



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

# Access to social protection for young people

## Estonia

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## CONTENTS

SUMMARY .....	4
1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE .....	5
1.1 Distribution of young people (aged 15–29) by main activity status .....	5
1.2 Young people (aged 15–29) at risk of poverty or social exclusion .....	7
1.3 Young people (aged 15–29) materially and socially deprived.....	8
1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs) .....	8
1.5 Early leavers (aged 18–24) from education and training.....	9
1.6 Young people (aged 16–29) living with their parents.....	9
2 ACCESS TO UNEMPLOYMENT BENEFITS .....	10
2.1 Contributory unemployment benefits .....	10
2.1.1 Eligibility conditions and benefit entitlements .....	10
2.1.2 Gaps/obstacles in access for young people.....	11
2.2 Non-contributory unemployment benefits .....	12
2.2.1 Eligibility conditions and benefit entitlements .....	12
2.2.2 Gaps/obstacles in access for young people.....	12
2.3 Overall gaps/obstacles in access for young people.....	12
3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS .....	13
3.1 Sickness benefits.....	13
3.1.1 Eligibility conditions and benefit entitlements .....	13
3.1.2 Gaps/obstacles in access for young people.....	14
3.2 Healthcare benefits.....	14
3.2.1 Eligibility conditions and benefit entitlements .....	15
3.2.2 Gaps/obstacles in access for young people.....	15
4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS .....	16
4.1 Eligibility conditions and benefit entitlements .....	16
4.2 Gaps/obstacles in access for young people .....	17
5 GUARANTEED MINIMUM INCOME SCHEMES .....	18
5.1 Eligibility conditions and benefit entitlements .....	18
5.2 Gaps/obstacles in access for young people .....	19
6 HOUSING BENEFITS.....	19
7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS.....	19
7.1 Reforms implemented since 2015.....	19
7.2 National debates .....	20
7.3 Good practices and recommendations .....	21
REFERENCES .....	22

## SUMMARY

In Estonia, in general, the same eligibility conditions and entitlements to social protection benefits (unemployment benefits, sickness and care benefits, parental benefits and minimum income scheme) apply to all age groups. There are also no unemployment, sickness or parental benefits in Estonia that are specifically targeted at young people aged 15–29. However, there are some distinctions in terms of eligibility or calculation of benefits for young people who are in full-time education.

Support – at least to a minimum extent – is guaranteed to anybody not eligible for contributory benefits. For example, social protection of the unemployed consists of two tiers: unemployment insurance benefit and unemployment allowance. The second tier helps to plug the gaps in the eligibility conditions of the first tier (for instance, study is considered to be an activity equivalent to work). Moreover, if a person is eligible for unemployment insurance benefits for only 180 days, he/she can continue to receive unemployment allowance for up to a further 90 days.

The minimum rate for parental benefits is also guaranteed: persons who have not received any earnings (e.g. non-working students) are paid parental benefit at the parental benefit rate, which is equivalent to the national minimum wage in the previous calendar year. Persons whose average monthly income in the previous year was less than or equal to the minimum wage are paid parental benefit at the rate of the minimum wage in the year when the benefit application is made. However, maternity benefit is only available to employed insured persons (including the self-employed and the spouses of the self-employed), i.e. to those who have paid social contributions.

Sickness benefit provides an income for periods of absence from work due to illness, and is paid to employed persons with health insurance. However, there are no specific criteria for this measure that apply to young people.

Subsistence benefit is paid where other measures aimed at alleviating need have proved ineffective, and it guarantees a level of income that should protect people from direct poverty. There are no specific housing benefits in Estonia, but housing costs are also taken into consideration when calculating subsistence benefit.

However, there are some gaps in the availability and level of benefits among younger age groups that are caused by the calculation or the eligibility conditions of contributory benefits. For instance, unemployment insurance benefit, sickness benefit, maternity benefit and parental benefit are calculated based on previous earnings: young people aged under 30 thus receive slightly smaller benefits, due to the fact that their wages are lower than those of older age groups. In addition, the contributions record required to access the unemployment insurance scheme is quite long, and the duration of the benefit paid also depends on it. Thus, it is probably more difficult for young people to receive it, or else they receive it for shorter periods.

Since 2015, several changes have been made to improve access to social protection for all. However, in general, these changes affect all age groups and do not specifically aim to improve access to social protection for young people. The main major changes are as follows. First, the level of unemployment insurance benefit has increased from 50% to 60% of previous earnings for the first 100 days of unemployment, and unemployment allowance has increased from a level of €6.10 per day in 2020 to €9.42 per day in 2021. Secondly, changes to the parental benefit system were adopted to achieve better reconciliation of work and family life and to spread the burden of care between the parents. Thirdly, the equivalence scale that determines the subsistence level for children has changed, meaning that the equivalence scale is 1:0.8:1.2 now. In addition, since 2018, the employment income of a child aged up to 19 is not considered as household income.

There have been no major national debates and no new reforms are planned for the near future to improve specifically young people's access to social protection. However, some general discussions have taken place to improve the situation of the unemployed during COVID-19 and to increase the subsistence minimum. In addition, gaps in social guarantees for doctoral students have been discussed.

# 1 KEY FIGURES ON THE SOCIO-ECONOMIC SITUATION OF YOUNG PEOPLE<sup>1</sup>

## 1.1 Distribution of young people (aged 15–29) by main activity status

**Table 1a: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Estonia, % 15-29 and 30-64)**

	ESTONIA											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	54.4	54.0	57.9	58.3	56.6	52.3	78.5	78.8	80.0	80.5	81.6	80.7
<i>Paid employment**</i>	95.9	94.2	94.5	94.9	95.5	95.1	89.2	89.5	88.6	88.1	87.7	88.2
<i>Self-employment**</i>	:	5.1	4.8	4.6	4.2	4.2	10.1	9.8	10.5	11.2	11.8	11.0
<i>Contributing family work**</i>	:	0.7	0.7	0.5	0.3	0.7	0.7	0.7	0.8	0.7	0.5	0.8
UNEMPLOYMENT***	8.9	10.0	8.1	7.4	7.4	12.2	5.6	6.2	5.4	4.9	3.9	5.8
INACTIVITY****	40.3	40.1	37.0	37.1	38.9	40.3	16.9	16.0	15.5	15.3	15.1	14.4
	EU-27											
	15-29						30-64					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	45.0	45.9	46.9	47.7	48.2	46.1	71.4	72.4	73.5	74.5	75.3	74.9
<i>Paid employment**</i>	91.8	92.2	92.4	92.6	92.8	92.5	83.0	83.3	83.7	84.0	84.1	84.2
<i>Self-employment**</i>	5.3	5.2	5.2	5.2	5.1	5.4	14.6	14.5	14.3	14.2	14.2	14.1
<i>Contributing family work **</i>	2.9	2.6	2.4	2.2	2.1	2.1	2.4	2.2	2.0	1.8	1.7	1.7
UNEMPLOYMENT***	17.3	15.8	14.2	12.8	11.9	13.3	8.5	7.7	6.9	6.1	5.6	5.8
INACTIVITY****	45.6	45.4	45.3	45.3	45.3	46.8	22.0	21.6	21.0	20.6	20.2	20.5

"Notes: (\*) The employment rate is expressed as a share (%) of the total population in the age group. The 3 categories of employment (paid employment [i.e. employees], self-employment and contributing family work) are expressed as a share (%) of the population in employment in the age group. Contributing family work is a form of labour (generally unpaid, although compensation may come indirectly in the form of family income) that supports another member of the family to run an agricultural holding or another business. (\*\*) The unemployment rate is expressed as a share (%) of the active population, i.e. the population that is either in employment or unemployed (not the total population), in the age group. (\*\*\*) The inactivity rate is expressed as a share (%) of the total population in the age group. ':' indicates statistically unreliable data.

