



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

Report on Portable Documents P1

Reference year 2019

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

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Table of Contents

List of Tables	6
List of Figures	7
Glossary	8
Summary of main findings.....	9
1 Introduction	12
2 Short description of the procedures	15
2.1 Application procedure	15
2.2 Calculation of the pension.....	15
3 Number of Portable Documents P1 issued.....	16
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.....	17
4.1 In absolute figures	18
4.2 As a share of total number of pensioners and total pension expenditure	20
5 Pensions exported to pensioners who reside in another Member State.....	22
5.1 Pensions exported to pensioners who are in receipt of a pension from two or more Member States.....	22
5.2 Pensions exported to pensioners who are in receipt of a pension from one Member State only	23
5.3 Total number of pensions exported to pensioners who reside in another Member State	25
5.3.1 In absolute figures.....	25
5.3.2 As a share of the total number of pensioners and total pension expenditure.....	32
6 Request for review	34
7 Experiences on the practical implementation of the rules	34
Annex I Other cross-country tables	35
Annex II Pension beneficiaries on 31 December 2017 and expenditure (in € million)	37
Annex III Experiences on the practical implementation of the rules	38
Annex IV Questionnaire on cross-border old-age, survivors' and invalidity pensions .	42
Annex V Portable Document P1	43

LIST OF TABLES

Table 1	Number of PDs P1 or equivalent E211 forms issued in 2019, breakdown by type of pension	17
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, 2019	18
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 2018 to 2019	20
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, 2019	21
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, 2019	23
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, 2019	24
Table 7	Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2019	26
Table 8	Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2019	28
Table 9	Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2019	29
Table 10	Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2018 to 2019	31
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, 2019	33

LIST OF FIGURES

Figure 1	Number of pensions and amount paid (in €) to pensioners who reside in another EU/EFTA country, 2019	10
Figure 2	Type of pensioners covered by the reported data collection	13
Figure 3	Average annual old-age pension expenditure per beneficiary, 2017	14
Figure 4	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 (2019 figures) compared to the average annual amount paid to all pensioners (2017 figures)	19
Figure 5	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, 2019	30
Figure 6	Average annual amount of old-age pension exported abroad (2019 figures) compared to the average annual amount of old-age pension paid to all pensioners (2017 figures)	31

GLOSSARY

Basic Regulation: Regulation (EC) No 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems.

Implementing Regulation: Regulation (EC) No 987/2009 of the European Parliament and of the Council of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

Competent Member State: The Member State in which the institution with which the person concerned is insured or from which the person is entitled to benefits is situated.

Portable Document (PD) P1: The summary of pension decisions provides an overview of the decisions taken by the various institutions in the EU countries from which an old-age, survivors or invalidity pension has been claimed.

EU-28: 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) and the United Kingdom (UK).

EU-27: 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) and Sweden (SE).

EU-15: Belgium (BE), Denmark (DK), Germany (DE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Italy (IT), Luxembourg (LU), the Netherlands (NL), Austria (AT), Portugal (PT), Finland (FI), Sweden (SE) and the United Kingdom (UK).

EU-13: Bulgaria (BG), the Czech Republic (CZ), Estonia (EE), Croatia (HR), Cyprus (CY), Latvia (LV), Lithuania (LT), Hungary (HU), Malta (MT), Poland (PL), Romania (RO), Slovenia (SI) and Slovakia (SK).

EFTA countries: Iceland (IS), Liechtenstein (LI), Norway (NO) and Switzerland (CH).

EU-28 / EFTA movers: EU-28 or EFTA citizens who reside in an EU-28 or EFTA country other than their country of citizenship.

SUMMARY OF MAIN FINDINGS

Transnational mobility in the EU/EFTA, be it for reasons linked to work or for other reasons, has experienced a significant upward evolution during the last fifteen years.¹ In 2019, there were some 15.3 million EU/EFTA movers of working age (15-64 years), according to Eurostat population statistics.² In addition, some 2 million EU-EFTA persons aged 65 and over lived in another EU-28³/EFTA country, making up some 2% of the population aged 65 or over in the EU/EFTA. However, this report shows that there is a discrepancy between the latter figure and the data collected through the Administrative Commission.⁴ Moreover, these stock numbers - impressive as they are - underestimate the underlying mobility dynamics. That is, the number and increasing share of individuals who have worked/lived or will work/live at least some part of their working or retired life outside their country of origin. The increased transnational mobility shows the importance of good transnational social protection. EU citizens would be reluctant to move from one Member State to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. However, this is not the case, thanks to the Regulations set out at EU level. The protection of social security rights is mainly facilitated by a high-quality level of coordination techniques defined by Regulations (EC) No 883/2004 and 987/2009.

This report provides an overview of the payment of old-age, survivors', and invalidity pensions in a cross-border context within the EU-28/EFTA, seeing that there is a considerable group of pensioners that has worked in several countries or has decided to move abroad. 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 (Article 7 of (EC) Regulation 883/2004). It appears that large amounts of pensions circulate between Member States. The fact that public spending on pensions in a transnational context is much higher compared to other social security branches is in itself not surprising. After all, some 40% of social protection expenditure in the EU/EFTA is related to old-age pensions.⁵

A total number of 30 Member States (excl. Greece and Ireland) provided data for reference year 2019 on the number of pensions⁶ paid to pensioners who reside in another EU/EFTA country. However, for several Member States no detailed export data were available. Therefore, data from previous reference years were occasionally imputed, which is mentioned in a footnote. As a result, an almost complete picture can be given of the volume of pension exports between EU/EFTA countries. **Some 5.46 million pensions were paid to persons residing in another EU/EFTA country,**

¹ Fries-Tersch, E., Jones, M., Siöland, L. (2020), *2020 Annual Report on intra-EU Labour Mobility*, Network Statistics FMSSFE, European Commission.

² Eurostat [[migr_pop1ctz](#)]

³ The EU-28 aggregate is produced and disseminated because the reference period is from when the United Kingdom was still a Member State.

⁴ The Network would like to thank all delegations of the Administrative Commission for providing these data. Moreover, we would like to thank the Commission and the Administrative Commission for remarks, comments and exchanges on previous versions.

⁵ Eurostat, ESSPROS [[spr_exp_sum](#)]

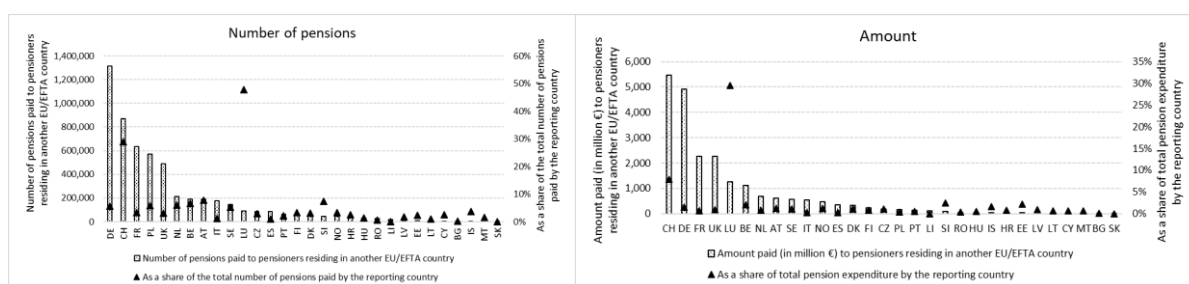
⁶ Methodological remark: the number of persons to whom the pension was exported was asked in the questionnaire. However, it cannot be ruled out that 'pensions' were reported instead of 'persons'. In the report, the terms are used interchangeably.

amounting to a total expenditure of some € 22.0 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 € 335 was paid to pensioners residing abroad. This average monthly amount exported abroad is much lower than the average monthly 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 monthly pension expenditure per pensioner (Figure 6). This low percentage can be explained by the fact that the exported amounts only represent a partial pension. In most cases, one or more other Member States where the pensioner was insured will pay an additional amount.

Germany and Switzerland are the countries that have paid by far the most pensions to people residing in another EU/EFTA country (Table 7). In 2018, 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 € 5.5 billion to roughly 870,000 pensioners residing abroad in 2019. **Most EU/EFTA pensions are exported to pensioners residing in Germany, Italy, Spain, and France (Tables 8 and 9).** An amount of € 2 billion was exported to some 869,000 pensioners residing in Germany. Furthermore, some 867,000 pensioners residing in Italy received a total amount of pensions of € 3.5 billion from another Member State.

On average 4.0% of the total number of EU/EFTA pensioners reside abroad. However, total spending for this group of pensioners' amounts to only 1.1% of the total amount of paid pensions (Table 11). In 2018, these shares equalled 4.5% and 1.3% respectively. **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 48% of the pensions paid by Luxembourg are exported abroad, although they only represent 30% of total expenditure on pensions. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely some 29%. However, they only represent 8% of the total amount of pensions paid. Furthermore, Austria (7.7%), Slovenia (7.3%), Belgium (6.5%), the Netherlands (6.0%), Poland (5.9%), Germany (5.6%) and Sweden (5.3%) 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, 2019



Source Questionnaire on cross-border old-age, survivors' and invalidity pension 2020

Data were not only collected 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 and data for one other Member State from previous reference years were imputed. Caution is therefore required when drawing general conclusions. The overall absolute figures are not very relevant as many countries are missing. **On average, 1.2% of the pensioners residing in one of the 19 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 0.8% 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 therefore entails 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. Nevertheless, first experiences with EESSI⁷ (Electronic Exchange of Social Security Information) are favourable, as it seems to improve information quality, processing times, and the cooperation between Member States.

⁷ This IT-system was made available by the Commission in July 2017. Member States had two years to finalise their national implementation of EESSI following this date. (see <https://ec.europa.eu/social/main.jsp?catId=869>)

1 INTRODUCTION

An essential element in facilitating free movement of persons is the preservation of their social security rights, among which pensions. Indeed, EU citizens would be reluctant to move from one Member State to another if they would lose their pension rights already acquired or if the pension was subject to any reduction or amendment. To protect the rights of persons exercising their right to free movement, more than 60 years ago, the EU adopted measures with a view to protecting the social security rights of persons moving within the EU. The Social Security Coordination Regulations⁸ lay down some specific rules in the field of old-age, survivors' and invalidity pensions. However, the material scope in principle only concerns statutory pension schemes and does not apply to supplementary pension schemes.⁹ Therefore, it was essential to adopt specific rules concerning supplementary pension rights. As a first step in removing possible obstacles to free movement relating to supplementary pensions, Directive 98/49/EC¹⁰ on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community sets out certain rights for members of supplementary pension schemes. As a second step, Directive 2014/50/EU¹¹ was adopted on 16 April 2014. This statistical report only covers the application and impact of the Coordination Regulations. For an evaluation of the application of Directive 2014/50/EU we refer to a recent report of the Commission.¹²

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 have been subject to the legislation of two or more Member States. Persons who have been insured for at least one year in a given Member State 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.¹³ Persons who were subject to the legislation of more than one Member State will be granted a pension from each of 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 are 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.¹⁴ Thus, pensions are not

⁸ Regulation (EC) No 883/2004 of 29 April 2004 on the coordination of social security systems (hereinafter referred to as 'Basic Regulation') and 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 (hereinafter referred to as 'Implementing Regulation').

⁹ Except for schemes which are covered by the term 'legislation' as social security systems as defined by the first subparagraph of Article I(1) of the Basic Regulation or in respect of which a Member State makes a declaration under that Article.

¹⁰ Council Directive 98/49/EC of 29 June 1998 on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community.

¹¹ Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights.

¹² See report from the Commission on the application of Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights (COM(2020) 291 final) (<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0291&from=EN>).

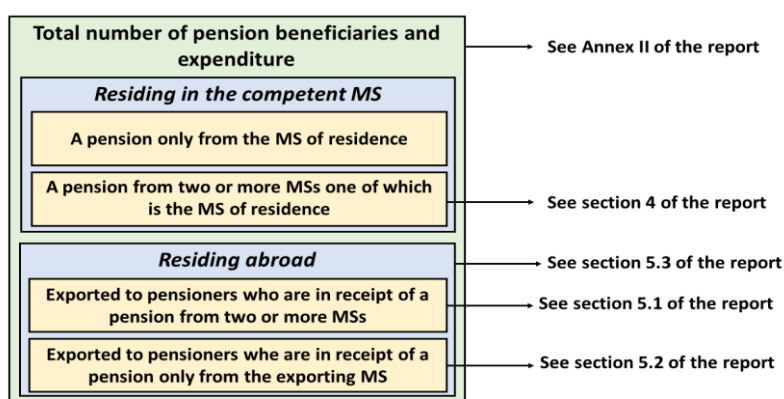
¹³ Article 57 of the Basic Regulation exempts the Member State to pay an old-age benefit if the duration of insurance, employment, self-employment or residence is less than one year provided that no right to benefit is acquired under that legislation for periods of less than one year.

¹⁴ Article 7 of the Basic Regulation.

subject to any reduction, amendment, suspension, withdrawal or confiscation because of the fact that the pensioner resides in a Member State other than that in which the institution responsible for providing pensions is situated.

This report analyses the data from a questionnaire on cross-border pensions that was launched within the Administrative Commission for the Coordination of Social Security Systems (AC) (see Annex IV).¹⁵ After the introduction in **section 1**, and a short description of the procedures (**section 2**), the collected data for reference year 2019 on the number of new claims for an old-age, survivors' or invalidity pension are discussed (**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**)¹⁶, and data on the pensions exported to pensioners who reside in another Member State (**section 5**) (Figure 2).¹⁷ Member States were asked to make a distinction between pensions exported to persons who are in receipt of a pension from two or more Member States (**section 5.1**)¹⁸ and pensions exported to persons who receive a benefit only from the exporting Member State (**section 5.2**)¹⁹. Finally, Member States were asked for data on the number of reviews of the decisions carried out by the institutions concerned (**section 6**) and the current experiences of the practical implementation of the rules (**section 7**).

Figure 1 Type of pensioners covered by the reported data collection



As of 1 February 2020, the United Kingdom is no longer part of the European Union. This has a significant impact on the dissemination of statistics. In all thematic reports for reference year 2019, the EU-28 aggregate is produced and disseminated because the reference period is from when the United Kingdom was still a Member State. Accordingly, the text of the present report describing the quantitative findings focusses on the EU-28 aggregate, given that the United Kingdom was still a Member State in reference year 2019. In addition, in the tables in which the quantitative findings are

¹⁵ 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 *et al.* (2020), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).

¹⁶ 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.

¹⁷ Consequently, figures on the export of pensions outside the EU/EFTA are not collected.

