

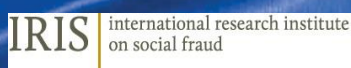


Cross-border old-age, survivors' and invalidity pensions

Report on Portable Documents P1
Reference year 2020

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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-14: 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), and Sweden (SE).

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).

Summary of main findings

Well-designed transnational social security rights are a prerequisite to facilitate transnational mobility of persons of all ages. For instance, EU citizens would be reluctant to move from one Member State¹ to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. This is not the case, thanks to the rules set out at EU level 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/EFTA (including the UK),² seeing that there is a considerable group of pensioners who have worked in several countries or have decided to move abroad. Persons are entitled to a 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 Regulation (EC) No 883/2004). It appears that large amounts of pensions circulate among Member States. The reasons for the transfer of pensions to other countries are diverse: e.g., the payment of a pension to a retired frontier worker or to a return mobile worker. In that respect, countries such as Luxembourg and Switzerland with a high number of incoming frontier workers, or Germany and the United Kingdom with a high number of incoming EU/EFTA movers may transfer a high number of pensions. In addition, a large number of pensions will be paid to pensioners who have decided to move abroad (mostly to Mediterranean countries).

A total number of 31 EFTA/EU countries (excl. Greece) and the UK provided data for reference year 2020 (Germany: 2019 data; the UK: 2018 data; and Italy: 2016 data) on the number of pensions³ paid to pensioners who reside in another EU/EFTA country. However, for several countries 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 within the EU/EFTA/the UK. **Some 5.5 million pensions were paid to persons residing in another EU/EFTA country or the UK, amounting to a total expenditure of some € 22.8 billion.** This represents a total average annual amount per pension of approximately € 4,100 and implies that a total average monthly amount of € 345 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/the UK (some € 1,200 for old-age pensions). Consequently, it amounts to 29% of the total average monthly pension expenditure per pensioner. 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 or the UK. In 2019, Germany paid a total amount of € 5.2 billion to some 1.3 million pensioners residing in another EU/EFTA

¹ The term "Member State" is used in this report to indicate the 27 countries belonging to the European Union (EU) in reference year 2020, the European Economic Area (EEA), Switzerland and the UK.

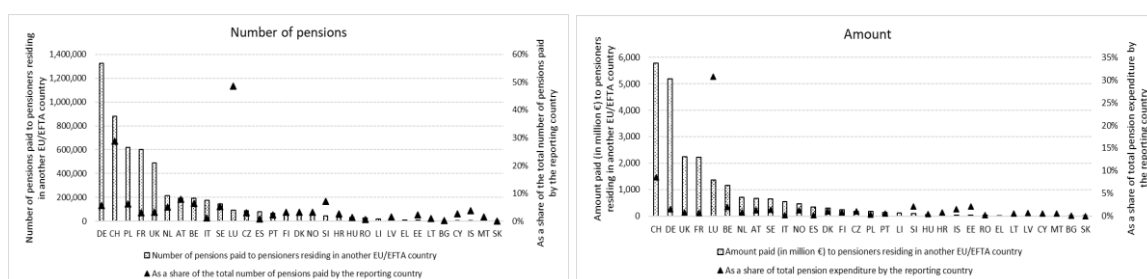
² The Network would like to thank all delegations of the Administrative Commission for providing these data. Moreover, we would like to thank the Commission and the Administrative Commission for remarks, comments and exchanges on previous versions.

³ 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.

country. Switzerland paid an amount of € 5.8 billion to roughly 880,000 pensioners residing abroad.

On average 4.1% of the total number of EU/EFTA/UK pensioners reside in another EU/EFTA country or the UK. However, total spending for this group of pensioners amounts to only 1.2% of the total amount of paid pensions. 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 49% of the pensions paid by Luxembourg are exported abroad, although they only represent 31% of total expenditure on pensions. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely some 29%. However, they only represent 8.5% of the total amount of pensions paid. Furthermore, Austria (7.9%), Slovenia (7.1%), Belgium (6.4%), Poland (6.1%), Germany (5.7%), Sweden (5.3%), and the Netherlands (5.0%) transfer a relatively high share of their pensions to persons who reside abroad.

Number of pensions and amount paid (in €) to pensioners who reside in another EU/EFTA country and the UK, 2020

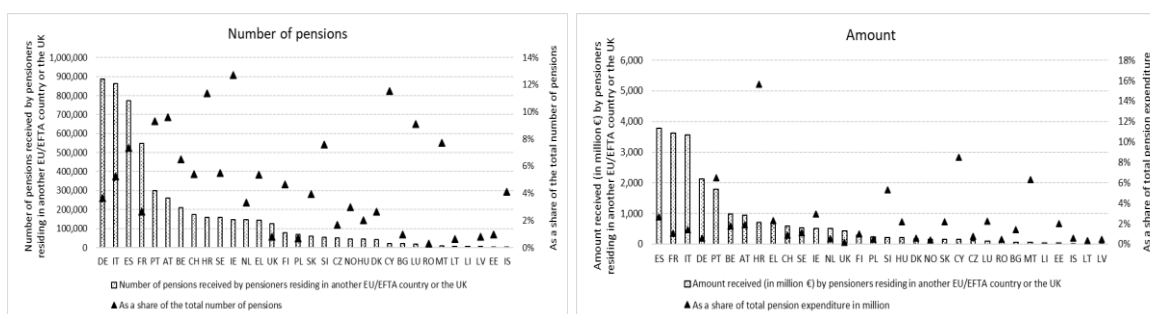


* DE: 2019 data, UK: 2018 data, IT: 2016 data.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pension 2021

Most EU/EFTA/UK pensions are transferred to pensioners residing in Spain, France, Italy, Germany, and Portugal. Almost two-thirds of the exported amount was paid to pensioners residing in one of these five Member States. For instance, some 774,000 pensioners residing in Italy received a total amount of pensions of € 3.8 billion from another Member State. **In Ireland (12.7%), Cyprus (11.5%), Croatia (11.4%), Austria (9.6%), Portugal (9.3%), and Luxembourg (9.1%) a high percentage of pensioners receive a pension from another EU/EFTA country or the UK** (more than 9% of the pensioners residing in these Member States). Only in a number of Member States, the imported amount constitutes a significant part of the total amount of pensions paid to persons residing in these Member States: Croatia (15.7%), Cyprus (8.5%), Portugal (6.5%), Malta (6.3%), and Slovenia (5.3%).

Number of pensions and amount received (in €) by pensioners who reside in another EU/EFTA country and the UK, 2020



Source: Questionnaire on cross-border old-age, survivors' and invalidity pension 2021

The transfer of pensions from Switzerland to Italy and France are the two main flows. Switzerland paid an amount of € 1.9 billion to almost 300,000 pensioners residing in Italy

and an amount of € 1.3 billion to some 127,000 pensioners residing in France. More than € 1 billion was paid by Germany to some 375,000 pensioners residing in Italy. Furthermore, large amounts of pensions circulate between France and Portugal (€ 922 million), between Switzerland and Spain (€ 918 million), between Germany and Spain (€ 827 million), between Switzerland and Germany (€ 697 million), between the United Kingdom and Spain (€ 691 million), between France and Spain (€ 624 million), between Germany and Austria (€ 654 million), and between Luxembourg and France (€ 503 million).

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, 2.3% 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 1.4% of total pension expenditure.**

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 EESSI⁴ (Electronic Exchange of Social Security Information) are favourable, as it seems to improve information quality, processing times, and the cooperation between Member States. Finally, the number of cases involving fraud and error is very small in most of the reporting Member States.

⁴ 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 Regulations⁵ 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.⁶ 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/EC⁷ 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/EU⁸ 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.⁹

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.¹⁰ 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 'pro rata 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-

⁵ 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').

⁶ Except for schemes which are covered by the term 'legislation' as social security systems as defined by the first subparagraph of Article I(l) of the Basic Regulation or in respect of which a Member State makes a declaration under that Article.

⁷ 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.

⁸ 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.

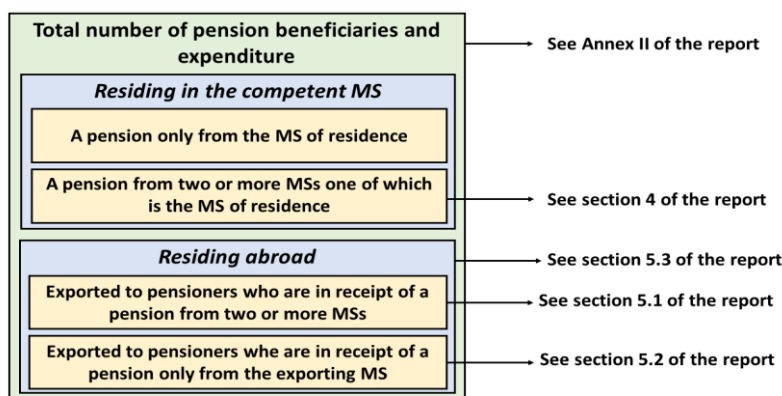
⁹ See report from the Commission on the application of Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights (COM(2020) 291 final) (<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0291&from=EN>).

¹⁰ 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.

age, survivors' and invalidity pensions.¹¹ Thus, pensions are not 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 addressed to the Administrative Commission for the Coordination of Social Security Systems (AC) (see *Annex IV*). After the introduction in **Section 1**, and a short description of the procedures (**Section 2**), the collected data for reference year 2020 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 a 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**)¹², and data on the pensions exported to pensioners who reside in another Member State (**Section 5**) (*Figure 2*).¹³ 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**)¹⁴ and pensions exported to persons who receive a benefit only from the exporting Member State (**Section 5.2**)¹⁵. Finally, Member States were asked for data on the number of reviews of the decisions carried out by the institutions concerned (**Section 6**), the current experiences of the practical implementation of the rules (**Section 7**) and finally, whether they are aware of cases of fraud or error (**Section 8**).¹⁶

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, the EU-27 aggregate (excluding the UK) is produced for 2020 (and for previous years). Accordingly, the text of the report describing the quantitative findings focusses on the EU-27 aggregate.

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

¹¹ Article 7 of the Basic Regulation.

¹² 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.

¹³ Consequently, figures on the export of pensions outside the EU/EFTA are not collected.

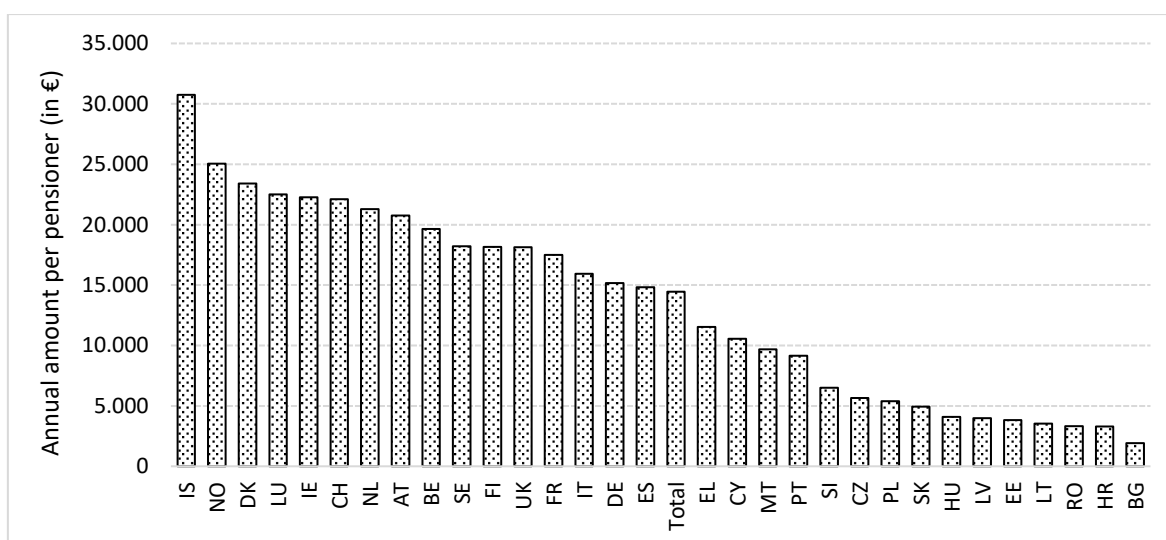
¹⁴ For instance, a person has been insured in Germany, Luxembourg and Belgium. The person currently resides in Belgium. The amount paid by Luxembourg and Germany to this person should be reported.

¹⁵ 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.

¹⁶ A comprehensive analysis of the prevalence of fraud and error in the field of EU social security coordination can be found in the thematic report on fraud and error (Jorens *et al.* (2021), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).

the ESSPROS database.¹⁷ Most recent figures for 2018 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 € 1,928 in Bulgaria to € 30,745 in Iceland (*Figure 2*). The aggregate expenditure per beneficiary on pensions relating to old-age was about € 14,463 per year in 2018. 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, 2018



Source: Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)]

The reporting of data improved considerably in recent years. As a result, an almost complete picture can be given of the volume of pension exports. For some Member States where no data are available for reference year 2020, the latest available data reported is included in the analysis. Whenever older data are used, this is mentioned in a footnote. For some questions there are only a limited number of reporting Member States. Therefore, caution is 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.¹⁸ 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 mentioned underneath the table. Thus, the annual amounts reported for Member States that reported monthly data are estimated figures.

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.

¹⁷ 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.

¹⁸ Although it was clearly stated in each question, some Member States reported monthly data without reporting this in the last question.