Reading note: In 2020, in Estonia, 52.3% of people aged between 15 and 29 were in employment, compared to 80.7% of those aged 30-64. In the EU-27 as a whole, these figures were 46.1% and 74.9%, respectively. The share of people unemployed in the active population in Estonia was 12.2% of the 15-29 age group and 5.8% of the 30-64 age group (EU-27 average: 13.3% and 5.8%). The shares of people economically inactive in Estonia in the 15-29 and 30-64 age groups were 40.3% and 14.4%, respectively (EU-27 average: 46.8% and 20.5%).

Source: Eurostat, ESPN Network Core Team calculations based on LFS indicators [*lfsa\_eegais*], [*lfsa\_egaps*], [*lfsa\_pganws*] and [*lfsa\_igan*]. Data downloaded on 24 May 2021."

<sup>1</sup> Except where otherwise specified, the indicators presented in Section 1 of this report were computed by the ESPN Network Core Team on the basis of data coming from two data sources coordinated at the European level by the statistical office of the European Union (Eurostat: <https://ec.europa.eu/eurostat>): European Union Labour Force Survey (EU-LFS) and European Union Statistics on Income and Living Conditions (EU-SILC). These indicators were computed for all the 35 ESPN countries for which the data needed were available. All these ESPN countries' estimates are presented in Annex B of the following Synthesis Report: Dalila Ghailani, Stéphanie Coster, Ramón Peña-Casas and Pietro Regazzoni (2021), "Access to social protection for young people. An analysis of policies in 35 countries", European Social Policy Network (ESPN), Luxembourg: Publications Office of the European Union. This Synthesis Report can be downloaded [here](#).

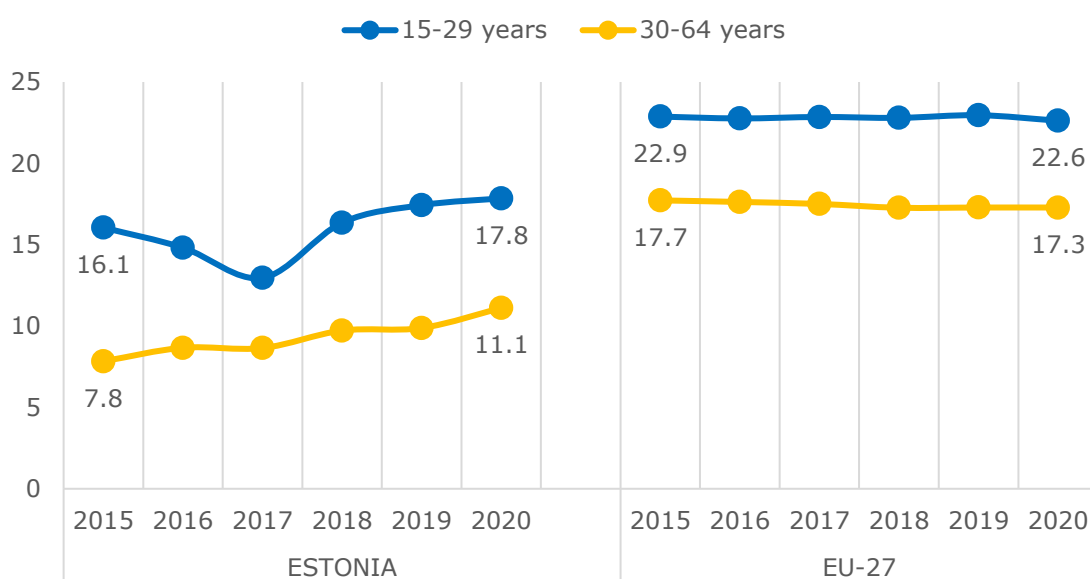
**Table 1b: Main activity status of people aged 15-29 and 30-64 (2015-2020, EU-27 and Estonia, ratios 15-29/30-64)**

	ESTONIA						EU-27					
	2015	2016	2017	2018	2019	2020	2015	2016	2017	2018	2019	2020
EMPLOYMENT RATE*	0.69	0.68	0.72	0.72	0.69	0.65	0.63	0.63	0.64	0.64	0.64	0.62
Paid employment**	1.07	1.05	1.07	1.08	1.09	1.08	1.11	1.11	1.10	1.10	1.10	1.10
Self-employment**	:	0.52	0.45	0.41	0.35	0.38	0.36	0.36	0.36	0.36	0.36	0.38
Contributing family work**	:	1.02	0.91	0.77	0.67	0.86	1.21	1.20	1.21	1.24	1.24	1.20
UNEMPLOYMENT***	1.59	1.62	1.51	1.49	1.91	2.11	2.04	2.06	2.06	2.09	2.10	2.29
INACTIVITY****	2.38	2.51	2.39	2.42	2.58	2.80	2.07	2.11	2.16	2.20	2.24	2.29

Notes: To obtain the ratio of 15-29 to 30-64, the 15-29 percentage is divided by the 30-64 percentage: a value below (above) 1 in a given activity status therefore means that 15-29-year-olds are proportionally less (more) numerous in that activity status than 30-64-year-olds. See also Notes to Table 1a above. ':' indicates statistically unreliable data.

Reading note: In 2020, in Estonia, 52.3% of people aged between 15 and 29 were in employment compared to 80.7% of those aged 30-64 (see Table 1a) – i.e. a 15-29:30-64 ratio of 0.65. In the EU-27 as a whole (see table 1a), these figures were 46.1 and 74.9% respectively (ratio 0.62).

Source: See Table 1a.

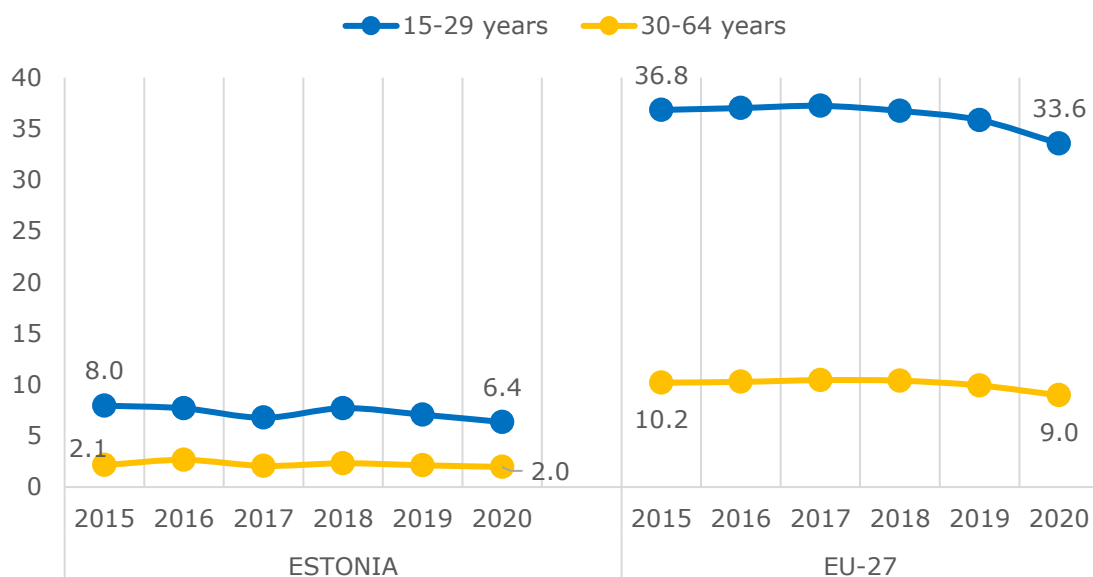
**Figure 1: Part-time employment as a share of the population in employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Estonia, %)**

Reading note: In 2020, in Estonia, the share of part-time employment in total employment was 17.8% for the 15-29 age group and 11.1% for the 30-64 age group. For the EU-27 as a whole, these shares were 22.6% and 17.3%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicator [lfsa\_epgn62]. Data downloaded on 24 May 2021.