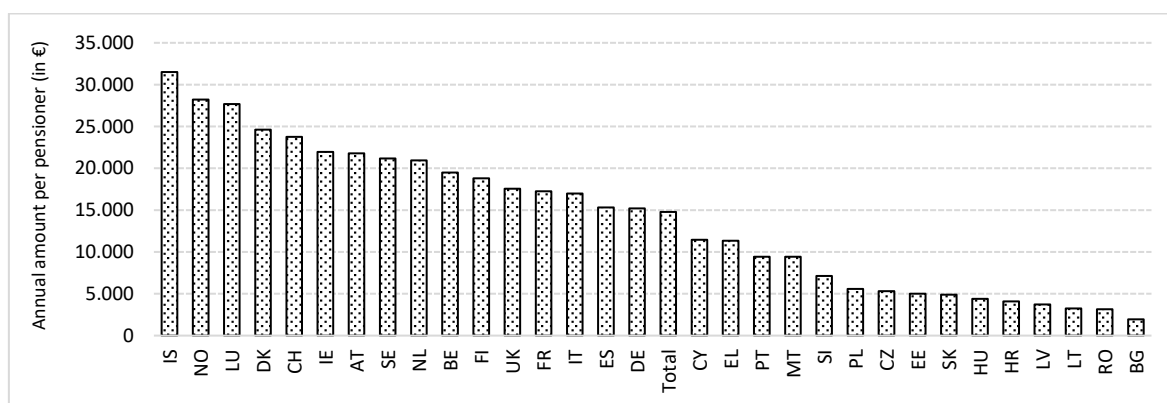
¹⁸ For instance, a person has been insured in Germany, Luxembourg and Belgium. The person currently resides in Belgium. The amount paid by Luxembourg and Germany to this person should be reported.

¹⁹ 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.

included, a new EU-27 aggregate is provided for the same period for which the EU-28 aggregate is available.

Figures on the total number of pension beneficiaries and the annual pension expenditure are not collected by the thematic questionnaire as such data are reported by Eurostat via the ESSPROS database.²⁰ Most recent figures for 2017 are included in *Annex II* of this report. These data are 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 € 1,944 in Bulgaria to € 31,500 in Iceland (*Figure 3*). The aggregate expenditure per beneficiary on pensions relating to old-age was about € 14,777 per year in 2017. 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.

Figure 2 Average annual old-age pension expenditure per beneficiary, 2017



Source Eurostat, ESSPROS [spr_pns_ben] and [spr_exp_pens]

In general, the availability of the data improved in comparison with earlier years, although data from several important Member States are missing²¹, such as Germany and Switzerland. For some of the Member States where no data were available for reference year 2019, the latest available data reported is included in the analysis. Whenever older data are used, this is mentioned in a footnote. Furthermore, for some questions there is a limited number of reporting Member States, so that caution is still required when drawing conclusions based on the analysis of these questions. 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.²² 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 that reported monthly data are estimated figures.

²⁰ 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.

²¹ EL and IT did not provide an answer to the questionnaire.

²² Although it was clearly stated in each question, some Member States reported monthly data without reporting this in the last question.

In order to read the reported data correctly, a good understanding of the legal framework is indispensable. The **next section** therefore 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'²³. 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 concerned a summary of those decisions via the Portable Document P1²⁴ (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.²⁵ Firstly, all competent Member States make a calculation of the pension that a person would receive by virtue of the national legislation only for the periods completed therein (provided the conditions for entitlement to benefits have been satisfied exclusively under national law), without taking into consideration periods completed in other Member States. 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. Thus, periods from the other Member States involved should also be taken into account and the pension is calculated as if all periods of insurance were completed in the Member State concerned. Then, to determine the *pro-rata pension*, the theoretical amount is

²³ 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. See Article 47 (1) of the Implementing Regulation.

²⁴ 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 is issued by the 'contact institution' after it has received details of the decisions made by the various institutions who have dealt with the claim. See Article 48 (1) of the Implementing Regulation.

²⁵ Article 51 of the Basic Regulation

divided in relation to the share of these insurance periods completed in the given Member State. Finally, the pro-rata pension and the independent pension are compared to each other and the highest amount is awarded. 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.²⁶

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.

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*: $20/45 * \text{theoretical amount calculated by Luxembourg}$.

Luxembourg awards whichever is higher.

Germany:

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

The *independent pension* is 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*: $3/45 * \text{theoretical amount calculated by Germany}$.

Germany pays the pro-rata benefit.

3 NUMBER OF PORTABLE DOCUMENTS P1 ISSUED

The 23 Member States which have provided information (*Table 1*) issued a total of 935,971 PDs P1. 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 are still missing, which results in an incomplete overview. Around 80% of the PDs P1 issued 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, IT, LT, LU, MT, NL, RO, SI, FI, SE, UK and NO). Only Poland, Portugal, and Iceland 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. Slovakia issued 50% of PDs P1 for survivors' pensions.

²⁶ Article 52 of the Basic Regulation. This methodology differs from the one applied to short-term cash benefits, like unemployment benefits, according to which one benefit is paid by one Member State only.

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 2019, breakdown by type of pension

	Old-age pension		Survivors' pension		Invalidity pension		Total Number
	Number	Row %	Number	Row %	Number	Row %	
BE	6,169	64%	2,944	31%		0%	9,582**
BG	1,165	61%	392	21%	351	18%	1,908
CZ							
DK	1,699	87%	n.a.	n.a.	265	13%	1,964
DE	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
EE							
IE	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
EL							
ES	21,642	59%	12,191	33%	2,707	7%	36,540
FR	657,602	81%	156,577	19%	595	0%	814,774
HR	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
IT*	8,135	56%	5,674	39%	637	4%	14,446
CY	0		0		0		0
LV	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	308
LT	313	60%	53	10%	157	30%	523
LU	134	63%	16	8%	63	30%	213
HU							6,436
MT	10	77%	<5	15%	<5	8%	13
NL	1,100	96%	48	4%			1,148***
AT							
PL****	150	31%	66	14%	271	56%	487
PT*	17	3%	114	22%	383	75%	514
RO	4,727	85%	347	6%	470	8%	5,544
SI	19,322	74%	4,834	19%	1,826	7%	25,982
SK	12	29%	21	50%	9	21%	42
FI*	<5	100%	n.a.	n.a.	n.a.	n.a.	<5
SE	2,166	77%	659	23%	0	0%	2,825
UK*****	7,492	100%					7,492
IS	0	0%	0	0%	<5	100%	<5
LI							
NO*	3,851	74%	n.a.	n.a.	1,376	26%	5,227
CH	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total	735,708	79%	183,938	20%	9,112	1%	935,971

* Data for PT, FI, and NO concern reference year 2018. Data for IT concern reference year 2016.

** The total for BE includes 469 people who received both an old-age and survivor's pension.

*** 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.

***** UK: the total includes Gibraltar with 36 PDs P1.

Source Questionnaire on cross-border old-age, survivors' and invalidity pension 2020

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

In this section, figures are reported on 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. The reasons for this can be very diverse: a migrant worker who has worked in several countries including his country of residence, a retired frontier worker who has worked in his country of residence at the beginning of his career and then until the end of his career in a neighbouring country, etc.

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 19 Member States provided data on this matter. For all these Member States together, some 1.6 million pensions were paid, representing a total of € 14.8 billion, which equals an average annual amount per pensioner of some € 9,000. Approximately 85% of the amount paid by the reporting Member States concern old-age pensions, while 13% concerns a survivors' pension, and only 2% an invalidity pension.

Most of the persons receiving a pension from both their Member State of residence and another Member State are living in France, Italy, and Portugal, and to a lesser extent in Belgium and Austria. France paid a total annual amount of € 2.82 billion to some 343,700 pensioners or a total average annual amount per pensioner of € 8,209. Furthermore, Italy, Belgium, and Austria also paid an annual amount respectively of more than € 2 billion.

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, 2019

	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****	168,184	1,855,939,452	54,218	573,702,948	2,332	25,510,937	224,734	2,455,153,337	10,925
BG*	8,668	16,377,079	1,080	816,910	919	1,367,058	10,667	18,561,047	1,740
CZ									
DK									
DE									
EE									
IE									
EL									
ES***	3,171	80,702,496	476	5,276,195	64	1,468,090	3,712	87,446,781	23,558
FR	302,775	2,447,108,849	40,947	374,463,448	n.a.	n.a.	343,702	2,821,572,297	8,209
HR									
IT**	225,957	2,260,739,615	82,334	361,649,193	9,863	37,171,064	310,128	2,659,559,873	8,576
CY	4,380	12,862,361	591	811,306	85	180,523	5,056	13,854,189	2,710
LV	1,077	3,302,343	<5	8,935	105	189,468	1,178	3,500,746	2,972
LT	12,552	41,245,460	2,567	2,114,325	3,947	8,135,374	19,586	51,495,158	2,629
LU*	13,942	416,803,700	3,985	89,398,778	3,256	79,531,022	21,183	585,733,500	27,651
HU*	33,486	126,781,571	2,123	2,485,735	3,929	9,223,628	39,538	138,490,935	3,503
MT	1,975	14,368,107	342	2,360,059	20	127,215	2,337	16,855,385	7,212
NL	101,493	871,448,659	1,280	6,096,601			102,773	877,545,260	8,539
AT	134,527	2,094,397,497	27,905	259,019,110	6,693	83,907,640	169,125	2,437,324,247	14,411
PL									
PT*	190,926	644,286,201	74,518	162,019,572	12,700	41,151,395	278,144	847,457,167	3,047
RO	5,633	13,776,272	164	210,578	505	664,961	6,302	14,651,812	2,325
SI*	21,785	121,462,899	1,729	6,393,102	972	1,719,917	24,486	129,575,918	5,292
SK	1,197	5,312,292	291	517,350	541	1,489,043	2,027	7,318,685	3,611
FI	65,392	1,477,738,581	10,345	65,473,536	3,990	38,276,500	70,172	1,581,488,617	22,537
SE									
UK									
IS	1,750	53,360,511	0	0	253	5,184,768	2,003	58,545,278	29,229
LI									
NO									
CH									
Total	1,298,850	12,558,013,944	304,899	1,912,817,679	50,174	335,298,603	1,636,853	14,806,130,232	9,045

* The monthly amounts reported by BG, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

** Data for IT concern reference year 2016.

*** ES: the information provided refers only to the special schemes of civil servants and military civil servants, therefore it can't be considered as the official information for ES, as it doesn't include information of the rest of the schemes (this information is not available). The total reported (€ 1,300,313) does not match the sum (€ 87,446,781). The difference between both amounts to € 86,146,467.

**** BE: the total number of persons reported for reference year 2019 does not reflect reality, as it was calculated in a different way compared to reference year 2018.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

The highest average annual amounts of pension paid per pensioner was paid by Iceland, Luxembourg, Spain, and Finland, namely all more than € 20,000. This in contrast to

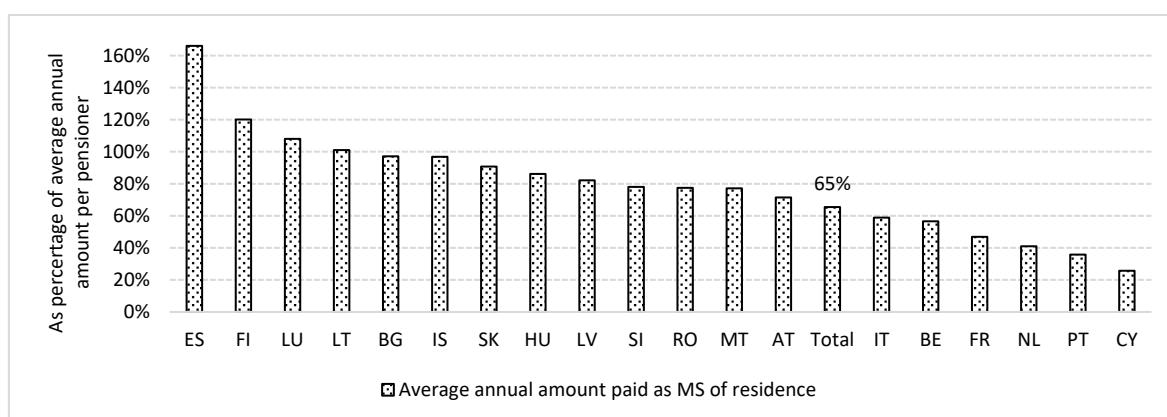
Bulgaria, Romania, Cyprus, Lithuania, and Latvia, who paid a much lower average annual amount per pensioner (lower than € 3,000). The above distribution of Member States does not differ so much from the distribution presented in *Figure 3* (all pension beneficiaries).

A closer look at the average amount of old-age pension specifically 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*²⁷) is lower than the average annual amount for the total group of pensioners (see *Figure 3*). These average expenditures are compared to each other in *Figure 4*. 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 4*).²⁸ 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 where the pensioner was insured as well.

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 (2019 figures) compared to the average annual amount paid to all pensioners (2017 figures)



Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2017 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 Member State of residence, comparing reference year 2019 to reference year 2018. Almost all Member States show an increase for 2019 compared to 2018 in terms of number of pensions paid, expenditure and average amount per pensioner. Although for most Member States, the evolution seems rather stable, some still show a significant

²⁷ 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*).

²⁸ 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 € 9,669 (based on figures from *Table 2*; = € 12,558,013,944/1,298,850) and the average annual amount paid to all pensioners is € 14,777 (*Annex II*) (€ 9,669/€ 14,777 = 65%).

increase for certain variables (for example HU, RO and IS). This could mean that the figures reported by them are not yet stable as it is unlikely that numbers can 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 2018 to 2019

	2019			2018			% evolution 2018 – 2019		
	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*	224,734	2,455,153,337	10,925	184,111	2,437,394,350	13,239	22.1%	0.7%	-17.5%
BG	10,667	18,561,047	1,740	11,526	18,949,449	1,644	-7.5%	-2.0%	5.8%
CZ									
DK									
DE									
EE									
IE									
EL									
ES	3,712	87,446,781	23,558	3,539	80,766,159	22,822	4.9%	8.3%	3.2%
FR	343,702	2,821,572,297	8,209	329,589	2,688,059,915	8,156	4.3%	5.0%	0.7%
HR									
IT									
CY	5,056	13,854,189	2,740	4,646	12,500,438	2,691	8.8%	10.8%	1.8%
LV	1,178	3,500,746	2,972	1,070	2,931,455	2,740	10.1%	19.4%	8.5%
LT	19,586	51,495,158	2,629	17,676	44,237,038	2,503	10.8%	16.4%	5.1%
LU	21,183	585,733,500	27,651	20,388	545,395,351	26,751	3.9%	7.4%	3.4%
HU	39,538	138,490,935	3,503	26,286	76,597,236	2,914	50.4%	80.8%	20.2%
MT	2,337	16,855,385	7,212	2,352	16,776,808	7,133	-0.6%	0.5%	1.1%
NL**	102,773	877,545,260	8,539	98,268	811,115,067	8,254	4.6%	8.2%	3.4%
AT	169,125	2,437,324,247	14,411	166,789	2,343,535,932	14,051	1.4%	3.8%	2.5%
PL									
PT	278,144	847,457,167	3,047	271,735	809,191,999	2,978	2.4%	4.7%	2.3%
RO	6,302	14,651,812	2,325	4,842	12,571,204	2,596	30.2%	16.6%	-10.5%
SI	24,486	129,575,918	5,292	24,540	124,395,701	5,069	-0.2%	4.2%	4.4%
SK	2,027	7,318,685	3,611	1,832	6,564,286	3,583	10.6%	11.5%	0.8%
FI	70,172	1,581,488,617	22,537	67,770	1,478,864,442	21,822	3.5%	6.9%	3.3%
SE									
UK									
IS	2,003	58,545,278	29,229	1,638	42,818,491	26,141	22.3%	36.7%	11.8%
LI									
NO									
CH									

* BE: the total number of persons reported for reference year 2019 does not reflect reality, as it was calculated in a different way compared to reference year 2018.