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'¹⁹. However, the Member State of residence cannot be the contact Member State if the claimant has never been insured in this Member State. In such a situation, 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 P1²⁰ (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 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 the period of insurance in each of the Member States.²¹ 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 divided in relation to the share of these insurance periods completed in the given Member State.

¹⁹ 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.

²⁰ 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.

²¹ Article 51 of the Basic Regulation.

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.²²

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 19 Member States which have provided information (*Table 1*) issued a total of some 930,000 PDs P1. However, data from several (large) Member States are missing, which results in an incomplete overview. More than 800,000 of such forms were issued by France, making up almost 90% of the total number of reported PDs P1. Almost 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 20% of the PDs P1 issued concern survivors' pensions. The above percentages are largely influenced by France. Therefore, it is advisable to calculate the total unweighted average. It appears that most PDs P1 issued are related to an old-age pension, although this percentage is clearly lower compared to the weighted average (57% vs 79%). 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, HR, IT, LU, MT, NL, PL, RO, SI and SE). Only Poland, and Norway issued mainly PDs P1 to the claimant in order to provide a summary of the

²² 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.

entitlement to an invalidity pension from more than one Member State. Slovakia issued 50% of PDs P1 for survivors' pensions.

The usefulness of these annual figures is rather limited, not least because the data 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.

Table 1 - Number of PDs P1 issued in 2020, breakdown by type of pension

	Old-age pension		Survivors' pension		Invalidity pension		Total
	Number	Row %	Number	Row %	Number	Row %	Number
BE**	5,680	63%	3,402	37%			9,082
BG	1,009	59%	378	22%	326	19%	1,713
CZ							
DK	500	78%		0%	143	22%	643
DE							
EE							
IE							
EL							
ES	18,649	58%	11,309	35%	2,191	7%	32,149
FR	657,732	81%	157,448	19%	484	0%	815,664
HR							
IT*	8,135	56%	5,674	39%	637	4%	14,446
CY							
LV*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	308
LT	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	457
LU	30	59%	17	33%	<5	8%	51
HU							8,991
MT	8	73%	<5	18%	<5	27%	11
NL	1,533	97%	54	3%		0%	1,587
AT							
PL*	165	32%	76	15%	273	53%	514
PT							
RO	4,618	89%	275	5%	325	6%	5,218
SI	20,524	75%	5,149	19%	1,575	6%	27,248
SK	<5	17%	<5	50%	<5	33%	6
FI	0	0%	<5	100%	0	0%	<5
SE	6,986	89%	854	11%	1,242	16%	7,840
UK							
IS							
LI							
NO	2,641	44%	296	5%	3,023	51%	5,960
CH							
Total (weighted)	728,211	79%	184,938	20%	10,228	1%	931,889
Total (unweighted)		57%		26%		20%	

* PL: The Social Insurance Institution does not collect statistical data about the number of PDs P1 (or equivalent E211 forms) issued. Only data collected by the Agricultural Social Insurance Fund and Pension Benefit Institution of Ministry of the Interior and Administration is reported in above table.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pension 2021

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 mobile 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 20 Member States provided data on this matter. For all these Member States together, some 1.7 million pensions were paid, representing a total of € 15 billion, which equals an average annual amount per pensioner of some € 9,000. Approximately 84% of the amount paid by the reporting Member States concern old-age pensions, while 13% concerns a survivors' pension, and only 3% 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, Austria and the Netherlands. France paid a total annual amount of € 3 billion to some 357,000 pensioners or a total average annual amount per pensioner of € 8,323. Furthermore, Italy, Belgium, and Austria also paid an annual amount respectively of around € 2.5 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, 2020

	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	166,905	1,894,465,908	52,319	563,315,472	2,332	25,510,937	221,556	2,483,292,317	11,208
BG*	11,171	22,788,830	1,453	1,219,371	1,291	2,107,944	13,915	26,116,146	1,877
CZ									
DK									
DE									
EE									
IE									
EL									
ES***	3,212	82,808,665	434	4,886,921	48	1,197,028	3,694	88,892,614	24,064
FR	314,618	2,574,979,832	42,826	399,946,472	n.a.	n.a.	357,444	2,974,926,304	8,323
HR									
IT**	225,957	2,260,739,615	82,334	361,649,193	9,863	37,171,064	310,128	2,659,559,872	8,576
CY	4,620	13,938,242	623	901,382	80	155,838	5,323	14,995,462	2,817
LV	1,297	4,256,219	<5	9,439	117	234,315	1,408	4,499,973	3,196
LT	14,066	53,881,132	2,786	2,387,654	3,998	9,090,759	20,850	65,359,545	3,135
LU*	14,045	429,317,196	4,066	96,765,252	4,107	92,975,208	22,218	619,057,656	27,863
HU*	32,648	115,125,352	2,250	2,576,208	3,793	8,404,044	38,691	126,105,604	3,259
MT	1,988	15,072,006	360	2,596,334	20	132,027	2,368	17,800,367	7,517
NL	106,673	933,520,004	1,134	5,890,342			107,807	939,410,346	8,714
AT	137,144	2,195,994,920	27,858	267,065,764	6,514	84,313,152	171,516	2,547,373,836	14,852
PL									
PT*	195,865	672,389,661	76,765	169,497,089	12,264	39,756,352	284,894	881,643,101	3,095
RO	5,530	10,362,528	156	155,425	395	438,924	6,081	10,956,878	1,802
SI*	21,581	128,253,305	1,671	6,350,178	899	1,709,150	24,151	136,312,633	5,644
SK	1,287	5,969,518	288	537,380	540	1,524,767	2,115	8,031,665	3,797
FI	67,626	1,231,932,414	10,637	60,784,520	4,088	40,373,429	72,522	1,333,090,363	18,382
SE					7466	80,533,241	7466	80533241	10,787
UK									
IS	1,901	53,358,821	n.a.	n.a.	253	4,874,149	2,154	58,232,970	27,035
LI									
NO									
CH									
Total	1,328,134	12,699,154,167	307,963	1,946,534,397	58,068	430,502,328	1,676,301	15,076,190,892	8,994

* 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).

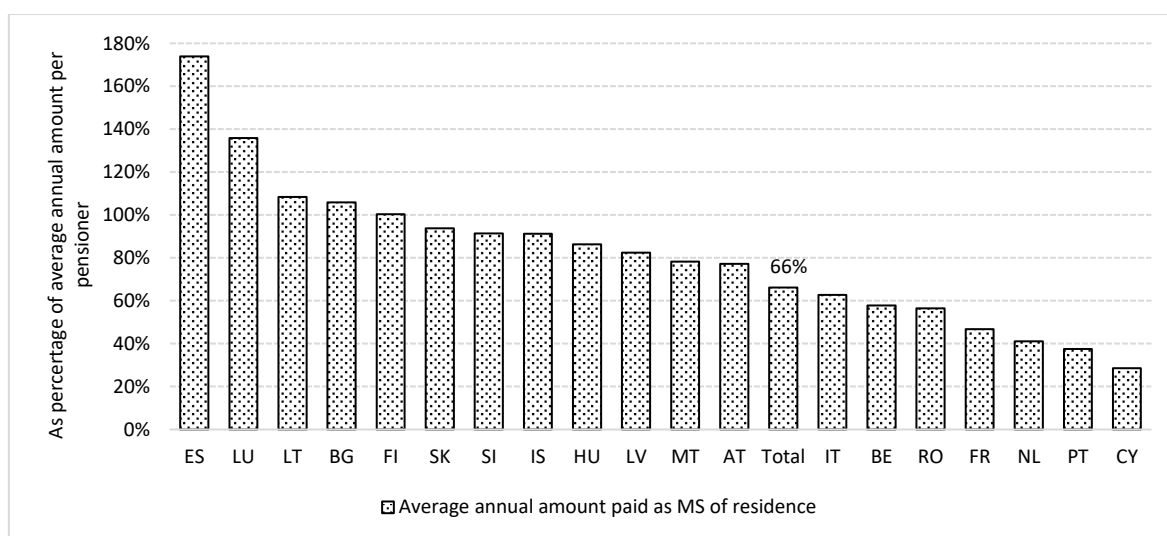
Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021

The highest average annual amounts of pension paid per pensioner was paid by Luxembourg, Iceland, and Spain, namely all more than € 20,000. This in contrast to Bulgaria, Romania, and Cyprus, 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*²³) is lower than the average annual amount for the total group of pensioners (see *Figure 2*). These average expenditures are compared to each other in *Figure 3*. When the share is lower than 100% it means that the average annual old-age pension exceeds the average annual old-age pension paid to pensioners who receive such a pension from two or more countries, one of which is the Member State of residence. In Spain, Luxembourg, Lithuania, Bulgaria and Finland, 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 66% of the total average annual old-age pension expenditure per pensioner (*Figure 3*).²⁴ 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 (2020 figures) compared to the average annual amount paid to all pensioners (2018 figures)



* ES: the information provided refers only to the special schemes of civil servants and military civil servants.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2018 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

²³ 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*).

²⁴ 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 € 9,562 (based on figures from *Table 2*; = € 12,699,154,167 / 1,328,134) and the average annual amount paid to all pensioners is € 14,463 (*Annex II*) (€ 9,562/€ 14,463 = 66%).

Member State of residence, comparing reference year 2020 to reference year 2019. The COVID-19 pandemic does not seem to have an impact on the numbers and amounts.

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 2019 to 2020

	2020			2019			% change 2020 vs 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	221,556	2,483,292,317	11,208	224,734	2,455,153,337	10,925	-1.4%	1.1%	2.6%
BG	13,915	26,116,146	1,877	10,667	18,561,047	1,740	30.4%	40.7%	7.9%
CZ									
DK									
DE									
EE									
IE									
EL									
ES	3,694	88,892,614	24,064	3,712	87,446,781	23,558	-0.5%	1.7%	2.1%
FR	357,444	2,974,926,304	8,323	343,702	2,821,572,297	8,209	4.0%	5.4%	1.4%
HR									
IT									
CY	5,323	14,995,462	2,817	5,056	13,854,189	2,740	5.3%	8.2%	2.8%
LV	1,408	4,499,973	3,196	1,178	3,500,746	2,972	19.5%	28.5%	7.5%
LT	20,850	65,359,545	3,135	19,586	51,495,158	2,629	6.5%	26.9%	19.2%
LU	22,218	619,057,656	27,863	21,183	585,733,500	27,651	4.9%	5.7%	0.8%
HU	38,691	126,105,604	3,259	39,538	138,490,935	3,503	-2.1%	-8.9%	-7.0%
MT	2,368	17,800,367	7,517	2,337	16,855,385	7,212	1.3%	5.6%	4.2%
NL	107,807	939,410,346	8,714	102,773	877,545,260	8,539	4.9%	7.0%	2.0%
AT	171,516	2,547,373,836	14,852	169,125	2,437,324,247	14,411	1.4%	4.5%	3.1%
PL									
PT	284,894	881,643,101	3,095	278,144	847,457,167	3,047	2.4%	4.0%	1.6%
RO	6,081	10,956,878	1,802	6,302	14,651,812	2,325	-3.5%	-25.2%	-22.5%
SI	24,151	136,312,633	5,644	24,486	129,575,918	5,292	-1.4%	5.2%	6.7%
SK	2,115	8,031,665	3,797	2,027	7,318,685	3,611	4.3%	9.7%	5.2%
FI	72,522	1,333,090,363	18,382	70,172	1,581,488,617	22,537	3.3%	-15.7%	-18.4%
SE	7,466	80,533,241	10,787						
UK									
IS	2,154	58,232,970	27,035	2,003	58,545,278	29,229	7.5%	-0.5%	-7.5%
LI									
NO									
CH									

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

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

This subsection compares the reported figures in *Table 2* to the total number of pension beneficiaries and total spending on old-age, survivors' and invalidity pensions (see *Annex II*).²⁵ On average 2.1% 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 1.4% of total pension expenditure (*Table 4*).

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

²⁵ It should be noted that the reported number of pensions paid as Member State of residence in *Table 2* apply to reference year 2020 while the reported total number of beneficiaries in *Annex II* apply to reference year 2018. This might distort the analysis to a limited extent. Moreover, these figures reported by Eurostat might differ from figures available at national level.

of which is from Luxembourg as their Member State of residence. About 11% of the pensioners residing in Luxembourg find themselves in such a situation. Furthermore, some 10% 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 0.9% of the total amount of pensions is paid to 3.3% of pensioners residing in Cyprus who are entitled to a pension from Cyprus and one or more other Member State(s). Likewise, most of the other reporting Member States find themselves in the same situation. Only Spain and Luxembourg 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, 2020

	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	8.0%	4.6%	9.7%	7.5%	0.3%	0.3%	7.4%	4.4%
BG	0.6%	0.7%	1.2%	0.8%	0.5%	0.5%	0.6%	0.7%
CZ								
DK								
DE								
EE								
IE								
EL								
ES	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
FR	1.9%	0.9%	1.0%	1.1%			1.8%	0.8%
HR								
IT	1.8%	1.2%	1.9%	0.8%	0.6%	0.3%	2.0%	1.1%
CY	3.4%	1.0%	2.0%	0.3%	0.5%	0.5%	3.3%	0.9%
LV	0.3%	0.2%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
LT	2.0%	2.1%	1.1%	2.0%	2.4%	2.2%	2.2%	2.1%
LU	10.3%	14.0%	8.5%	10.3%	22.5%	22.6%	11.6%	14.0%
HU	1.6%	1.4%	0.3%	0.2%			1.8%	1.3%
MT	2.9%	2.3%	2.1%	1.9%	0.3%	0.3%	2.6%	2.1%
NL	3.1%	1.3%	0.2%	0.1%	0.0%	0.0%	2.5%	1.0%
AT	7.0%	5.4%	4.7%	4.4%	2.9%	2.2%	7.0%	5.0%
PL								
PT	8.5%	3.2%	9.1%	4.8%	4.9%	1.4%	9.8%	3.2%
RO	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
SI	4.1%	3.7%	1.1%	1.3%	3.6%	1.4%	3.7%	3.3%
SK	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%
FI	4.9%	5.0%	4.0%	3.4%	2.0%	1.4%	4.5%	4.5%
SE								
UK								
IS	4.0%	3.7%	0.0%	0.0%	1.2%	0.8%	2.9%	2.6%
LI								
NO								
CH								
Total (Weighted)	2.3%	1.5%	1.8%	1.4%	0.7%	0.5%	2.3%	1.4%
Total (Unweighted)	3.4%	2.7%	2.5%	2.0%	2.5%	2.0%	3.4%	2.5%

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2018 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 mobile worker. In that respect, countries such as Luxembourg and Switzerland with a high number of incoming frontier workers or Germany and the United Kingdom with a high number of incoming EU/EFTA movers transfer 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 nine Member States (DK, CZ, EE, EL, 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 the UK) 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 31 countries provided export data, only missing data from Ireland. As it is possible to report on 31 of the 32 countries, we obtained an almost complete picture of the size of the export of pensions in the EU/EFTA and the UK.