**Figure 2: Temporary employment as a share of population in paid employment - comparison of the 15-29 and 30-64 age groups (2015-2020, EU-27 and Estonia, %)**

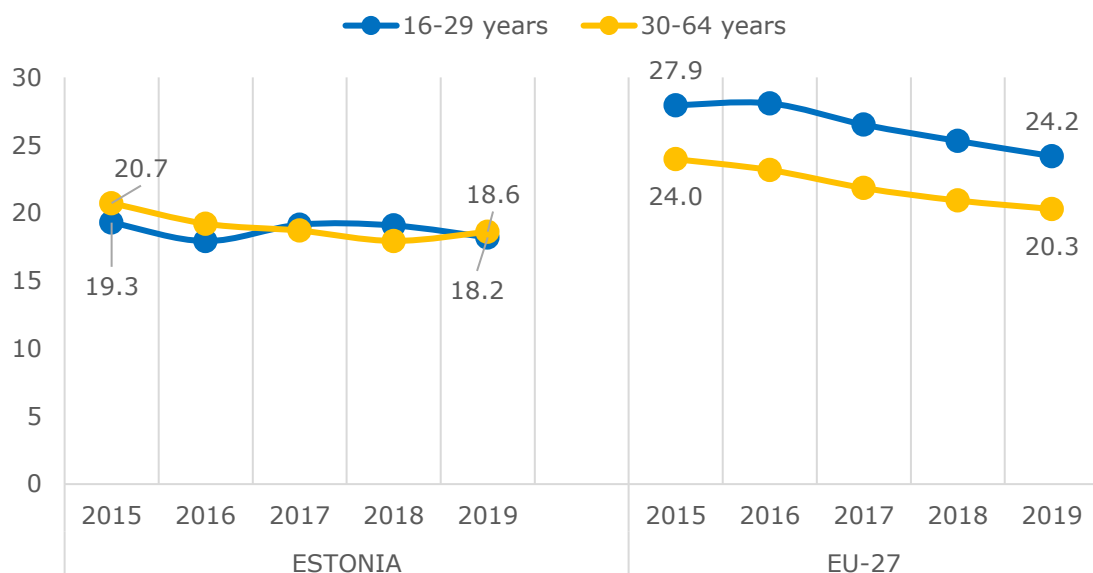


Reading note: In 2020, in Estonia, the share of temporary workers among employees was 6.4% for the 15-29 age group and 2.0% for the 30-64 age group. For the EU-27 as a whole, these shares were 33.6% and 9.0%, respectively.

Source: Eurostat, ESPN Network Core Team calculations based on Eurostat LFS indicators [Ifsa\_epgn62] and [Ifsa\_egaps]. Data downloaded on 24 May 2021.

## 1.2 Young people (aged 15–29) at risk of poverty or social exclusion

**Figure 3: People at risk of poverty or social exclusion - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Estonia, %)**

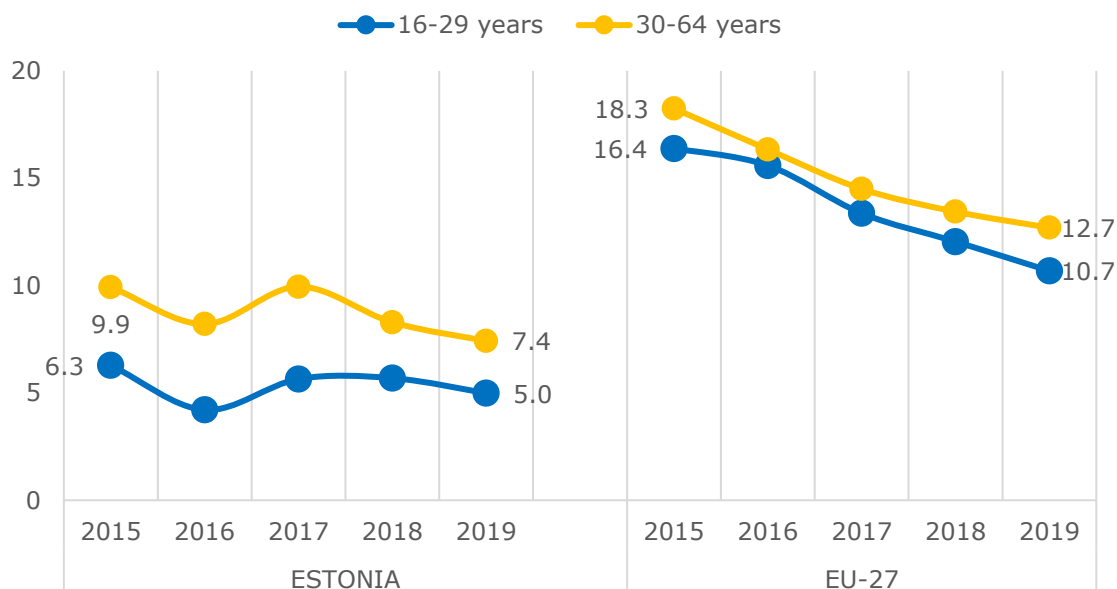


Reading note: In 2019, in Estonia, 18.2% of the 16-29 age group were at risk of poverty or social exclusion (i.e. they were living in a household that was at risk of poverty and/or severely materially and socially deprived and/or (quasi-)jobless according to the EU definition of these indicators) compared to 18.6% of the 30-64 age group. For the EU-27 as a whole, these figures were 24.2% and 20.3%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_peps02]. Data downloaded on 24 May 2021.

### 1.3 Young people (aged 15–29) materially and socially deprived

**Figure 4: People materially and socially deprived - comparison of the 16-29 and 30-64 age groups (2015-2020, EU-27 and Estonia, %)**

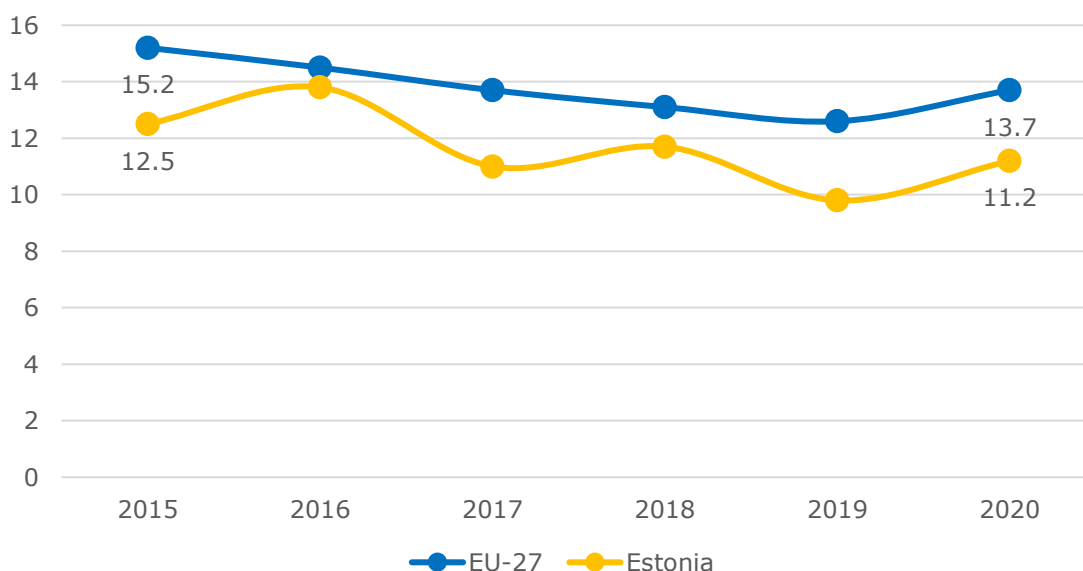


Reading note: In 2019, in Estonia, 5.0% of the 16-29 age group were materially and socially deprived (according to the EU definition of this indicator) compared to 7.4% of the 30-64 age group. For the EU-27 as a whole, these figures were 10.7% and 12.7%, respectively.