** NL: no figures for 2018 and 2019 on invalidity pensions.

Source Questionnaires on cross-border old-age, survivors' and invalidity pension 2020

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*).²⁹ On average 1.2% of all pensioners residing in one of the reporting Member States are entitled to two or more pensions one of which is from their Member State of residence. The amount paid to this group of pensioners' amounts to 0.8% of total pension expenditure (*Table 4*). For reference year 2018, these shares amounted to 2.2% and 1.5% respectively, showing a small decrease in the occurrence of pensions being

²⁹ It should be noted that the reported number of pensions paid as Member State of residence in *Table 2* apply to reference year 2019 while the reported total number of beneficiaries in *Annex II* apply to reference year 2017. This might distort the analysis to a limited extent. Moreover, these figures reported by Eurostat might differ from figures available at national level.

paid by the Member States of residence to persons who are entitled to two or more pensions one of which is paid by the Member States of residence.

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. An opposite situation can be seen for Luxembourg, Portugal, Belgium, and Austria, as more than 5% of pensioners in these Member States are entitled to a pension both from their Member State of residence and another Member State. Especially 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. Furthermore, 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 3.1% 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, and Finland show a higher relative share in spending than in number of pensioners, albeit only a small difference.

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, 2019

	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	8.4%	4.8%	10.1%	7.7%	0.0%	0.3%	7.7%	4.5%
BG	0.5%	0.5%	0.9%	0.6%	0.3%	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	1.9%	0.9%	0.9%	1.0%			1.8%	0.8%
HR								
IT*	1.9%	1.1%	1.9%	0.8%	0.9%	0.8%	2.0%	1.1%
CY	3.6%	0.9%	1.8%	0.3%	1.5%	1.0%	3.1%	0.8%
LV	0.2%	0.2%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
LT	1.8%	1.8%	1.0%	1.8%	2.3%	2.2%	2.1%	1.9%
LU	13.3%	14.4%	8.5%	9.7%	17.5%	19.2%	11.4%	13.8%
HU	1.8%	1.5%	0.3%	0.2%			1.8%	1.5%
MT	2.9%	2.2%	2.1%	1.8%	0.3%	0.3%	2.6%	2.1%
NL	3.0%	1.2%	4.1%	0.1%	0.0%	0.0%	2.9%	0.9%
AT	7.2%	5.2%	4.7%	4.3%	3.0%	2.4%	6.9%	4.9%
PL								
PT	8.8%	3.2%	8.7%	4.8%	4.0%	1.4%	9.3%	3.2%
RO	0.1%	0.1%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%
SI	4.8%	3.7%	1.1%	1.3%	3.6%	1.3%	3.8%	3.3%
SK	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
FI	5.1%	6.1%	3.8%	3.7%	1.9%	1.3%	4.4%	5.5%
SE								
UK								
IS	4.1%	4.0%	0.0%	0.0%	1.2%	0.8%	2.8%	2.8%
LI								
NO								
CH								
Total	1.2%	0.8%	1.1%	0.9%	0.4%	0.2%	1.2%	0.8%

* IT: data concerning 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 refer to reference year 2018.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020 and Eurostat, ESSPROS [spr_pns_ben] and [spr_exp_pens] (2017 figures)

5 PENSIONS EXPORTED TO PENSIONERS WHO RESIDE IN ANOTHER MEMBER STATE

In this section, figures are reported on the number and amount of pensions paid to pensioners who reside in another Member State. The reasons for the export of pensions are very diverse: e.g. the payment of a pension to a retired frontier worker or to a return migrant. In that respect, countries such as Luxembourg and Switzerland with a high number of incoming frontier workers export a high number of pensions. In addition, a large number of pensions are paid to pensioners who have decided to move abroad (mostly to Mediterranean countries).

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). Two Member States only provided figures for pensions exported to pensioners receiving a pension from two or more Member States (HR and MT), and one only provided data on pensions exported to pensioners receiving a pension only from the exporting Member State (LI). There are also eight Member States (DK, CZ, EE, PL, FI, SE, CH, and NO) that only provided data on the total number of pensions paid to pensioners who reside in another Member State. Finally, for three Member States (DE, IT and UK³⁰) data from previous reference years were imputed in the tables to get the most complete overview of the export of pensions. As a result, a total number of 30 Member States provided export data, only missing data from two Member States (IE and EL) for which information on the export of pensions was not available. As it is possible to report on 30 of the 32 countries, we obtained an almost complete picture of the size of the export of pensions in the EU/EFTA.

5.1 Pensions exported 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 are included in *Table 5*. A total number of 18 Member States provided (partial) data on this matter, and data for 1 other Member State³¹ were added relating to a different reference year. For all reporting Member States some 1.37 million pensions were paid, representing a total of more than € 4.37 billion or an average annual amount of some € 3,200.

France in particular exported a high amount of pensions to pensioners who are entitled to a pension from two or more Member States, as 30% of the total amount exported was paid by France (*Table 5*). In 2019, 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. Together, these four Member States exported 73% of all pensions to pensioners who are entitled to a pension from two or more Member States. Luxembourg paid a total annual amount of some € 911 million to some 77,101

³⁰ It concerns data for reference year 2018 for DE and UK, and data for reference year 2016 for IT.

³¹ It concerns data for reference year 2016 for IT.

pensioners who find themselves in such a situation. The Netherlands exported € 477 million to 164,639 pensioners, and Belgium exported € 467 million to 122,061 pensioners.

The highest average amount per pensioner can be found in Iceland and Luxembourg, with more than € 10,000 per pensioner 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, 2019

	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*	90,587	337,990,644	29,713	115,746,012	1,761	13,110,303	122,061	466,846,959	3,825
BG*	2,174	1,998,883	364	217,431	330	400,184	2,868	2,616,498	912
CZ									
DK									
DE									
EE									
IE									
EL									
ES	52,195	197,024,514	22,280	94,754,276	3,903	27,524,896	78,378	319,303,686	4,074
FR	375,201	1,042,811,929	93,753	293,175,622	2,143	6,268,302	471,097	1,342,255,853	2,849
HR	24,233	23,896,755	4,996	6,637,425	1,519	1,764,790	30,753	32,298,970	1,050
IT**	101,616	156,428,582	47,581	85,613,235	7,119	14,093,297	156,316	256,135,115	1,639
CY	2,228	2,830,919	403	474,146	88	186,427	2,719	3,491,492	1,284
LV	2,389	1,408,929	29	9,930	262	198,352	2,680	1,617,211	603
LT	5,925	12,480,550	1,306	1,059,111	836	1,694,760	8,034	15,234,421	1,896
LU*	53,835	679,269,540	17,307	159,551,373	5,959	72,224,633	77,101	911,045,546	11,816
HU*	22,550	32,863,608	1,929	1,046,985	1,801	1,792,235	26,280	35,702,827	1,359
MT***	1,252	3,856,665	158	770,571	19	82,762	1,429	4,708,558	3,295
NL	163,341	471,633,905	1,298	5,262,848			164,639	476,896,753	2,897
AT	88,653	244,733,106	20,486	36,429,459	3,150	14,310,771	112,289	295,473,336	2,631
PL									
PT*	43,031	7,196,341	11,177	1,720,719	3,823	621,017	58,031	9,538,077	164
RO	17,314	30,986,887	2,149	2,942,756	1,820	2,091,825	21,283	36,021,469	1,692
SI*	26,027	31,375,885	6,096	4,017,117	4,227	4,197,484	36,350	39,590,486	1,089
SK	111	354,420	12	15,991	43	91,607	166	462,018	2,783
FI									
SE									
UK									
IS	1,259	13,733,117	0	0	469	5,219,927	1,728	18,953,045	10,968
LI									
NO									
CH									
Total	1,073,921	3,372,034,932	261,037	828,372,914	39,272	172,704,760	1,374,202	4,373,111,169	3,182

* The monthly amounts reported by BE, BG, LU, HU, PT and SI are multiplied by 12 to obtain an annual figure.

** The data for IT concern reference year 2016.

*** MT: The reported total amount paid (€ 4,708,558) does not equal the calculated sum (€ 4,709,997). The difference amounts to € 1,439.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

5.2 Pensions exported 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. These are pensioners who have always worked in the same country, which is not (no longer) their country of residence. Again only 17 Member States provided (partial) data on this matter. Data for one other Member State were added concerning

their most recent reference year³². These 18 Member States paid some 449,000 pensions amounting to a total spending of almost € 3 billion, or an average annual amount per pensioner of € 6,667. France exported the highest 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 € 919 million, followed by Belgium with more than € 639 million. In addition, Luxembourg and Austria exported more than € 300 million each.

The highest average amounts per pensioner for this type of pensioners can be found in Luxembourg (€ 28,749), Iceland (€ 16,677), and Italy (€ 14,518).

If the data from *Tables 5 and 6* are compared, it is clear that most Member States mainly export pensions to persons receiving two or more pensions. Later on in this chapter, the results for each Member State are discussed separately (see *Figure 5 in section 5.3.1*).

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, 2019

	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*	46,859	426,216,972	14,407	119,518,824	6,695	93,483,160	67,961	639,218,956	9,406
BG*	587	706,620	157	108,196	188	225,840	932	1,040,656	1,117
CZ									
DK									
DE									
EE									
IE									
EL									
ES	2,880	16,242,470	2,509	11,783,774	1,314	9,999,443	6,703	38,025,687	5,673
FR	101,507	662,346,047	59,538	246,510,799	1,607	10,790,069	162,652	919,646,915	5,654
HR									
IT**	12,328	220,685,212	6,639	59,243,145	797	7,013,213	19,764	286,941,570	14,518
CY	794	4,292,809	534	2,480,573	30	128,127	1,358	6,901,509	5,082
LV	6,530	13,804,872	604	924,862	777	1,205,593	7,888	15,935,327	2,020
LT	466	1,655,697	20	49,209	128	419,154	614	2,124,060	3,459
LU*	8,410	267,307,511	2,209	43,636,418	1,142	27,172,217	11,761	338,116,146	28,749
HU*	2,311	8,102,229	670	864,239	158	425,072	3,139	9,391,539	2,992
MT									
NL	48,222	202,972,005	187	883,919			48,409	203,855,924	4,211
AT	53,324	237,045,627	20,808	62,853,342	2,315	17,253,617	76,447	317,152,586	4,149
PL									
PT*	2,538	11,516,340	2,976	6,953,125	482	1,747,325	5,996	20,216,791	3,372
RO	4,661	10,860,962	589	1,550,678	377	416,488	5,627	12,828,129	2,280
SI*	3,021	20,094,155	5,437	21,922,667	2,128	11,548,011	10,586	53,564,833	5,060
SK	22	75,587	6	14,707	8	22,821	35	113,115	3,232
FI									
SE									
UK									
IS	242	3,785,504	18	63,233	652	11,361,002	912	15,209,739	16,677
LI	14,917	91,021,685	2,214	14,018,443	1,188	8,821,078	18,320	113,861,206	6,215
NO									
CH									
Total	309,619	2,198,732,303	119,522	593,380,154	19,986	202,032,231	449,104	2,994,144,688	6,667

* The monthly amounts reported by BE, BG, LU, HU, PT and SI are multiplied by 12 to obtain an annual figure.

** The data for IT concern reference year 2016.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

³² It concerns reference year 2016 for IT.

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 24 Member States provided data on this matter. The data for Croatia and Malta only concern the export to pensioners who are in receipt of a pension from two or more Member States, and data for Liechtenstein only concern the export to pensioners who are in receipt of a pension from one Member State only. Furthermore, data for three Member States³³ were included referring to previous reference years. Therefore, data for 30 Member States are available³⁴.

These 30 reporting Member States exported some 5.56 million pensions amounting to a total expenditure of approximately € 22.0 billion (*Table 7*). This represents a total annual amount per pensioner of around € 4,000 and implies that a total average monthly amount of € 335 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 and Germany, and to a lesser extent the United Kingdom, France, and Luxembourg. The reasons why these are the main exporting countries are diverse. Data from the '2020 Annual Report on intra-EU labour mobility'³⁵, show that Luxembourg and Switzerland employ a high share of EU-28 movers and that Germany and the United Kingdom received the highest number of EU/EFTA movers, namely just under half of all EU-28 movers, a (large) proportion of whom return to their country of origin upon retirement.

The highest average amounts per pensioner are reported by Luxembourg, Iceland, and Norway, namely all above € 10,000 annually. On the other hand, the average amount remains below € 1,000 in Poland and Bulgaria. It can also be seen that the average annual amount for EU-15 Member States (€ 4,132) is remarkably higher than the average amount for EU-13 Member States (€ 770), while the average amount for the EFTA Member States is even higher (€ 6,487).

³³ Data for DE concern reference year 2016. Data for IT concern reference year 2016. Data for UK on the number of persons concern reference year 2018 and the amounts paid concern reference year 2017.

³⁴ Only data from IE and EL are missing.

³⁵ Fries-Tersch, E., Jones, M., Siöland, L. (2020), 2020 Annual Report on intra-EU Labour Mobility, Network Statistics FMSSFE, European Commission.

Table 7 Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2019

	Old-age pension		Survivors' pension		Invalidity pension		Total		Average amount per pensioner (in €)
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	
EU-27	3,070,065	10,587,018,980	830,452	2,434,185,701	138,251	599,449,791	4,029,041	13,620,653,035	3,381
EU-28	3,558,701	12,837,277,554	830,452	2,434,185,701	138,251	599,449,791	4,517,677	15,870,911,609	3,513
EU-15	2,915,290	12,350,267,754	705,722	2,338,837,739	71,764	541,709,100	3,686,161	15,230,814,595	4,132
EU-13	643,411	487,009,800	124,730	95,347,962	66,487	57,740,691	831,516	640,097,015	770
EFTA	781,709	4,954,131,506	115,238	636,240,651	41,935	500,408,527	938,883	6,090,780,685	6,487
Total	4,340,410	17,791,409,060	945,690	3,070,426,353	180,186	1,099,858,318	5,456,560	21,961,692,294	4,025
BE*	137,446	764,207,580	44,120	235,264,824	8,456	106,593,463	190,022	1,106,065,867	5,821
BG*	2,761	2,705,503	521	325,628	518	626,024	3,800	3,657,155	962
CZ	65,564	130,306,462	13,477	23,727,925	10,632	19,696,161	86,580	173,730,548	2,007
DK	43,098	254,618,260			4,276	66,560,402	47,374	321,178,663	6,780
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	8,924	29,741,462	335	539,430	484	1,104,776	9,743	31,385,668	3,221
IE									
EL									
ES	55,075	213,266,984	24,789	106,606,673	5,217	37,524,339	85,081	357,397,997	4,201
FR	476,708	1,705,157,976	153,291	539,686,421	3,750	17,058,371	633,749	2,261,902,768	3,569
HR***	24,233	23,896,755	4,996	6,637,425	1,519	1,764,790	30,753	32,298,970	1,050
IT**	113,944	377,113,794	54,220	144,856,380	7,916	21,106,510	176,080	543,076,685	3,084
CY	3,022	7,125,530	937	2,954,719	118	314,554	4,077	10,394,803	2,550
LV	8,919	15,213,801	633	934,792	1,039	1,403,945	10,568	17,552,538	1,661
LT	6,391	14,136,246	1,326	1,108,320	964	2,113,914	8,681	17,358,481	2,000
LU*	62,245	946,577,052	19,516	203,187,791	7,101	99,396,849	88,862	1,249,161,691	14,057
HU*	24,861	40,965,836	2,599	1,911,223	1,959	2,217,307	29,419	45,094,366	1,533
MT****	1,252	3,856,665	158	770,571	19	82,762	1,429	4,708,558	3,295
NL	211,563	674,605,909	1,485	6,146,767			213,048	680,752,677	3,195
AT	141,977	481,778,733	41,294	99,282,801	5,465	31,564,388	188,736	612,625,922	3,246
PL	446,328	125,313,644	85,459	25,974,012	40,632	10,048,220	572,419	161,335,876	282
PT*	45,569	97,872,436	14,153	27,601,752	4,305	9,199,529	64,027	134,673,717	2,103
RO	21,975	41,847,849	2,738	4,493,434	2,197	2,508,314	26,910	48,849,598	1,815
SI*	29,048	51,470,040	11,533	25,939,784	6,355	15,745,495	46,936	93,155,319	1,985
SK	133	430,006	18	30,698	51	114,429	201	575,133	2,861
FI	48,540	204,374,944	4,349	13,960,519	2,231	11,635,249	53,351	229,970,712	4,311
SE	136,825	551,249,512	12,668	17,427,811			142,650	568,677,323	3,987
UK**	488,636	2,250,258,574	n.a.	n.a.	n.a.	n.a.	488,636	2,250,258,574	4,605
IS	1,501	17,518,621	18	63,233	1,121	16,580,930	2,640	34,162,784	12,940
LI	14,917	91,021,685	2,214	14,018,443	1,188	8,821,078	18,320	113,861,206	6,215
NO	37,853	342,349,034	1,623	9,092,640	6,884	114,075,919	46,360	465,517,593	10,041
CH	727,438	4,503,242,165	111,383	613,066,335	32,742	360,930,601	871,563	5,477,239,102	6,284

* The monthly amounts reported by BE, BG, LU, HU, PT, and SI were multiplied by 12 to obtain an annual figure.