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 State²⁶ was 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 € 4.5 billion or an average annual amount of some € 3,280. Please note that both Germany and Switzerland, the 'main' exporting countries, did not report data.

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 2020, France exported a total amount of some € 1.3 billion to some 449,000 pensioners who are in receipt of a pension from France and one or more other Member States. Furthermore, Luxembourg, the Netherlands, and Belgium exported a high amount of pensions to pensioners who are entitled to pensions from two or more Member States. Luxembourg paid a total annual amount of some € 989 million to some 80,800 pensioners who find themselves in such a situation. The Netherlands exported € 527 million to 176,000 pensioners, and Belgium exported € 487 million to 123,000 pensioners.

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

²⁶ It concerns data for reference year 2016 for IT.

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, 2020

	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	92,200	356,588,580	29,283	117,300,516	1,761	13,110,303	123,244	486,999,399	3,952
BG	2,761	2,842,381	525	371,302	456	625,989	3,742	3,839,671	1,026
CZ									
DK									
DE									
EE									
IE									
EL									
ES	50,212	191,926,362	19,741	84,015,447	2,798	18,842,535	72,751	294,784,344	4,052
FR	357,365	1,023,810,874	89,690	286,545,475	2,155	5,889,589	449,210	1,316,245,938	2,930
HR	24,945	26,430,777	5,195	7,198,638	1,396	1,938,194	31,536	35,567,609	1,128
IT	101,616	156,428,582	47,581	85,613,235	7,119	14,093,297	156,316	256,135,114	1,639
CY	2,477	3,111,762	424	514,868	86	130,271	2,987	3,756,900	1,258
LV	2,660	1,811,631	21	9,457	204	187,857	2,875	2,008,945	699
LT	6,349	14,328,252	1,268	979,055	693	1,402,782	8,310	16,710,089	2,011
LU	55,462	729,911,484	17,780	167,382,016	7,589	92,077,107	80,831	989,370,607	12,240
HU	23,721	34,537,960	1,886	992,157	1,761	1,652,407	27,140	37,182,525	1,370
MT	1,301	4,338,388	167	842,528	17	57,522	1,402	5,238,438	3,736
NL	174,235	521,075,084	1,342	5,708,762	n.a.	n.a.	175,577	526,783,846	3,000
AT	91,001	266,300,020	20,257	37,998,296	3,148	14,647,836	114,406	318,946,152	2,788
PL									
PT	45,781	91,365,268	12,132	22,500,687	4,077	7,905,853	61,990	121,771,808	1,964
RO	16,989	19,773,560	2,120	2,032,817	1,526	1,248,843	20,635	23,055,220	1,117
SI	26,795	34,313,114	6,452	4,544,200	4,144	4,339,504	37,391	43,196,817	1,155
SK	113	390,206	12	17,036	39	88,297	164	495,539	3,022
FI									
SE									
UK									
IS	1,386	14,171,381	n.a.	n.a.	480	4,943,442	1,866	19,114,823	10,244
LI									
NO									
CH									
Total	1,077,369	3,493,455,666	255,876	824,566,492	39,449	183,181,628	1,372,373	4,501,203,785	3,280

* 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. The data for BE on invalidity pensions concern reference year 2019.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021

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 18 Member States provided (partial) data on this matter (no data for Germany and Switzerland). Data for one other Member State were added concerning their most recent reference year²⁷. These 19 Member States paid some 429,000 pensions amounting to a total spending of some € 3 billion, or an average annual amount per pensioner of € 7,065. 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 almost € 900 million, followed by Belgium with more than € 673 million. In addition, Luxembourg and Austria exported more than € 300 million each.

²⁷ It concerns reference year 2016 for IT.

The highest average amounts per pensioner for this type of pensioners were reported by Luxembourg.

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, 2020

	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	47,777	458,830,668	13,953	120,590,568	6,695	93,483,160	68,425	672,904,396	9,834
BG	539	644,846	150	104,127	174	209,917	863	958,891	1,111
CZ									
DK									
DE									
EE									
IE									
EL									
ES	1,879	16,566,514	2,473	12,750,962	1,324	9,332,114	5,676	38,649,590	6,809
FR	95,495	645,962,864	55,823	238,043,131	1,896	13,302,427	153,214	897,308,422	5,857
HR									
IT	12,328	220,685,212	6,639	59,243,145	797	7,013,213	19,764	286,941,570	14,518
CY	757	4,123,290	540	2,489,537	31	140,376	1,328	6,753,203	5,085
LV	5,462	10,633,658	454	788,168	562	868,933	6,478	12,290,759	1,897
LT	414	1,651,637	11	30,008	233	785,302	658	2,466,947	3,749
LU	8,597	287,944,686	2,300	46,567,435	1,376	34,201,292	12,273	368,713,413	30,043
HU	2,327	8,198,532	369	555,816	154	399,052	2,664	9,153,400	3,436
MT									
NL	38,380	181,424,155	176	804,930			38,556	182,229,084	4,726
AT	55,736	260,513,708	21,165	66,959,466	2,375	18,236,358	79,276	345,709,532	4,361
PL									
PT	2,591	11,986,357	3,055	7,374,407	497	1,845,828	6,143	21,206,592	3,452
RO	4,561	8,125,035	566	473,069	435	428,039	5,562	9,026,143	1,623
SI	2,650	18,269,902	4,336	18,445,854	1,404	8,010,727	8,390	44,726,482	5,331
SK	24	88,561	6	15,710	6	21,656	36	125,927	3,498
FI									
SE									
UK									
IS	270	3,901,198	18	58,428	648	10,348,052	936	14,307,679	15,286
LI	15,392	95,082,483	2,298	14,455,894	1,188	8,727,951	18,877	118,266,328	6,265
NO									
CH									
Total	295,179	2,234,633,308	114,332	589,750,655	19,795	207,354,397	429,119	3,031,738,360	7,065

* 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. The data for BE on invalidity pensions concern reference year 2019.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021

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 25 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 States²⁸ were included referring to previous reference years. Therefore, data for 31 Member States are available²⁹.

These 31 reporting Member States exported some 5.5 million pensions amounting to a total expenditure of approximately € 22.8 billion (*Table 7*). This represents a total annual amount per pensioner of around € 4,100 and implies that a total average monthly amount of € 345 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 in the EU/EFTA are Switzerland and Germany, and to a lesser extent France, and Luxembourg. The reasons why these are the main exporting countries are diverse. Data from the '2021 Annual Report on intra-EU labour mobility'³⁰, show that Luxembourg and Switzerland employ a high percentage of EU-27 frontier workers and that Germany receive the highest number of EU/EFTA movers. Furthermore, a high amount of pensions is transferred for the United Kingdom to the EU/EFTA. In 2019, Germany paid a total amount of € 5.2 billion to some 1.3 million pensioners residing in another EU/EFTA country or in the UK. Switzerland transferred an amount of € 5.8 billion to roughly 880,000 pensioners residing abroad. Furthermore, France and the United Kingdom (2017 figures) also exported more than € 2 billion to approximately 634,000 and 490,000 pensioners residing abroad respectively. The four main exporting EU/EFTA countries (CH 25%, DE 23%, FR 10%, and LU 6%) and the UK (10%) exported almost three quarters of the total amount of pensions exported abroad by all reporting Member States (see *Table 9*).

The highest average amounts per pensioner are reported by Luxembourg and Iceland, all above € 10,000 annually. On the other hand, the average amount remains below € 1,000 in Poland. It can also be seen that the average annual amount for EU-14 Member States (€ 4,242) is significantly higher than the average amount for EU-13 Member States (€ 731), while the average amount for the EFTA Member States is even higher (€ 6,733).

²⁸ Data for DE concern reference year 2019. 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.

²⁹ Only data from IE and EL are missing.

³⁰ Fries-Tersch, E., Jones, M., Siöland, L. (2021), 2021 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, 2020

	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
EU-27	3,115,450	11,026,365,809	828,061	2,485,198,228	147,829	680,836,548	4,071,359	14,192,397,618	3,486
EU-14	2,427,436	10,530,998,622	702,048	2,392,861,242	81,167	627,053,774	3,194,329	13,550,913,638	4,242
EU-13	688,014	495,367,187	126,013	92,336,986	66,662	53,782,774	877,030	641,483,980	731
EFTA	786,883	5,202,776,237	120,425	684,057,142	41,422	501,154,857	948,729	6,387,988,236	6,733
Total	4,390,969	18,479,400,621	948,486	3,169,255,370	189,251	1,181,991,405	5,508,724	22,830,644,428	4,144
BE	139,977	815,419,248	43,236	237,891,084	8,456	106,593,463	191,669	1,159,903,795	6,052
BG	3,300	3,487,227	675	475,429	630	835,906	4,605	4,798,563	1,042
CZ	67,095	132,441,049	13,782	24,716,559	10,435	19,834,083	88,161	176,991,691	2,008
DK	40,610	217,357,268			8,027	93,666,971	48,637	311,024,239	6,395
DE	960,669	4,056,572,865	340,915	999,991,837	24,054	134,624,524	1,325,638	5,191,189,226	3,916
EE	8,770	31,705,115	298	504,116	235	689,667	9,303	32,898,898	3,536
IE									
EL	7,752	15,224,784	1,073	2,915,483	502	1,326,619	9,327	19,466,886	2,087
ES	53,078	208,492,876	22,217	95,912,447	4,121	29,194,422	79,416	333,599,745	4,201
FR	452,860	1,669,773,738	145,513	524,588,607	4,051	19,192,016	602,424	2,213,554,360	3,674
HR	24,945	26,430,777	5,195	7,198,638	1,396	1,938,194	31,536	35,567,609	1,128
IT	113,944	377,113,794	54,220	144,856,380	7,916	21,106,510	176,080	543,076,684	1,128
CY	3,234	7,238,510	964	3,018,587	118	272,771	4,316	10,529,868	2,440
LV	8,122	12,445,289	475	797,625	766	1,056,790	9,353	14,299,704	1,529
LT	6,763	15,979,889	1,279	1,009,063	926	2,188,084	8,968	19,177,036	2,138
LU	64,059	1,017,856,170	20,080	213,949,451	8,965	126,278,399	93,104	1,358,084,020	14,587
HU	26,048	42,736,492	2,255	1,547,973	1,915	2,051,460	29,804	46,335,925	1,555
MT	1,301	4,338,388	167	842,528	17	57,522	1,402	5,238,438	3,736
NL	212,615	702,499,239	1,518	6,513,692			214,133	709,012,930	3,311
AT	146,737	526,813,728	41,422	104,957,762	5,523	32,884,194	193,682	664,655,684	3,432
PL	487,303	137,601,105	87,431	26,697,782	42,670	10,721,233	617,404	175,020,119	283
PT	48,372	103,351,626	15,187	29,875,095	497	9,751,680	64,056	142,978,401	2,232
RO	21,551	27,901,563	2,686	2,505,886	1,961	1,676,882	26,197	32,081,363	1,225
SI	29,445	52,583,015	10,788	22,990,053	5,548	12,350,231	45,781	87,923,300	1,921
SK	137	478,768	18	32,746	45	109,953	200	621,466	3,107
FI	48,331	221,905,957	3,958	13,505,483	2,290	11,701,231	51,869	247,112,671	4,764
SE	138,432	598,617,331	12,709	17,903,922	6,765	40,733,744	151,059	657,254,997	4,351
UK	488,636	2,250,258,574					488,636	2,250,258,574	4,605
IS	1,656	18,072,580	18	58,428	1,128	15,291,494	2,802	33,422,502	11,928
LI	15,392	95,082,483	2,298	14,455,894	1,188	8,727,951	18,877	118,266,328	6,265
NO	38,828	336,404,991	1,684	9,039,273	7,002	115,059,667	47,514	460,503,930	9,692
CH	731,007	4,753,216,184	116,425	660,503,547	32,104	362,075,745	879,536	5,775,795,476	6,567

* 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 2019. 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. The data for BE on invalidity pensions concern reference year 2019.

