1		0.1	0.0	0.5	1.5	0.2	0.1	6.1	18.4		0.0	0.0	0.0	0.0	2.4	8.9	12.3	0.6	0.1	8.8	7.2	171.0	
	PT	30.7	0.0	0.0	3.1	139.3	0.0		32.1	895.9	0.0		0.0	0.0	0.0	79.2	0.0	0.0	25.5	1.3	0.1		0.1	0.0	0.0	21.8	28.0	68.8	0.2	0.7	6.5	270.6	1,604.0	
	RO	2.2	0.0	0.1	0.8	14.3	0.0		10.1	2.5	0.0		0.2	0.0	0.0	0.4	0.7	0.0	0.8	2.8	0.0	0.3		0.0	0.0	0.1	0.9	1.2	0.0	0.0	0.9	4.0	42.3	
	SI	0.9	0.0	0.1	0.2	98.5	0.0		0.0	1.5	9.2		0.0	0.0	0.0	0.2	0.0	0.0	0.6	43.2	0.1	0.0	0.0	0.0	0.0	0.1	2.7	1.0	0.0	0.3	0.2	19.9	178.7	
	SK	0.3	0.0	81.5	0.2	6.5	0.0		0.5	0.6	0.2		0.0	0.0	0.0	0.3	1.5	0.1	0.4	21.8	0.8	0.0	0.3	0.1		0.2	0.5	1.1	0.0	0.1	0.3	5.3	122.8	
	FI	0.6	0.0	0.1	2.5	12.8	18.3		1.0	0.8	0.0		0.0	0.0	0.1	0.3	0.1	0.0	1.2	1.0	0.2	0.1	0.0	0.0	0.0		193.0	4.9	0.2	0.0	14.1	6.5	257.6	
	SE	3.7	0.1	2.1	101.0	51.7	1.1		3.5	4.1	0.8		0.1	0.0	0.4	1.6	3.1	0.0	6.4	6.0	8.4	0.7	0.9	0.6	0.0	85.5		17.3	6.6	0.0	204.1	13.4	523.1	
	UK	22.4	0.1	2.1	23.1	85.0	0.6		18.2	23.8	0.2		4.3	0.0	4.1	5.9	1.3	2.8	34.5	11.2	7.5	5.5	0.1	0.1	0.0	6.1	19.2		0.7	0.2	30.5	52.9	362.4	
IS	0.0	0.0	0.0	2.1	0.5	0.0		0.0	0.0	0.0		0.0	0.0	0.1	0.9	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.3	3.5	0.4		0.0	2.9	0.1	11.0	
LI	0.0	0.0	0.0	0.0	3.6	0.0		0.0	0.2	0.0		0.0	0.0	0.0	0.1	0.0	0.0	0.0	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0		0.0	23.9	32.0		
NO	0.9	0.0	0.3	32.9	13.4	0.2		1.0	1.2	0.1		0.0	0.0	0.4	0.3	0.1	0.0	4.1	0.8	1.4	0.2	0.0	0.0	0.0	0.0	5.2	51.4	13.3	5.7	0.0	4.4	137.3		
CH	13.0	0.0	5.7	5.4	205.2	0.0		16.6	67.6	0.6		0.0	0.0	0.1	4.5	1.8	0.0	16.8	38.8	1.3	5.6	0.1	0.3	0.0	5.8	11.0	31.4	0.1	37.8	3.5		473.2		
<b>Total</b>	<b>1,058.0</b>	<b>2.2</b>	<b>155.3</b>	<b>315.1</b>	<b>4,915.1</b>	<b>28.5</b>		<b>312.3</b>	<b>2,201.2</b>	<b>31.9</b>		<b>10.2</b>	<b>16.3</b>	<b>13.7</b>	<b>1,124.6</b>	<b>38.0</b>	<b>4.9</b>	<b>669.7</b>	<b>573.4</b>	<b>143.6</b>	<b>127.1</b>	<b>45.6</b>	<b>88.5</b>	<b>0.6</b>	<b>236.0</b>	<b>557.3</b>	<b>2,250.3</b>	<b>27.6</b>	<b>109.9</b>	<b>468.3</b>	<b>5,127.2</b>	<b>20,652.1</b>		
Share in total	5.1%	0.0%	0.8%	1.5%	23.8%	0.1%		1.5%	10.7%	0.2%		0.0%	0.1%	0.1%	5.4%	0.2%	0.0%	3.2%	2.8%	0.7%	0.6%	0.2%	0.4%	0.0%	1.1%	2.7%	10.9%	0.1%	0.5%	2.3%	24.8%	100%		

\* The monthly amounts reported by Belgium, Bulgaria, Hungary, Portugal, Romania and Slovenia were multiplied by 12 to obtain an annual figure.

\*\* Croatia and Malta only provided data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States. Liechtenstein and Switzerland only provided data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension only one Member State.

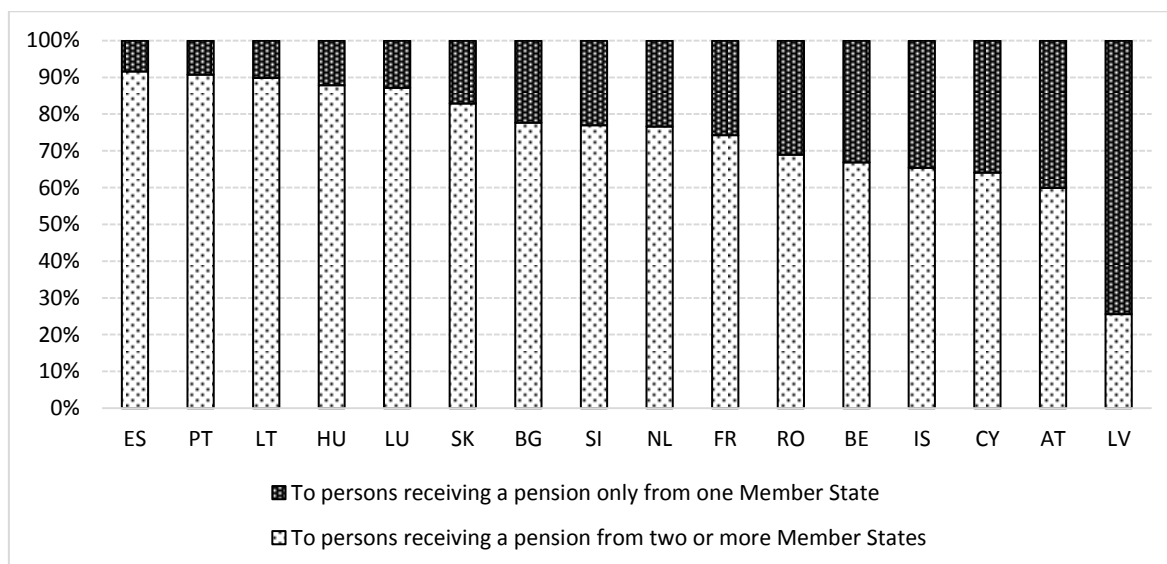
\*\*\*The total reported by Belgium (multiplied by 12) (€ 960,177,120) does not equal the sum of the amounts (€ 960,177,072); the difference amounts to € 48. The total reported by Finland (€ 235,962,032) does not equal the sum of the amounts (€ 235,962,034); the difference amounts to € 2. The total reported by Norway (€ 468,307,324) does not equal the sum of the amounts (€ 468,307,322); the difference amounts to € 2.

\*\*\*\* UK: 2017 figures.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

Almost all 16 Member States which provided more detailed figures mainly exported a pension to pensioners who are entitled to a pension from two or more Member States (Figure 4). Latvia is the only exception, as it exported a higher share of pensions to persons receiving a pension from only one Member State.