** The data for DE concern reference year 2018. Data for the UK on number of persons concern reference year 2018, data on amount paid concern reference year 2017. Data for IT concern reference year 2016.

*** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

**** MT: the reported total (€ 4,708,558) does not match the sum (€ 4,709,997). The difference amounts to € 1,439.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

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 € 5.5 billion to roughly 870,000 pensioners residing abroad. Furthermore, France and the United Kingdom also exported more than € 2 billion to approximately 634,000 and 490,000 pensioners residing abroad respectively. Thus, the five main exporting Member States (CH 24.9%, DE 22.4%, FR 10.3%, UK 10.2%, and LU 5.7%) exported almost three quarters of the total amount of pensions exported abroad by all reporting Member States (see *Table 9*).

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 Germany (15.9% of all exported pensions), Italy (15.9%) and Spain (14.5%) (see *Table A1.1* in *Annex I*). For instance, an amount of € 2 billion was exported to some 869,000 pensioners residing in Germany. Furthermore, some 867,000 pensioners residing in Italy received a total amount of pensions of € 3.5 billion from other Member States, and around 793,000 pensioners residing in Spain received a total amount of pensions of € 3.7 billion from other Member States. Additionally, to more than 200,000 pensioners residing in France, Portugal, Austria, and Belgium a pension was exported from other Member States. Therefore, more than 70% of all exported pensions were exported to these seven Member States (DE 15.9%, IT 15.9%, ES 14.5%, FR 10.5%, PT 5.5%, AT 4.7%, and BE 3.9%) (see *Table A1.1* in *Annex I*).

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 € 1.83 billion to 300,000 pensioners residing in Italy. In addition, the flow from Poland to Germany is substantial in terms of persons involved. More than 262,000 pensioners residing in Germany received a total amount of € 87 million from Poland. Finally, large amounts of pensions circulate between Switzerland and France (€ 1.2 billion), France and Portugal (€ 924 million), Switzerland and Spain (€ 880 million), Germany and Spain (€ 802 million), the United Kingdom and Spain (€ 691 million), Switzerland and Germany (€ 659 million), France and Spain (€ 656 million), Germany and Austria (€ 536 million) and finally Luxembourg and France (€ 458 million).

In some cases, more than half of the exported pensions by a Member State are received by a single Member State. In terms of the amount paid, this is the case for pensions exported from the Czech Republic to Slovakia, from Estonia to Finland, from Malta to the United Kingdom, from Poland to Germany, from Portugal to France, from Slovenia to Croatia, from Slovakia to the Czech Republic, and from Liechtenstein to Austria (see *Table A1.2* in *Annex I*).

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, 2019

Member State of residence	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
BE		40	156	366	30,048	14			4,082	60,132	93	13,530	8		25	16,222	206	13	64,457	589	11,371	1,154	134	68	0	111	639	5,344	5	9	224	4,354	213,394
BG	229		2,113	78	3,911	51			1,647	284	16	781	616		38	17	115	26	156	528	4,877	275	12	5	<5	72	156	1,278	0		147	287	17,717
CZ	185	197		103	7,908	17			249	357	197	234	26		31	130	156	17	441	3,843	31,218	9	103	50	127	80	414	730	7	18	72	1,619	48,538
DK	284	0	147		6,858	16			296	713	18	187	5		85	236	85	5	967	334	6,281	47	27	8	0	486	10,424	3,695	683	6	7,006	1,329	40,228
DE	12,917	1878	19,535	7,954		1,736			15,132	49,328	15,061	46,670	82		1,944	19,420	14,847	74	45,762	100,259	262,896	6,503	11,594	10,088	28	3,338	15,687	42,050	109	1,247	2,333	160,608	869,080
EE	16	<5	<5	27	147				10	15		10	<5		208	<5	<5	0	13	9	83	<5	<5	<5	0	2,686	297	121	5		72	21	3,757
IE	284	<5	70	168	1,717	57			146	456	10	72	9		690	35	40	14	1,021	57	5,619	42	11	<5	<5	29	157	132,653	<5		80	614	144,059
EL	4,984	342	1,925	363	100,453	5			88	2,224	<5	425	1357		12	43	375	<5	2,064	963	13,557	9	213	<5	0	133	5,191	5,944	<5	45	153	3,832	144,711
ES	28,561	470	241	4,443	224,449	73				195,746	32	5,710	27		446	2,461	192	16	43,133	1,688	9,980	4,117	2,088	45	0	2,631	7,325	106,415	242	446	3,651	148,643	793,271
FR	62,854	77	762	2,233	91,371	24			33,914		571	44,242	27		72	29,571	485	28	11,724	2,131	58,143	40,435	352	58	0	725	3,928	66,971	18	47	975	123,385	575,123
HR	319	<5	280	172	92,467	0			19	1,472		6,094	0		<5	83	99	<5	2,179	15,909	1,396	<5	<5	30,811	<5	41	982	602	0	41	99	6,532	159,608
IT	33,119	108	361	769	374,386	17			2,029	78,965	1,102		9		63	9,254	302	110	7,140	4,249	11,316	204	1,074	1,217	<5	355	2,659	35,163	<5	1,859	340	300,355	866,528
CY	129	22	39	39	401	<5			<5	116	<5	126			10	7	12	<5	154	63	286	0	10	0	0	32	229	18,181	0		86	194	20,144
LV	21	<5	11	39	249	1,823			14	16		0	<5		1,800	<5	<5	0	20	62	228	0	0	<5	0	37	93	294	<5		51	32	4,804
LT	14	5	16	47	438	690			160	35		22	<5			5	<5	<5	32	19	1,053	7	0	0	0	43	118	610	18		195	41	3,576
LU	4,201	12	27	282	3,753	<5			279	4,646	23	1,759	<5		<5		27	0	774	182	709	5,072	9	59	0	47	104	613	11	8	33	995	23,631
HU	572	49	208	108	11,827	18			132	511	115	241	17		16	64		0	736	7,543	6,321	5	8,719	51	12	206	784	888	<5	31	182	2,298	41,657
MT	71	0	6	38	243	0			14	82	<5	144	0		7	5	7		196	28	83	<5	<5	<5	0	17	210	6,380	<5		30	137	7,706
NL	25,033	28	538	904	72,834	<5			2,221	3,650	645	2,383	10		76	905	393	21		1,723	12,479	621	51	146	0	349	1,315	12,912	22	15	961	6,875	147,114
AT	726	212	3,223	472	121,058	29			574	2,415	3,193	2,901	17		60	328	3,779	9	2,333		46,169	94	1,517	3,497	16	290	2,785	5,163	14	7,893	257	44,956	253,980
PL	1,399	109	16,544	529	19,111	12			1,513	3,161	39	1,766	102		316	176	193	23	1,957	4,656		15	9	23	9	745	2,057	3,524	174	10	1,391	1,172	60,735
PT	4,236	20	14	330	24,433	6			7,420	194,886	<5	560	<5		11	8,509	5	7	5,229	160	226		46	<5	0	384	2,657	10,919	29	82	439	40,016	300,629
RO	257	8	79	53	2,617	<5			3,170	494	8	2,191	94		0	31	1,127	5	128	1,198	358	236		5	<5	35	154	215	<5	9	64	433	12,975
SI	119	10	134	22	21,980	0			10	520	8,194	5,401	7		<5	28	24	<5	202	12,131	489	<5	<5	0	11	523	299	0	42	14	2,566	52,736	
SK	50	54	34,513	22	1,422	<5			147	140	84	164	42		<5	54	2,713	15	95	9,634	6,444	<5	208	57	69	92	485	5	13	61	621	57,215	
FI	177	16	28	628	3,020	4,551			269	351	15	114	7		54	42	81	8	423	275	1,443	36	29	15	0		60,000	1,425	21	<5	2,398	1,281	76,710
SE	1,076	61	1,417	14,508	13,782	323			1,104	1,775	606	886	25		203	155	2,133	17	2,239	2,403	43,532	247	522	517	<5	37,531		5,917	611	21	20,933	3,162	155,707
UK	5,044	42	902	3,403	22,289	184			4,892	9,474	90	10,581	1,571		2,237	456	602	997	12,551	2,370	23,369	2,176	68	36	<5	973	4,391		63	38	3,100	10,164	122,064
IS	7	<5	<5	583	91	<5			8	10		<5	0		24	56	0	0	17	11	323	7	9	<5	0	26	1,154	107			515	25	2,987
LI	<5	0	5	<5	874	0			11	46		62	0		0	<5	<5	0	15	1,093	36	<5	0	13	0	<5	10	41	0		<5	3,897	6,125
NO	253	8	159	7,565	2,808	68			319	546	43	77	<5		218	55	101	<5	1,474	338	5,688	49	8	16	0	1,133	15,312	4,484	578	11		1,119	42,433
CH	2,882	22	3,119	1,122	57,600	11			5,206	21,183	592	30,259	12		25	503	1,309	9	5,416	14,288	6,446	2,654	90	138	0	734	2,803	11,530	8	6,426	494		174,881
Total	190,022	3,800	86,580	47,374	1,314,545	9,743			85,081	633,749	30,753	177,596	4,077	10,568	8,681	88,862	29,419	1,429	213,048	188,736	572,419	64,027	26,910	46,936	201	53,351	142,650	488,636	2,640	18,320	46,360	871,563	5,458,076
Share in total	3.5%	0.1%	1.6%	0.9%	24.1%	0.2%	0.0%	0.0%	1.6%	11.6%	0.6%	3.3%	0.1%	0.2%	0.2%	1.6%	0.5%	0.0%	3.9%	3.5%	10.5%	1.2%	0.5%	0.9%	0.0%	1.0%	2.6%	9.0%	0.0%	0.3%	0.8%	16.0%	100%

* Data for DE and UK concern reference year 2018. Data for IT concern reference year 2016.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