*** 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 and CH only concern the export to pensioners who are in receipt of a pension from one Member State only.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021

Cross-country *Tables 8 and 9* give a detailed overview of the transfer of pensions among between EU/EFTA countries and the UK (as well as *Annex I*). This also brings the most important 'receiving' Member States into the picture: Spain, France, Italy, Germany, and Portugal. For instance, an amount of almost € 3.8 billion was exported to some 774,000 pensioners residing in Spain. Furthermore, some 867,000 pensioners residing in Italy received a total amount of pensions of € 3.5 billion from other Member States, and around 548,000 pensioners residing in France received a total amount of pensions of € 3.6 billion from other Member States. Almost two-thirds of the exported amount was paid to pensioners residing in these five Member States (ES:16.6%, FR: 15.8%, IT: 15.6%, DE: 9.3% and PT:7.8%) (see *Table a2* in *Annex I*).

The transfer of pensions from Switzerland to Italy and France are the two main flows. Switzerland paid an amount of € 1.9 billion to almost 300,000 pensioners residing in Italy and an amount of € 1.3 billion to some 127,000 pensioners residing in France. More than € 1 billion was paid by Germany to some 375,000 pensioners residing in Italy. Furthermore,

large amounts of pensions circulate between France and Portugal (€ 922 million), between Switzerland and Spain (€ 918 million), between Germany and Spain (€ 827 million), between Switzerland and Germany (697 million), between the United Kingdom and Spain (€ 691 million), between France and Spain (€ 624 million), between Germany and Austria (€ 654 million), and between Luxembourg and France (€ 503 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, and from Slovakia to the Czech Republic (see *Table a2* in *Annex I*).

Table 8 - Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2020

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total	
BE		45	165	349	28,193	9		147	3,747	56,879	106	13,530	11	<5	23	17,072	203	14	64,342	585	12,373	200	148	93	0	111	643	5,344	5	9	225	4,417	208,975	
BG	250		2,098	93	4,372	56		2,980	1,668	260	14	781	743	<5	39	24	115	37	162	644	4,897	17	11	11	<5	72	174	1,278	<5		157	318	21,261	
CZ	182	231		113	8,864	14		52	236	355	202	234	29	<5	29	139	150	16	456	4,208	31,245	5	87	50	127	83	435	730	8	24	74	1,693	50,060	
DK	293	<5	145		7,082	19		10	293	703	19	187	6	<5	86	252	83	5	1,006	343	6,979	<5	21	13	0	499	11,014	3,695	689	6	7,203	1,343	41,534	
DE	13,103	2223	19,685	8,148		1,676		3,660	14,574	48,184	15,151	46,670	97	514	1,979	20,586	15,093		46,498	100,625	282,457	455	11,709	9,968	27	3,339	15,379	42,050	109	1284	2,472	160,275	887,834	
EE	17	<5	<5	27	176			<5	8	15		10	<5	45	213	5	6	0	15	9	101	0	<5	<5	0	2,946	316	121	5		87	27	4,146	
IE	309	<5	71	177	1,912	61		5	139	471	8	72	10	<5	735	37	45	17	1,087	65	7,147	17	19	<5	<5	28	169	132,653	<5		88	654	146,005	
EL	4,738	382	1,889	396	99,758	7		72	2,163	<5	425	1383	0	14	48	371	<5		2,067	972	13,961	<5	187	<5	0	151	5,376	5,944	<5	45	167	3,837	144,153	
ES	28,638	633	248	4,619	221,643	76		27		181,617	36	5,710	28	11	458	2,464	192	16	42,079	1,705	11,532	954	2,254	40	0	2,488	7,611	106,415	274	451	3,470	148,804	774,161	
FR	64,793	89	766	2,106	95,853	24		253	30,080		570	44,242	29	5	76	31,630	484	32	12,030	2,161	60,004	2,483	375	56	0	727	3,959	66,971	18	51	987	127,029	547,836	
HR	326	<5	285	201	92,258	<5		19	1,421		6,094	0	0	<5	91	104	<5		2,147	15,820	1,452	0	<5	29,598	<5	49	999	602	0	42	103	6,862	158,462	
IT	31,802	122	386	770	374,714	15		126	1,873	75,749	1,144		9	<5	66	8,955	300	120	7,102	4,300	12,909	45	1,257	1,202	<5	362	2,627	35,163	<5	1,808	345	299,157	862,414	
CY	130	27	43	32	456	<5		973	<5	119	<5	126		0	12	9	12	<5	154	69	370	0	15	0	0	34	232	18,181	0		89	199	21,277	
LV	22	<5	16	33	297	1,686		12	13		0	<5		1,810	<5	<5	<5		16	85	233	0	0	<5	0	40	98	294	6		61	33	4,768	
LT	15	7	18	45	528	674		159	37	<5	22	<5	2,214		5	<5	<5		42	24	1,140	0	0	0	0	47	142	610	20		230	49	6,032	
LU	4,251	16	26	239	3,753	<5		12	269	4,709	25	1,759	0	0	<5		26	0	764	194	799	452	8	62	0	46	106	613	13	10	39	1017	19,212	
HU	606	65	215	117	13,100	16		11	125	495	125	241	19	<5	15	70		0	843	8,604	6,568	<5	8,042	54	11	206	859	888	<5	27	182	2,387	43,868	
MT	73	0	7	29	266	0		<5	9	85	<5	144	<5	0	<5	7	<5		188	31	82	<5	<5	<5	<5	0	15	201	6,380	<5		32	144	7,710
NL	25,381	30	546	899	69,858	6		87	2,163	3,589	671	2,383	11	0	81	951	369	20		1,770	13,993	72	62	142	0	356	1,349	12,912	24	18	1,002	6,956	145,667	
AT	738	291	3,291	481	123,068	27		111	573	2,293	3,435	2,901	18	<5	63	353	3,764	11	2,360		51,312	16	1,319	3,625	16	295	2,763	5,163	16	8,116	268	44,217	260,884	
PL	1,641	148	16,895	611	25,369	15		192	1,557	3,120	47	1,766	125	8	323	219	196	23	2,379	5,041		<5	11	26	9	740	2,312	3,524	217	10	1,681	1,362	69,514	
PT	4,477	24	15	344	25,610	5		<5	7,021	186,680	5	560	<5	0	8	8,699	7	8	5,363	190	233		50	<5	0	340	2,902	10,919	32	100	468	44,852	298,822	
RO	297	10	100	62	3,116	<5		150	3,192	508	12	2,191	126	0	0	33	1,208	<5	151	1,653	483	33	6	6	<5	30	167	215	<5	<5	76	499	14,329	
SI	112	11	136	22	21,925	0		<5	11	489	8,404	5,401	6	0	<5	29	28	<5	208	12,273	490	0	<5		0	11	523	299	0	44	19	2,572	53,016	
SK	55	60	35,493	19	1,669	<5		<5	162	142	91	164	52	0	<5	66	2,819	16	102	11,420	6,749	<5	185	66		78	97	485	5	17	85	699	60,804	
FI	189	18	29	684	3,214	4,357		19	276	367	20	114	9	27	56	45	88	8	442	286	1,507	<5	13	11	0		64,533	1,425	18	<5	2,453	1,368	78,301	
SE	1,109	71	1,395	14,953	13,946	303		196	1,093	1,694	645	886	31	19	226	169	2,122	16	2,320	2,362	46,286	14	254	522	<5	35,860		5,917	627	22	21,145	3,290	157,494	
UK	4,989	49	940	3,368	22,513	170		201	4,738	9,252	99	10,581	1,543	19	2,330	488	608	1009	12,756	2,311	27,579	872	62	39	<5	979	4,618		59	37	3,215	10,290	125,589	
IS	6	<5	5	605	97	<5		9	11			<5	0	0	26	59		0	17	9	376	<5	0	<5	0	27	1,259	107			579	26	3,185	
LI	<5	0	5	<5	505	0		12	42			62	0	0	0	<5	<5	0	16	1,121	28	<5	0	16	0	<5	10	41	0		<5	4,002	5,881	
NO	262	10	161	8,018	3,079	65		5	352	527	55	77	5	13	264	60	94	<5	1,547	358	6,869	7	13	21	0	1,163	17,383	4,484	630	11		1,158	45,000	
CH	2,862	30	3,084	1,073	58,444	9		96	4,971	20,435	645	30,259	15	<5	22	532	1,305	11	5,474	14,444	7,250	476	83	143	0	745	2,819	11,530	9	6,741	508		173,991	
Total	191,669	4,605	88,161	48,637	1,325,638	9,303		9,327	79,416	602,424	31,536	177,596	4,316	2,875	8,968	93,104	29,804	1,402	214,133	193,682	617,404	6,143	26,197	45,781	200	51,869	151,059	488,636	2,802	18,877	47,514	879,536	5,445,849	
Share	3.5%	0.1%	1.6%	0.9%	24.1%	0.2%	0.0%	0.2%	1.4%	10.9%	0.6%	3.2%	0.1%	0.1%	0.2%	1.7%	0.5%	0.0%	3.9%	3.5%	11.2%	0.1%	0.5%	0.8%	0.0%	0.9%	2.6%	8.9%	0.1%	0.3%	0.9%	16.0%	100.0%	

* Data for DE and BE (invalidity pensions) concern reference year 2019. Data for the 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 and CH 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.