**Figure 4** Export of pensions, breakdown between persons receiving a pension from two or more Member States and persons receiving a pension only from one Member State, 2018



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

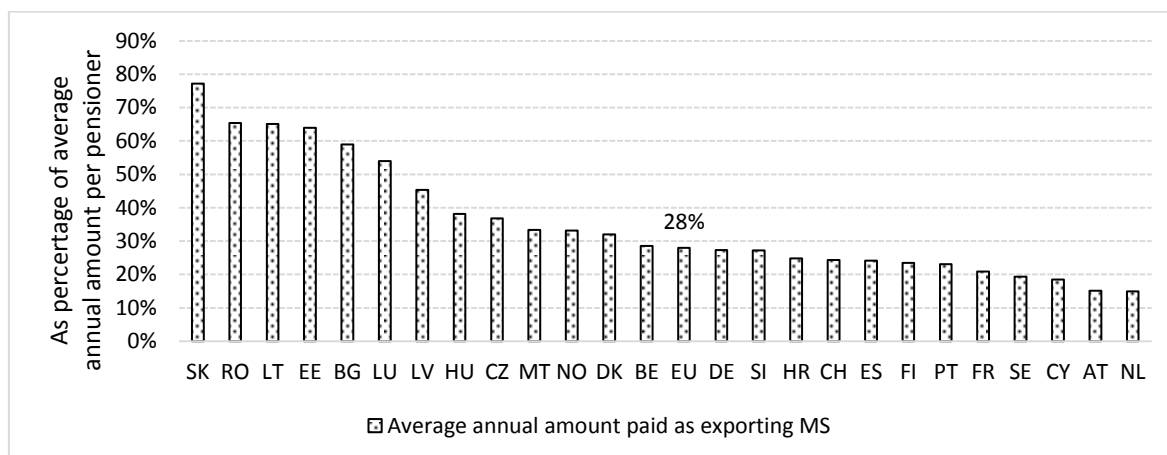
It is expected that the average amount per pensioner paid by the Member States is higher for pensioners who are entitled to a pension from only one Member State than for pensioners who are entitled to two or more pensions (Table 6 compared to Table 5). This is indeed the case for all 16 Member States that provided more detailed figures, with the exception of Slovakia.

Especially Luxembourg, Iceland and Norway exported a high average annual amount per pensioner (surpassing € 10,000) (see Table 7). All reporting Member States exported a lower average amount per person than they paid to persons residing in their country and entitled to a pension from two or more Member States (see Tables 2 and 7). These results suggest that most pensioners entitled to a pension from two or more Member States had the longest period of insurance in their Member State of residence.

Specifically for old-age pensions, the average annual amount exported abroad per pension beneficiary (see Table 7<sup>23</sup>) is lower than the average annual amount for the total group of pensioners (see Figure 2) for all Member States. This is visualised in Figure 5 by dividing the average amount of old-age pension exported abroad by the average amount of old-age pension paid to all pensioners. Seeing that this division is below 100% for all Member States, the average annual old-age pension that is exported is always lower than the amount paid to all pensioners. The aggregate amount is 28% of the total average annual pension expenditure per pensioner. This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more other Member States to where the pensioner was insured.

<sup>23</sup> The average old-age pension is calculated by dividing the total amount paid (column 3 of Table 7) by the total number of persons (column 2 of Table 7).

**Figure 5 Average annual amount of old-age pension exported abroad (2018 figures) compared to the average annual amount of old-age pension paid to all pensioners (2016 figures)**



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions and Eurostat, ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens] (2016 figures)

**Table 10 Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2017 to 2018**

	2017			2018			Evolution 2017 - 2018		
	Number of persons	Amount paid (in €)	Average amount per pensioner	Number of persons	Amount paid (in €)	Average amount per pensioner	Number of persons	Amount paid	Average amount per pensioner
BE*	176,841	999,645,645	5,653	187,325	1,058,038,167	5,648	5.9%	5.8%	-0.1%
BG	1,966	2,015,656	1,025	2,042	2,162,519	1,059	3.9%	7.3%	3.3%
CZ	82,020	148,468,057	1,810	84,401	155,316,502	1,840	2.9%	4.6%	1.7%
DK	46,211	306,600,971	6,635						
DE****	1,308,826	4,759,329,000	3,636	1,314,545	4,915,072,000	3,739	0.4%	3.3%	2.8%
EE	9,800	25,866,406	2,639	9,719	28,205,275	2,916	-0.8%	9.0%	10.5%
IE	19,300								
EL									
ES	79,042	293,737,100	3,716	79,908	312,279,291	3,908	1.1%	6.3%	5.2%
FR**	571,062	1,829,215,555	3,203	623,494	2,201,191,797	3,530			
HR	29,156	30,192,087	1,036	29,940	31,874,977	1,065	2.7%	5.6%	2.8%
IT									
CY	3,786	10,138,379	2,678	3,924	10,231,147	2,607	3.6%	0.9%	-2.6%
LV				10,459	16,342,254	1,563			
LT	2,696	4,960,985	1,840	7,814	13,697,303	1,753	189.8%	176.1%	-4.7%
LU	81,012	1,024,262,676	12,643	84,594	1,124,622,856	13,294	4.4%	9.8%	5.1%
HU	24,134	34,964,925	1,449	25,319	37,958,967	1,499	4.9%	8.6%	3.5%
MT	1,341	3,985,438	2,972	1,303	4,929,133	3,783	-2.8%	23.7%	27.3%
NL***	176,557	589,377,515	3,338	214,807	669,678,653	3,118	21.7%	13.6%	-6.6%
AT	181,146	538,771,715	2,974	184,563	573,448,881	3,107	1.9%	6.0%	4.3%
PL	468,864	125,665,704	268	523,514	143,565,242	274	11.7%	14.2%	2.2%
PT	59,809	123,045,710	2,057	60,946	127,087,941	2,085	1.9%	3.3%	1.4%
RO	21,852	34,735,011	1,590	25,870	45,633,364	1,764	18.4%	31.4%	11.0%
SI	45,521	85,500,696	1,878	46,345	88,467,620	1,909	1.8%	3.5%	1.6%
SK	172	607,022	3,529	205	636,419	3,104	19.2%	4.8%	-12.0%
FI	54,982	234,500,554	4,265	53,524	235,962,032	4,409	-2.7%	0.6%	3.4%
SE	136,584	550,885,154	4,033	139,814	557,307,946	3,986	2.4%	1.2%	-1.2%
UK	490,760	2,250,258,574	4,585	488,636			-0.4%		
IS	2,055	26,192,055	12,746	2,366	27,554,077	11,646	15.1%	5.2%	-8.6%
LI				17,709	109,941,477	6,208			
NO	45,204	451,918,657	9,997	45,652	468,307,324	10,258	1.0%	3.6%	2.6%
CH				859,240	5,127,221,412	5,967			

\* BE: no figures for 2018 on invalidity pensions.

\*\* FR: no figures for 2017 on survivors' pensions.

\*\*\* NL: no figures for 2018 on invalidity pensions.

\*\*\*\* DE: The data from Germany for reference year 2017 were not yet available in the previous report on cross-border pensions. However, as it was recently obtained, it is useful to add it in this table.

Source: Questionnaires on cross-border old-age, survivors' and invalidity pensions

The evolution of the number of persons and amount paid in total export of pensions is displayed in *Table 10*. A remarkable evolution can be seen in Lithuania, where both the number of persons and amount paid almost tripled from 2017 to 2018. The data from Germany for reference year 2017 were not yet available in the previous report on cross-border pensions. However, as it was recently obtained, it is useful to report the 2017 figures in this report. The number of pensions exported in 2018 by Germany increased by 0.4% compared to 2017. The amount even increased by 3.3%.

### **5.3.2 As a share of the total number of pensioners and total pension expenditure**

*Table 11* compares the reported figures as exporting Member State (*Table 7*) with the total number of pension beneficiaries and total spending on old-age, survivors' and invalidity pensions (*Annex II*). On average 4.5% of the total number of pensioners reside abroad. However, total spending for this group of pensioners amounts to 'only' 1.3% of the total amount of paid pensions. In 2017, these shares equalled 3.2% and 0.9% respectively. This significant increase is due to the fact that Germany and Switzerland reported export figures for the first time. As shown in *Table 7*, both countries have an important share in the total number of pensions. Their relative importance in the EU average is therefore very high.

For all reporting Member States, the share of the amount paid to pensioners residing abroad in total spending is (much) lower than the share of the number of pensioners residing abroad in the total group of pension beneficiaries. This shows that the amount paid for pensioners residing abroad represents a partial pension.

Luxembourg is certainly an 'outlier' with regard to the export of pensions, which is mainly the result of the high number of incoming frontier workers. Some 58% of the old-age pensions paid by Luxembourg are exported abroad, although they only represent 31% of total expenditure on old-age pensions. Survivors' pensions and invalidity pensions are exported to a lesser extent by Luxembourg, although they still represent around 40% of the total pensions each. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely some 29%. However, they only represent 7% of the total amount of pensions paid.

Furthermore, Austria (7.6%), Slovenia (7.2%), Belgium (6.5%), the Netherlands (6.3%), Germany (5.6%), Poland (5.4%) and Sweden (5.2%) export a relatively high share of their pensions to persons who reside abroad (more than 5% of the total group of pensioners). However, for none of these Member States, the share in number of pensions equal the share in amount of pensions that was exported.