*** LV: Data on breakdown by Member State of residence of the pensioner is not available.

**** NL only provided data for old-age and survivor's pension.

***** UK: the total reported (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 2020

Table 9 Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2019

		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		0.0	0.3	2.9	94.1	0.0		19.1	214.1	0.1	33.5	0.0		0.1	328.4	0.3	0.0	212.2	2.2	3.2	3.0	0.2	0.1	0.0	1.0	3.0	17.9	0.0	0.0	2.2	18.0	956.0
	BG	2.7		1.3	1.2	10.4	0.1		6.4	1.3	0.0	5.4	0.7		0.1	0.3	0.1	0.1	0.9	2.0	0.7	0.4	0.0	0.0	0.0	0.4	0.9	9.0	0.0	0.0	1.5	2.8	48.6
	CZ	1.3	0.2		1.2	39.7	0.0		1.9	1.7	0.4	3.0	0.1		0.1	0.9	0.3	0.1	2.5	25.2	4.5	0.1	0.2	0.3	0.4	0.6	3.4	3.6	0.1	0.1	1.1	18.4	111.1
	DK	1.1	0.0	0.3		31.5	0.1		1.3	1.6	0.0	0.9	0.0		0.2	3.3	0.2	0.0	2.9	1.1	1.7	0.1	0.0	0.0	0.0	2.7	37.1	11.3	10.4	0.0	59.9	6.0	173.9
	DE	39.8	1.5	34.8	42.4		5.0		56.4	93.8	12.5	83.5	0.2		4.6	264.4	21.8	0.3	115.3	269.0	87.4	14.3	20.3	12.1	0.1	12.3	32.4	105.2	1.2	3.8	18.6	659.0	2,011.7
	EE	0.1	0.0	0.0	0.4	0.8			0.1	0.1	0.0	0.2	0.0		0.2	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.0	20.5	2.1	0.5	0.0	0.0	1.0	0.2	26.6
	IE	1.5	0.0	0.2	1.0	10.3	0.2		0.9	1.6	0.0	0.7	0.0		1.6	0.5	0.1	0.1	4.4	0.3	2.1	0.1	0.0	0.0	0.0	0.2	0.8	478.4	0.0	0.0	1.0	4.4	510.7
	EL	25.7	0.3	4.0	3.9	482.4	0.0		0.6	7.3	0.0	3.3	4.4		0.0	0.5	0.9	0.0	8.7	3.5	3.3	0.0	0.3	0.0	0.0	1.0	32.7	35.7	0.0	0.4	2.8	31.9	653.7
	ES	221.6	0.7	0.7	48.6	801.9	0.3			656.3	0.0	60.5	0.1		1.1	18.1	0.5	0.1	130.4	10.5	3.7	12.6	3.9	0.2	0.0	49.8	55.1	690.9	4.2	3.6	73.7	880.1	3,729.1
	FR	420.8	0.1	1.7	20.2	419.7	0.1		135.0		0.5	103.8	0.1		0.2	457.6	0.8	0.1	60.6	8.0	12.2	77.6	0.7	0.2	0.0	11.8	28.7	413.9	0.3	0.3	12.8	1,219.6	3,407.3
	HR	2.1	0.0	0.3	1.9	412.5	0.0		0.1	6.2		37.8	0.0		0.0	0.9	0.1	0.0	6.6	60.3	0.2	0.0	0.0	70.4	0.0	0.3	5.4	1.9	0.0	0.4	1.1	69.6	678.0
	IT	150.6	0.2	0.8	5.7	1,040.3	0.1		9.7	199.4	1.6		0.0		0.2	59.1	0.5	0.4	21.1	14.2	3.4	0.6	2.6	2.2	0.0	2.6	11.5	109.9	0.0	6.9	3.9	1,831.6	3,479.2
	CY	0.8	0.0	0.1	0.4	2.8	0.0		0.0	0.6	0.0	9.2			0.0	0.2	0.0	0.0	0.7	0.8	0.1	0.0	0.0	0.0	0.0	0.4	2.1	122.1	0.0	0.0	1.7	2.8	145.0
	LV	0.1	0.0	0.0	0.5	1.5	2.3		0.1	0.1	0.0	0.0	0.0		1.3	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.4	0.8	1.1	0.0	0.0	0.4	0.3	9.2
	LT	0.1	0.0	0.0	0.4	2.6	0.8		0.5	0.1	0.0	0.3	0.0			0.0	0.0	0.0	0.2	0.1	0.2	0.0	0.0	0.0	0.0	0.3	0.3	1.2	0.1	0.0	1.4	0.3	8.9
	LU	29.3	0.0	0.1	2.7	15.8	0.0		1.5	19.6	0.0	4.8	0.0		0.0		0.1	0.0	3.2	0.6	0.2	10.1	0.0	0.1	0.0	0.8	0.7	2.6	0.1	0.0	0.4	3.7	96.4
	HU	6.3	0.0	0.3	1.1	63.1	0.0		1.0	2.6	0.3	3.2	0.0		0.0	0.9		0.0	4.7	46.4	1.0	0.0	16.1	0.1	0.0	1.6	6.5	4.8	0.0	0.2	1.9	30.1	192.4
	MT	0.6	0.0	0.0	0.5	2.1	0.0		0.2	0.6	0.0	5.3	0.0		0.0	0.1	0.0		1.1	0.3	0.0	0.0	0.0	0.0	0.0	0.3	2.5	36.9	0.0	0.0	0.5	1.7	53.0
	NL	107.5	0.0	0.9	3.9	256.6	0.0		7.2	7.9	1.3	6.1	0.0		0.2	7.8	0.7	0.1		5.2	3.8	1.6	0.1	0.3	0.0	1.8	3.9	38.0	0.3	0.1	6.4	25.9	487.4
	AT	4.0	0.2	6.3	2.7	536.3	0.1		2.7	5.3	3.8	14.1	0.0		0.1	3.1	7.3	0.1	7.1		10.0	0.3	2.5	5.6	0.1	2.0	8.2	13.5	0.2	56.9	2.1	204.6	899.2
	PL	8.8	0.1	18.6	4.0	60.2	0.0		8.1	10.4	0.1	9.2	0.2		0.5	1.7	0.3	0.1	6.2	21.4		0.0	0.0	0.0	0.0	2.7	9.5	12.3	0.9	0.1	10.6	8.2	194.2
	PT	35.3	0.0	0.0	3.4	139.3	0.0		43.2	924.2	0.0	17.6	0.0		0.0	84.9	0.0	0.0	25.3	1.4	0.1		0.0	0.0	0.0	13.7	32.1	68.8	0.4	0.8	6.7	318.0	1,715.4
	RO	2.5	0.0	0.1	0.7	14.3	0.0		14.9	3.0	0.0	14.4	0.2		0.0	0.4	1.4	0.0	0.8	3.6	0.0	0.3		0.0	0.0	0.1	1.0	1.2	0.0	0.0	0.9	4.7	64.8
	SI	0.9	0.0	0.1	0.2	98.5	0.0		0.0	1.6	9.2	23.0	0.0		0.0	0.2	0.0	0.0	0.7	45.8	0.1	0.0	0.0		0.0	0.1	2.7	1.0	0.0	0.3	0.1	21.1	205.7
	SK	0.3	0.0	91.5	0.2	6.5	0.0		0.7	0.6	0.2	1.6	0.0		0.0	0.3	2.3	0.1	0.4	26.6	0.9	0.0	0.4	0.1		0.2	0.6	1.1	0.0	0.1	0.4	5.7	141.1
	FI	0.7	0.0	0.1	2.6	12.8	20.0		1.1	0.8	0.0	0.7	0.0		0.1	0.5	0.2	0.0	1.2	1.0	0.3	0.1	0.0	0.0	0.0		197.0	4.9	0.2	0.0	14.0	6.8	265.5
	SE	4.0	0.1	2.4	102.4	51.7	1.2		4.0	4.3	0.8	3.0	0.1		0.5	1.7	3.2	0.1	6.3	6.0	9.5	0.7	1.0	0.6	0.0	84.3		17.3	7.6	0.1	200.7	14.5	528.1
	UK	23.4	0.1	2.5	23.4	85.0	0.7		21.5	25.3	0.2	27.3	4.2		5.6	6.6	1.7	3.1	35.6	11.2	9.3	6.3	0.1	0.1	0.0	6.3	19.8		0.8	0.2	31.1	57.2	408.5
	IS	0.0	0.0	0.0	2.1	0.5	0.0		0.1	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	0.3	3.7	0.4		0.0	3.3	0.1	11.9
	LI	0.0	0.0	0.0	0.0	3.6	0.0		0.0	0.2	0.0	0.2	0.0		0.0	0.0	0.0	0.0	0.0	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0		0.0	25.2	33.6
NO	0.8	0.0	0.3	34.9	13.4	0.2		1.2	1.2	0.1	0.4	0.0		0.5	0.4	0.1	0.0	4.2	0.8	1.6	0.2	0.0	0.0	0.0	5.5	52.8	13.3	6.9	0.0		4.7	143.7	
CH	13.2	0.0	6.1	5.7	205.2	0.1		18.0	70.2	0.6	92.9	0.0		0.0	5.1	2.1	0.0	16.9	40.5	1.5	6.3	0.1	0.4	0.0	6.0	11.2	31.4	0.1	39.6	3.5		576.8	
Total	1,106.1	3.7	173.7	321.2	4,915.1	31.4		357.4	2,261.9	31.9	566.0	10.4	17.6	17.4	1,249.2	45.1	4.7	680.8	612.6	161.3	134.7	48.8	93.2	0.6	230.0	568.7	2,250.3	34.2	113.9	465.5	5,477.2	21,984.2	
Share in total	5.0%	0.0%	0.8%	1.5%	22.4%	0.1%		1.6%	10.3%	0.1%	2.6%	0.0%	0.1%	0.1%	5.7%	0.2%	0.0%	3.1%	2.8%	0.7%	0.6%	0.2%	0.4%	0.0%	1.0%	2.6%	10.2%	0.2%	0.5%	2.1%	24.9%	100%	

* Data for DE concern reference year 2018. Data for UK concern reference year 2017. Data for IT concern reference year 2016.

** The monthly amounts reported by BE, BG, LU, HU, PT and SI were multiplied by 12 to obtain an annual figure.

*** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

**** LV: Data on breakdown by Member State of residence of the pensioner is not available.

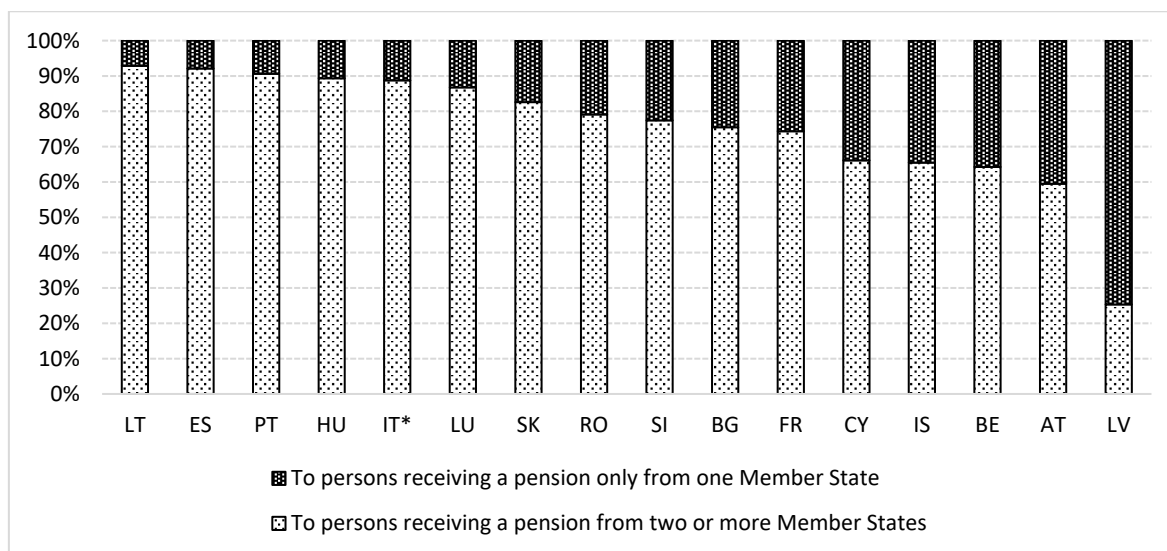
***** NL only provided data for old-age and survivor's pension.

***** DK: the total reported (€ 306,600,971) does not equal the sum of the amounts (€ 306,600,973); the difference amounts to € 2. IT: the total reported (€ 565,983,998) does not equal the sum of the amounts (€ 565,984,001); the difference amounts to € 3.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

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 5). Latvia is the only exception, as it exported a higher share of pensions to persons receiving a pension from only one Member State, namely 75% versus 25%.

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, 2019



* Data for IT concern reference year 2016.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

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 17 Member States³⁶ that provided more detailed figures.

In particular, Luxembourg, Iceland and Norway exported a high average annual amount per pensioner (surpassing € 10,000) (see Table 7). All reporting Member States³⁷ 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.

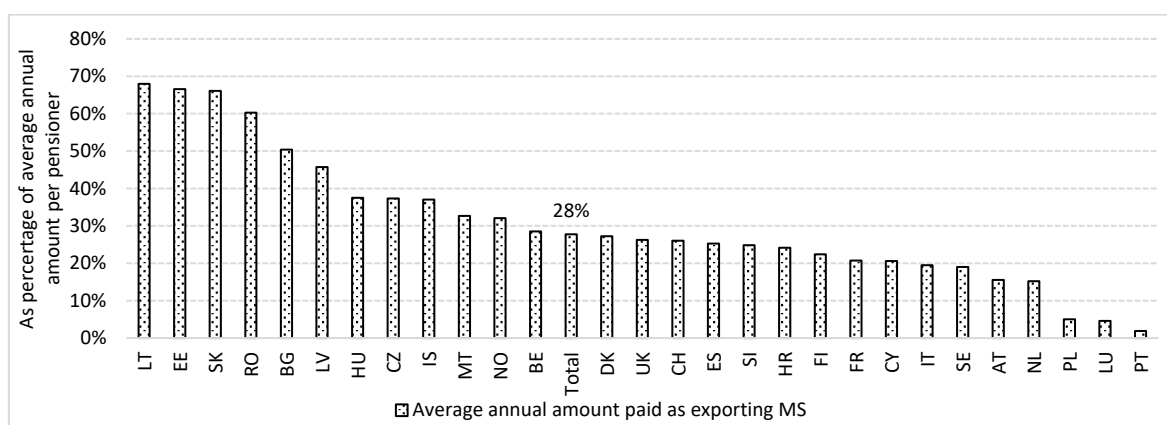
Specifically for old-age pensions, the average annual amount exported abroad per pension beneficiary (see Table 7³⁸) is lower than the average annual amount for the total group of pensioners (see Figure 3) for all Member States. This is illustrated in Figure 6 by dividing the average amount of old-age 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 where the pensioner was insured.

³⁶ It concerns BE, BG, ES, FR, IT, CY, LV, LT, LU, HU, NL, AT, PT, RO, SI, SK, and IS.

³⁷ It concerns BE, BG, ES, FR, CY, IT, LV, LT, LU, HU, MT, NL, AT, PT, RO, SI, SK, FI, and IS.

³⁸ 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 (2019 figures) compared to the average annual amount of old-age pension paid to all pensioners (2017 figures)



Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2017 figures)

Table 10 Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2018 to 2019

	2019			2018			Evolution 2018 - 2019		
	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*	190,022	1,106,065,867	5,821	187,325	1,058,038,167	5,648	1.4%	4.5%	3.1%
BG	3,800	3,657,155	962	2,042	2,162,519	1,059	86.1%	69.1%	-9.1%
CZ	86,580	173,730,548	2,007	84,401	155,316,502	1,840	2.6%	11.9%	9.0%
DK	47,374	321,178,663	6,780	47,016	315,088,451	6,702	0.8%	1.9%	1.2%
DE				1,314,545	4,915,072,000	3,739			
EE	9,743	31,385,668	3,221	9,719	28,205,275	2,916	0.2%	11.3%	10.5%
IE									
EL									
ES	85,081	357,397,997	4,201	79,908	312,279,291	3,908	6.5%	14.4%	7.5%
FR	633,749	2,261,902,768	3,569	623,494	2,201,191,797	3,530	1.6%	2.8%	1.1%
HR	30,753	32,298,970	1,050	29,940	31,874,977	1,065	2.7%	1.3%	-1.3%
IT									
CY	4,077	10,394,803	2,550	3,924	10,231,147	2,607	3.9%	1.6%	-2.2%
LV	10,568	17,552,538	1,661	10,459	16,342,254	1,563	1.0%	7.4%	6.3%
LT	8,681	17,358,481	2,000	7,814	13,697,303	1,753	11.1%	26.7%	14.1%
LU	88,862	1,249,161,691	14,057	84,594	1,124,622,856	13,294	5.0%	11.1%	5.7%
HU	29,419	45,094,366	1,533	25,319	37,958,967	1,499	16.2%	18.8%	2.2%
MT	1,429	4,708,558	3,295	1,303	4,929,133	3,783	9.7%	-4.5%	-12.9%
NL**	213,048	680,752,677	3,195	214,807	669,678,653	3,118	-0.8%	1.7%	2.5%
AT	188,736	612,625,922	3,246	184,563	573,448,881	3,107	2.2%	6.4%	4.3%
PL	572,419	161,335,876	282	523,514	143,565,242	274	9.3%	12.4%	2.8%
PT	64,027	134,673,717	2,103	60,946	127,087,941	2,085	5.1%	6.0%	0.9%
RO	26,910	48,849,598	1,815	25,870	45,633,364	1,764	4.0%	7.0%	2.9%
SI	46,936	93,155,319	1,985	46,345	88,467,620	1,909	1.3%	5.3%	4.0%
SK	201	575,133	2,861	205	636,419	3,104	-2.0%	-9.6%	-7.8%
FI	53,351	229,970,712	4,311	53,524	235,962,032	4,409	-0.3%	-2.5%	-2.2%
SE	142,650	568,677,323	3,987	139,814	557,307,946	3,986	2.0%	2.0%	0.0%
UK				488,636					
IS	2,640	34,162,784	12,940	2,366	27,554,077	11,646	11.6%	24.0%	11.1%
LI	18,320	113,861,206	6,215	17,709	109,941,477	6,208	3.5%	3.6%	0.1%
NO	46,360	465,517,593	10,041	45,652	468,307,324	10,258	1.6%	-0.6%	-2.1%
CH	871,563	5,477,239,102	6,284	859,240	5,127,221,412	5,967	1.4%	6.8%	5.3%

* BE: no figures for 2018 on invalidity pensions.