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 €, 2020

	BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
BE		0.1	0.3	2.3	98.2	0.0	0.4	17.9	205.6	0.2	33.5	0.0			0.1	353.9	0.4	0.1	220.3	2.1	3.6	3.2	0.2	0.2	0.0	0.9	3.4	17.9	0.0	0.0	2.2	19.2	986.2
BG	2.8		1.2	1.4	13.2	0.1	3.2	6.1	1.2	0.0	5.4	0.8			0.1	0.4	0.1	0.2	1.0	2.4	0.7	0.4	0.0	0.0	0.0	0.5	1.2	9.0	0.0	0.0	1.5	3.4	56.5
CZ	1.2	0.2		1.1	46.4	0.0	0.2	1.8	1.8	0.4	3.0	0.1			0.1	1.0	0.3	0.1	2.7	28.6	4.7	0.1	0.2	0.3	0.4	0.6	4.0	3.6	0.1	0.1	1.1	19.8	123.9
DK	1.2	0.0	0.2		34.7	0.1	0.0	1.3	1.7	0.0	0.9	0.0			0.2	3.8	0.2	0.0	3.2	1.2	1.9	0.2	0.0	0.0	0.0	3.0	42.9	11.3	9.6	0.0	61.2	6.2	185.1
DE	41.2	2.0	33.5	40.5		5.2	7.4	54.3	93.0	13.6	83.5	0.2			5.0	295.7	22.4	0.3	122.4	286.7	92.7	15.1	13.0	12.1	0.1	13.3	35.1	105.2	1.1	3.9	18.4	697.3	2,115.1
EE	0.1	0.0	0.0	0.3	1.0				0.0	0.1	0.0	0.2	0.0		0.2	0.1	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	24.3	2.3	0.5	0.0	0.0	1.0	0.3	31.0
IE	1.7	0.0	0.3	0.9	11.3	0.3		0.0	0.8	1.7	0.0	0.7	0.0		1.9	0.6	0.1	0.1	4.5	0.4	2.6	0.1	0.0	0.0	0.0	0.2	1.0	478.4	0.0	0.0	1.3	4.7	513.9
EL	25.5	0.4	3.5	3.8	493.1	0.0	0.0	0.4	7.3	0.0	3.3	4.4			0.0	0.5	0.8	0.0	9.2	3.7	3.4	0.0	0.2	0.0	0.0	1.2	36.8	35.7	0.0	0.4	2.8	32.8	669.5
ES	233.7	1.0	0.6	50.3	827.4	0.3	0.1		624.2	0.1	60.5	0.1			1.2	18.7	0.5	0.1	132.3	11.3	4.3	13.6	3.7	0.1	0.0	47.9	63.3	690.9	4.5	3.6	68.4	918.0	3,780.9
FR	448.5	0.1	1.5	19.1	466.6	0.1	0.8	123.1		0.6	103.8	0.1			0.2	503.2	0.8	0.1	63.1	8.5	12.8	80.1	0.6	0.2	0.0	12.1	31.1	413.9	0.3	0.3	12.3	1,311.6	3,615.7
HR	2.3	0.0	0.3	1.9	435.6	0.0	0.0	0.1	6.1		37.8	0.0			0.0	1.0	0.1	0.0	6.9	62.6	0.2	0.0	0.0	64.3	0.0	0.3	6.0	1.9	0.0	0.4	1.1	74.7	703.7
IT	148.5	0.2	0.7	5.2	1,076.1	0.1	0.5	9.0	195.9	1.9		0.0			0.2	58.0	0.5	0.5	21.7	15.2	3.8	0.7	1.6	2.4	0.0	2.9	12.4	109.9	0.0	6.8	4.1	1,882.4	3,561.2
CY	0.9	0.0	0.1	0.3	3.2	0.0	3.2	0.0	0.6	0.0	9.2				0.0	0.3	0.0	0.0	0.8	0.9	0.1	0.0	0.0	0.0	0.0	0.6	2.1	122.1	0.0	0.0	1.7	2.8	148.8
LV	0.1	0.0	0.0	0.4	1.6	2.3	0.0	0.0	0.1	0.0	0.0	0.0			1.4	0.1	0.0	0.0	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.5	0.8	1.1	0.0	0.0	0.4	0.3	9.5
LT	0.2	0.0	0.0	0.3	2.9	0.8	0.0	0.5	0.1	0.0	0.3	0.0				0.0	0.0	0.0	0.2	0.1	0.3	0.0	0.0	0.0	0.0	0.3	0.3	1.2	0.1	0.0	1.5	0.4	10.5
LU	30.5	0.0	0.1	2.0	16.5	0.0	0.1	1.5	19.6	0.0	4.8	0.0			0.0		0.1	0.0	3.3	0.6	0.2	11.2	0.0	0.1	0.0	0.7	0.8	2.6	0.1	0.0	0.4	4.2	99.4
HU	6.9	0.1	0.3	0.9	74.3	0.0	0.0	0.9	2.6	0.3	3.2	0.0			0.0	0.9		0.0	5.3	54.2	1.1	0.0	9.8	0.1	0.0	1.7	7.4	4.8	0.0	0.1	1.8	31.9	208.9
MT	0.7	0.0	0.0	0.4	2.1	0.0	0.0	0.1	0.6	0.0	5.3	0.0			0.0	0.1	0.0		1.1	0.4	0.0	0.0	0.0	0.0	0.0	0.2	2.5	36.9	0.0	0.0	0.5	1.9	53.1
NL	112.6	0.0	1.1	3.6	262.7	0.0	0.2	7.0	7.9	1.5	6.1	0.0			0.2	8.5	0.6	0.1		5.6	4.3	1.6	0.0	0.3	0.0	1.9	4.5	38.0	0.2	0.1	6.6	27.3	502.7
AT	4.2	0.3	6.3	2.6	564.3	0.1	0.4	2.7	5.3	4.5	14.1	0.0			0.1	3.4	7.3	0.0	7.4		11.3	0.3	1.5	6.1	0.1	2.2	8.8	13.5	0.3	58.3	2.0	212.1	939.7
PL	10.1	0.1	19.2	4.4	86.4	0.0	0.4	7.8	10.5	0.1	9.2	0.2			0.6	1.9	0.3	0.1	7.3	25.0		0.1	0.0	0.1	0.0	2.8	11.5	12.3	1.1	0.1	11.8	9.7	233.2
PT	39.5	0.0	0.0	3.0	151.3	0.0	0.0	39.9	922.2	0.0	17.6	0.0			0.0	87.9	0.0	0.0	26.7	1.8	0.1		0.0	0.0	0.0	11.7	38.9	68.8	0.3	0.9	6.7	366.1	1,783.8
RO	2.8	0.0	0.1	0.8	17.0	0.0	0.4	13.3	3.0	0.0	14.4	0.3			0.0	0.4	1.4	0.0	1.0	4.3	0.1	0.4		0.0	0.0	0.2	1.2	1.2	0.0	0.0	1.0	5.0	68.4
SI	0.8	0.0	0.1	0.1	104.4	0.0	0.0	0.0	1.5	9.7	23.0	0.0			0.0	0.3	0.0	0.0	0.7	48.6	0.1	0.0	0.0	0.0	0.0	0.1	2.9	1.0	0.0	0.3	0.1	21.7	215.6
SK	0.3	0.0	96.8	0.2	7.7	0.0	0.0	0.7	0.6	0.2	1.6	0.1			0.0	0.4	2.4	0.1	0.4	32.9	0.9	0.0	0.3	0.2	0.2	0.7	1.1	0.0	0.1	0.5	6.6	155.2	
FI	0.8	0.0	0.1	2.6	13.7	21.0	0.1	1.1	0.9	0.1	0.7	0.0			0.1	0.5	0.2	0.0	1.3	1.1	0.3	0.1	0.0	0.0	0.0		230.2	4.9	0.2	0.0	14.2	7.5	301.9
SE	4.3	0.1	2.2	96.9	56.2	1.2	0.6	4.0	4.3	1.0	3.0	0.1			0.6	1.9	3.1	0.0	6.7	6.2	10.4	0.8	0.3	0.7	0.0	96.7	17.3	7.3	0.1	197.2	15.4	538.6	
UK	24.1	0.1	2.5	21.5	88.9	0.7	0.8	20.6	25.1	0.2	27.3	4.1			6.2	6.9	1.9	3.4	37.1	11.2	11.2	7.0	0.1	0.1	0.0	6.7	22.9		0.7	0.2	31.3	60.3	423.2
IS	0.0	0.0	0.0	2.2	0.6	0.0	0.0	0.1	0.0	0.0	0.0	0.0			0.1	0.9	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.3	4.6	0.4		0.0	3.6	0.1	13.3
LI	0.0	0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.1	0.0	0.2	0.0			0.0	0.1	0.0	0.0	0.0	4.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0		0.0	26.8	34.0
NO	0.9	0.0	0.3	36.5	14.9	0.3	0.0	1.2	1.2	0.2	0.4	0.0			0.6	0.6	0.1	0.0	4.5	0.9	1.9	0.2	0.0	0.0	0.0	6.1	65.6	13.3	7.1	0.0		5.3	162.3
CH	13.4	0.0	5.7	5.4	216.7	0.1	0.4	17.2	68.8	0.8	92.9	0.0			0.1	5.9	2.0	0.0	17.4	43.4	1.8	7.6	0.1	0.4	0.0	6.7	12.0	31.4	0.1	42.5	3.5		596.3
Total	1,159.9	4.8	177.0	311.0	5,191.2	32.9	19.5	333.6	2,213.6	35.6	566.0	10.5	2.0	19.2	1,358.1	45.9	5.2	709.0	664.7	175.0	143.0	32.1	87.9	0.6	247.1	657.3	2,250.3	33.4	118.3	460.5	5,775.8	22,840.8	
Share in total	5.1%	0.0%	0.8%	1.4%	22.7%	0.1%	0.1%	1.5%	9.7%	0.2%	2.5%	0.0%	0.0%	0.1%	5.9%	0.2%	0.0%	3.1%	2.9%	0.8%	0.6%	0.1%	0.4%	0.0%	1.1%	2.9%	9.9%	0.1%	0.5%	2.0%	25.3%	100%	

* Data for DE and BE (invalidity pensions) concern reference year 2019. 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.

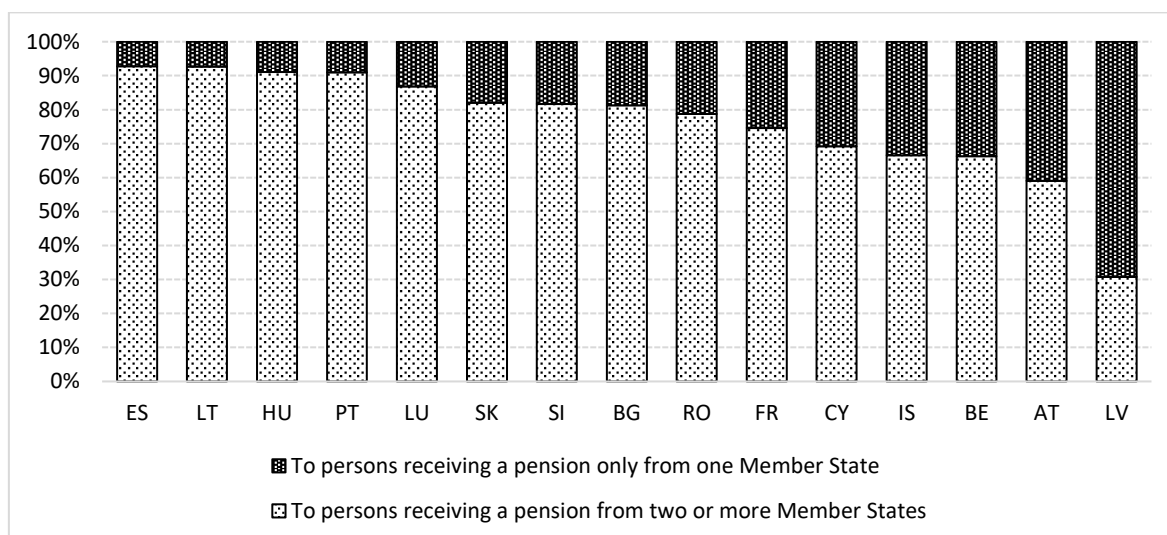
*** Data for HR and MT only concern the export to pensioners who are in receipt of a pension from two or more Member States. Data for LI only concern the export to pensioners who are in receipt of a pension from one Member State only.

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

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021

Almost all 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 70% of the exported pensions.

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, 2020



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 States³¹ 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 States³² exported a lower average amount per person than they paid to persons residing in their country and entitled to a pension from two or more Member States (see *Tables 2* and *7*). These results suggest that most pensioners entitled to a pension from two or more Member States had the longest period of insurance in their Member State of residence.

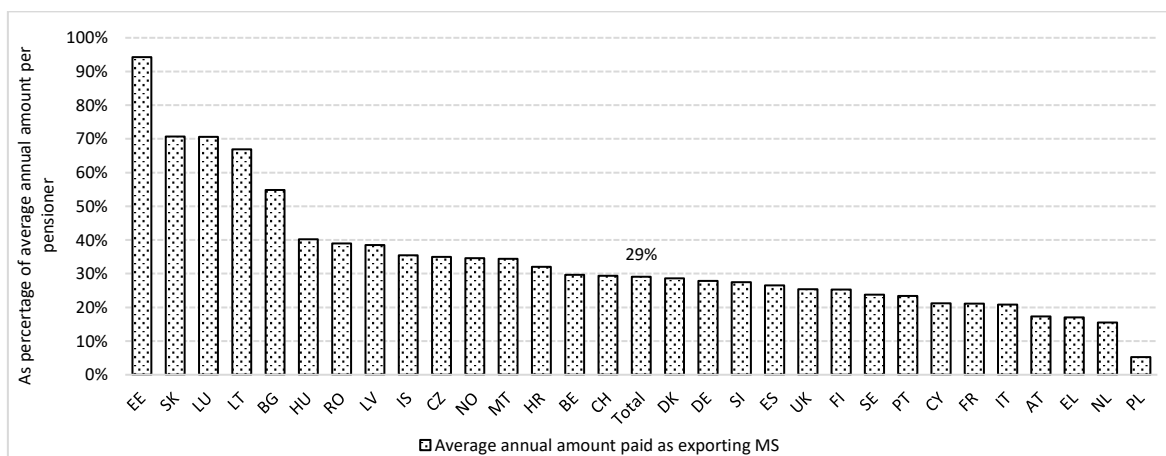
Specifically, for old-age pensions, the average annual amount exported abroad per pension beneficiary (see *Table 7*³³) is lower than the average annual amount for the total group of pensioners (see *Figure 3*) for all Member States. This is illustrated in *Figure 5* by dividing the average amount of old-age pension exported abroad by the average amount of old-age pension paid to all pensioners. Seeing that this division is below 100% for all Member States, the average annual old-age pension that is exported is always lower than the amount paid to all pensioners. The aggregate amount is 29% 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.

³¹ It concerns BE, BG, ES, FR, IT, CY, LV, LT, LU, HU, NL, AT, PT, RO, SI, SK, and IS.

³² It concerns BE, BG, ES, FR, CY, IT, LV, LT, LU, HU, MT, NL, AT, PT, RO, SI, SK, FI, and IS.

³³ 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 (2020 figures) compared to the average annual amount of old-age pension paid to all pensioners (2018 figures)



Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2018 figures)

Table 10 - Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2019 to 2020

	2020			2019			Evolution 2019- 2020		
	Number of persons	Amount paid	Average amount per pensioner	Number of persons	Amount paid	Average amount per pensioner	Number of persons	Amount paid	Average amount per pensioner
BE	191,669	1,159,903,795	6,052	190,022	1,106,065,867	5,821	0.9%	4.9%	4.0%
BG	4,605	4,798,563	1,042	3,800	3,657,155	962	21.2%	31.2%	8.3%
CZ	88,161	176,991,691	2,008	86,580	173,730,548	2,007	1.8%	1.9%	0.0%
DK	48,637	311,024,239	6,395	47,374	321,178,663	6,780	2.7%	-3.2%	-5.7%
DE	1,325,638	5,191,189,226	3,916	1,314,545	4,915,072,000	3,739	0.8%	5.6%	4.7%
EE	9,303	32,898,898	3,536	9,743	31,385,668	3,221	-4.5%	4.8%	9.8%
IE									
EL									
ES	79,416	333,599,745	4,201	85,081	357,397,997	4,201	-6.7%	-6.7%	0.0%
FR	602,424	2,213,554,360	3,674	633,749	2,261,902,768	3,569	-4.9%	-2.1%	3.0%
HR	31,536	35,567,609	1,128	30,753	32,298,970	1,050	2.5%	10.1%	7.4%
IT	176,080	543,076,684	3,084	176,080	543,076,685	3,084			
CY	4,316	10,529,868	2,440	4,077	10,394,803	2,550	5.9%	1.3%	-4.3%
LV	9,353	14,299,704	1,529	10,568	17,552,538	1,661	-11.5%	-18.5%	-8.0%
LT	8,968	19,177,036	2,138	8,681	17,358,481	2,000	3.3%	10.5%	6.9%
LU	93,104	1,358,084,020	14,587	88,862	1,249,161,691	14,057	4.8%	8.7%	3.8%
HU	29,804	46,335,925	1,555	29,419	45,094,366	1,533	1.3%	2.8%	1.4%
MT	1,402	5,238,438	3,736	1,429	4,708,558	3,295	-1.9%	11.3%	13.4%
NL	214,133	709,012,930	3,311	213,048	680,752,677	3,195	0.5%	4.2%	3.6%
AT	193,682	664,655,684	3,432	188,736	612,625,922	3,246	2.6%	8.5%	5.7%
PL	617,404	175,020,119	283	572,419	161,335,876	282	7.9%	8.5%	0.5%
PT	64,056	142,978,401	2,232	64,027	134,673,717	2,103	0.0%	6.2%	6.1%
RO	26,197	32,081,363	1,225	26,910	48,849,598	1,815	-2.6%	-34.3%	-32.5%
SI	45,781	87,923,300	1,921	46,936	93,155,319	1,985	-2.5%	-5.6%	-3.2%
SK	200	621,466	3,107	201	575,133	2,861	-0.5%	8.1%	8.6%
FI	51,869	247,112,671	4,764	53,351	229,970,712	4,311	-2.8%	7.5%	10.5%
SE	144,294	657,254,997	4,555	142,650	568,677,323	3,987	1.2%	15.6%	14.2%
UK	488,636	2,250,258,574	4,605	488,636	2,250,258,574	4,605			
IS	2,802	33,422,502	11,928	2,640	34,162,784	12,940	6.1%	-2.2%	-7.8%
LI	18,877	118,266,328	6,265	18,320	113,861,206	6,215	3.0%	3.9%	0.8%
NO	47,514	460,503,930	9,692	46,360	465,517,593	10,041	2.5%	-1.1%	-3.5%
CH	879,536	5,775,795,476	6,567	871,563	5,477,239,102	6,284	0.9%	5.5%	4.5%
Total	5,499,397	22,811,177,542		5,456,560	21,961,692,294		0.8%	3.9%	