Source: Eurostat, EU-SILC ad hoc extraction - indicator [ilc\_mdsc]. Data downloaded on 24 May 2021.

### 1.4 Young people (aged 15–29) neither in employment nor in education or training (NEETs)

**Figure 5: People aged 15-29 neither in employment nor in education or training (NEETs) (2015-2020, EU-27 and Estonia, %)**

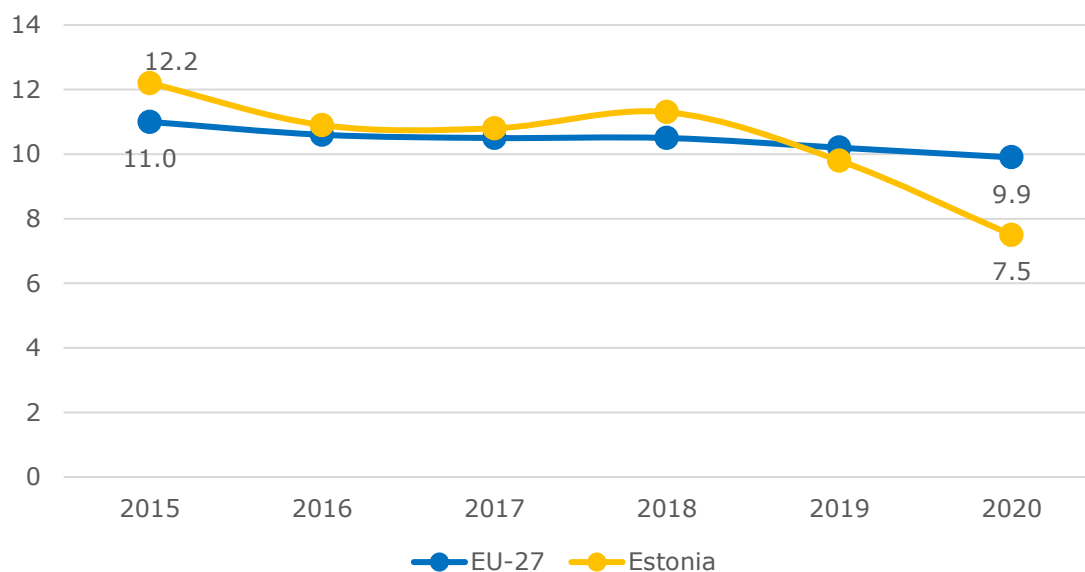


Reading note: In 2020, in Estonia, 11.2% of the 15-29 age group were neither in employment nor in education or training (NEET) compared to 13.7 for the EU-27 as a whole.

Source: Eurostat, LFS - indicator [lfse\_20]. Data downloaded on 24 May 2021.

## 1.5 Early leavers (aged 18–24) from education and training

**Figure 6: Early leavers from education and training for the 18-24 age group (2015-2020, EU-27 and Estonia, %)**

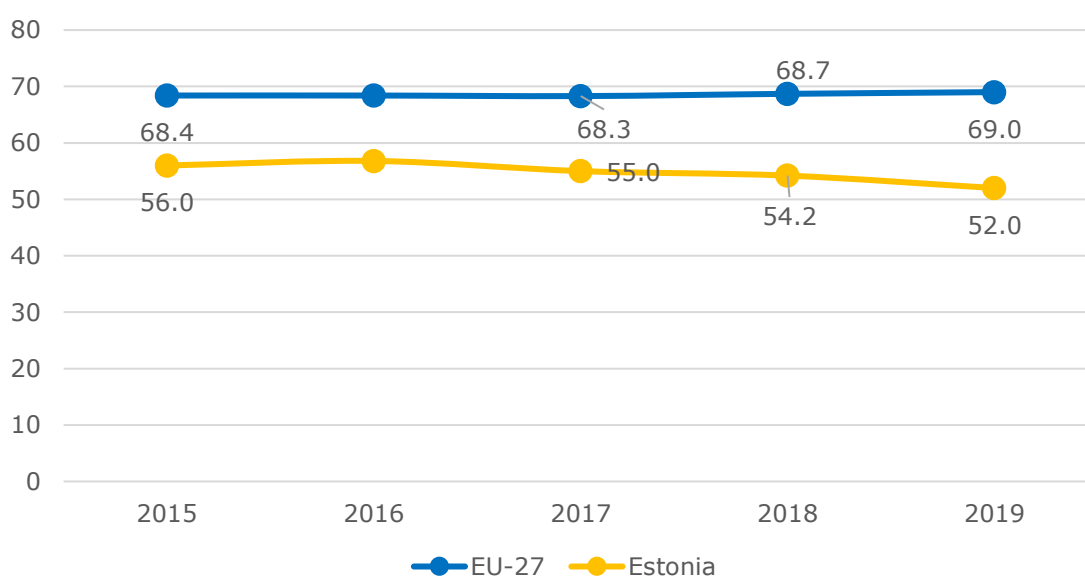


*Reading note: In 2020, in Estonia, 7.5% of the 18-24 age group were early leavers from education and training – i.e. they had completed, at most, lower secondary education and were not in further education or training. For the EU-27 as a whole, this figure was 9.9%.*

*Source: Eurostat, LFS - indicator [edat\_lfse\_14]. Data downloaded on 24 May 2021.*

## 1.6 Young people (aged 16–29) living with their parents

**Figure 7: Young people aged 16-29 living with their parents (2015-2019, EU-27 and Estonia, %)**



*Reading note: In 2019, in Estonia, 52.0% of the 16-29 age group were living with their parents, compared to 69.0% for the EU-27 as a whole.*

*Source: EU-SILC - indicator [ilc\_lvps08]. Data downloaded on 24 May 2021.*

## 2 ACCESS TO UNEMPLOYMENT BENEFITS<sup>2</sup>

Social protection of the unemployed in Estonia consists of two tiers: unemployment insurance benefit and unemployment allowance. The primary system is the unemployment insurance benefit, which depends on previous earnings and is financed from statutory unemployment insurance contributions (contributory scheme). Unemployment insurance contributions form a compulsory insurance scheme that covers an employee in case of unemployment, collective closing or insolvency of the employer, and an employer in the event of collective cancellation of employment contracts. In addition to unemployment insurance, there is an unemployment allowance that is financed from the state budget (non-contributory scheme).

### 2.1 Contributory unemployment benefits

#### 2.1.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Estonia as far as young people are concerned are the following:

##### a) Age

Unemployment insurance benefit is paid to those aged between 16 and pensionable age. There is no other age criterion.