**Table 11** Number of pensions and amount paid as Member State of export, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2018

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid
BE	6.9%	2.0%	8.3%	3.2%	0.0%	1.3%	6.5%	2.1%
BG	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%
CZ	2.6%	1.0%	1.9%	2.0%	2.7%	1.2%	2.9%	1.1%
DK	3.9%	1.1%	n.a.	n.a.	6.1%	n.a.	3.2%	1.1%
DE	5.1%	1.4%	5.5%	1.7%	3.2%	3.3%	5.6%	1.5%
EE	3.9%	2.5%	4.6%	4.2%	0.8%	0.6%	2.3%	2.1%
IE								
EL								
ES	0.9%	0.2%	0.8%	0.4%	0.3%	0.2%	0.8%	0.2%
FR	2.9%	0.6%	3.2%	1.4%	0.2%	0.1%	3.3%	0.7%
HR	3.6%	0.9%	2.0%	0.8%	0.9%	0.2%	2.4%	0.8%
IT								
CY	2.8%	0.5%	2.9%	1.2%	5.7%	1.1%	2.8%	0.6%
LV	1.9%	0.9%	3.8%	3.3%	1.1%	0.7%	1.8%	0.9%
LT	0.8%	0.5%	0.5%	0.8%	0.5%	0.5%	0.8%	0.5%
LU	58.2%	31.4%	40.8%	21.1%	39.9%	24.6%	46.8%	28.4%
HU	1.1%	0.4%	0.3%	0.2%	n.a.	n.a.	0.9%	0.4%
MT	1.7%	0.6%	0.9%	0.6%	0.2%	1.9%	1.5%	0.6%
NL	6.3%	0.9%	4.7%	0.1%	n.a.	n.a.	6.3%	0.9%
AT	7.6%	1.1%	6.9%	1.6%	2.4%	0.8%	7.6%	1.2%
PL	6.9%	0.3%	5.5%	0.3%	2.7%	0.3%	5.4%	0.3%
PT	2.0%	0.5%	1.6%	0.8%	1.1%	0.3%	2.0%	0.5%
RO	0.5%	0.3%	0.5%	0.5%	0.9%	0.6%	0.5%	0.4%
SI	6.5%	1.8%	7.6%	5.0%	21.5%	8.9%	7.2%	2.6%
SK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FI	3.9%	0.9%	1.6%	0.8%	1.3%	0.4%	3.4%	0.8%
SE	6.4%	1.2%	4.0%	1.2%	n.a.	n.a.	5.2%	1.1%
UK	3.8%	1.0%	n.a.	n.a.	n.a.	n.a.	3.8%	1.0%
IS	3.1%	n.a.	0.4%	n.a.	5.2%	n.a.	3.4%	n.a.
LI								
NO	4.1%	1.4%	2.8%	1.0%	2.2%	1.2%	3.3%	1.3%
CH	31.8%	7.7%	13.9%	8.3%	10.8%	4.3%	28.9%	7.4%
<b>Total</b>	<b>4.6%</b>	<b>1.3%</b>	<b>4.0%</b>	<b>1.6%</b>	<b>1.7%</b>	<b>1.2%</b>	<b>4.5%</b>	<b>1.3%</b>

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions and Eurostat, ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens] (2016 figures)

## 6 REQUEST FOR REVIEW

When it seems that rights may have been adversely affected by the interaction of decisions taken by two or more institutions, the claimant has the right to a review of the decisions by the institutions concerned.<sup>24</sup>

In 2017, no request for review under Article 48 of Regulation (EC) No 987/2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems was received by Belgium, Germany, Croatia, Lithuania, Luxembourg, Hungary, Malta, Slovakia, Finland and Switzerland. Several Member States did not have any information available on this subject (BG, IE, ES, CY, NL, PL and PT).

Only the Czech Republic, Denmark, Romania, Sweden and Iceland reported a number of requests of review. The reported numbers were very limited, with the Czech Republic reporting six requests, Sweden five and Iceland twelve. Romania, however, seems to be an exception as they reported 149 requests for review.

<sup>24</sup> Article 48 (2) of Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

## **7 EXPERIENCES ON THE PRACTICAL IMPLEMENTATION OF THE RULES**

A detailed overview of the experiences is published in *Annex III*. The majority of the Member States reported that the cooperation and communication between Member States and institutions runs smoothly, although this can vary between the Member States and institutions that are dealt with.

Although no critical mistakes or problems are mentioned, two issues were reported by many Member States. First, it is often stated that certain information necessary for the process is missing. For instance, information on insurance periods, employment, or benefits might be missing. Furthermore, medical reports are sometimes incomplete.

Second, partly as a result of this missing information, the duration of the process is often experienced as being lengthy. Twelve of the reporting Member States reported that this is a frequent problem. It is often mentioned there are delays in obtaining the requested forms which causes the case-handling time to expand. The Netherlands states that a duration of more than a year to handle a claim is no exception.

In terms of solutions, Switzerland proposes that a better understanding of the national legislation of each Member State, as well as a comparison of practices and strategic objectives pursued by administrations, might help to improve the overall cooperation. Furthermore, three Member States expressed their hope that EESSI<sup>25</sup> (Electronic Exchange of Social Security Information) might be able to improve the quality of data exchange and communication between the Member States (Belgium, Malta and Finland).

Overall, experiences on the practical implementation of the rules are rather positive.

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<sup>25</sup> This IT-system was made available by the Commission in July 2017. Member States have two years to finalise their national implementation of EESSI following this date. Thus, the results might be seen in the next report, concerning reference year 2019. (see <https://ec.europa.eu/social/main.jsp?catId=869>)