* DE: 2019 data versus 2018 data.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021-2020

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. Bulgaria (+31%), Sweden (+16%), Malta (+11%), Croatia (+10%) and Lithuania (11%) show a strong increase of the amount exported abroad. While both Romania (-34%) and Latvia (-19%) show a strong decrease. Compared to 2019, there was an average increase of some 4% of the amount transferred to another EU/EFTA country and the UK.

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

5.3.2.1. From an exporting perspective

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 4.1% of the total number of pensioners reside in another EU/EFTA country and the UK. Total spending for this group of EU/EFTA pensioners amounts to 'only' 1.2% of the total amount of paid pensions. The percentage of exported old-age (4.0%) and survivors' pensions (3.6%) to another EU/EFTA country and the United Kingdom is much higher compared to this for invalidity pensions (1.1%).

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 frontier workers they employ. Almost 50% of the pensions paid by Luxembourg are transferred abroad, although they only represent some 31% of total expenditure. Switzerland also exports a high share of pensions abroad, namely some 29%. However, they only represent 9% of the total amount of pensions paid.

Furthermore, Austria (7.9%), Slovenia (7.1%), Belgium (6.4%), Poland (6.1%), Germany (5.7%), Sweden (5.3%), and the Netherlands (5.0%), 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.

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, 2020

	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	3.3%	0.9%	3.2%	1.2%	1.1%	0.7%	3.4%	0.9%
EU-14	3.3%	0.9%	3.3%	1.2%	0.8%	0.7%	3.5%	0.9%
EU-13	3.1%	0.5%	2.7%	0.7%	2.2%	0.6%	3.1%	0.5%
EFTA	22.2%	6.4%	14.2%	9.0%	6.3%	2.7%	20.7%	5.9%
Total	4.0%	1.2%	3.6%	1.4%	1.1%	0.8%	4.1%	1.2%
BE	6.7%	2.0%	8.0%	3.2%	1.1%	1.3%	6.4%	2.0%
BG	0.2%	0.1%	0.6%	0.3%	0.2%	0.2%	0.2%	0.1%
CZ	2.7%	0.9%	2.0%	2.2%	2.7%	1.2%	3.0%	1.1%
DK	3.3%	0.8%			3.4%	10.2%	3.2%	1.0%
DE	4.9%	1.4%	5.7%	1.7%	1.1%	5.3%	5.7%	1.5%
EE	2.8%	2.6%	4.3%	3.9%	0.2%	0.2%	2.2%	2.2%
IE								
EL								
ES	0.8%	0.2%	0.8%	0.4%	0.4%	0.2%	0.8%	0.2%
FR	2.8%	0.6%	3.3%	1.4%	0.2%	0.1%	3.0%	0.6%
HR	2.9%	0.9%	2.2%	0.8%	1.0%	0.3%	2.6%	0.8%
IT	0.9%	0.2%	1.2%	0.3%	0.5%	0.2%	1.1%	0.2%
CY	2.4%	0.5%	3.0%	1.1%	0.8%	0.8%	2.6%	0.6%
LV	1.7%	0.7%	2.9%	2.2%	0.8%	0.5%	1.6%	0.7%
LT	0.9%	0.6%	0.5%	0.8%	0.6%	0.5%	1.0%	0.6%
LU	46.9%	33.1%	42.1%	22.7%	49.1%	30.7%	48.6%	30.7%
HU	1.3%	0.5%	0.3%	0.1%			1.4%	0.5%
MT	1.9%	0.7%	1.0%	0.6%	0.2%	0.1%	1.5%	0.6%
NL	6.2%	1.0%	0.3%	0.1%	0.0%	0.0%	5.0%	0.8%
AT	7.5%	1.3%	7.0%	1.7%	2.5%	0.9%	7.9%	1.3%
PL	6.6%	0.3%	6.0%	0.4%	3.9%	0.3%	6.1%	0.3%
PT	2.1%	0.5%	1.8%	0.8%	0.2%	0.3%	2.2%	0.5%
RO	0.5%	0.2%	0.5%	0.2%	0.4%	0.3%	0.5%	0.2%
SI	5.5%	1.5%	7.2%	4.7%	21.9%	9.8%	7.1%	2.2%
SK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FI	3.5%	0.9%	1.5%	0.8%	1.1%	0.4%	3.2%	0.8%
SE	5.8%	1.4%	4.3%	1.4%	2.3%	1.0%	5.3%	1.4%
UK	3.8%	1.0%					3.1%	0.9%
IS	3.5%	1.2%	0.4%	0.1%	5.2%	2.4%	3.8%	1.5%
LI								
NO	3.6%	1.3%	3.1%	1.1%	2.1%	1.2%	3.3%	1.2%
CH	30.1%	8.9%	14.8%	10.0%	10.8%	4.7%	28.8%	8.5%

* 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)

5.3.2.2. From an importing perspective

Cross-country *Tables 8 and 9* provide an overview of the transfer of pensions among EU/EFTA countries and the UK. This also gives an idea of the total 'import' of pensions (*Table 12*). These totals are compared with the total number of pension beneficiaries and total spending on old-age, survivors' and invalidity pensions (*Annex II*). This makes it possible to estimate the number of pensioners in the EU/EFTA and the UK who receive a pension from another EU/EFTA country or the UK.

In Ireland (12.7%), Cyprus (11.5%), Croatia (11.4%), Austria (9.6%), Portugal (9.3%), Luxembourg (9.1%) a high percentage of pensioners receive a pension from another EU/EFTA country or the UK (more than 9% of the pensioners residing in these Member States). It is only in a number of Member States that the imported amount constitutes a significant part of the total amount of pensions paid to persons residing in these Member States: Croatia (15.7%), Cyprus (8.5%), Portugal (6.5%), Malta (6.3%) and Slovenia (5.3%).

The average amount paid to 'snowbirds' can be significantly higher than the average amount paid to 'local' pensioners. This explains, for instance, the higher percentage for Croatia for the variable 'amount' compared to that for 'persons'.

Table 12 - Total number of pensions and amount received as importing Member State, in absolute numbers and as a share of the total number of beneficiaries and of total expenditure, 2020

	Persons	Amount received (in €)	As % of total number of persons	As % of total amount
BE	208,975	986.2	6.5%	1.7%
BG	21,261	56.5	1.0%	1.4%
CZ	50,060	123.9	1.7%	0.7%
DK	41,534	185.1	2.6%	0.6%
DE	887,834	2,115.1	3.7%	0.6%
EE	4,146	31.0	1.0%	2.0%
IE	146,005	513.9	12.7%	3.0%
EL	144,153	669.5	5.4%	2.3%
ES	774,161	3,780.9	7.3%	2.7%
FR	547,836	3,615.7	2.7%	1.0%
HR	158,462	703.7	11.4%	15.7%
IT	862,414	3,561.2	5.2%	1.4%
CY	21,277	148.8	11.5%	8.5%
LV	4,768	9.5	0.8%	0.4%
LT	6,032	10.5	0.6%	0.3%
LU	19,212	99.4	9.1%	2.2%
HU	43,868	208.9	2.0%	2.2%
MT	7,710	53.1	7.7%	6.3%
NL	145,667	502.7	3.3%	0.5%
AT	260,884	939.7	9.6%	1.9%
PL	69,514	233.2	0.7%	0.5%
PT	298,822	1,783.8	9.3%	6.5%
RO	14,329	68.4	0.3%	0.4%
SI	53,016	215.6	7.6%	5.3%
SK	60,804	155.2	4.0%	2.2%
FI	78,301	301.9	4.7%	1.0%
SE	157,494	538.6	5.5%	1.1%
UK	125,589	423.2	0.8%	0.2%
IS	3,185	13.3	4.1%	0.6%
LI	5,881	34.0		
NO	45,000	162.3	3.0%	0.4%
CH	173,991	596.3	5.4%	0.9%

Source: Questionnaire on cross-border old-age, survivors' and invalidity pensions 2021 and Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)] (2018 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.³⁴

Several Member States did not have any information available on this subject, while still other Member States left the question blank. No request for review under Article 48 of Regulation (EC) No 987/2009 was received by Luxembourg, Malta, Hungary, Belgium, Slovakia, and Switzerland.

Only the Czech Republic, Romania, Finland, Sweden, and Germany, reported a number of requests of review. The reported numbers were very limited, with the Czech Republic reporting seven requests, Finland one, Sweden two, and Germany three. The highest number of requests for review was reported by Romania with 189.

³⁴ Article 48 (2) of Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

7. Experiences on the practical implementation of the rules

Nineteen 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 among 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 processing of the pension 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. Several of the reporting Member States indicate that this is a common problem. When additional information is requested, this can extend the case-handling time.

Nevertheless, these main issues can be remedied by EESSI³⁵ (Electronic Exchange of Social Security Information). Several Member States 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.

8. Fraud and error

Member States were asked to describe/quantify cases of fraud and error related to coordination of pensions. Only seven Member States (BG, DK, FR, CY, LU, MT and AT) provided an answer to the question regarding fraud and error when applying the EU provisions to old-age, survivors' and invalidity pensions (*Table 13*). The main reasons for the inappropriate use were the provision of incorrect or incomplete information (e.g., undeclared periods of insurance, household situation, wrong country of residence, incorrect income declaration, etc.) and unregistered deaths. Regarding the second reason, when the death of a pensioner is not reported (in time), the payment of the pension continues, which can cause problems. This problem can occur when the pensioner dies in the period between annual checks carried out based on life certificates. Moreover, this problem arises when relevant institutions abroad or relatives of the deceased have informed the competent institutions late or have failed to inform them.³⁶

In absolute figures, the number of cases involving fraud and error is rather small. Whereas Luxembourg and Malta were not aware of any inappropriate use, Bulgaria, Denmark, France, Cyprus, and Austria reported certain occurrences of fraud and error. In relative figures, the amount involved stays under 1% of the total amount of pensions transferred.

³⁵ 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>).

³⁶ In order to avoid this risk some Member States exchange data between each other (see Jorens et al. (2021), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).