** NL: no figures for 2018 and 2019 on invalidity pensions.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020 & 2019

The evolution of the number of persons and amount paid in total export of pensions is displayed in *Table 10*. In general, the variables remained rather stable for the majority of Member States. Only in Bulgaria, a remarkable evolution can be seen. Both the number of persons and the amount paid increased sharply, by 86% and 69% respectively.

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 4.0% of the total number of pensioners reside abroad. However, total spending for this group of pensioners amounts to 'only' 1.1% of the total amount of paid pensions. In 2018, these shares equalled 4.5% and 1.3% respectively. This shows that data are relatively stable. Nevertheless, for certain Member States data from previous reference years were used, which can also explain the stability of these figures.

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 in many cases represents a partial pension.

Luxembourg is certainly an 'outlier' with regard to the export of pensions, which is mainly the result of the high share of EU-28 movers they employ³⁹. Some 60% of the old-age pensions paid by Luxembourg are exported abroad, although they only represent 33% 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 8% of the total amount of pensions paid.

Furthermore, Austria (7.7%), Slovenia (7.3%), Belgium (6.5%), the Netherlands (6.0%), Poland (5.9%), Germany (5.6%), and Sweden (5.3%) 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 equals the share in amount of pensions that was exported.

³⁹ Fries-Tersch E., Jones, M., Bööck, B., de Keyser, L., & Tugran, T. (2020), *2019 Annual report on intra-EU labour mobility*, Network Statistics FMSSFE, European Commission – DG EMPL

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, 2019

	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
EU-27	3.4%	0.8%	3.2%	1.1%	1.3%	0.6%	3.4%	0.9%
EU-28	3.5%	0.9%	3.2%	1.1%	1.0%	0.5%	3.4%	0.9%
EU-15	3.5%	0.9%	3.3%	1.2%	0.7%	0.5%	3.5%	0.9%
EU-13	3.2%	0.5%	2.6%	0.7%	2.3%	0.6%	3.0%	0.6%
EFTA	23.9%	6.0%	13.8%	8.2%	6.5%	2.7%	20.9%	5.6%
Total	4.1%	1.1%	3.5%	1.4%	1.3%	0.8%	4.0%	1.1%
BE	6.9%	2.0%	8.2%	3.2%	1.2%	1.4%	6.5%	2.0%
BG	0.2%	0.1%	0.4%	0.2%	0.2%	0.2%	0.2%	0.1%
CZ	2.7%	1.0%	2.0%	2.2%	2.7%	1.3%	2.9%	1.1%
DK	3.8%	0.9%			7.3%	7.2%	3.2%	1.1%
DE*	5.1%	1.3%	5.6%	1.6%	2.8%	3.3%	5.6%	1.4%
EE	4.1%	2.7%	4.7%	4.4%	0.5%	0.4%	2.3%	2.2%
IE								
EL								
ES	0.9%	0.2%	0.9%	0.4%	0.4%	0.2%	0.9%	0.3%
FR	2.9%	0.6%	3.3%	1.5%	0.1%	0.1%	3.3%	0.7%
HR**	3.7%	0.9%	2.1%	0.8%	1.0%	0.2%	2.5%	0.7%
IT*	1.0%	0.2%	1.2%	0.3%	0.7%	0.5%	1.1%	0.2%
CY	2.5%	0.5%	2.9%	1.1%	2.1%	1.8%	2.5%	0.6%
LV	1.9%	0.9%	3.9%	2.9%	1.0%	0.7%	1.8%	0.9%
LT	0.9%	0.6%	0.5%	1.0%	0.6%	0.6%	0.9%	0.6%
LU	59.6%	32.7%	41.4%	22.0%	38.3%	24.0%	47.8%	29.5%
HU	1.3%	0.5%	0.3%	0.2%			1.4%	0.5%
MT**	1.8%	0.6%	1.0%	0.6%	0.2%	0.2%	1.6%	0.6%
NL	6.2%	0.9%	4.7%	0.1%	0.0%	0.0%	6.0%	0.7%
AT	7.6%	1.2%	6.9%	1.6%	2.5%	0.9%	7.7%	1.2%
PL	6.9%	0.3%	5.8%	0.4%	3.4%	0.3%	5.9%	0.3%
PT	2.1%	0.5%	1.7%	0.8%	1.4%	0.3%	2.1%	0.5%
RO	0.5%	0.3%	0.5%	0.5%	1.0%	0.5%	0.5%	0.3%
SI	6.3%	1.6%	7.7%	5.3%	23.4%	12.0%	7.3%	2.4%
SK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FI	3.8%	0.9%	1.6%	0.8%	1.1%	0.4%	3.4%	0.8%
SE	6.4%	1.2%	4.1%	1.3%	0.0%	0.0%	5.3%	1.1%
UK*	3.7%	1.0%					3.1%	0.9%
IS	3.5%	1.3%	0.4%	0.1%	5.3%	2.6%	3.7%	1.6%
LI								
NO	4.1%	1.3%	3.0%	1.1%	2.1%	1.2%	3.3%	1.3%
CH	31.6%	8.2%	14.4%	9.0%	10.8%	4.6%	28.9%	7.9%

* The data for DE concern reference year 2018. Data for the UK on number of persons concern reference year 2018, data on amount paid concern reference year 2017. Data for IT concern reference year 2016.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020 and Eurostat, ESSPROS [spr_pns_ben] and [spr_exp_pens] (2017 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.⁴⁰

In 2019, no request for review under Article 48 of Regulation (EC) No 987/2009 was received by Luxembourg, Malta, Hungary, Belgium, Croatia, Slovakia, and Switzerland. Several Member States did not have any information available on this subject (BG, DK, LV, IE, CY, UK, and ES), while still other Member States left the question blank (AT, EE, LT, SE, LI, NO, NL, PT, PL, FR and SI).

Only the Czech Republic, Romania, Finland, Germany, and Iceland reported a number of requests of review. The reported numbers were very limited, with the Czech Republic reporting six requests, Finland one, Germany three, and Iceland 17. The highest number of requests for review was reported by Romania with 55.

Although Switzerland did not report any requests for review in reference year 2019, they did provide some explanation on the few requests for review received in previous reference years. For instance, these mostly concerned questions of competence between Member States and possible overlaps of different national legislations. In other cases, it was a matter of complaints by the beneficiary regarding the use of Swiss insurance periods for the calculation of a foreign benefit.

7 EXPERIENCES ON THE PRACTICAL IMPLEMENTATION OF THE RULES

Twenty Member States provided a detailed overview of their experiences, which 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. Although no critical mistakes or problems are mentioned, many Member States reported two issues. First, it was repeatedly stated that certain information necessary for the process is frequently missing. This concerns both information submitted by the claimant and the competent authorities. For instance, information on insurance periods, employment, benefits, identification data, or dependent children might be missing. Furthermore, medical reports are sometimes incomplete.

Second, partly as a result of this missing information, the duration of the process is prolonged. Around half of the reporting Member States indicate that this is a common problem. When additional information is requested, this can extend the case-handling time. Bulgaria and Poland mention that with some institutions, the procedure of processing a claim and issuing a decision can even take up to several years.

Nevertheless, these main issues can be remedied by EESSI⁴¹ (Electronic Exchange of Social Security Information). Belgium, Ireland, Malta, and the United Kingdom have already indicated that the first impressions of EESSI are favourable, as it is a fast and efficient system, which shortens the processing times and improves the quality of information and the cooperation between Member States.

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

⁴⁰ 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.

⁴¹ This IT-system was made available by the Commission in July 2017. Member States had two years to finalise their national implementation of EESSI following this date. (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 %, 2019

		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		1.1%	0.2%	0.8%	2.3%	0.1%		4.8%	9.5%	0.3%	7.6%	0.2%		0.3%	18.3%	0.7%	0.9%	30.3%	0.3%	2.0%	1.8%	0.5%	0.1%	0.0%	0.2%	0.4%	1.1%	0.2%	0.0%	0.5%	0.5%	3.9%
	BG	0.1%		2.4%	0.2%	0.3%	0.5%		1.9%	0.0%	0.1%	0.4%	15.1%		0.4%	0.0%	0.4%	1.8%	0.1%	0.3%	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%	5.2%		0.2%	0.6%	0.2%		0.3%	0.1%	0.6%	0.1%	0.6%		0.4%	0.1%	0.5%	1.2%	0.2%	2.0%	5.5%	0.0%	0.4%	0.1%	63.2%	0.1%	0.3%	0.1%	0.3%	0.1%	0.2%	0.2%	0.9%
	DK	0.1%	0.0%	0.2%		0.5%	0.2%		0.3%	0.1%	0.1%	0.1%	0.1%		1.0%	0.3%	0.3%	0.3%	0.5%	0.2%	1.1%	0.1%	0.1%	0.0%	0.0%	0.9%	7.3%	0.8%	25.9%	0.0%	15.1%	0.2%	0.7%
	DE	6.8%	49.4%	22.6%	16.8%		17.8%		17.8%	7.8%	49.0%	26.3%	2.0%		22.4%	21.9%	50.5%	5.2%	21.5%	53.1%	45.9%	10.2%	43.1%	21.5%	13.9%	6.3%	11.0%	8.6%	4.1%	6.8%	5.0%	18.4%	15.9%
	EE	0.0%	0.0%	0.0%	0.1%	0.0%			0.0%	0.0%	0.0%	0.0%	0.0%		2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	0.2%	0.0%	0.2%	0.0%	0.2%	0.0%	0.1%	
	IE	0.1%	0.1%	0.1%	0.4%	0.1%	0.6%		0.2%	0.1%	0.0%	0.0%	0.2%		7.9%	0.0%	0.1%	1.0%	0.5%	0.0%	1.0%	0.1%	0.0%	0.0%	0.5%	0.1%	0.1%	27.1%	0.1%	0.0%	0.2%	0.1%	2.6%
	EL	2.6%	9.0%	2.2%	0.8%	7.6%	0.1%		0.1%	0.4%	0.0%	0.2%	33.3%		0.1%	0.0%	1.3%	0.2%	1.0%	0.5%	2.4%	0.0%	0.8%	0.0%	0.0%	0.2%	3.6%	1.2%	0.0%	0.2%	0.3%	0.4%	2.7%
	ES	15.0%	12.4%	0.3%	9.4%	17.1%	0.7%			30.9%	0.1%	3.2%	0.7%		5.1%	2.8%	0.7%	1.1%	20.2%	0.9%	1.7%	6.4%	7.8%	0.1%	0.0%	4.9%	5.1%	21.8%	9.2%	2.4%	7.9%	17.1%	14.5%
	FR	33.1%	2.0%	0.9%	4.7%	7.0%	0.2%		39.9%		1.9%	24.9%	0.7%		0.8%	33.3%	1.6%	2.0%	5.5%	1.1%	10.2%	63.2%	1.3%	0.1%	0.0%	1.4%	2.8%	13.7%	0.7%	0.3%	2.1%	14.2%	10.5%
	HR	0.2%	0.1%	0.3%	0.4%	7.0%	0.0%		0.0%	0.2%		3.4%	0.0%		0.0%	0.1%	0.3%	0.2%	1.0%	8.4%	0.2%	0.0%	0.0%	65.6%	0.5%	0.1%	0.7%	0.1%	0.0%	0.2%	0.2%	0.7%	2.9%
	IT	17.4%	2.8%	0.4%	1.6%	28.5%	0.2%		2.4%	12.5%	3.6%		0.2%		0.7%	10.4%	1.0%	7.7%	3.4%	2.3%	2.0%	0.3%	4.0%	2.6%	0.5%	0.7%	1.9%	7.2%	0.1%	10.1%	0.7%	34.5%	15.9%
	CY	0.1%	0.6%	0.0%	0.1%	0.0%	0.0%		0.0%	0.0%	0.0%	0.1%			0.1%	0.0%	0.0%	0.1%	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%	0.1%	0.0%	0.1%	0.0%	18.7%		0.0%	0.0%	0.0%	0.0%	0.0%		20.7%	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%	0.2%	0.0%	0.1%	0.0%	0.1%
	LT	0.0%	0.1%	0.0%	0.1%	0.0%	7.1%		0.2%	0.0%	0.0%	0.0%	0.0%			0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.7%	0.0%	0.4%	0.0%	0.1%
	LU	2.2%	0.3%	0.0%	0.6%	0.3%	0.0%		0.3%	0.7%	0.1%	1.0%	0.0%		0.0%		0.1%	0.0%	0.4%	0.1%	0.1%	7.9%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.4%	0.0%	0.1%	0.1%	0.4%
	HU	0.3%	1.3%	0.2%	0.2%	0.9%	0.2%		0.2%	0.1%	0.4%	0.1%	0.4%		0.2%	0.1%		0.0%	0.3%	4.0%	1.1%	0.0%	32.4%	0.1%	6.0%	0.4%	0.5%	0.2%	0.1%	0.2%	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%	0.1%	0.0%		0.1%	0.0%	0.0%		0.1%	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	13.2%	0.7%	0.6%	1.9%	5.5%	0.0%		2.6%	0.6%	2.1%	1.3%	0.2%		0.9%	1.0%	1.3%	1.5%		0.9%	2.2%	1.0%	0.2%	0.3%	0.0%	0.7%	0.9%	2.6%	0.8%	0.1%	2.1%	0.8%	2.7%
	AT	0.4%	5.6%	3.7%	1.0%	9.2%	0.3%		0.7%	0.4%	10.4%	1.6%	0.4%		0.7%	0.4%	12.8%	0.6%	1.1%		8.1%	0.1%	5.6%	7.5%	8.0%	0.5%	2.0%	1.1%	0.5%	43.1%	0.6%	5.2%	4.7%
	PL	0.7%	2.9%	19.1%	1.1%	1.5%	0.1%		1.8%	0.5%	0.1%	1.0%	2.5%		3.6%	0.2%	0.7%	1.6%	0.9%	2.5%	0.1%	0.0%	0.0%	0.0%	4.5%	1.4%	1.4%	0.7%	6.6%	0.1%	3.0%	0.1%	1.1%
	PT	2.2%	0.5%	0.0%	0.7%	1.9%	0.1%		8.7%	30.8%	0.0%	0.3%	0.0%		0.1%	9.6%	0.0%	0.5%	2.5%	0.1%	0.0%		0.2%	0.0%	0.0%	0.7%	1.9%	2.2%	1.1%	0.4%	0.9%	4.6%	5.5%
	RO	0.1%	0.2%	0.1%	0.1%	0.2%	0.0%		3.7%	0.1%	0.0%	1.2%	2.3%		0.0%	0.0%	3.8%	0.3%	0.1%	0.6%	0.1%	0.4%		0.0%	1.0%	0.1%	0.1%	0.0%	0.1%	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%	26.6%	3.0%	0.2%		0.0%	0.0%	0.1%	0.1%	0.1%	6.4%	0.1%	0.0%	0.0%	%	0.0%	0.0%	0.4%	0.1%	0.0%	0.2%	0.0%	0.3%	1.0%
	SK	0.0%	1.4%	39.9%	0.0%	0.1%	0.0%		0.2%	0.0%	0.3%	0.1%	1.0%		0.0%	0.1%	9.2%	1.0%	0.0%	5.1%	1.1%	0.0%	0.8%	0.1%		0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	1.0%	
	FI	0.1%	0.4%	0.0%	1.3%	0.2%	46.7%		0.3%	0.1%	0.0%	0.1%	0.2%		0.6%	0.0%	0.3%	0.6%	0.2%	0.1%	0.3%	0.1%	0.1%	0.0%	0.0%		42.1%	0.3%	0.8%	0.0%	5.2%	0.1%	1.4%
	SE	0.6%	1.6%	1.6%	30.6%	1.0%	3.3%		1.3%	0.3%	2.0%	0.5%	0.6%		2.3%	0.2%	7.3%	1.2%	1.1%	1.3%	7.6%	0.4%	1.9%	1.1%	0.5%	70.3%		1.2%	23.1%	0.1%	45.2%	0.4%	2.9%
	UK	2.7%	1.1%	1.0%	7.2%	1.7%	1.9%		5.7%	1.5%	0.3%	6.0%	38.5%		25.8%	0.5%	2.0%	69.8%	5.9%	1.3%	4.1%	3.4%	0.3%	0.1%	0.5%	1.8%	3.1%		2.4%	0.2%	6.7%	1.2%	2.2%
IS	0.0%	0.0%	0.0%	1.2%	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%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%		0.0%	1.1%	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%	0.0%	0.4%	0.1%	
NO	0.1%	0.2%	0.2%	16.0%	0.2%	0.7%		0.4%	0.1%	0.1%	0.0%	0.0%		2.5%	0.1%	0.3%	0.1%	0.7%	0.2%	1.0%	0.1%	0.0%	0.0%	0.0%	2.1%	10.7%	0.9%	21.9%	0.1%		0.1%	0.8%	
CH	1.5%	0.6%	3.6%	2.4%	4.4%	0.1%		6.1%	3.3%	1.9%	17.0%	0.3%		0.3%	0.6%	4.4%	0.6%	2.5%	7.6%	1.1%	4.1%	0.3%	0.3%	0.0%	1.4%	2.0%	2.4%	0.3%	35.1%	1.1%		3.2%	
Total	100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