##### b) Activity status requirement

Unemployment insurance benefit is available only to the registered unemployed (aged between 16 and pensionable age, including non-standard workers). The sole proprietors and members of management or controlling bodies of legal persons do not have statutory access to unemployment insurance. People in full-time education cannot register as unemployed, except for those on academic leave or who have been employed for at least 180 days in the last 12 months. Trainees and apprentices are not considered to be in employment; it is possible to be on an apprenticeship scheme while being registered as unemployed,<sup>3</sup> but in that case it is not permitted to receive a salary. However, since September 2020 it has been possible to take on temporary work while being registered as unemployed (up to 8 days per month and up to 12 calendar months in a 24-month period).

##### c) Contributory history required to access the scheme

A person must have been insured for at least 12 of the 36 months prior to registration as unemployed. There is no additional specific criterion for this measure for young people. Activities equivalent to work (e.g. study) are not considered when calculating the contributions record required.

##### d) Waiting period

The general waiting period for unemployment insurance benefit is 7 calendar days. There is no waiting period for those entitled to previously unused days of unemployment insurance benefit. There is no specific criterion for this measure for young people: the waiting period is the same for those aged 15–29 as it is for those aged 30+.

##### e) Replacement rate/benefit level

The calculation for young people is the same as for older groups. The level of unemployment insurance benefit is 60% of previous earnings during the first 100 days of an unemployment spell; from day 101 to day 360, the figure is 40%.

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<sup>2</sup> Description of the eligibility conditions and benefit entitlements of unemployment benefits is based on the information available at the Unemployment Insurance Fund's home page (Estonian Unemployment Insurance Fund, 2021b), Unemployment Insurance Act (2021), Labour Market Services and Benefits Act (2021) and in MISSOC (2020).

<sup>3</sup> Apprenticeship is one of the services provided by the Unemployment Insurance Fund.

## **f) Duration**

The duration for young people is the same as for older groups. The duration of unemployment insurance benefit depends on the length of the previous employment record, but the maximum is 360 days.

### **2.1.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Estonia are the following:

#### **a) Main gaps in access for young people**

The unemployment rate among young people aged 15–29 is significantly higher than for those aged 30–64, and during the COVID-19 crisis the difference widened even further. In 2019, the unemployment rate among people aged 15–29 was 7.4% and in 2020 it was 12.2%; among people aged 30–64, the corresponding figures were 3.9% and 5.8% (see Section 1). According to the statistics, 95% of 15–24-year-olds are unemployed for up to 11 months; in the 15–74 population generally, the figure is 83% (Eurostat table lfsq\_ugad).

The main problems related to the Estonian unemployment benefit system include low coverage for both younger and older age groups – a consequence of the conditions for qualifying for benefits (e.g. activity status, contributions record required). In 2020, 36% of newly registered unemployed people aged under 30 received neither unemployment insurance benefit nor unemployment allowance; only 29% were entitled to unemployment insurance and 35% to unemployment allowance. Among those aged 30 or over, 27% of the newly registered unemployed received unemployment benefits and 50% received unemployment insurance benefit (data from the Estonian Unemployment Insurance Fund). However, it should be noted that since the pandemic crisis, the share of those receiving unemployment benefits has increased compared to the pre-crisis period: for example, in 2019, 42% of those newly unemployed and aged under 30 did not receive any unemployment benefit.

In addition, the sole proprietors and members of the management or controlling bodies of legal persons do not have statutory access to unemployment insurance. In Estonia, approximately 4.2% of young (aged 15–29) employed persons were self-employed in 2020 (11% among people aged 30–64) (see Section 1).

#### **b) Main obstacles in access for young people**

To receive unemployment insurance benefit, a person must have quite a long contributions record. With a record of up to 5 years, the duration of unemployment benefit is 180 days; with a record of 5–10 years, the benefit is paid for 270 days; and for those with a length of service of over 10 years, the benefit payment duration is 360 days. Thus, it is probably more difficult for young people who have entered the labour market or whose income is more intermittent to receive unemployment insurance benefit. The amount of unemployment insurance benefit also depends on previous earnings, so it is likely that young people receive smaller benefits for a shorter period.

On average, in 2020, each month 3,349 persons under 30 received unemployment allowance (38% of unemployment allowance recipients) and 3,885 received unemployment insurance benefit (16% of unemployment insurance benefit recipients). Thus, there are more young people among the recipients of unemployment allowance than among the recipients of unemployment insurance benefits. The average amount of unemployment insurance benefit among those under 30 was also lower, compared to the older age group (€448 vs €520). The duration of unemployment insurance benefit is shorter for young people than for older age groups: the granted average duration of benefit receipt is 194 days among young people and 261 days among those aged 30+. The actual duration is also shorter for young people (data from the Estonian Unemployment Insurance Fund).

## 2.2 Non-contributory unemployment benefits

### 2.2.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Estonia as far as young people are concerned are the following:

#### a) Age

Unemployment allowance is paid to those aged between 16 and pensionable age. There is no other age criterion for this benefit.

#### b) Activity status requirement

Unemployment allowance is available only to registered unemployed (aged between 16 and pensionable age). Non-standard workers and the self-employed are also covered. For trainees and those in full-time education, the same conditions apply as in Section 2.1.1 (b).

#### c) Contributory history required to access the scheme

To receive unemployment allowance, the person must have been employed or engaged in an activity equivalent to work for at least 180 days during the 12 months prior to registration as unemployed. For instance, daytime or full-time studies, military service and various care responsibilities are considered to be activities equivalent to work. There is no specific additional criterion for this measure pertaining to young people.

#### d) Waiting period

The general waiting period for unemployment allowance is 7 calendar days. Those who apply for unemployment allowance based on earlier, full-time study (activity equivalent to work) have a waiting period of 60 days. There is no specific additional criterion for this measure pertaining to young people.

#### e) Replacement rate/benefit level

The calculation for young people is the same as for older groups. The unemployment allowance is a flat rate payment (€9.42 per day).

#### f) Duration

The duration for young people is the same as applies to older groups. The maximum duration of unemployment allowance is 270 days.

### 2.2.2 Gaps/obstacles in access for young people

The main gaps and obstacles in access for young people identified for this scheme in Estonia are the following:

#### a) Main gaps in access for young people

There is nothing specific that would exclude young people from receiving the benefit. However, there is a general problem relating to low coverage, and among young people the share of those who are not eligible even for unemployment allowance (to say nothing of unemployment insurance benefit) is higher than in older age groups (see Section 2.1.2).

#### b) Main obstacles in access for young people

In addition, daytime or full-time study is generally considered to be an activity equivalent to work. However, academic leave is not included as study. Thus, it is more difficult for young people who were previously on academic leave to receive unemployment allowance.

## 2.3 Overall gaps/obstacles in access for young people

Social protection of the unemployed in Estonia consists of two tiers: unemployment insurance benefit and unemployment allowance. Unemployment allowance and unemployment insurance benefit cannot be received at the same time. While access to the

first tier is more difficult, the second tier helps to plug the gaps. While unemployment insurance benefit is not paid in the event of voluntary unemployment, the unemployment allowance also covers the risk of voluntary unemployment. In addition, unemployment allowance is paid to individuals who have not previously been employed, but whose previous activity is treated as equivalent to work (for example, full-time study, military service or various care responsibilities). Moreover, if the person is eligible for unemployment insurance benefits for only 180 days (e.g. a short contributions record), he/she can continue to receive unemployment allowance for up to 270 days.