Table 13 - Number of cases of fraud and error identified in case of old-age, survivors' and invalidity pensions, 2020

Type of fraud or error	Total number of cases identified	Total amount involved (in €)	Average amount per case	Share in total number of persons	Share in total amount paid
BG Fraud: not declaring facts by the persons with relevance to the pension entitlement and pension amount (e.g., insurance periods in another MS, marriage, education completion); false life certificates. Error: technical errors + differences in certified insurance periods by the competent institutions of another MS	Fraud: 8 cases Error: 10 cases Total: 18 cases	Fraud: € 6,932 Error: € 629 Total: € 7,561	€ 420	0.4%	0.2%
DK	26 cases	€ 173,724	€ 6,682	0.05%	0.06%
FR	Fraud: 277 cases; Total fraud + error: 420 cases	Fraud: € 2,254,183 Total fraud + error = € 5,698,240	€ 13,567	0.07%	0.3%
CY Error: wrong E205-P5000	35 cases			0.8%	
LU	0 cases				
MT	0 cases				
AT Most (182 cases) overpayments because of missing confirmations	195 cases of fraud or error	€ 250,985	€ 1,287	0.1%	0.04%

Source: Administrative data Questionnaire on Old-age, survivors' and invalidity pensions 2021

Annex I Other cross-country tables

Table A1 - Number of pensions to pensioners who reside in another Member State, all types of pension, column %, 2020

		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	0.0%	1.0%	0.2%	0.7%	2.1%	0.1%	1.6%	4.7%	9.4%	0.3%	7.6%	0.3%	0.0%	0.3%	18.3%	0.7%	1.0%	30.0%	0.3%	2.0%	3.3%	0.6%	0.2%	0.0%	0.2%	0.4%	1.1%	0.2%	0.0%	0.5%	0.5%	3.8%	
	BG	0.1%	0.0%	2.4%	0.2%	0.3%	0.6%	32.0%	2.1%	0.0%	0.0%	0.4%	17.2%	0.1%	0.4%	0.0%	0.4%	2.6%	0.1%	0.3%	0.8%	0.3%	0.0%	0.0%	0.1%	0.1%	0.3%	0.0%	0.0%	0.3%	0.0%	0.4%		
	CZ	0.1%	5.0%	0.0%	0.2%	0.7%	0.2%	0.6%	0.3%	0.1%	0.6%	0.1%	0.7%	0.0%	0.3%	0.1%	0.5%	1.1%	0.2%	2.2%	5.1%	0.1%	0.3%	0.1%	63.5%	0.2%	0.3%	0.1%	0.3%	0.1%	0.2%	0.2%	0.9%	
	DK	0.2%	0.0%	0.2%	0.0%	0.5%	0.2%	0.1%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	1.0%	0.3%	0.3%	0.4%	0.5%	0.2%	1.1%	0.1%	0.1%	0.1%	0.0%	0.0%	1.0%	7.3%	0.8%	24.6%	0.0%	15.2%	0.2%	0.8%
	DE	6.8%	48.3%	22.3%	16.8%	0.0%	18.0%	39.2%	18.4%	8.0%	48.0%	26.3%	2.2%	17.9%	22.1%	22.1%	50.6%	0.0%	21.7%	52.0%	45.7%	7.4%	44.7%	21.8%	13.5%	6.4%	10.5%	8.6%	3.9%	6.8%	5.2%	18.2%	16.3%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.7%	0.2%	0.0%	0.2%	0.0%	0.2%	0.0%	0.1%		
	IE	0.2%	0.0%	0.1%	0.4%	0.1%	0.7%	0.1%	0.2%	0.1%	0.0%	0.0%	0.2%	0.1%	8.2%	0.0%	0.2%	1.2%	0.5%	0.0%	1.2%	0.3%	0.1%	0.0%	1.0%	0.1%	0.1%	27.1%	0.1%	0.0%	0.2%	0.1%	2.7%	
	EL	2.5%	8.3%	2.1%	0.8%	7.5%	0.1%	0.0%	0.1%	0.4%	0.0%	0.2%	32.0%	0.0%	0.2%	0.1%	1.2%	0.2%	1.0%	0.5%	2.3%	0.0%	0.7%	0.0%	0.0%	0.3%	3.6%	1.2%	0.1%	0.2%	0.4%	0.4%	2.6%	
	ES	14.9%	13.7%	0.3%	9.5%	16.7%	0.8%	0.3%	0.0%	30.1%	0.1%	3.2%	0.6%	0.4%	5.1%	2.6%	0.6%	1.1%	19.7%	0.9%	1.9%	15.5%	8.6%	0.1%	0.0%	4.8%	5.0%	21.8%	9.8%	2.4%	7.3%	16.9%	14.2%	
	FR	33.8%	1.9%	0.9%	4.3%	7.2%	0.3%	2.7%	37.9%	0.0%	1.8%	24.9%	0.7%	0.2%	0.8%	34.0%	1.6%	2.3%	5.6%	1.1%	9.7%	40.4%	1.4%	0.1%	0.0%	1.4%	2.7%	13.7%	0.6%	0.3%	2.1%	14.4%	10.1%	
	HR	0.2%	0.1%	0.3%	0.4%	7.0%	0.0%	0.0%	0.0%	0.2%	0.0%	3.4%	0.0%	0.0%	0.0%	0.1%	0.3%	0.2%	1.0%	8.2%	0.2%	0.0%	0.0%	64.7%	0.5%	0.1%	0.7%	0.1%	0.0%	0.2%	0.2%	0.8%	2.9%	
	IT	16.6%	2.6%	0.4%	1.6%	28.3%	0.2%	1.4%	2.4%	12.6%	3.6%	0.0%	0.2%	0.1%	0.7%	9.6%	1.0%	8.6%	3.3%	2.2%	2.1%	0.7%	4.8%	2.6%	0.5%	0.7%	1.8%	7.2%	0.1%	9.6%	0.7%	34.0%	15.8%	
	CY	0.1%	0.6%	0.0%	0.1%	0.0%	0.0%	10.4%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.1%	0.0%	0.1%	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%	18.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	20.2%	0.0%	0.0%	0.1%	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%	0.2%	0.0%	0.1%	0.0%	7.2%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%	77.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.7%	0.0%	0.5%	0.0%	0.1%	
	LU	2.2%	0.3%	0.0%	0.5%	0.3%	0.0%	0.1%	0.3%	0.8%	0.1%	1.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	0.1%	0.1%	7.4%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.5%	0.1%	0.1%	0.4%		
	HU	0.3%	1.4%	0.2%	0.2%	1.0%	0.2%	0.1%	0.2%	0.1%	0.4%	0.1%	0.4%	0.0%	0.2%	0.1%	0.0%	0.0%	0.4%	4.4%	1.1%	0.1%	30.7%	0.1%	5.5%	0.4%	0.6%	0.2%	0.1%	0.1%	0.4%	0.3%	0.8%	
	MT	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.3%	0.1%	0.0%	0.1%	0.0%	0.1%	
	NL	13.2%	0.7%	0.6%	1.8%	5.3%	0.1%	0.9%	2.7%	0.6%	2.1%	1.3%	0.3%	0.0%	0.9%	1.0%	1.2%	1.4%	0.0%	0.9%	2.3%	1.2%	0.2%	0.3%	0.0%	0.7%	0.9%	2.6%	0.9%	0.1%	2.1%	0.8%	2.7%	
	AT	0.4%	6.3%	3.7%	1.0%	9.3%	0.3%	1.2%	0.7%	0.4%	10.9%	1.6%	0.4%	0.1%	0.7%	0.4%	12.6%	0.8%	1.1%	0.0%	8.3%	0.3%	5.0%	7.9%	8.0%	0.6%	1.9%	1.1%	0.6%	43.0%	0.6%	5.0%	4.8%	
	PL	0.9%	3.2%	19.2%	1.3%	1.9%	0.2%	2.1%	2.0%	0.5%	0.1%	1.0%	2.9%	0.3%	3.6%	0.2%	0.7%	1.6%	1.1%	2.6%	0.0%	0.0%	0.0%	0.1%	4.5%	1.4%	1.6%	0.7%	7.7%	0.1%	3.5%	0.2%	1.3%	
	PT	2.3%	0.5%	0.0%	0.7%	1.9%	0.1%	0.0%	8.8%	31.0%	0.0%	0.3%	0.0%	0.0%	0.1%	9.3%	0.0%	0.6%	2.5%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.7%	1.9%	2.2%	1.1%	0.5%	1.0%	5.1%	5.5%	
	RO	0.2%	0.2%	0.1%	0.1%	0.2%	0.0%	1.6%	4.0%	0.1%	0.0%	1.2%	2.9%	0.0%	0.0%	0.0%	4.1%	0.3%	0.1%	0.9%	0.1%	0.5%	0.0%	0.0%	1.0%	0.1%	0.1%	0.0%	0.1%	0.0%	0.2%	0.1%	0.3%	
	SI	0.1%	0.2%	0.2%	0.0%	1.7%	0.0%	0.0%	0.0%	0.1%	26.6%	3.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	6.3%	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%	1.3%	40.3%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.3%	0.1%	1.2%	0.0%	0.0%	0.1%	9.5%	1.1%	0.0%	5.9%	1.1%	0.0%	0.7%	0.1%	0.0%	0.2%	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	1.1%	
	FI	0.1%	0.4%	0.0%	1.4%	0.2%	46.8%	0.2%	0.3%	0.1%	0.1%	0.1%	0.2%	0.9%	0.6%	0.0%	0.3%	0.6%	0.2%	0.1%	0.2%	0.1%	0.0%	0.0%	0.0%	42.4%	0.3%	0.6%	0.0%	5.2%	0.2%	1.4%		
	SE	0.6%	1.5%	1.6%	30.7%	1.1%	3.3%	2.1%	1.4%	0.3%	2.0%	0.5%	0.7%	0.7%	2.5%	0.2%	7.1%	1.1%	1.1%	1.2%	7.5%	0.2%	1.0%	1.1%	0.5%	69.1%	0.0%	1.2%	22.4%	0.1%	44.5%	0.4%	2.9%	
	UK	2.6%	1.1%	1.1%	6.9%	1.7%	1.8%	2.2%	6.0%	1.5%	0.3%	6.0%	35.8%	0.7%	26.0%	0.5%	2.0%	72.0%	6.0%	1.2%	4.5%	14.2%	0.2%	0.1%	0.5%	1.9%	3.1%	0.0%	2.1%	0.2%	6.8%	1.2%	2.3%	
	IS	0.0%	0.0%	0.0%	1.2%	0.0%	0.0%	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%	0.1%	0.8%	0.0%	0.0%	0.0%	0.0%	1.2%	0.0%	0.1%	
	LI	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%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.1%	
NO	0.1%	0.2%	0.2%	16.5%	0.2%	0.7%	0.1%	0.4%	0.1%	0.2%	0.0%	0.1%	0.5%	2.9%	0.1%	0.3%	0.3%	0.7%	0.2%	1.1%	0.1%	0.0%	0.0%	0.0%	2.2%	10.9%	0.9%	22.5%	0.1%	0.0%	0.1%	0.8%		
CH	1.5%	0.7%	3.5%	2.2%	4.4%	0.1%	1.0%	6.3%	3.4%	2.0%	17.0%	0.3%	0.0%	0.2%	0.6%	4.4%	0.8%	2.6%	7.5%	1.2%	7.7%	0.3%	0.3%	0.0%	1.4%	1.9%	2.4%	0.3%	35.7%	1.1%	0.0%	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%	100%		

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

Table A2 - Amount paid to pensioners who reside in another Member State, all types of pension, column %, 2020