* Data for DE and UK concern reference year 2018. Data for IT concern reference year 2016.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

*** LV: Data on breakdown by Member State of residence of the pensioner is not available.

**** NL only provided data for old-age and survivor's pension.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

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 %, 2019

		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		1.2%	0.2%	0.9%	1.9%	0.1%		5.3%	9.5%	0.4%	5.9%	0.4%		0.4%	26.3%	0.8%	1.0%	31.2%	0.4%	2.0%	2.2%	0.5%	0.1%	0.0%	0.4%	0.5%	0.8%	0.1%	0.0%	0.5%	0.3%	4.3%	
	BG	0.2%		0.7%	0.4%	0.2%	0.3%		1.8%	0.1%	0.1%	1.0%	6.4%		0.5%	0.0%	0.3%	2.1%	0.1%	0.3%	0.4%	0.3%	0.0%	0.0%	1.0%	0.2%	0.2%	0.4%	0.0%	0.0%	0.3%	0.1%	0.2%	
	CZ	0.1%	4.4%		0.4%	0.8%	0.1%		0.5%	0.1%	1.3%	0.5%	0.6%		0.4%	0.1%	0.6%	1.6%	0.4%	4.1%	2.8%	0.1%	0.3%	0.3%	70.4%	0.2%	0.6%	0.2%	0.2%	0.1%	0.2%	0.3%	0.5%	
	DK	0.1%	0.0%	0.2%		0.6%	0.2%		0.4%	0.1%	0.1%	0.2%	0.2%		1.1%	0.3%	0.4%	0.4%	0.4%	0.2%	1.1%	0.1%	0.1%	0.0%	0.0%	1.2%	6.5%	0.5%	30.4%	0.0%	12.9%	0.1%	0.8%	
	DE	3.6%	41.4%	20.0%	13.2%		15.8%		15.8%	4.1%	39.1%	14.7%	2.1%		26.5%	21.2%	48.4%	6.2%	16.9%	43.9%	54.2%	10.6%	41.7%	13.0%	10.7%	5.3%	5.7%	4.7%	3.4%	3.3%	4.0%	12.0%	9.2%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%			0.0%	0.0%	0.0%	0.0%	0.1%		1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.9%	0.4%	0.0%	0.1%	0.0%	0.2%	0.0%	0.1%	
	IE	0.1%	0.0%	0.1%	0.3%	0.2%	0.7%		0.2%	0.1%	0.1%	0.1%	0.2%		9.4%	0.0%	0.3%	1.8%	0.6%	0.1%	1.3%	0.1%	0.0%	0.0%	0.9%	0.1%	0.1%	21.3%	0.1%	0.0%	0.2%	0.1%	2.3%	
	EL	2.3%	8.7%	2.3%	1.2%	9.8%	0.1%		0.2%	0.3%	0.0%	0.6%	42.2%		0.2%	0.0%	2.0%	0.2%	1.3%	0.6%	2.0%	0.0%	0.6%	0.0%	0.0%	0.4%	5.8%	1.6%	0.1%	0.4%	0.6%	0.6%	3.0%	
	ES	20.0%	19.1%	0.4%	15.1%	16.3%	1.0%			29.0%	0.1%	10.7%	0.8%		6.2%	1.4%	1.1%	1.2%	19.2%	1.7%	2.3%	9.3%	7.9%	0.2%	0.0%	21.7%	9.7%	30.7%	12.4%	3.1%	15.8%	16.1%	17.0%	
	FR	38.0%	2.2%	1.0%	6.3%	8.5%	0.3%		37.8%		1.7%	18.3%	0.6%		1.0%	36.6%	1.8%	2.2%	8.9%	1.3%	7.5%	57.6%	1.5%	0.2%	0.0%	5.1%	5.0%	18.4%	1.0%	0.2%	2.7%	22.3%	15.5%	
	HR	0.2%	0.0%	0.2%	0.6%	8.4%	0.0%		0.0%	0.3%		6.7%	0.0%		0.0%	0.1%	0.3%	0.3%	1.0%	9.8%	0.1%	0.0%	0.0%	75.6%	0.2%	0.1%	0.9%	0.1%	0.0%	0.3%	0.2%	1.3%	3.1%	
	IT	13.6%	4.4%	0.4%	1.8%	21.2%	0.2%		2.7%	8.8%	5.1%		0.2%		1.0%	4.7%	1.2%	8.4%	3.1%	2.3%	2.1%	0.4%	5.3%	2.4%	0.1%	1.1%	2.0%	4.9%	0.1%	6.1%	0.8%	33.4%	15.8%	
	CY	0.1%	0.8%	0.1%	0.1%	0.1%	0.0%		0.0%	0.0%	0.0%	1.6%			0.1%	0.0%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.4%	5.4%	0.0%	0.0%	0.4%	0.1%	0.7%	
	LV	0.0%	0.1%	0.0%	0.2%	0.0%	7.3%		0.0%	0.0%	0.0%	0.0%	0.1%		7.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	
	LT	0.0%	0.1%	0.0%	0.1%	0.1%	2.4%		0.2%	0.0%	0.0%	0.1%	0.0%			0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.3%	0.0%	0.3%	0.0%	0.0%	
	LU	2.6%	0.4%	0.0%	0.8%	0.3%	0.0%		0.4%	0.9%	0.1%	0.8%	0.0%		0.1%		0.2%	0.0%	0.5%	0.1%	0.1%	7.5%	0.0%	0.1%	0.0%	0.4%	0.1%	0.1%	0.4%	0.0%	0.1%	0.1%	0.4%	
	HU	0.6%	1.0%	0.2%	0.3%	1.3%	0.1%		0.3%	0.1%	0.8%	0.6%	0.2%		0.1%	0.1%		0.0%	0.7%	7.6%	0.6%	0.0%	33.0%	0.1%	2.8%	0.7%	1.1%	0.2%	0.1%	0.2%	0.4%	0.5%	0.9%	
	MT	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%		0.1%	0.0%	0.0%	0.9%	0.0%		0.1%	0.0%	0.1%		0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	1.6%	0.1%	0.0%	0.1%	0.0%	0.2%	
	NL	9.7%	0.8%	0.5%	1.2%	5.2%	0.0%		2.0%	0.3%	4.1%	1.1%	0.2%		1.0%	0.6%	1.5%	1.3%		0.8%	2.4%	1.2%	0.2%	0.3%	0.0%	0.8%	0.7%	1.7%	0.8%	0.1%	1.4%	0.5%	2.2%	
	AT	0.4%	6.4%	3.6%	0.8%	10.9%	0.3%		0.7%	0.2%	11.8%	2.5%	0.4%		0.6%	0.2%	16.1%	1.1%	1.0%			6.2%	0.2%	5.1%	6.0%	10.1%	0.9%	1.5%	0.6%	0.7%	50.0%	0.4%	3.7%	4.1%
	PL	0.8%	2.2%	10.7%	1.2%	1.2%	0.1%		2.3%	0.5%	0.3%	1.6%	1.5%		3.1%	0.1%	0.7%	1.5%	0.9%	3.5%			0.0%	0.0%	0.1%	2.7%	1.2%	1.7%	0.5%	2.6%	0.1%	2.3%	0.1%	0.9%
	PT	3.2%	0.7%	0.0%	1.0%	2.8%	0.0%		12.1%	40.9%	0.0%	3.1%	0.0%		0.2%	6.8%	0.0%	0.5%	3.7%	0.2%	0.1%		0.1%	0.0%	0.0%	5.9%	5.6%	3.1%	1.1%	0.7%	1.4%	5.8%	7.8%	
	RO	0.2%	0.2%	0.1%	0.2%	0.3%	0.0%		4.2%	0.1%	0.0%	2.5%	1.9%		0.0%	0.0%	3.0%	0.5%	0.1%	0.6%	0.0%	0.3%		0.0%	0.5%	0.1%	0.2%	0.1%	0.1%	0.0%	0.2%	0.1%	0.3%	
	SI	0.1%	0.2%	0.1%	0.1%	2.0%	0.0%		0.0%	0.1%	28.9%	4.1%	0.1%		0.0%	0.0%	0.1%	0.2%	0.1%	7.5%	0.0%	0.0%	0.0%		0.0%	0.0%	0.5%	0.0%	0.0%	0.3%	0.0%	0.4%	0.9%	
	SK	0.0%	1.1%	52.7%	0.1%	0.1%	0.0%		0.2%	0.0%	0.6%	0.3%	0.4%		0.0%	0.0%	5.2%	1.8%	0.1%	4.3%	0.5%	0.0%	0.8%	0.1%		0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	
	FI	0.1%	0.4%	0.0%	0.8%	0.3%	63.7%		0.3%	0.0%	0.1%	0.1%	0.3%		0.7%	0.0%	0.4%	0.5%	0.2%	0.2%	0.2%	0.1%	2.1%	0.0%	0.0%	34.6%	0.2%	0.7%	0.0%	3.0%	0.1%	1.2%		
	SE	0.4%	1.8%	1.4%	31.9%	1.1%	3.9%		1.1%	0.2%	2.4%	0.5%	0.5%		3.1%	0.1%	7.0%	1.2%	0.9%	1.0%	5.9%	0.5%	2.1%	0.7%	0.3%	36.6%	0.8%	22.4%	0.1%	43.1%	0.3%	2.4%		
UK	2.1%	1.6%	1.5%	7.3%	1.7%	2.2%		6.0%	1.1%	0.6%	4.8%	40.3%		32.0%	0.5%	3.8%	65.0%	5.2%	1.8%	5.8%	4.7%	0.3%	0.1%	0.3%	2.8%	3.5%		2.3%	0.2%	6.7%	1.0%	1.9%		
IS	0.0%	0.0%	0.0%	0.7%	0.0%	0.1%		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%	0.7%	0.0%	0.0%	0.7%	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%	0.0%	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%		
NO	0.1%	0.3%	0.2%	10.9%	0.3%	0.7%		0.3%	0.1%	0.3%	0.1%	0.0%		2.9%	0.0%	0.3%	0.3%	0.6%	0.1%	1.0%	0.1%	0.0%	0.0%	0.0%	2.4%	9.3%	0.6%	20.3%	0.0%		0.1%	0.7%		
CH	1.2%	0.5%	3.5%	1.8%	4.2%	0.2%		5.0%	3.1%	1.9%	16.4%	0.3%		0.3%	0.4%	4.6%	0.3%	2.5%	6.6%	0.9%	4.7%	0.3%	0.4%	0.0%	2.6%	2.0%	1.4%	0.4%	34.8%	0.8%		2.6%		
Total	100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

* Data for DE concern reference year 2018. Data for UK concern reference year 2017. Data for IT concern reference year 2016.

** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

*** LV: Data on breakdown by Member State of residence of the pensioner is not available.

**** NL only provided data for old-age and survivor's pension.

Source Questionnaire on cross-border old-age, survivors' and invalidity pensions 2020

ANNEX II PENSION BENEFICIARIES ON 31 DECEMBER 2017 AND EXPENDITURE (IN € MILLION)**Table A2.1 Pension beneficiaries on 31 December 2017 and annual expenditure (in € million)**