### **3 ACCESS TO SICKNESS AND HEALTHCARE BENEFITS<sup>4</sup>**

#### **3.1 Sickness benefits**

Benefits for temporary incapacity for work provide an earnings-related benefit for periods of absence from work due to illness or to take care of another person. The types of benefit for temporary incapacity for work are sickness benefit, maternity benefit, adoption benefit and care benefit. This section only covers sickness benefits. Maternity benefit is covered in Section 4.

##### **3.1.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Estonia as far as young people are concerned are the following:

###### **a) Age**

There is no age criterion for sickness benefits.

###### **b) Activity status requirement**

Sickness benefits are only paid to employed persons with health insurance. The policy rules exclude part-time sickness benefit and working during the sickness benefit take-up. Insured employed persons are residents of Estonia whose social tax is paid by their employer, the state or by themselves (if self-employed). Trainees and apprentices are also covered if they meet the above-mentioned conditions, have received income and have paid social tax.

Sickness benefits paid by an employer are only available to employees with an employment contract (including a fixed-term employment contract, part-time employees and temporary agency employees), and not to those employed on a non-standard contract (contract for the supply of services, contract under the law of obligations) or sole proprietors. However, it is possible for those groups to receive sickness benefit paid by the Health Insurance Fund, if they are insured (i.e. if they have paid at least as much social tax as the minimum social tax obligation). These conditions apply to all age groups and there is no specific activity requirement for young people. However, in 2020, among those employed on a non-standard contract (contract for the supply of services or a contract under the law of obligations), 29% were young people under 30. Of all employment contracts, 15% referred to employees younger than 30 (data from Tax and Customs Board).

###### **c) Contributory history required to access the scheme**

There is no specific criterion for this measure that pertains to young people. Overall, there is usually no fixed contributions record required to receive sickness benefits. However, the contributions record required for those who were not previously insured and have started work is 14 days.

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<sup>4</sup> The description of the eligibility conditions and entitlements to sickness and healthcare benefits is based on the information available at Health Insurance Act (2021), Haigekassa (2021) and MISSOC (2020).

#### **d) Waiting period**

The waiting period for sickness benefits in the event of illness is 3 days – the sickness benefit is paid by the employer from day 4 to day 8, while from day 9 the benefit is paid by the Health Insurance Fund. However, because of the COVID-19 crisis, since January 2021 until the end of the year, the employer pays benefit from day 2 to day 5, while from day 6 the benefit is paid by the Health Insurance Fund. For those employed on a non-standard contract (contract for the supply of services or a contract under the law of obligations) and for sole proprietors the waiting period is 8 days.

For those caring for another person, there is no waiting period. In other cases of temporary incapacity for work,<sup>5</sup> the benefit is paid only by the Health Insurance Fund and from the second day of the exemption from work. There is no specific criterion for this measure that pertains to young people.

#### **e) Replacement rate/benefit level**

The calculation for young people is the same as for older groups. The replacement rate for those receiving sickness benefits in the event of illness is 70%; for those caring for other persons, it is 80%; and in other cases (e.g. occupational accident, occupational disease) it is 100%.

#### **f) Duration**

The duration for young people is the same as applies to older groups. Sickness benefits are paid for a maximum of 182 consecutive calendar days.

### **3.1.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Estonia are the following:

#### **a) Main gaps in access for young people**

As already mentioned, sickness benefits paid by an employer are only available to employees with an employment contract, and not to those employed on a non-standard contract (see Section 3.1.1(b)). This limitation applies to all age groups.

#### **b) Main obstacles in access for young people**

As with unemployment insurance benefit, the amount of sickness benefit depends on previous earnings, so it is likely that young people will receive slightly smaller benefits. For instance, in December 2020, the average amount of sickness benefit paid by an employer was €122 among those aged 29 or under and €143 among older age groups (data from Tax and Customs Board).

## **3.2 Healthcare benefits**

There are no specific healthcare cash benefits in Estonia. The purpose of health insurance is to cover the healthcare costs of insured persons for the prevention and treatment of diseases, to finance medicines and medical assistance and to pay financial benefits (sick leave, maternity benefits). Insured persons are residents of Estonia whose social tax is paid by their employer, by the government or by themselves (if they are self-employed), as well as equivalent persons under the Health Insurance Act for whom social tax is not

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<sup>5</sup> Occupational disease, occupational accident (incl. traffic-related occupational accident and complications or illness caused by an occupational accident), injuries caused as a result of protecting national or public interests and preventing a criminal offence, if the employer does not have work suitable for a pregnant woman.



payable. In addition, as of July 2017, adults' dental care is subject to partial co-financing, in a form of in-kind benefit.<sup>6</sup>

### **3.2.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Estonia as far as young people are concerned are the following:

#### **a) Age**

Healthcare services are available to persons with health insurance. In Estonia, all children under the age of 19 have health insurance, and therefore all services (including dental care) that are provided by contract partners of the Estonian Health Insurance Fund are free of charge. Persons in full-time education (e.g. pupils, students) are also covered.

#### **b) Activity status requirement**

There is no activity status requirement. Insured persons are residents of Estonia whose social tax is paid by their employer or by themselves (if they are self-employed), as well as those covered by the state (e.g. the unemployed, a parent raising a child under the age of 3, persons in receipt of social benefits).

#### **c) Contributory history required to access the scheme**

There is usually no contributions record required. However, the record required for those who were not previously insured and have started working is 14 days. The employment contract must last for at least 30 days. It follows that employees and contract workers are not covered if the contract is very short. There is no specific criterion for this measure that pertains to young people.

#### **d) Waiting period**

The waiting period depends on the type of health insurance coverage. For instance, for people who start studying, the waiting period for health insurance is 7 days after the submission of health insurance information to the Health Insurance Fund. For the unemployed, the waiting period can be up to 31 days.

#### **e) Replacement rate/benefit level**

Not applicable.

#### **f) Duration**

No specific limits. However, the duration of the insurance after the end of the eligibility depends on the type of insurance, e.g. 3 months after graduation; 1 month after exclusion from the list of students; or 2 months after the end of an employment contract.

### **3.2.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Estonia are the following:

#### **a) Main gaps in access for young people**

One of the factors that influence access to healthcare is the relatively low extent of compulsory health insurance coverage, compared to most OECD/EU countries. The total share of uninsured people is around 5% of the population in Estonia (Sotsiaalministeerium, 2020). There are also problems with the irregularity of health insurance – e.g. in 2015, 11% of people had health insurance for less than 11 months of the year. Low coverage has multiple causes, including people working abroad, precarious employment and

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<sup>6</sup> For adults, a 50% co-insurance was implemented, with benefit capped at €40 per year. Pregnant women, mothers of children up to 1 year of age, persons with a greater need for dental treatment because of a particular condition (like diabetes) and persons eligible for a work incapacity pension receive dental benefits, with a 15% co-insurance, with benefit capped at €85 per year.

employment income, income not being subject to social tax, and tax evasion (Kadarik et al., 2018). Statistics show that, among young people aged 15–29, the share of people working part time and on a temporary contract is higher than among those aged 30–64. For instance, in 2020, 17.8% of those aged under 30 were employed part time and 6.4% were on a temporary contract (11.1% and 2.0% of total employment among those aged 30–64) (see Section 1). However, previous studies indicate that people aged 19–29 are in a group with rather short-term (1 month) health insurance interruptions caused by the completion of their studies or by the end of an employment contract, which is followed by a new employment contract, unemployment status or study (Koppel et al., 2018a).

#### **b) Main obstacles in access for young people**

A person is usually covered by health insurance for 3 months following graduation (1 month after exclusion from the list of students or if the person is not graduating within the normal time). Thus, there may be a gap in protection if a person does not enter the labour market immediately after graduation. There is also no health insurance during academic leave (unless it was due to sickness) (Haigekassa, 2020).