		Exporting Member State																																
		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PL	PT	RO	SI	SK	FI	SE	UK	IS	LI	NO	CH	Total
Member State of residence	BE	0.0%	1.1%	0.2%	0.8%	1.9%	0.1%	2.3%	5.4%	9.3%	0.5%	5.9%	0.4%	0.1%	0.3%	26.1%	0.8%	1.1%	31.1%	0.3%	2.0%	2.2%	0.6%	0.2%	0.0%	0.4%	0.5%	0.8%	0.1%	0.0%	0.5%	0.3%	4.3%	
	BG	0.2%	0.0%	0.7%	0.4%	0.3%	0.3%	16.6%	1.8%	0.1%	0.1%	1.0%	7.7%	0.0%	0.4%	0.0%	0.3%	3.0%	0.1%	0.4%	0.4%	0.3%	0.0%	0.0%	1.1%	0.2%	0.2%	0.4%	0.1%	0.0%	0.3%	0.1%	0.2%	
	CZ	0.1%	4.2%	0.0%	0.4%	0.9%	0.1%	1.3%	0.5%	0.1%	1.2%	0.5%	0.6%	0.0%	0.3%	0.1%	0.6%	1.6%	0.4%	4.3%	2.7%	0.1%	0.6%	0.4%	68.9%	0.2%	0.6%	0.2%	0.2%	0.1%	0.2%	0.3%	0.5%	
	DK	0.1%	0.0%	0.1%	0.0%	0.7%	0.2%	0.1%	0.4%	0.1%	0.1%	0.2%	0.2%	0.2%	1.2%	0.3%	0.4%	0.4%	0.5%	0.2%	1.1%	0.1%	0.1%	0.0%	0.0%	1.2%	6.5%	0.5%	28.8%	0.0%	13.3%	0.1%	0.8%	
	DE	3.6%	40.7%	19.0%	13.0%	0.0%	15.8%	38.2%	16.3%	4.2%	38.4%	14.7%	2.4%	44.2%	26.1%	21.8%	48.7%	6.1%	17.3%	43.1%	53.0%	10.5%	40.4%	13.8%	11.1%	5.4%	5.3%	4.7%	3.2%	3.3%	4.0%	12.1%	9.3%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	3.4%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9.8%	0.4%	0.0%	0.1%	0.0%	0.2%	0.0%	0.1%	
	IE	0.1%	0.0%	0.2%	0.3%	0.2%	0.8%	0.1%	0.2%	0.1%	0.0%	0.1%	0.2%	0.7%	9.9%	0.0%	0.3%	2.1%	0.6%	0.1%	1.5%	0.1%	0.1%	0.0%	0.9%	0.1%	0.1%	21.3%	0.0%	0.0%	0.3%	0.1%	2.3%	
	EL	2.2%	8.1%	2.0%	1.2%	9.5%	0.1%	0.0%	0.1%	0.3%	0.0%	0.6%	41.5%	0.0%	0.2%	0.0%	1.8%	0.2%	1.3%	0.6%	1.9%	0.0%	0.8%	0.0%	0.0%	0.5%	5.6%	1.6%	0.1%	0.4%	0.6%	0.6%	2.9%	
	ES	20.1%	20.9%	0.4%	16.2%	15.9%	1.1%	0.5%	0.0%	28.2%	0.2%	10.7%	0.8%	0.9%	6.3%	1.4%	1.1%	1.1%	18.7%	1.7%	2.4%	9.5%	11.7%	0.1%	0.0%	19.4%	9.6%	30.7%	13.3%	3.1%	14.8%	15.9%	16.6%	
	FR	38.7%	1.9%	0.8%	6.1%	9.0%	0.3%	4.2%	36.9%	0.0%	1.7%	18.3%	0.6%	0.7%	1.0%	37.1%	1.7%	2.1%	8.9%	1.3%	7.3%	56.0%	2.0%	0.2%	0.0%	4.9%	4.7%	18.4%	1.0%	0.3%	2.7%	22.7%	15.8%	
	HR	0.2%	0.0%	0.2%	0.6%	8.4%	0.0%	0.0%	0.0%	0.3%	0.0%	6.7%	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	1.0%	9.4%	0.1%	0.0%	0.0%	73.1%	0.3%	0.1%	0.9%	0.1%	0.0%	0.3%	0.2%	1.3%	3.1%	
	IT	12.8%	3.8%	0.4%	1.7%	20.7%	0.2%	2.4%	2.7%	8.9%	5.4%	0.0%	0.2%	0.1%	1.0%	4.3%	1.2%	9.2%	3.1%	2.3%	2.2%	0.5%	5.1%	2.7%	0.1%	1.2%	1.9%	4.9%	0.1%	5.7%	0.9%	32.6%	15.6%	
	CY	0.1%	0.8%	0.1%	0.1%	0.1%	0.0%	16.5%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	0.2%	0.3%	5.4%	0.0%	0.4%	0.0%	0.7%	
	LV	0.0%	0.1%	0.0%	0.1%	0.0%	7.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	7.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	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%	0.0%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	41.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.3%	0.0%	0.3%	0.0%	0.0%	
	LU	2.6%	0.4%	0.0%	0.6%	0.3%	0.0%	0.3%	0.5%	0.9%	0.1%	0.8%	0.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.5%	0.1%	0.1%	7.8%	0.0%	0.1%	0.0%	0.3%	0.1%	0.1%	0.3%	0.0%	0.1%	0.1%	0.4%	
	HU	0.6%	1.1%	0.2%	0.3%	1.4%	0.1%	0.2%	0.3%	0.1%	0.8%	0.6%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.8%	8.2%	0.6%	0.0%	30.7%	0.1%	3.1%	0.7%	1.1%	0.2%	0.1%	0.1%	0.4%	0.6%	0.9%	
	MT	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.9%	0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%	0.0%	0.2%	0.1%	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%	0.6%	0.6%	1.2%	5.1%	0.0%	1.2%	2.1%	0.4%	4.2%	1.1%	0.2%	0.0%	1.1%	0.6%	1.4%	1.3%	0.0%	0.8%	2.5%	1.1%	0.1%	0.3%	0.0%	0.8%	0.7%	1.7%	0.7%	0.1%	1.4%	0.5%	2.2%	
	AT	0.4%	6.9%	3.5%	0.8%	10.9%	0.3%	2.1%	0.8%	0.2%	12.7%	2.5%	0.4%	0.7%	0.6%	0.3%	16.0%	0.7%	1.0%	0.0%	6.5%	0.2%	4.8%	6.9%	10.1%	0.9%	1.3%	0.6%	0.8%	49.3%	0.4%	3.7%	4.1%	
	PL	0.9%	2.6%	10.9%	1.4%	1.7%	0.1%	2.1%	2.3%	0.5%	0.4%	1.6%	1.4%	0.6%	0.6%	3.0%	0.1%	0.7%	1.5%	1.0%	3.8%	0.0%	0.0%	0.0%	0.1%	3.1%	1.1%	1.8%	0.5%	3.3%	0.1%	2.6%	0.2%	1.0%
	PT	3.4%	0.7%	0.0%	1.0%	2.9%	0.0%	0.1%	12.0%	41.7%	0.0%	3.1%	0.0%	0.0%	0.1%	6.5%	0.1%	0.5%	3.8%	0.3%	0.1%	0.0%	0.1%	0.0%	0.0%	4.7%	5.9%	3.1%	1.0%	0.8%	1.5%	6.3%	7.8%	
	RO	0.2%	0.2%	0.1%	0.3%	0.3%	0.0%	1.9%	4.0%	0.1%	0.1%	2.5%	2.4%	0.0%	0.0%	0.0%	3.0%	0.3%	0.1%	0.6%	0.0%	0.3%	0.0%	0.0%	0.7%	0.1%	0.2%	0.1%	0.1%	0.0%	0.2%	0.1%	0.3%	
	SI	0.1%	0.2%	0.1%	0.0%	2.0%	0.0%	0.0%	0.0%	0.1%	27.4%	4.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	7.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%	0.2%	0.0%	0.4%	0.9%	
	SK	0.0%	1.0%	54.7%	0.1%	0.1%	0.0%	0.0%	0.2%	0.0%	0.6%	0.3%	0.5%	0.0%	0.0%	0.0%	5.3%	1.7%	0.1%	4.9%	0.5%	0.0%	1.1%	0.2%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.7%	
	FI	0.1%	0.3%	0.0%	0.8%	0.3%	63.9%	0.5%	0.3%	0.0%	0.1%	0.1%	0.4%	3.2%	0.6%	0.0%	0.4%	0.5%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	35.0%	0.2%	0.5%	0.0%	3.1%	0.1%	1.3%			
	SE	0.4%	1.7%	1.2%	31.2%	1.1%	3.7%	2.9%	1.2%	0.2%	2.8%	0.5%	0.5%	1.8%	3.0%	0.1%	6.7%	0.7%	0.9%	0.9%	5.9%	0.5%	0.9%	0.8%	0.3%	39.1%	0.0%	0.8%	21.7%	0.1%	42.8%	0.3%	2.4%	
	UK	2.1%	1.5%	1.4%	6.9%	1.7%	2.3%	4.3%	6.2%	1.1%	0.6%	4.8%	38.6%	1.1%	32.2%	0.5%	4.2%	64.1%	5.2%	1.7%	6.4%	4.9%	0.3%	0.1%	0.4%	2.7%	3.5%	0.0%	2.2%	0.2%	6.8%	1.0%	1.9%	
	IS	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.7%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.1%	
	LI	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%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.1%	
NO	0.1%	0.3%	0.2%	11.8%	0.3%	0.8%	0.1%	0.4%	0.1%	0.5%	0.1%	0.1%	1.2%	3.3%	0.0%	0.3%	0.4%	0.6%	0.1%	1.1%	0.1%	0.1%	0.1%	0.1%	0.0%	2.5%	10.0%	0.6%	21.1%	0.0%	0.0%	0.1%	0.7%	
CH	1.2%	0.6%	3.2%	1.7%	4.2%	0.2%	1.9%	5.1%	3.1%	2.3%	16.4%	0.2%	0.1%	0.3%	0.4%	4.4%	0.5%	2.5%	6.5%	1.0%	5.3%	0.3%	0.4%	0.0%	2.7%	1.8%	1.4%	0.4%	35.9%	0.8%	0.0%	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%	100%	100%	

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

Annex II Pension beneficiaries on 31 December 2018 and expenditure (in € million)

Table A3 - Pension beneficiaries on 31 December 2018 and annual expenditure (in € million)

	Old-age pension		Survivors pension		Disability pension		Total	
	Persons	Million €	Persons	Million €	Persons	Million €	Persons	Million €
EU-27	94,663,476	1,291,090	26,229,617	214,655	13,609,618	102,950	119,120,158	1,608,695
EU-28	107,598,053	1,525,521	26,295,541	216,360	16,333,721	129,495	134,844,762	1,871,377
EU-14	72,490,203	1,191,696	21,571,365	200,896	10,573,916	93,933	91,025,365	1,486,526
EU-13	22,173,273	99,394	4,658,252	13,759	3,035,702	9,017	28,094,793	122,169
EFTA	3,543,906	81,887	847,529	7,579	658,161	18,263	4,584,949	107,729
Total	111,141,959	1,607,408	27,143,070	223,939	16,991,882	147,758	139,429,711	1,979,105
BE	2,074,826	40,772	541,783	7,476	743,025	8,452	3,003,452	56,699
BG	1,785,954	3,442	116,316	153	273,117	393	2,160,248	3,989
CZ	2,496,909	14,094	683,016	1,132	388,697	1,606	2,953,701	16,832
DK	1,232,977	28,867	81,603	647	235,426	921	1,541,553	30,435
DE	19,459,392	295,155	5,968,206	57,527	2,252,732	2,547	23,359,209	355,229
EE	311,916	1,197	6,936	13	101,343	318	420,195	1,528
IE	621,361	13,842	182,103	1,079	199,779	2,371	1,003,243	17,292
EL	2,055,424	23,729	575,253	4,240	121,612	1,004	2,547,461	28,973
ES	6,666,973	98,821	2,861,967	27,009	1,174,471	15,349	9,782,544	141,179
FR	16,444,008	287,691	4,421,604	37,104	2,518,110	25,286	20,036,318	350,082
HR	859,451	2,839	238,269	885	138,253	768	1,236,258	4,493
IT	12,336,473	196,487	4,416,203	44,566	1,561,904	10,649	15,633,707	251,702
CY	137,079	1,449	31,744	270	15,633	34	163,388	1,753
LV	468,427	1,865	16,198	36	101,165	210	583,811	2,110
LT	720,355	2,544	258,932	121	166,451	409	936,007	3,073
LU	136,728	3,077	47,734	942	18,265	411	191,566	4,429
HU	2,031,674	8,296	767,696	1,179	0	0	2,156,622	9,474
MT	68,294	662	16,801	140	7,805	40	91,945	843
NL	3,444,900	73,300	470,000	7,622	771,740	13,482	4,246,119	94,404
AT	1,961,933	40,709	593,966	6,131	224,070	3,755	2,458,362	50,595
PL	7,439,053	40,029	1,446,401	7,544	1,093,729	3,775	10,079,935	51,348
PT	2,313,924	21,147	845,825	3,517	251,956	2,788	2,905,666	27,452
RO	4,186,977	13,906	543,646	1,035	462,257	492	5,192,880	15,434
SI	531,882	3,457	150,785	494	25,305	126	644,136	4,077
SK	1,135,302	5,614	381,512	756	261,947	846	1,475,667	7,216
FI	1,370,189	24,887	267,409	1,791	201,216	2,961	1,600,225	29,638
SE	2,371,095	43,214	297,709	1,245	299,610	3,959	2,715,940	48,417
UK	12,934,577	234,431	65,924	1,705	2,724,103	26,545	15,724,604	262,681
IS	47,485	1,460	4,836	114	21,853	637	74,174	2,211
LI	0	0	0	0	0	0	0	0
NO	1,068,391	26,751	53,539	835	339,245	9,995	1,461,175	37,581
CH	2,428,030	53,676	789,154	6,630	297,063	7,630	3,049,600	67,936

Source: Eurostat, ESSPROS [[spr_pns_ben](#)] and [[spr_exp_pens](#)]

Annex III Experiences on the practical implementation of the rules

Table A4 - Experiences on the practical implementation of the rules, 2020

Experiences on the practical implementation of the rules	
BE	In the area of pensions, cooperation between institutions through EESSI is going relatively well. However, certain problems can slow down the processing of files (technical bugs, no clear view on who is or not "EESSI ready", ...)
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	Encountered difficulties differ according to the country/institution/client we communicate with, or according to particular issues concerned. In general, we usually meet problems with obtaining information on insurance periods or medical reports.
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	Old Age Pension: Cooperation with, and information received from institutions is generally very good. During 2020 using Rina, and not being reliant on postal systems during the C19 pandemic, made a positive difference and insured a continuation of information sharing between institutions on the claimant's behalf.
EL	
ES	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.
FR	
HR	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.
IT	
CY	There is a delay in the exchange of information between the competent social security institutions.
LV	E-forms and SEDs 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.
LT	
LU	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).
HU	While handling over 20,000 individual's pension cases in the year 2020, 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.

Experiences on the practical implementation of the rules	
MT	Malta notes that the adoption of EESSI notably improved the process of investigations of claims. More specifically, it brought institutions closer together through the click of a button by creating a dedicated contact point rather than wondering from one institution to another to identify the competent one. Still, the exchange of information is not automatic and requires dedicated resources which are not always available. More automation should be implemented in order to eliminate manual inputting of data thus accelerating the process.
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	
RO	<p>During 2020, 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 sufficient 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.</p> <p>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>The Social Insurance Agency (SIA) has (repeatedly) earned the following experience in connection with the practical implementation of coordination regulations:</p> <ul style="list-style-type: none"> - the competent institutions of the Member States do not state in the applications for the old-age pension delivered to the SIA the date from which the applicant claims the old-age pension in the pension insurance of the Slovak Republic,

Experiences on the practical implementation of the rules	
	<ul style="list-style-type: none"> - pension applications received from some Member States lack information on the applicant's insurance period in the Slovak Republic and / or do not include the required information (e.g., on the number of children raised), which results in an extension of the pension procedure by 3 to 6 months, or there is no indication detail on the method of transferring the pension, - applications for invalidity pensions received from some Member States are not accompanied by medical findings, in which case the procedure will be extended by approximately 6 months - medical reports are submitted only on request or as a matter of urgency, - in the case of claims for pension benefits in some Member States, the claimant's pension entitlement is not assessed for more than one year, and the relevant social insurance institution does not even respond to SIA's urgencies- some institutions decide on the pension claim (deny the claim) even without requesting SIA to provide other relevant data, stating that SIA does not cooperate.- 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	
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	The analysis of data relating to the reference year has shown that the implementation of the coordination rules is proceeding fluently and smoothly.

Source: Questionnaire on cross-border old-age, survivors' and invalidity pension 2021

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 2020? 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 [].

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.

Coordination of Social Security Systems

P1 

Summary of Pension Decisions

5. INSTITUTION COMPLETING THE FORM

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

STAMP

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