## ANNEX I OTHER CROSS-COUNTRY TABLES

**Table A1.1 Number of pensions to pensioners who reside in another Member State, all types of pension, column %, 2018**

		Exporting Member State																											Total						
		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE		UK	IS	LI	NO	CH	
Member State of residence	BE		1.6%	0.2%	0.8%	2.3%	0.1%			4.9%	9.7%	0.3%		0.2%	0.0%	0.3%	18.2%	0.8%	0.7%	30.4%	0.3%	1.9%	1.8%	0.4%	0.2%	0.0%	0.2%	0.5%	1.1%	0.2%	0.1%	0.5%	0.5%	3.8%	
	BG	0.1%		2.6%	0.1%	0.3%	0.4%			1.7%	0.0%	0.1%		13.1%	0.0%	0.4%	0.0%	0.3%	1.4%	0.1%	0.2%	0.9%	0.4%	0.0%	0.0%	1.0%	0.1%	0.1%	0.3%	0.0%	0.0%	0.3%	0.0%	0.3%	
	CZ	0.1%	10.2%		0.2%	0.6%	0.1%			0.3%	0.1%	0.7%		0.6%	0.0%	0.3%	0.1%	0.4%	1.2%	0.2%	1.9%	5.9%	0.0%	0.3%	0.1%	64.4%	0.1%	0.3%	0.1%	0.3%	0.0%	0.2%	0.2%	0.9%	
	DK	0.2%	0.1%	0.2%			0.5%	0.1%		0.3%	0.1%	0.1%		0.1%	0.0%	0.9%	0.2%	0.3%	0.3%	0.4%	0.2%	1.1%	0.1%	0.2%	0.0%	0.0%	0.9%	7.4%	0.8%	26.8%	0.0%	15.0%	0.2%	0.8%	
	DE	7.0%	0.9%	23.1%	16.6%		17.4%			18.3%	7.9%	49.5%		1.8%	0.0%	22.6%	21.9%	51.6%	4.5%	21.4%	54.2%	46.1%	9.8%	48.9%	22.4%	13.2%	6.1%	11.5%	8.6%	4.0%	6.8%	5.0%	18.7%	15.4%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%				0.0%	0.0%	0.0%		0.0%	0.0%	2.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	4.4%	0.2%	0.0%	0.3%	0.0%	0.1%	0.0%	0.1%	
	IE	0.1%	0.1%	0.1%	0.3%	0.1%	0.6%			0.1%	0.1%	0.0%		0.2%	0.0%	7.4%	0.0%	0.1%	0.9%	0.5%	0.0%	0.8%	0.1%	0.0%	0.0%	0.5%	0.0%	0.1%	27.1%	0.1%	0.0%	0.2%	0.1%	2.8%	
	EL	2.8%	20.0%	2.3%	0.8%	7.6%	0.1%			0.1%	0.3%	0.0%		33.6%	0.0%	0.1%	0.0%	1.6%	0.2%	1.0%	0.5%	2.5%	0.0%	0.8%	0.0%	0.0%	0.2%	3.7%	1.2%	0.0%	0.3%	0.3%	0.4%	2.8%	
	ES	15.0%	24.6%	0.3%	9.6%	17.1%	0.7%				30.6%	0.1%		0.5%	0.0%	4.9%	2.9%	0.5%	1.0%	20.7%	0.9%	1.6%	6.4%	5.9%	0.1%	0.0%	5.1%	5.1%	21.8%	7.6%	2.5%	8.1%	17.1%	15.0%	
	FR	31.3%	3.2%	0.9%	5.0%	7.0%	0.2%			41.6%		1.9%		0.6%	0.0%	0.8%	32.5%	1.9%	2.3%	5.4%	1.1%	10.7%	64.7%	1.0%	0.1%	0.0%	1.3%	2.8%	13.7%	0.6%	0.2%	2.0%	13.8%	9.9%	
	HR	0.2%	0.0%	0.3%	0.3%	7.0%	0.0%			0.0%	0.2%			0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	1.0%	8.6%	0.3%	0.0%	0.0%	64.6%	0.0%	0.1%	0.0%	0.2%	0.7%	0.1%	0.0%	0.2%	0.7%	2.9%
	IT	19.1%	5.3%	0.4%	1.6%	28.5%	0.2%			2.2%	12.5%	3.7%		0.2%	0.0%	0.7%	11.0%	1.1%	7.8%	3.4%	2.3%	1.9%	0.3%	3.2%	2.7%	0.5%	0.6%	1.9%	7.2%	0.2%	10.5%	0.7%	34.9%	16.7%	
	CY	0.1%	0.8%	0.0%	0.1%	0.0%	0.0%			0.0%	0.0%	0.0%			0.0%	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	3.7%	0.0%	0.0%	0.2%	0.0%	0.4%	
	LV	0.0%	0.2%	0.0%	0.1%	0.0%	18.9%			0.0%	0.0%	0.0%		0.1%		22.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
	LT	0.0%	0.1%	0.0%	0.1%	0.0%	6.8%			0.2%	0.0%	0.0%		0.1%	0.0%		0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.6%	0.0%	0.4%	0.0%	0.1%	
	LU	2.2%	0.4%	0.0%	0.6%	0.3%	0.0%			0.3%	0.7%	0.1%		0.0%	0.0%	0.0%		0.1%	0.0%	0.4%	0.1%	0.1%	7.5%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.5%	0.1%	0.1%	0.1%	0.4%	
	HU	0.3%	2.4%	0.2%	0.2%	0.9%	0.2%			0.1%	0.1%	0.4%		0.3%	0.0%	0.2%	0.1%		0.0%	0.3%	3.6%	1.1%	0.0%	30.4%	0.1%	6.3%	0.4%	0.6%	0.2%	0.1%	0.1%	0.4%	0.3%	0.8%	
	MT	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%			0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.3%	0.1%	0.0%	0.1%	0.0%	0.1%	
	NL	13.1%	1.3%	0.6%	1.9%	5.5%	0.1%			2.7%	0.6%	2.1%		0.3%	0.0%	0.9%	1.0%	1.5%	1.5%		0.9%	2.0%	1.0%	0.2%	0.3%	0.0%	0.6%	0.9%	2.6%	0.9%	0.1%	2.0%	0.8%	2.7%	
	AT	0.4%	11.4%	3.7%	1.0%	9.2%	0.3%			0.6%	0.4%	10.1%		0.4%	0.0%	0.6%	0.4%	12.3%	0.7%	1.1%		7.8%	0.1%	5.3%	7.3%	7.8%	0.5%	2.0%	1.1%	0.4%	43.4%	0.5%	5.3%	4.7%	
	PL	0.6%	5.2%	18.9%	1.0%	1.5%	0.1%			1.6%	0.5%	0.1%		2.1%	0.0%	3.8%	0.2%	0.6%	1.4%	0.8%	2.3%		0.0%	0.0%	0.0%	4.4%	1.3%	1.3%	0.7%	6.5%	0.0%	2.5%	0.1%	1.1%	
	PT	2.1%	0.8%	0.0%	0.7%	1.9%	0.1%			7.6%	30.9%	0.0%		0.0%	0.0%	0.1%	9.6%	0.0%	0.2%	2.4%	0.1%	0.0%		0.1%	0.0%	0.0%	1.0%	1.7%	2.2%	0.7%	0.4%	0.9%	4.1%	5.6%	
	RO	0.1%	0.3%	0.1%	0.1%	0.2%	0.0%			3.0%	0.1%	0.0%		1.9%	0.0%	0.0%	0.0%	3.4%	0.2%	0.1%	0.4%	0.0%	0.3%		0.0%	1.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	
	SI	0.1%	0.3%	0.2%	0.0%	1.7%	0.0%			0.0%	0.1%	26.5%		0.2%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	6.5%	0.1%	0.0%	0.0%		0.0%	0.0%	0.4%	0.1%	0.0%	0.3%	0.0%	0.3%	0.9%	
	SK	0.0%	2.9%	39.3%	0.0%	0.1%	0.0%			0.2%	0.0%	0.3%		1.0%	0.0%	0.0%	0.1%	7.6%	0.9%	0.0%	4.4%	1.2%	0.0%	0.7%	0.1%		0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	1.0%		
	FI	0.1%	0.9%	0.0%	1.3%	0.2%	47.6%			0.3%	0.1%	0.1%		0.1%	0.0%	0.8%	0.0%	0.3%	0.6%	0.2%	0.1%	0.3%	0.1%	0.1%	0.0%	0.0%		41.8%	0.3%	1.0%	0.0%	5.3%	0.1%	1.4%	
	SE	0.6%	3.1%	1.7%	31.2%	1.0%	3.3%			1.3%	0.3%	2.0%		0.6%	0.0%	2.3%	0.2%	8.4%	1.2%	1.0%	1.3%	7.8%	0.4%	1.8%	1.2%	0.5%	71.2%		1.2%	24.0%	0.1%	46.1%	0.4%	3.0%	
UK	2.8%	2.2%	1.0%	7.1%	1.7%	1.7%			5.7%	1.4%	0.3%		41.6%	0.0%	24.3%	0.5%	2.0%	71.4%	5.8%	1.3%	3.7%	3.1%	0.2%	0.1%	0.5%	1.8%	3.0%		2.3%	0.2%	6.5%	1.2%	2.0%		
IS	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%			0.0%	0.0%	0.0%		0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%		0.0%	1.0%	0.0%	0.1%		
LI	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%			0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%			
NO	0.1%	0.5%	0.2%	15.7%	0.2%	0.6%			0.4%	0.1%	0.1%		0.0%	0.0%	2.4%	0.1%	0.4%	0.2%	0.7%	0.2%	0.9%	0.1%	0.0%	0.0%	0.0%	2.0%	10.7%	0.9%	22.0%	0.1%		0.1%	0.8%		
CH	1.6%	1.0%	3.8%	2.4%	4.4%	0.1%			6.3%	3.3%	1.8%		0.3%	0.0%	0.3%	0.6%	4.4%	0.7%	2.5%	7.7%	1.1%	3.8%	0.3%	0.3%	0.0%	1.3%	2.0%	2.4%	0.3%	34.6%	1.1%		2.7%		
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>			<b>100%</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>		