	Pensions beneficiaries at 31st December 2017				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
EU-27	89,943,084	26,077,987	10,824,794	117,210,080	1,258,895	212,709	98,087	1,569,691	13,997	8,157	9,061	13,392
EU-28	103,002,865	26,155,223	13,329,387	132,851,690	1,488,139	214,403	126,773	1,829,316	14,448	8,197	9,511	13,770
EU-15	82,689,642	21,446,329	10,456,554	105,122,548	1,396,209	201,024	117,858	1,715,091	16,885	9,373	11,271	16,315
EU-13	20,313,223	4,708,894	2,872,833	27,729,142	91,930	13,380	8,915	114,225	4,526	2,841	3,103	4,119
EFTA	3,275,912	832,293	649,455	4,499,792	82,311	7,789	18,323	108,424	25,126	9,358	28,213	24,095
Total	106,278,777	26,987,516	13,978,842	137,351,482	1,570,451	222,192	145,097	1,937,740	14,777	8,233	10,380	14,108
BE	1,991,383	535,166	716,816	2,904,147	38,827	7,413	7,787	54,028	19,498	13,852	10,864	18,604
BG	1,675,620	118,466	275,966	2,171,457	3,258	148	380	3,786	1,944	1,251	1,376	1,743
CZ	2,441,880	688,783	392,974	2,953,294	12,996	1,076	1,530	15,602	5,322	1,562	3,894	5,283
DK	1,137,343	64,584	58,601	1,490,878	28,010	635	920	29,565	24,627	9,836	15,693	19,830
DE	18,738,750	6,006,263	817,425	23,332,053	284,780	58,058	4,340	347,178	15,197	9,666	5,309	14,880
EE	219,643	7,068	98,738	417,562	1,100	12	286	1,398	5,006	1,754	2,898	3,348
IE	605,543	173,333	192,689	971,791	13,301	894	2,232	16,428	21,965	5,159	11,586	16,905
EL	2,073,366	562,507	122,178	2,569,221	23,494	4,249	1,965	29,708	11,331	7,554	16,085	11,563
ES	6,107,891	2,861,147	1,172,621	9,664,977	93,614	26,236	15,034	134,885	15,327	9,170	12,821	13,956
FR	16,254,038	4,609,577	2,584,396	19,214,805	280,394	36,766	24,724	341,883	17,251	7,976	9,566	17,793
HR	656,501	240,888	148,445	1,232,651	2,682	854	773	4,308	4,085	3,544	5,205	3,495
IT	11,773,984	4,449,006	1,096,332	15,878,427	200,055	43,898	4,621	248,574	16,991	9,867	4,215	15,655
CY	122,708	32,056	5,525	160,544	1,405	263	17	1,685	11,446	8,215	3,144	10,497
LV	461,160	16,269	99,478	585,805	1,720	32	198	1,950	3,731	1,958	1,985	3,328
LT	691,960	262,124	168,082	934,196	2,251	116	366	2,733	3,253	443	2,176	2,926
LU	104,504	47,140	18,556	185,761	2,893	925	415	4,232	27,679	19,622	22,347	22,783
HU	1,876,148	782,412		2,163,065	8,247	1,201		9,448	4,396	1,535		4,368
MT	68,030	16,499	7,701	91,127	642	134	38	814	9,432	8,148	4,964	8,936
NL	3,422,100	31,400	105,300	3,558,800	71,709	7,637	13,175	92,521	20,955	243,217	125,119	25,998
AT	1,856,787	597,306	222,534	2,437,360	40,466	6,053	3,550	50,069	21,794	10,134	15,952	20,542
PL	6,478,138	1,468,433	1,181,054	9,699,361	36,160	7,382	3,899	47,440	5,582	5,027	3,301	4,891
PT	2,162,699	854,094	317,697	2,981,541	20,408	3,384	2,987	26,779	9,436	3,962	9,401	8,982
RO	4,073,483	555,697	211,352	5,230,406	12,868	963	464	14,295	3,159	1,733	2,193	2,733
SI	458,098	150,602	27,170	639,918	3,270	488	131	3,889	7,139	3,239	4,815	6,077
SK	1,089,854	369,597	256,348	1,449,756	5,332	711	834	6,878	4,893	1,924	3,255	4,744
FI	1,278,136	270,453	206,048	1,585,582	24,037	1,792	3,020	28,849	18,806	6,627	14,656	18,194
SE	2,123,337	307,117	320,768	2,705,595	44,977	1,388	4,402	50,768	21,182	4,520	13,725	18,764
UK	13,059,781	77,236	2,504,593	15,641,610	229,244	1,695	28,686	259,625	17,553	21,941	11,453	16,598
IS	42,534	4,291	21,228	70,954	1,340	113	641	2,093	31,500	26,290	30,173	29,500
LI												
NO	928,882	53,503	325,875	1,415,238	26,210	864	9,752	36,825	28,216	16,140	29,926	26,021
CH	2,304,496	774,499	302,352	3,013,600	54,762	6,813	7,931	69,505	23,763	8,796	26,230	23,064

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, 2019

Experiences on the practical implementation of the rules	
BE	Cooperation between institutions will be gradually improved by the use of EESSI. First exchanges are promising (fast, efficient,...).
BG	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. On the other hand, under the coordination rules which relate to the deadlines of processing claims and issuing decision, every Member State applies its own legislation. Sometimes the procedure of processing claim and issuing decision takes a lot of time, even years.
CZ	<p>International Law Department:</p> <p>There are some cases causing problems in the process due to the quality of the information submitted by claimants. It refers to cases when the claimant does not state that s/he worked/acquired insurance period in another EU state and this happens even if clients were advised on coordination rules and directly asked for those foreign insurance periods.</p> <p>Regarding quality of the information submitted by other EU institutions, in some cases provided notifications or letters are not clear, e. g. E 205 form is delivered and in two weeks we receive a new E 205 form although the previous E 205 form has not been marked as provisional, or repeatedly sent the same E 001 or E 205 forms without any reaction to clarification requests from the Czech institution.</p> <p>Pension Benefits Department:</p> <p>Identified problems depend on country/institution we communicate with, on client or particular issues concerned. In general, we usually meet problems of obtaining information on insurance periods or medical reports.</p>
DK	Overall, the practical implementation of the rules works well. So does the cooperation between the MS, 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.
DE	<p>The overall cooperation between the institutions and with the applicants is satisfactory. When exchanging information, there are differences depending on the institution and the member state, which also applies to processing times. Direct contact at the processing level is increasingly helping to overcome difficulties in individual cases. Processing times have been shortened, among other things, because the intergovernmental procedures are being initiated more promptly than before and the online procedures are being increasingly used. Longer processing times can be determined, for example, if insurance times have not yet been recorded by the respective institutions in which these times have been completed in their countries. Sometimes applicants have to provide documents that make it possible to record times in the first place. If a current certificate of insurance periods (E 205/P5000) is required again at a later point in time, documents may have to be submitted again.</p> <p>After initiating the German pension procedure, questions may have to be asked to the contact person because the intergovernmental application forms have not been filled in completely or certain information in the forms is completely missing. It has happened that the German pension procedure was initiated, although the person in the other member state postponed the application for the German pension due to age according to Art. 50 VO (EG) No. 987/2009 as well as only after explicit demand that intergovernmental proceedings have been initiated.</p> <p>According to the experience of the providers of the German pension insurance, the successful implementation of recovery procedures according to Art. 75 ff. VO (EG) No. 987/2009 is still rather the exception. It can also be observed very frequently that requests under Articles 75, 76 and 77 of Regulation (EC) No. 987/2009 are not answered at all. With regard to the application of the recovery provisions, there is still room for improvement in cooperation with the partner countries. Bilateral agreements and talks have not yet led to the hoped-for improvements.</p> <p>The isolated cases of overpayments for pensions due to death have been further reduced by further optimizing the automatic death data comparison.</p>
EE	
IE	<p>Old Age Pension:</p> <p>Cooperation with, and information received from institutions is generally very good. We started using RINA. As more Member States engage with the RINA system and become familiar with it, we expect quicker responses, from those institutions that had previously been slower to respond and clear more complete information from all. We are very glad that the UK are on the RINA system as we have many customers in common.</p> <p>Survivors Pension:</p> <ul style="list-style-type: none"> • In general, the information received is sufficient to process a claim and there is good cooperation from other institutions. • In some cases, we may have to contact the claimant or member state institution for further information such as certificates or employment information. • The lead-time can be slow in regard to responses from some member state institutions, with consequent delays in processing the customers claim. <p>Invalidity Pension:</p> <p>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 the quality of decisions of other Member States.</p>
EL	

Experiences on the practical implementation of the rules	
ES	<p>The experience regarding the application of the rules contained in the EC 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>However, the Spanish competent Institution for military civil servants reported that the French institutions systematically do not send the Resolution to the Spanish competent institution. Sometimes, these institutions repeatedly claim to the interested parties documents 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 persons do not return to send documentation that is claimed to them and finally the competent institution refuses the pension for not having received the requested data.</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 particularly 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 competent social security institutions; there are times when the required information is not received either by the competent institution or the claimant himself especially in cases for invalidity pension and accidents at work-injury benefits.</p>
LV	<p>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. 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.</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 completing the information. For some institutions, delays can be long to obtain information regarding the insurance career (E205).</p>
HU	<p>While handling over 19,000 individual's pension cases in the year 2019, we did not experience critical mistakes in the process of the Member States. The only critical question is the reaction time of the competent institution of some Member States. Due to the introduction of electronic data exchange in July 2019, more and more Member States started to use the new forms instead of E forms and the clerks had to be trained to the parallel usage of two sets of forms. During the handling of the cases, we have good cooperation with several Member States.</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. In this regard, Malta notes that although few countries adopted EESSI, service delivery has already improved for the benefit of the institutions as well as for the general public.</p>
NL	
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"> • 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; • some institutions delay the confirmation of insurance periods, which significantly extends the time of handling cases; • documents sent to us by foreign institutions are often short of the applicant's identification data. Frequently there is no information about receiving benefits or we face lack of data specific to Poland, without which handling the cases is significantly hindered and extended. <p>KRUS indicate:</p> <ul style="list-style-type: none"> • long waiting time to handle applications for old-age and disability pensions by foreign competent institutions as well as for issuing E 205 forms; • failure to provide responses by foreign competent institutions to certain KRUS inquiries; • delays in the transmission (or lack of transmission) of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, related to applications for foreign old age and disability pension benefits forwarded by KRUS, which, in consequence, makes it impossible to end international proceedings. <p>According to previous experience of KRUS, the most difficult to cooperate with the following competent institutions: Italian, French, Greek. The time of settling old-age and disability pensions with these institutions lasts up to several years. KRUS has positive experiences with handling of old-age and disability pension claim applications by the German competent institutions.</p> <p>Over the years, KRUS has significantly improved the methods of cooperation with these institutions. The cyclical meetings of representatives of Polish and German liaison institutions and competent institutions played a major role (the last meeting took place in October 2017). Common arrangements and mutual exchange of information as well as experience allowed to eliminate the difficulties and to improve the information flow in the process of handling the old age and disability pension matters. The time of handling applications for retirement and disability benefits has significantly decreased. The European System of the Online Information of the Deutsche Rentenversicherung (EOA) institution, which was made available to KRUS on a regular basis, allows to use information about the German insurance coverage of applicants and the amount of German benefits they receive, which greatly facilitates the processing of applications for agricultural old age and disability pension benefits and accelerates issuing decisions in these matters.</p>
PT	

Experiences on the practical implementation of the rules	
RO	<p>During 2019, the number of pension applications as well as the number of insurance confirmations of records/periods accomplished in the other Member States, submitted in Romania, increased considerably.</p> <p>Cooperation between institutions from different member states was often difficult, as member countries are in different stages of IT development and have different systems of internal organization.</p> <p>As regards the experience of our territorial pension houses, as competent institutions, in the application of the provisions of the Regulations 883/2004 and 987/2009 we can mention that, in the vast majority of the pension cases in which Romania is not the contact institution, either the pension applicants do not present, or the contact institutions do not request / do not send documents based on which to be able to determine the insurance period completed in Romania, respectively, the Romanian personal identification number (CNP). The absence of these documents influences the duration of the application process.</p> <p>The processing of pension applications is difficult and long, as the applications sent by the institutions from another Member State are incomplete, in the sense that the pension applicant does not present documents proving the insurance periods completed in Romania and Romanian identity documents. If the documents exist, the photocopies are incomplete, illegible or not certified for compliance with the original by the institution.</p> <p>There are some Member States that do not respond to our requests even after a long period of time (from a few months, even a few years) such as Italy, Greece, Portugal, Cyprus and do not even communicate the reasons why they cannot send us the requested details. As a consequence of these situations, pension applicants whose insurance periods completed in Romania are not sufficiently for obtaining a pension, in the absence of E205 forms of the other member states, cannot benefit of a European pension granted on the base of the Regulations.</p> <p>At the same time, there are some member states, such as Hungary, whose instrumentation institutions send hundreds of pension applications which are not accompanied by their own E205 forms and thus, neither the pension rights cannot be granted (the Romanian insurance period is not enough for a pension) nor can the Romanian insurance period form be issued.</p> <p>There are also situations in which some Member States send their own E205 but it is specified that they are not final. Although our institution requests the updated/final form, it is not transmitted even after two years after receiving the retirement applications. Also, there are cases when the institutions of Spain, as instrumentation institutions do not send the forms E210 ES or E211 ES.</p> <p>Also, there are member states, as Cyprus for example that do not send the form E213, when asking for invalidity pension. As regards, Austria, some competent institutions, when sending the communication forms E001 requesting the payment of arrears, do not communicate, in all cases, the exact amount requested and the period of time for which the arrears are requested.</p> <p>Most institutions abroad do not send school certificates, when they send applications for survivor's pension for children.</p> <p>Also, as a general remark, there are still institutions from Austria, Italy, Spain, Greece and France, that following the correspondence already started with Romanian institutions, still send their correspondence to the Romania liaison body (CNPP) not directly to the pole of competence.</p>
SI	
SK	<p>SIA in the context of practical implementation of coordinating regulations, experienced following experiences:</p> <ul style="list-style-type: none"> - in old-age pension applications received by the Social Insurance Agency from Member States the date from which the claimant applies for old-age pension from the pension insurance system of the Slovak Republic is often not mentioned; - in pension applications received from some Member States are lacking information on insurance periods of the claimant in the territory of the Slovak Republic, no information on the number of dependants children or children upbringing resulting in extension of pension proceedings by 3 or 6 months, no information on way of pension payment; - 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 approximately 6 months, the medical findings/reports are providing only after reminder or on request; - 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; - some institutions decide on the claim (reject the application) without asking the Social Insurance Agency to provide other relevant data and decide on the claim, stating that the Social Insurance Agency does not cooperate with them.
FI	<p>We refer to our answers for the previous years. (<i>reference year 2015</i>)</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"> • 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. • 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"> 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; 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; o demand the applicant or contact institution to confirm the same information already provided earlier on E202/E203/E204 forms. o do not seem to know which of their pension schemes belong under regulations 883/2004 and 987/2009 in the first place. <p>Therefore, many applications sent to foreign contact institutions are not forwarded correctly to the corresponding parties and some pension rights are lost;</p>

Experiences on the practical implementation of the rules	
	<ul style="list-style-type: none"> 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; o demand original work books and other similar proof (original stamps and original signatures on E-forms); 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; o do not send E210 or decision, if the application has been rejected for example because of the lack of insurance periods; o do not answer to the request of E205 at all if person has not yet applied pension from the country in question; <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>
SE	
UK	The introduction and future roll out of EESSI across Member States from December 2019 onwards should see an improvement in the clearance times for claims from other Member States. The quality of information should also improve as well as the cooperation between Member States to share information.
IS	Our experience is pretty good regarding the 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.
LI	
NO	
CH	<p>Good administration and good offices principles.</p> <p>The analysis of data relating to the reference year has shown that the implementation of the coordination rules is proceeding fluently and smoothly.</p> <p>Out of the 18,303 cases examined within the framework of the annual survey carried out according to AC Decision No 208 of 11 March 2008 (2008/683/EC)*, only 24 cases required processing times of more than 365 days.</p> <p>The reasons for the extended processing times are mainly related to additional investigations necessary for the determination of insurance periods or the family situation of the applicants. In other cases, a non-reactivity or lack of cooperation on the part of claimants in providing or in the transmission of official documents attesting their personal situation or family circumstances.</p> <p>In terms of administrative cooperation between social security bodies during the reference year, several meetings organised with social security bodies of Germany (DRV-Karlsruhe / 02.2019), Italy (INPS-Bergamo / 02.2019), France (Carsat-Annecey and Carsat Lyon / 04.2019) and from the Netherlands (SVB-Amsterdam / 01.2019) enabled the CCO to strengthen cooperation with its partners through a better mutual understanding of the respective legislation.</p> <p><i>*Decision No 208 of 11 March 2008 concerning the establishment of a common framework for the collection of data on the settlement of pension claims.</i></p>

Source Questionnaire on cross-border old-age, survivors' and invalidity pension 2020

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 2019? 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

Coordination of Social Security Systems

P1

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 <input type="text"/>

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 <input type="text"/>

(*) Information given to the institution by the holder when this is not known by the institution.
 (**) Please complete name of institution in [].

1/4

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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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