## **4 ACCESS TO MATERNITY, PATERNITY AND PARENTAL CASH BENEFITS<sup>7</sup>**

There are various forms of support for families with children to compensate for periods when a parent is out of the labour market. First, pregnant women (with health insurance and their pregnancy confirmed by a doctor or midwife) are entitled to maternity leave prior to the due birth date. Secondly, parental benefit compensates for labour income not received by a parent who stays at home after the birth. Also, fathers are eligible for paternity leave (additional parental benefit for the father), to be taken 30 days prior to the due birth date or up until the child turns 3 years. These are all contributory benefits and depend on previous earnings.

### **4.1 Eligibility conditions and benefit entitlements**

The main eligibility conditions and benefit entitlements that apply to the scheme in Estonia as far as young people are concerned are the following:

#### **a) Age**

There is no age criterion for these benefits.

#### **b) Activity status requirement**

There is no activity status requirement to receive parental benefits (they are available to people who are inactive, trainees, employees, the unemployed and the self-employed). It is also possible to receive parental benefit and to work at the same time. However, maternity benefit and adoption benefit are only paid to employed insured persons (including the self-employed or their spouses, and non-standard workers) – i.e. those who have paid social tax. Earning a salary during maternity leave is forbidden.

#### **c) Contributory history required to access the scheme**

There is no contributions record required to access parental benefit. There is also no specific contributions history required to access maternity benefit, though the person must have health insurance (also see Section 3).

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<sup>7</sup> The description of the eligibility conditions and entitlements to parental, maternity and family benefits is based on the information available at Haigekassa (2021), MISSOC (2020) and Social Insurance Board (2021a).

**d) Waiting period**

There is no waiting period. Maternity benefit is paid from the day 1 and parental benefit is paid from the day after the end of maternity benefit. Paternity leave can be taken 30 days before the due birth date, and maternity leave 30–70 days before.

**e) Replacement rate/benefit level**

The calculation for young people is the same as for older groups. The replacement rate for those receiving maternity benefit or parental benefit (including those on paternity leave) is generally 100% of previous income. Persons whose average monthly income in the previous year was less than or equal to the minimum wage are paid the parental benefit at the rate of the minimum wage from the previous year. Persons who did not receive any earnings (e.g. non-working students) are paid the parental benefit at the parental benefit rate, which is equivalent to the national minimum wage in the previous calendar year.

**f) Duration**

The duration for young people is the same as applies to older groups. The duration of maternity benefit is 140 days; the duration of adoption benefit is 70 days; the duration of paternity leave is 30 days; and the duration of parental leave is 435 calendar days.

**4.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Estonia are the following:

**a) Main gaps in access for young people**

Overall access to parental benefits for young people is good, because they are universal. However, maternity benefit is only available to insured persons (employees) and self-employed persons who have paid social tax. On the other hand, those who did not work before and do not receive maternity benefit receive parental benefit for longer (535 days, instead of 435).

**b) Main obstacles in access for young people**

As with unemployment insurance benefit and sickness benefit, the amount of maternity benefit and parental benefit depend on previous earnings, and so young people receive slightly smaller benefits. However, regarding parental benefit, the minimum amount (minimum wage) is also guaranteed for everyone. In April 2021, 25% of parental benefit recipients were aged 29 or under. Among older age groups (30+) a large share of recipients of parental benefit received support at the rate of 100% of previous income (77%), but among young people the share was significantly lower (58%). About 28% of those aged 29 or under received parental benefit equal to the minimum wage, and 14% were paid the parental benefit at the parental benefit rate. Among young people receiving support at the rate of 100% of previous income, the average amount of parental benefit was approximately €400 per month lower than among older age groups (30+) (Social Insurance Board, 2021b).

Previous studies indicate that overall, the participation of fathers in the care burden is rather low (see, for example, Biin et al., 2013). In 2019, only 58% of eligible fathers took paternity leave and received the corresponding benefit (Statistics Estonia, 2021). Recent changes to the parental benefit scheme seek to facilitate the reconciliation of work and family life and the sharing of the burden of care between parents. (Also see Section 7.1 on reforms implemented since 2015.)

## 5 GUARANTEED MINIMUM INCOME SCHEMES<sup>8</sup>

Subsistence benefits in Estonia are a state aid to people in need, paid by local government. Subsistence benefits are paid only if all other measures aimed at alleviating poverty and need have proved ineffective. Subsistence benefits guarantee a level of income that should protect people from direct poverty.

### 5.1 Eligibility conditions and benefit entitlements

The main eligibility conditions and benefit entitlements that apply to the scheme in Estonia as far as young people are concerned are the following:

#### a) Age

In general, there is no age criterion for subsistence benefit (guaranteed minimum income scheme). However, depending on age, place of residence and whether a person is studying, a young person may either be included as part of their parents' family or may form a separate household (also see point e) below on distinctions between different groups). In 2019, 75.9% of young people aged 16–24 and 21.7% of young people aged 25–29 were living with their parents (see Section 1.6).

#### b) Activity status requirement

There is no specific activity status requirement (subsistence benefits are available to employees, the self-employed, trainees, inactive persons, etc.). However, local governments may reduce or refuse to pay the subsistence benefit if an applicant of working age (except those incapable of work) does not fulfil the activity requirements (e.g. is not registered as unemployed, refuses a suitable job offer without good reason) or is not studying full time.

#### c) Other eligibility conditions

There are general conditions regarding residence, activity status requirements (described in 5.1(b)) and monthly income. One condition for families applying for the benefit is that they must live in the same dwelling and have a shared household. In general, the eligibility conditions do not differ for young people, but there are also certain exceptions for students (more detailed information in Section 5.1(e)).

Subsistence benefits are provided to a person who lives alone or to a family whose monthly net income, after the cost of housing (up to a certain limit), is below the subsistence level. The subsistence level is based on minimum expenditure on foodstuffs, clothing, footwear and other goods and services that satisfy basic needs.

#### d) Benefit level

The subsistence level is €150 per month for the first household member (also a single person) (100%); for children aged under 18, the figure is €180 (120%). The subsistence level for the second and each subsequent adult member of the family is €120 per month (80%). The subsistence level is fixed for each year by the state budget. There is also a supplementary benefit of €15 per month that is paid to the person who is entitled to receive the subsistence benefit and whose dependants/family members are all under the age of 18 (i.e. it is a lump-sum top-up benefit for single-parent households).

#### e) Distinctions between different groups of young people

A distinction is made in the event of young people who are studying. Persons aged 24 or under who are unmarried, are not the parents (or guardians) of a child and who are studying are regarded as members of their parents' household and have the right to receive benefits – even if their address details do not match. Those aged 25 or over, married

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<sup>8</sup> The eligibility conditions and benefit entitlements described in this section are largely based on Social Welfare Act (2021) and MISSOC 2020.

persons or parents aged under 25 are only considered to be part of their parents' household if they live in the same dwelling. Otherwise, they form a separate family.

The subsistence benefit is calculated based on the net income of the household members. There are some distinctions for students also. First, the employment income of a child aged up to 19 is not considered. Secondly, study grants (e.g. basic allowance, needs-based study allowance and needs-based special allowance) and student loans guaranteed by the state are not considered as income.