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions



Cross-border old-age, survivors' and invalidity pensions

**Table A1.2 Amount paid to pensioners who reside in another Member State, all types of pension, column %, 2018**

		Exporting Member State																											Total					
		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE		UK	IS	LI	NO	CH
Member State of residence	BE		1.4%	0.2%	0.9%	1.9%	0.1%		5.5%	9.7%	0.4%	0.3%	0.0%	0.4%	26.6%	0.8%	0.8%	30.8%	0.3%	1.8%	2.2%	0.5%	0.1%	0.0%	0.4%	0.6%	0.8%	0.1%	0.0%	0.5%	0.3%	0.0%	0.2%	4.3%
	BG	0.2%		0.8%	0.4%	0.2%	0.2%		1.5%	0.1%	0.1%	5.5%	0.0%	0.5%	0.0%	0.2%	1.5%	0.1%	0.3%	0.5%	0.2%	0.2%	0.0%	0.9%	0.2%	0.2%	0.4%	0.0%	0.0%	0.3%	0.0%	0.2%	0.2%	
	CZ	0.1%	7.5%		0.4%	0.8%	0.1%		0.4%	0.1%	1.3%	0.5%	0.0%	0.3%	0.1%	0.5%	1.6%	0.3%	3.9%	2.9%	0.1%	0.3%	0.3%	63.8%	0.2%	0.6%	0.2%	0.2%	0.0%	0.2%	0.3%	0.5%	0.5%	
	DK	0.1%	0.2%	0.2%		0.6%	0.1%		0.3%	0.1%	0.1%	0.2%	0.0%	1.1%	0.2%	0.4%	0.3%	0.4%	0.2%	1.1%	0.1%	0.2%	0.0%	0.0%	1.2%	6.7%	0.5%	31.9%	0.0%	12.6%	0.1%	0.8%	0.8%	
	DE	3.7%	0.5%	20.2%	12.8%		15.6%		16.5%	4.2%	39.1%	2.2%	0.0%	27.3%	20.8%	50.0%	4.4%	17.6%	44.9%	55.3%	10.3%	43.4%	13.4%	18.0%	5.1%	5.9%	4.7%	3.0%	3.4%	3.8%	12.0%	8.8%	17.4%	
	EE	0.0%	0.1%	0.0%	0.1%	0.0%			0.0%	0.0%	0.0%	0.1%	0.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.6%	0.4%	0.0%	0.2%	0.0%	0.2%	0.0%	0.1%	0.1%	
	IE	0.1%	0.1%	0.1%	0.3%	0.2%	0.8%		0.2%	0.1%	0.1%	0.2%	0.0%	8.9%	0.0%	0.3%	1.3%	0.6%	0.1%	1.1%	0.1%	0.0%	0.8%	0.1%	0.1%	21.3%	0.1%	0.0%	0.2%	0.1%	2.5%	2.5%	0.2%	
	EL	2.6%	17.4%	2.6%	1.2%	9.8%	0.1%		0.1%	0.3%	0.0%	42.8%	0.0%	0.2%	0.0%	2.4%	0.1%	1.3%	0.6%	2.2%	0.0%	0.9%	0.0%	0.4%	5.9%	1.6%	0.1%	0.4%	0.6%	0.6%	3.1%	3.1%	0.2%	
	ES	20.1%	33.0%	0.4%	15.6%	16.3%	1.0%			29.0%	0.1%	0.7%	0.0%	6.2%	1.5%	0.8%	1.0%	19.0%	1.8%	2.0%	9.1%	7.5%	0.2%	0.0%	21.9%	9.6%	30.7%	9.9%	3.1%	16.7%	16.2%	17.4%	17.4%	
	FR	35.7%	3.1%	1.0%	6.6%	8.5%	0.2%		40.5%		1.7%	0.6%	0.0%	1.0%	36.1%	2.0%	2.2%	8.7%	1.3%	7.8%	59.3%	1.3%	0.2%	0.0%	4.9%	5.1%	18.4%	0.8%	0.3%	2.7%	21.7%	15.0%	15.0%	
	HR	0.2%	0.0%	0.2%	0.5%	8.4%	0.0%		0.0%	0.3%		0.0%	0.0%	0.0%	0.1%	0.1%	0.3%	1.0%	10.1%	0.1%	0.0%	0.0%	75.5%	0.0%	0.1%	1.0%	1.0%	0.1%	0.0%	0.3%	0.2%	1.3%	3.0%	3.0%
	IT	15.8%	7.2%	0.4%	1.8%	21.2%	0.3%		2.6%	8.9%	5.1%	0.2%	0.0%	1.0%	5.1%	1.3%	7.3%	3.1%	2.4%	2.0%	0.4%	5.0%	2.4%	0.3%	1.1%	2.1%	4.9%	0.2%	6.3%	0.8%	34.4%	16.5%	16.5%	
	CY	0.1%	0.8%	0.0%	0.1%	0.1%	0.0%		0.0%	0.0%	0.0%		0.0%	0.1%	0.0%	0.1%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.4%	5.4%	0.0%	0.0%	0.4%	0.0%	0.7%	0.7%	0.7%
	LV	0.0%	0.3%	0.0%	0.2%	0.0%	7.8%		0.0%	0.0%	0.0%	0.1%		8.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
	LT	0.0%	0.0%	0.0%	0.1%	0.1%	2.4%		0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%
	LU	2.7%	0.5%	0.0%	0.9%	0.3%	0.0%		0.4%	0.8%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.5%	0.1%	0.1%	7.0%	0.0%	0.1%	0.0%	0.3%	0.1%	0.1%	0.4%	0.0%	0.1%	0.1%	0.4%	0.4%	0.4%
	HU	0.5%	1.7%	0.2%	0.3%	1.3%	0.1%		0.2%	0.1%	0.8%	0.1%	0.0%	0.1%	0.1%		0.0%	0.7%	7.1%	0.6%	0.0%	31.2%	0.2%	2.6%	0.5%	1.1%	0.2%	0.2%	0.2%	0.4%	0.5%	0.9%	0.9%	0.9%
	MT	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.5%	1.6%	0.1%	0.0%	0.1%	0.0%	0.2%	0.2%	0.2%
	NL	9.4%	1.1%	0.5%	1.1%	5.2%	0.0%		2.2%	0.3%	4.1%	0.2%	0.0%	1.0%	0.6%	1.6%	1.3%		0.8%	2.2%	1.1%	0.5%	0.3%	0.0%	0.8%	0.7%	1.7%	1.0%	0.0%	1.4%	0.5%	2.3%	2.3%	2.3%
	AT	0.4%	11.3%	3.6%	0.8%	10.9%	0.3%		0.7%	0.2%	11.8%	0.4%	0.0%	0.5%	0.3%	15.7%	0.8%	1.1%		6.1%	0.2%	5.4%	5.7%	8.8%	0.8%	1.5%	0.6%	0.5%	50.2%	0.4%	3.8%	4.2%	4.2%	
	PL	0.7%	3.2%	10.4%	1.2%	1.2%	0.1%		1.9%	0.4%	0.3%	1.1%	0.0%	3.8%	0.1%	0.6%	1.8%	0.9%	3.2%		0.0%	0.0%	0.0%	2.4%	1.0%	1.6%	0.5%	2.2%	0.0%	1.9%	0.1%	0.8%	0.8%	0.8%
	PT	3.0%	1.1%	0.0%	1.0%	2.8%	0.1%		10.3%	40.7%	0.0%	0.0%	0.0%	0.2%	7.0%	0.0%	0.2%	3.8%	0.2%	0.1%		0.2%	0.2%	0.0%	9.2%	5.0%	3.1%	0.6%	0.6%	1.4%	5.3%	7.8%	7.8%	7.8%
	RO	0.2%	0.2%	0.0%	0.2%	0.3%	0.0%		3.2%	0.1%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	1.9%	0.2%	0.1%	0.5%	0.0%	0.2%	0.0%	0.0%	0.4%	0.0%	0.2%	0.1%	0.1%	0.0%	0.2%	0.1%	0.2%	0.2%
	SI	0.1%	0.1%	0.1%	0.1%	2.0%	0.0%		0.0%	0.1%	28.9%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.3%	0.0%	0.4%	0.9%	0.9%	0.9%
	SK	0.0%	2.1%	52.5%	0.1%	0.1%	0.0%		0.2%	0.0%	0.6%	0.4%	0.0%	0.0%	0.0%	4.0%	1.5%	0.1%	3.8%	0.5%	0.0%	0.7%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.6%	0.6%	0.6%
	FI	0.1%	0.6%	0.0%	0.8%	0.3%	64.1%		0.3%	0.0%	0.1%	0.2%	0.0%	0.8%	0.0%	0.4%	0.5%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	34.6%	0.2%	0.7%	0.0%	3.0%	0.1%	1.2%	1.2%	1.2%	1.2%
	SE	0.4%	2.9%	1.4%	32.0%	1.1%	3.8%		1.1%	0.2%	2.4%	0.6%	0.0%	2.9%	0.1%	8.1%	0.8%	1.0%	1.0%	5.9%	0.6%	2.0%	0.7%	1.8%	36.2%	0.8%	23.8%	0.0%	43.6%	0.3%	2.5%	2.5%	2.5%	
UK	2.3%	2.5%	1.4%	7.3%	1.7%	2.0%		5.8%	1.1%	0.6%	41.8%	0.0%	29.9%	0.5%	3.5%	57.0%	5.1%	2.0%	5.3%	4.3%	0.2%	0.1%	0.3%	2.6%	3.4%		2.6%	0.2%	6.5%	1.0%	1.8%	1.8%		
IS	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%	0.0%	0.6%	0.0%	0.6%	0.0%	0.1%	0.1%	0.1%	
LI	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.2%	0.2%	0.2%	
NO	0.1%	0.5%	0.2%	10.5%	0.3%	0.6%		0.3%	0.1%	0.3%	0.0%	0.0%	2.9%	0.0%	0.3%	0.2%	0.6%	0.1%	1.0%	0.1%	0.0%	0.0%	0.0%	2.2%	9.2%	0.6%	20.8%	0.0%	0.1%	0.7%	0.7%	0.7%	0.7%	
CH	1.3%	0.8%	3.7%	1.7%	4.2%	0.1%		5.3%	3.1%	1.9%	0.3%	0.0%	0.4%	0.4%	4.8%	0.4%	2.5%	6.8%	0.9%	4.4%	0.3%	0.4%	0.0%	2.5%	2.0%	1.4%	0.4%	34.4%	0.8%	0.8%	0.8%	0.8%	0.8%	
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions

**ANNEX II PENSION BENEFICIARIES ON 31 DECEMBER 2016 AND EXPENDITURE (IN € MILLION)****Table A2.1 Pension beneficiaries on 31 December 2016 and annual expenditure (in € million)**

	Pensions beneficiaries at 31st December 2016				Expenditure (in € million)				Average annual pension (in €)			
	Old-age pension	Survivors pension	Disability pension	Total	Old-age pension	Survivors pension	Disability pension	Total	Old-age pension	Survivors pension	Disability pension	Total
BE	1,952,741	539,273	701,337	2,862,251	36,843	7,403	7,341	51,587	18,868	13,728	10,467	18,023
BG	1,680,823	120,878	278,027	2,183,465	3,136	141	355	3,632	1,866	1,163	1,275	1,663
CZ	2,420,790	696,631	395,370	2,950,043	12,110	1,040	1,481	14,631	5,003	1,492	3,746	4,960
DK	1,119,203	62,631	58,621	1,488,528	23,694	4,659	18	28,371	21,170	74,382	314	19,060
DE	18,593,849	6,070,123	728,021	23,324,957	273,553	56,468	4,257	334,278	14,712	9,303	5,847	14,331
EE	220,039	7,448	102,223	422,034	1,056	12	262	1,330	4,798	1,650	2,564	3,151
IE	584,012	171,395	183,017	939,124	12,686	854	2,091	15,631	21,722	4,981	11,427	16,644
EL	2,113,513	560,341	126,797	2,617,056	24,300	4,550	1,998	30,849	11,497	8,120	15,761	11,788
ES	5,987,665	2,861,791	1,167,681	9,558,626	90,244	25,837	14,842	130,923	15,072	9,028	12,711	13,697
FR	16,227,000	4,648,000	2,507,980	19,138,000	275,133	36,551	24,043	335,727	16,955	7,864	9,587	17,542
HR	650,781	243,280	159,222	1,233,375	2,586	841	765	4,192	3,974	3,459	4,802	3,399
IT	11,757,901	4,462,416	1,074,030	15,907,414	196,759	43,500	4,642	244,901	16,734	9,748	4,322	15,395
CY	103,050	31,910	2,103	141,251	1,371	255	25	1,650	13,303	7,986	11,660	11,683
LV	464,982	16,753	98,788	589,310	1,649	28	189	1,866	3,546	1,663	1,915	3,166
LT	693,934	265,181	166,349	934,923	2,098	115	336	2,550	3,024	434	2,021	2,727
LU	100,011	46,440	18,814	180,673	2,663	889	410	3,962	26,623	19,143	21,803	21,928
HU	1,901,565	797,868		2,191,120	7,956	1,188	0	9,144	4,184	1,488		4,173
MT	65,697	16,165	7,718	88,479	601	125	39	765	9,151	7,751	5,021	8,649
NL	3,397,600	33,800	111,700	3,543,100	70,575	7,920	13,317	91,812	20,772	234,320	119,221	25,913
AT	1,820,196	602,417	230,765	2,424,877	39,114	6,044	3,685	48,844	21,489	10,033	15,970	20,143
PL	5,850,378	1,484,277	1,458,114	9,648,027	33,886	7,090	3,763	44,739	5,792	4,777	2,581	4,637
PT	2,154,396	855,553	329,054	3,007,164	19,944	3,292	2,949	26,186	9,257	3,848	8,963	8,708
RO	4,032,957	571,011	244,016	5,247,379	11,535	836	460	12,831	2,860	1,464	1,885	2,445
SI	441,052	150,225	29,934	639,962	2,723	500	172	3,396	6,175	3,331	5,752	5,307
SK	1,073,546	370,609	253,856	1,436,589	5,085	685	816	6,586	4,737	1,849	3,214	4,585
FI	1,247,743	272,745	214,046	1,558,900	22,894	1,751	3,131	27,777	18,348	6,421	14,629	17,818
SE	2,093,756	316,102	339,416	2,694,383	43,504	1,445	4,643	49,593	20,778	4,572	13,680	18,406
UK	12,994,720	112,390	2,459,710	15,543,660	228,746	1,893	28,585	259,224	17,603	16,843	11,621	16,677
IS	40,881	4,289	20,656	68,595								
LI												
NO	905,380	54,139	318,244	1,373,121	25,131	852	9,442	35,424	27,757	15,734	29,668	25,798
CH	2,265,518	766,315	307,436	2,975,100	54,414	6,873	8,090	69,376	24,018	8,969	26,313	23,319
<b>Total</b>									14,539			

Source: Eurostat, ESSPROS [spr\_pns\_ben] and [spr\_exp\_pens]

## ANNEX III EXPERIENCES ON THE PRACTICAL IMPLEMENTATION OF THE RULES

**Table A3.1 Experiences on the practical implementation of the rules, 2017**

<b>BE</b>	We are waiting for EESSI to improve the quality of the data exchange.
<b>BG</b>	The period for processing a claim depends on the submission of full package of requested documents by a claimant, as well as the cooperation between institutions concerning confirmation of the acquired insurance periods and notification of the decision. Generally, the difficulties and extending the processing of claim are due to the fact that the claimant submits only a part of the required documents. In this regard, it should be noted that often claimants do not provide information about their employment in another Member State. On the other hand, under the coordination rules, which relate to the deadlines of processing claims and issuing decision, every MS applies its own legislation. Sometimes the procedure of processing claim and issuing decision takes a lot of time, even years.
<b>CZ</b>	Already mentioned in previous questionnaire there are some cases when the cooperation between social security institutions does not work very well. There is in some cases slow communication between institutions during the process of the pension claim that can lead to damage of the claimant's rights and interests and there through also to some damage of our institution. Regarding quality of the information submitted by other EU institution there are in some cases not clear notifications or letters provided, e.g. form E 205 is sent and in two weeks we receive new E205 although the previous E 205 has not been marked as provisional. In reference to mutual cooperation some institutions do not deposit the arrears payable to the person concerned even if requested in accordance with Art. 72 (2) of the Regulation (EC) No 987/2009. The overpayment which should be deducted from these arrears may result for example from the obligation of the institution of the place of residence to pay out a benefit supplement up to the minimum amount of this benefit in accordance with Art. 58 of the Regulation (EC) No 883/2004, or from the fact that the institution of other MS awards benefit to the same person additionally and backwards. The problems identified depend on country/institution we communicate, client or particular issues concerned. In general, usually we meet problems regarding obtaining information on insurance periods or medical reports
<b>DK</b>	Overall the practical implementation of the rules works well. So does the cooperation between the Member States, where the common forms are a big advantage. There are some challenges in relation to casework time and response time for some institutions. This makes the cooperation with some countries difficult because of late or no reply to inquiries.
<b>DE</b>	Overall, cooperation between the institutions and between them and the applicants is satisfactory. The exchange of information varies between institutions and Member States, as does the processing time. Direct contact at the level of administration is increasingly helping to eliminate difficulties in individual cases. Among other things, processing times have been shortened as intergovernmental procedures are initiated more quickly than before and online procedures are used more intensively. Longer processing times can be observed, for example, if insurance periods have not yet been recorded by the respective institutions in whose countries these periods were covered. In some cases, applicants must provide documents that make it possible to record times in the first place. If at a later point in time a current certificate of insurance periods (E 205 / P5000) is required again, documents may have to be submitted again. After the German pension procedure has been initiated, queries may sometimes have to be addressed to the contact institution because the intergovernmental application forms have been incompletely completed or certain details are completely missing from the forms. It has happened that the German pension procedure was initiated although the person in the other Member State had postponed the application for the German old-age pension in accordance with Article 50 of Regulation (EC) No 987/2009. In other cases, the intergovernmental procedure was initiated only after explicit demand. According to the experience of the German pension insurance institutions, the successful implementation of recovery proceedings under Art. 75 et seq. of the German Pension Insurance Act (Deutsche Rentenversicherung) is not possible. Regulation (EC) No. 987/2009 continues to be the exception. In addition, it can still be observed very frequently that requests under Articles 75, 76 and 77 of Regulation (EC) No 987/2009 are not answered at all. The isolated cases of overpayments of pensions due to death were further reduced by further optimisation of the automatic comparison of mortality data. With regard to the application of the recovery provisions, there is still room for improvement in cooperation with the partner states. Bilateral agreements and talks have not yet led to the hoped-for improvements.
<b>EE</b>	
<b>IE</b>	<p><b>Old Age Pension:</b> Cooperation with, and information received from institutions for insurance records - E205's. More claimants applying through their country of residence, or more complete information provided by claimants when applying directly to an institution, would simplify the process.</p> <p><b>Survivors Pension:</b></p> <ul style="list-style-type: none"> <li>• In general, the information received is sufficient to process a claim and there is good cooperation from other institutions.</li> <li>• In some cases, we may have to contact the claimant or member state institution for further information such as certificates or employment information.</li> <li>• The lead-time can be slow in regard to responses from some member state institutions, with consequent delays in processing the customers claim.</li> </ul> <p><b>Invalidity Pension –</b> The process is lengthy and complex due to the requirement to conduct in-person medical assessments and the need to translate documents. As Ireland does not have medical concordance with other Member States, we therefore cannot comment on quality of decisions of other Member States.</p>