## **5.2 Gaps/obstacles in access for young people**

The main gaps and obstacles in access for young people identified for this scheme in Estonia are the following:

### **a) Main gaps in access for young people**

There are no specific gaps in the eligibility conditions that would affect access for young people. However, the main critique is the low level of subsistence benefits, which do not protect people against falling below the absolute poverty line. In 2019, the at-risk-of-poverty-or-social-exclusion (AROPE) rate was 18.2% among people aged 16–29 and 18.6% among those aged 30–64 (24.2% and 20.3%, respectively, in the EU-27) (see Section 1). There have been discussions on increasing the subsistence minimum, but in 2021 it remained unchanged (see Section 7.2).

### **b) Main obstacles in access for young people**

The overall benefit non-take-up has not been directly studied, and there is no direct information on how many persons who would be eligible do not submit applications for subsistence benefit. However, the administrative data of the Ministry of Social Affairs indicate that the number of recipients of subsistence benefits is rather low and has been declining in recent years (Sotsiaalministeerium, 2021). In April 2021, 10% of applicants were under 30 years of age (5,545 unique applicants in total) (Social Insurance Board, 2021b).

## **6 HOUSING BENEFITS**

There are no specific housing benefits in Estonia. Housing costs are taken into consideration when calculating subsistence benefit, but it is described in the previous section (guaranteed minimum income scheme).

## **7 REFORMS, NATIONAL DEBATES AND RECOMMENDATIONS**

### **7.1 Reforms implemented since 2015**

The overall need to change the unemployment benefit system – increase unemployment benefits and coverage – has been discussed for quite some time. At the beginning of 2020, the Ministry of Social Affairs notified its intention of drafting a law to improve the situation of the unemployed and increase the coverage of unemployment benefits. According to the plan, the changes were to take effect in 2022 at the earliest (see Laurimäe, 2020a; Laurimäe, 2020b). However, with the outbreak of the COVID-19 crisis, some of the changes were implemented earlier: benefits increased and temporary working was allowed. The increase in benefits also improved the situation of young people.

In addition, recently the focus has been on preventing unemployment, rather than offering additional unemployment benefits to young unemployed people. The Estonian Unemployment Insurance Fund has been offering a 'My first job' measure since 2015: if an employer hires a young person aged 16–29 with little work experience, the Unemployment Insurance Fund subsidises the salary (50% of the employee's wage for a maximum of 12 months) and reimburses any training costs (up to €2,500) (Estonian Unemployment Insurance Fund, 2021b). Previous analysis shows that this measure is

generally readily accessible to young people. However, the number of users is rather low compared to the number of young people who qualify for the service. Since 2015, approximately 3,500 young people have started work with support from the measure (Melesk et al., 2021). In addition, since January 2018 there has been an employment subsidy for minors. That is a support for employers who offer a job to those aged between 13 and 16, with the aim of increasing the employment opportunities for minors, as well as creating working habits (Estonian Unemployment Insurance Fund, 2021b).

Regarding health insurance coverage, in 2019 the Estonian Health Insurance Fund started to inform people if their health insurance was about to end – primarily the parents of young children. Since 2020, the circle of these people has been expanded and notification is also sent to carers of the disabled, doctoral students, creative persons receiving support, dependent spouses, non-working parents raising children, the unemployed, recipients of unemployment benefits, and military conscripts (Haigekassa, 2020). In addition, in 2015, changes to the Social Tax Act came into force: under these, the state pays the social tax for persons in receipt of a doctoral allowance (Social Tax Act 2021). Previously, doctoral allowances were not subject to social tax, and therefore did not guarantee access to benefits that are based on social contributions.

In recent years, there have been changes in the parental benefit system to better reconcile work and family life and to spread the burden of care between parents. In March 2018, the parental benefit system was changed and made more favourable for those who receive benefit and work at the same time. If a person in receipt of parental benefit has earned income of less than 1.5 times national average gross earnings (€1,910.77 in 2021), the amount of benefit does not decrease. Since July 2020, fathers have been eligible for 30 days of paternity leave, to be taken 30 days prior to the due birth date or up until the child turns 3 years (previously 10 days until the infant was 2 months old). In addition, to mitigate the impact of the COVID-19 crisis and unemployment on the livelihood of families, on a temporary basis the time counted as unemployed is not considered in the calculation of parental benefit for children born between July 2021 and December 2023 (Sotsiaalkindlustusamet, 2021).

Regarding minimum income schemes, since 2018 the equivalence scale that determined the subsistence level has changed. It is now 1:0.8:1.2 – meaning that the subsistence level for the first household member is 100%; for the second or subsequent adult it is 80%; and for children aged under 18 years it is 120% (see Section 5.1). Previously, it was 1.0 (100%) for children. This has also improved the situation of young people.

## 7.2 National debates

Recently there has been no major national debate on the issue of young people's access to social protection. However, the coverage of social protection in relation to scholarships and doctoral allowances has been discussed. Although the state does pay social tax for persons in receipt of a doctoral allowance, it is not paid on any additional scholarships that a doctoral student may receive instead of a salary. Thus, for example, it is not considered in the calculation of parental benefit. Moreover, the social tax paid on a doctoral allowance is not considered in the calculation of maternity benefit (Õiguskantsler, 2020).

There is general debate on improving the situation of the unemployed during the COVID-19 pandemic. The afore-mentioned intention of drafting a law to improve the unemployment protection system proposed solutions to four major problems, including changes to increase coverage (for more information on this, see Laurimäe, 2020a; Laurimäe, 2020b). The changes were to take effect in 2022 at the earliest; but with the outbreak of the COVID-19 crisis, unemployment benefits were raised in 2020 and 2021. On coming to office, the government planned, among other things, to continue working on changes to the unemployment insurance system, including in terms of the coverage of new target groups (e.g. new forms of work) and the adjustment of benefits with economic cycles (Vabariigi Valitsus, 2021). There is no new information regarding changes to improve coverage now. However, as the unemployment benefit for people who became unemployed at the beginning of the crisis is coming to an end and finding a new job is

difficult during the crisis, the temporary extension of unemployment benefits is under discussion. There has also been discussion of whether to temporarily change the conditions for receipt of subsistence benefits (Laurimäe and Koppel, 2021).

Increasing the subsistence minimum has also been discussed. In 2018, the Ministry of Social Affairs commissioned an evaluation of the suitability of the current methodology for estimating the subsistence minimum, with a view to finding a new or amended methodology, as the current methodology was established in 2004 and considers only basic needs (Koppel et al., 2018b). However, in 2021 the subsistence minimum has remained unchanged.

### **7.3 Good practices and recommendations**

In Estonia, in general, the same eligibility conditions and entitlements to social protection benefits apply to all age groups. However, certain distinctions are made for young people who are studying or working, in order to improve their access to social protection. First, a distinction is made in the definition of family in the calculation of subsistence benefit for young people up to the age of 24 who are studying (see Section 5.1). Secondly, the employment income of a young person up to the age of 19 is not considered as net income when calculating subsistence benefit (see Section 5.1). Thirdly, study is considered to be an activity equivalent to work, which guarantees access to unemployment allowance for young people (see Section 2.2).

There has been no major national debate on the issue of the access of young people to social protection; rather, there has been general debate on improving access for all age groups (e.g. the unemployment protection system). Thus, the gaps or obstacles to access for young people are mostly the same as for older age groups. The main gaps for all age groups are related to the low coverage in access to unemployment benefits, but also sickness benefits and health insurance due to the activity status requirements. For instance, the sole proprietors and members of the management or controlling bodies of legal persons do not have statutory access to unemployment insurance or sickness benefits paid by an employer, as these are only available to employees with an employment contract, and not to those employed on a non-standard contract (contract for the supply of services, contract under the law of obligations) or sole proprietors.

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