EL	
ES	<p><b>Marine Social Institute (ISM):</b></p> <p>The experience regarding the application of the rules contained in the Community Regulations for the processing of the files is good. In general, we work correctly with the Member States with which we have collaboration. The forms are correctly filled out and, when required, there has been collaboration with the specific member state.</p> <p><b>General Directorate of Personnel Costs and Public Pensions- Ministry of Finance:</b></p> <p>Difficulties are seen in the links with the French institutions responsible for pensions, such as delays in sending requested forms or absence of referral, delay or absence of sending decisions on the pension in process, as well as return of the forms sent by the instructing institution without offering sufficient response of said return.</p> <p><b>General Directorate of Personnel- Ministry of Defence:</b> As for the cooperation between institutions and the deadlines, we find that the French institutions systematically DO NOT REFER the Resolution to the competent Spanish institution. Sometimes, these institutions repeatedly claim to the interested parties documentation that they have already sent and there is an important delay in the resolution of the requests, which sometimes causes waivers on the part of the applicants, usually widows. In some cases, the interested ones do not return to send documentation that is reclaimed to them and finally the competent institution refuses the pension for not having received the data that it requests. This Ministry has no objection to offer their collaboration in these cases.</p>
FR	
HR	<p>According to the Croatian Pension Insurance Institute's settled practice, there are no serious deviations from the practical implementation of the rules. In particular, complex cases, this Institute relies on good administrative cooperation with other EU institutions.</p>
IT	
CY	<p>There is a delay in the exchange of information between the institutions for the final decision.</p>
LV	<p>Claimants cooperate with State Social Insurance Agency but at any cases submit incomplete or incorrect information so they are facing longer waiting times. Investigation of claims in most cases is provided within the legal deadlines. The translation of medical documents and their examination by medical commission affect the waiting time. Experience in cooperation with Member States varies but generally, necessary information is obtained. E-forms transmitted among competent institutions are sometimes incomplete, for instance, information about insurance periods is insufficient therefore it is necessary to request it again and this affects deadlines of investigation.</p>
LT	
LU	<p>In general, the experience of our institution on the practical implementation of the rules is positive. Obviously, this can vary according to the different Member States and institutions of contact. When information is incomplete, collaboration between institutions takes effect and allows to complete the information. For some institutions, delays can be long to obtain information regarding the insurance career (E205).</p>
HU	<p>From a pension assessment point of view: Handling over 15.000 individual's pension cases in the year 2017, we did not experience critical mistakes in the processes of Member States. The only critical question is the reaction time of the competent institutions, but we are aware of the fact that it mainly depends on the MS's resources. Regarding 2018, more and more MSS started to use the new forms instead of the E forms and the case handlers had to be trained to the parallel usage of the two sets of forms.</p> <p>Referring to the payment of the benefits, our cooperation is particularly swift and effective with Germany, Austria and Slovakia.</p> <p>Regarding the clients' approach in the pension cases: we do not experience differences between the national and international cases. The main issue, however, is to receive a real statement on the relevant facts.</p> <p>Lastly, we cannot assess the quality of the foreign decisions as we are always on the opinion that they were issued lawfully and based completely on their national regulations.</p>
MT	<p>Malta had no practical experience of the implementation of reviews under Article 48. However, as in the application of the other Articles of the Regulation, the timeliness of the communication between institutions may vary from one Member State to another. Furthermore, the inefficiency of the current communication system (mainly by post) is all the more increasing. Malta envisages that EESSI will boost service delivery, which will be a win-win situation both for the institutions as well as for the general public.</p>
NL	<p>In overall good. The communication between the Institutions is all right. The quality of the decisions is at a good level. The duration of handling a claim is quite long. More than a year is no exception. The cooperation between the institutions is generally good. Naturally, there are always exceptions.</p>
AT	
PL	<p>As the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations, we can indicate:</p> <ul style="list-style-type: none"> <li>• delays in the transmission of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, which, in consequence, makes it impossible to end international proceedings,</li> <li>• some institutions delay the confirmation of insurance periods, which significantly extends the time of handling cases,</li> <li>• documents sent to us by foreign institutions (for example form E202, E203, E204) are often short of the applicant's identification data. Frequently there is no information about receiving benefits (for example sickness benefits or rehabilitation allowances) or we face lack of data specific to Poland, without which handling the cases is significantly hindered and extended.</li> </ul>
PT	

<b>RO</b>	<p>If the Romanian territorial pension houses fulfil the role of a competent institution, they are confronted with difficulties in the certification of the insurance periods completed by the former insured persons within the Romanian public pension system, given that for the periods prior to April 1, 2001, applicants must provide the original Romanian employment documents (workbook or certificates issued by the former employers or by the holders of the archives of these former employers). Applicants for pension rights (both those of Romanian origin and foreign citizens who have worked in Romania) do not, usually, provide documentation / information regarding the possession of a personal numerical code from Romania, which is the social security number based on which the contribution periods completed under the public pension system can be certified. With regard to co-operation with other institutions, territorial pension houses find it difficult to obtain confirmation of periods of insurance completed under the legislation of other Member States (E205 forms requested from other Member States are received with great delay after repeated requests, for example in relations with Italy, Portugal, Cyprus, Greece). Some contact institutions in other Member States do not send the E211 form or PD P1 to the Romanian competent institutions to know that the process of settling the pension claim has been completed or the information on the amount of pensions established in the Member State of contact or information on the issuance of decisions on the admission of pension claims. We still receive documents that are handwritten (e.g. Greece).</p>
<b>SI</b>	
<b>SK</b>	<p>Foreign Agenda Dpt., in the context of practical implementation of coordinating regulations, experienced following experiences:</p> <ul style="list-style-type: none"> <li>• in old-age pension applications (forms E 202, P2000) received by the Social Insurance Agency from Member States are often not completed all data, which are necessary for assessment of the entitlement to Slovak pension benefits (e.g. There is not mentioned the date from which the claimant applies for old-age pension from the pension insurance system of the Slovak Republic),</li> <li>• in pension applications received from some Member States are lacking information on insurance periods of the claimant in the territory of the Slovak Republic resulting in extension of pension proceedings by 3 or 6 months,</li> <li>• as far as disability pension applications received from some Member States concerns, these applications are not accompanied by medical findings/reports, which will cause the extension of the proceedings by approx. 6 months ,</li> <li>• in pension proceedings as regards other member State, is mentioned the decision on pension benefits application from this state very often issued after expiry of one year from drawing-up the request, whereby some social insurance institutions did not respond to urgent requests of our Social Insurance Agency.</li> </ul>
<b>FI</b>	<p>We refer to our answers for the previous years. (reference year 2015)</p> <p>There are certainly some issues that in our point of view do not function necessarily as smoothly as assumed on practical implementation of the EU-rules, for example:</p> <ul style="list-style-type: none"> <li>• In the last Administrative Commission meeting 9-10 March 2016, Finland initiated a discussion concerning some member states' requests for translations and apostilles (Finnish note AC 117/16). In the aforementioned AC meeting there seemed to be an agreement among all the delegations and the Secretariat that translations or apostilles should not be requested in the context of EU pension application processes according to regulations 883/2004 and 987/2009. However, these kind of special requests still remain from part of some countries.</li> <li>• In fact, there are in some countries many procedures that are not carried out according to the EU-regulations. It seems that some national procedures tend to come preferably before the EU-regulations and therefore procedures and local requirements make it more difficult to handle applications fluently and as intended by operating on the basis of the E-forms (SEDs in the future). Some member states actually still for example:             <ul style="list-style-type: none"> <li>o ask for translation of medical reports or assume that E213-form is automatically an annex to the E204-form, without any separate request from their part.</li> <li>o demand the applicant to verify his/her personal data and pension/benefit data by the consulate of the country in question, although consulates in the country of current residence does not usually even have access to this kind of information.</li> <li>o demand the applicant or contact institution to confirm the same information already provided earlier on E202/E203/E204 forms.</li> <li>o do not seem to know which of their pension schemes belong under regulations 883/2004 and 987/2009 in the first place. Therefore, many applications sent to foreign contact institutions are not forwarded correctly to the corresponding parties and some pension rights are lost.</li> <li>o do not accept the applicant's bank account number (IBAN+BIC) provided on the E-forms of the foreign contact institution and request this information to be verified by the applicants bank in the country of residence.</li> <li>o demand original work books and other similar proof (original stamps and original signatures on E-forms).</li> <li>o do not send E205 in the situations that it would be empty, in other words, if there are no insured periods at all or periods cannot be confirmed for some reason or other.</li> <li>o do not send E210 or decision, if the application has been rejected for example because of the lack of insurance periods.</li> <li>o do not answer to the request of E205 at all if person has not yet applied pension from the country in question.</li> </ul> </li> </ul> <p>Some of these issues listed above will hopefully be solved with the help of the EESSI and SEDs, but certainly not all. It is also quite challenging and time-consuming to try to solve these problems "one on one" with our foreign counterparts in another member state."</p>
<b>SE</b>	<p>As previous years, Sweden would like to emphasise that the cooperation between Member States generally works well. The case-handling times varies between countries and some countries still have unacceptable lead times. Regrettably, the Swedish pension administration also has increased lead times. According to a judgement from the ECJ, the Swedish guarantee pension is to be calculated according to article 58 (minimum benefit) in regulation 883/2004. As a consequence, in order to calculate the pension correctly, we promptly need answer to E 205 as well as the current amount of pensions from other EC countries. Nowadays the Swedish guarantee pension is calculated based on all insurance periods from Sweden and other Member states. Current income based pensions are considered and deducted in the calculation. In the past months, there has therefor been an increased activity from the Swedish contact institution when investigating insurance periods and current pension amounts.</p>

<b>UK</b>	
<b>IS</b>	Our experience is pretty good regarding quality of the information submitted by the claimant and cooperation between institutions. The lead-time could be better especially if all applications are in English.
<b>LI</b>	
<b>NO</b>	
<b>CH</b>	<p>As part of the data collection provided for in Decision No 208 of 11.03.2008 (2008/683/EC), the analysis of a panel of some 20,000 cases revealed that less than 30 of EU/EFTA applications required processing for more than one year. It appears that the main reasons for the increase in processing time are due to the following configurations:</p> <ul style="list-style-type: none"> <li>'a) Additional investigations requested to determine the periods of insurance completed in Switzerland (e. g. searching for a residence or contributions);</li> <li>b) Non-reactivity, or even lack of collaboration, on the part of the beneficiaries (e.g. late delivery regarding official documents or changes affecting claimants in their personal situation);</li> <li>c) Claimants' hesitation in case of flexible retirement (early retirement or legal retirement age).</li> </ul> <p>More generally, in relation to cooperation between institutions, a better understanding of national legislation, or a comparison of the practices and strategic objectives pursued by administrations, helps to improve the cooperation between the various entities responsible for the implementation of the coordination rules.</p> <p>For example, a meeting between experts from Switzerland and Croatia held in March 2018 under the Croatian Social Security Initiative (HZMO) enabled both parties to clarify the legal requirements under their respective legislations from an operational perspective (in particular the use of "E" and "P" forms, procedures for submitting applications under the flexible age, revision of the law under the disability scheme, etc.).</p>

Source Questionnaire on cross-border old-age, survivors' and invalidity pension


## **ANNEX IV QUESTIONNAIRE ON CROSS-BORDER OLD-AGE, SURVIVORS' AND INVALIDITY PENSIONS**

- 1) Number of PDs P1 (or equivalent E211 forms) **issued** in **the reference year**, breakdown by type of pension
- 2) Number and amount (in €) of pensions paid as Member State of residence to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside in the reporting Member State
- 3) Number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside outside the reporting Member State
- 4) Number and amount of the exported pensions in case of persons who receive a benefit only from the reporting Member State and reside in another Member State
- 5) Total number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension and who reside outside the reporting Member State (sum of questions 3 and 4)
- 6) How many times has a request for review been received by the institution concerned under Article 48 Regulation (EC) No 987/2009 in the reference year?
- 7) What is your Member State's experience on the practical implementation of the rules (e.g. with regard to the quality of the information submitted by the claimant, the process of the investigation of claims, the cooperation between institutions, the lead time, the quality of the decisions, the review of the decisions etc.)?
- 8) Are you aware of cases of fraud or error with regard to the provisions on the coordination of pensions? If so, can you describe and quantify such cases detected in the period 1 January to 31 December 2018? In order to interpret this information, it is necessary to know how many audits or investigations there have been in total with regard to the provisions on the coordination of pensions. Where full information is not available a partial response is still valuable.



## ANNEX V PORTABLE DOCUMENT P1

P1



Coordination of Social Security Systems

**Summary of Pension Decisions**  
Art. 48 of Regulation (EC) No 987/2009

**1. ADDRESS AND PERSONAL DETAILS OF THE HOLDER**

1.1 Surname(s)	
1.2 Forename(s)	
1.3 Surname(s) at birth (*)	
1.4 Current address	
1.4.1 Street, N°	1.4.3 Post code
1.4.2 Town	1.4.4 Country code <span style="float: right;">▼</span>

**INFORMATION FOR THE HOLDER**

Your claim for an invalidity/survivors/old age pension with [ ] (\*) led, on the basis of European legislation, also to examination of a claim for similar benefit in the other countries of the European Union where the insured person has worked or has been insured. In this document we give you a summary of the outcome of these assessments.

The purpose of this overview is to allow you to assess whether or not your right to a pension in one or more Member States has been adversely affected by the interaction of decisions taken by two or more institutions. For instance, your pension could be reduced in view of other income or benefit; it could also be affected by rules regarding the overlapping of periods. For details please check the relevant national pension decision or contact the pension institution which issued the pension decision.

Under Article 48 of Regulation (EC) No 987/2009, your request for review has to be submitted to the institution concerned within the time limits laid down in the national legislation of the Member State concerned. These time limits shall commence on the date of receipt of this summary. You will find the relevant time limit and the address of the institution below.

This right to a review should be distinguished from the right to an appeal under national law against a decision by a pension institution on a claim for a pension. A request for a review can only be granted in case your rights to a pension are adversely affected by the interaction of national pension decisions.

This document states the pension decision from each institution that has investigated your claim. The amount of the pension may depend on the length and the character of the insurance periods. We are not supplying you here with an exhaustive overview of the way in which each separate member state has taken into account insured periods since the appraisal of these periods can differ as a result of different national provisions.

**2. PERSONAL DETAILS OF THE INSURED PERSON**

2.1 Surname(s)	
2.2 Forename(s)	
2.3 Surname(s) at birth (*)	
2.4 Date of birth	
2.5 Last known address	
2.5.1 Street, N°	2.5.3 Post code
2.5.2 Town	2.5.4 Country code <span style="float: right;">▼</span>

(\*) Information given to the institution by the holder when this is not known by the institution.

(\*\*) Please complete name of institution in [ ].



P1



Summary of Pension Decisions

3. PENSION(S) AWARDED

3.1 Institution awarding the pension – including PIN / case number and date of the decision	3.2 Type of pension (1), (2), (3)	3.3 Date of first payment	3.4 Gross amount including frequency and currency	3.5 Pension has been awarded: (4), (5), (6)	3.6 Pension has been reduced: (7), (8)	3.7 Review period (start on date of receipt of the summary)	3.8 Where to address the review request
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		

NOTES

- [1] Old-age
- [2] Invalidity
- [3] Survivor
- [4] according to national legislation
- [5] as a pension in which periods from another Member State have been taken into account (European pro rata calculation)
- [6] as a pension in which periods of less than one year have been taken into account as if they had been completed under the legislation of this Member State
- [7] in view of another benefit or income
- [8] in view of overlapping of credited periods

For further details on periods from all Member States taken into account when calculating the pension or on questions concerning overlapping rules, please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

P1



Summary of Pension Decisions

4. PENSION(S) REJECTED

4.1 Institution rejecting the pension – Including PIN / case number and date of the decision	4.2 Type of pension (1), (2), (3)	4.3 Reasons for the rejection (4), (5), (6), (7), (8), (9), (10)	4.4 Review period (starts on date of receipt of the summary)	4.5 Where to address the review request
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		

NOTES

- [1] Old-age
- [2] Invalidity
- [3] Survivor
- [4] No insurance periods
- [5] Insurance periods less than one year
- [6] qualifying period not completed or eligibility requirements not met
- [7] no partial disability or invalidity was found
- [8] income ceiling is exceeded
- [9] pension age not yet reached
- [10] other reasons

For further details please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

P1



### Summary of Pension Decisions

#### 5. INSTITUTION COMPLETING THE FORM

5.1 Name	<input type="text"/>		
5.2 Street, N°	<input type="text"/>		
5.3 Town	<input type="text"/>		
5.4 Post code	<input type="text"/>	5.5 Country code	<input type="text"/>
5.6 Institution ID	<input type="text"/>		
5.7 Office fax N°	<input type="text"/>		
5.8 Office phone N°	<input type="text"/>		
5.9 E-mail	<input type="text"/>		
5.10 Date	<input type="text"/>		
5.11 Signature	<input type="text"/>		

#### STAMP



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