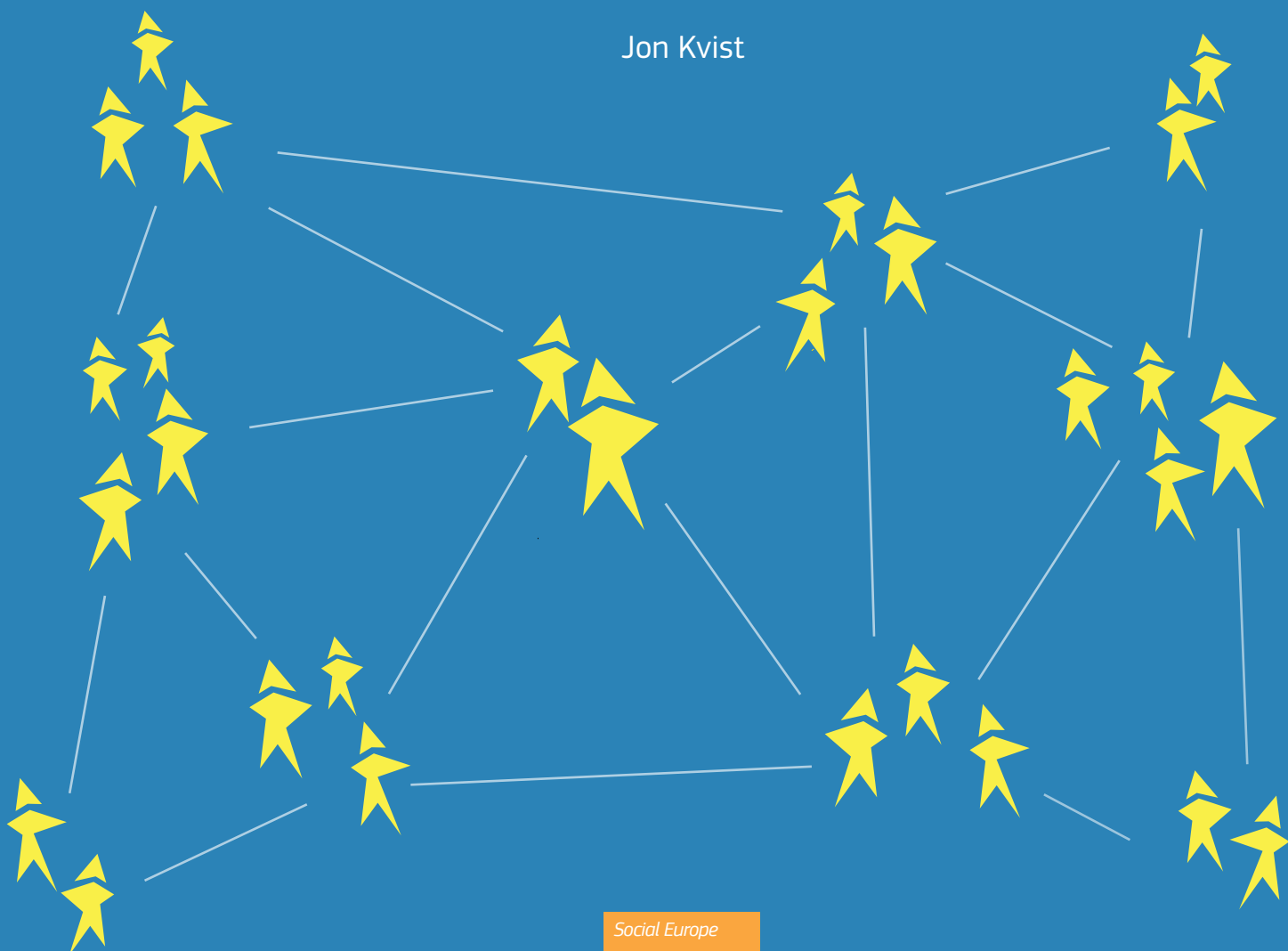# EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Making access to social protection for workers and the self-employed more transparent through information and simplification

Denmark

Jon Kvist

European Social Policy Network (ESPN)

ESPN Thematic Report on Making access to social protection for workers and the self-employed more transparent through information and simplification

Denmark

2022

Jon Kvist

The European Social Policy Network (ESPN) was established in July 2014 on the initiative of the European Commission to provide high-quality and timely independent information, advice, analysis and expertise on social policy issues in the European Union and neighbouring countries.

The ESPN brings together into a single network the work that used to be carried out by the European Network of Independent Experts on Social Inclusion, the Network for the Analytical Support on the Socio-Economic Impact of Social Protection Reforms (ASISP) and the MISSOC (Mutual Information Systems on Social Protection) secretariat.

The ESPN is managed by the Luxembourg Institute of Socio-Economic Research (LISER) and APPLICA, together with the European Social Observatory (OSE).

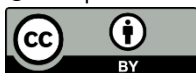For more information on the ESPN, see:
http:ec.europa.eusocialmain.jsp?catId=1135&langId=en

CONTENTS

Summary

The purpose of this report is to identify and analyse policies put in place by Denmark to improve transparency in access to social protection, considering both access to information and simplification of access. The report focuses on the six social protection branches covered in the 2019 Council Recommendation on Access to social protection for workers and the self-employed (hereafter "2019 Council Recommendation") and covers policies and measures implemented between January 2017 and May 2022.

Denmark has a universal, comprehensive system of social protection that combines a well established, high degree of general and personalised digital access and guidance with extensive possibilities for face-to-face information and individualised assistance. Simplification is a recurrent theme in debates and improvement efforts, but as rapid digitalisation began almost two decades ago it is by now also well accepted.

"Universal" means that both workers and self-employed people are covered. "Comprehensive" means that within each social protection branch there are normally rights to benefits both in cash and in kind.

The backbone of the digital channel is the online portal, *citizen.dk*, which gives workers and self-employed people access to general information on social protection benefits. Factsheets and short videos of an informative or instructive character help people better understand the system and how to apply for particular benefits.

By logging into the portal with a unique ID and password, people get access to personal information and communications on their situation (for example, days of benefits spent and left, level of benefits, sanctions, decisions, appointments and dates for meetings and interventions). In 2021, an EU record-high 92% of the population used the internet for interaction with the public authorities, compared with the EU-27 at 58% (Eurostat, 2022).

Citizen.dk also works as a platform for applications. Together with the information on benefits, there are online application procedures, again accessible by logging on with an ID and password. In 2021, 68% of the population submitted completed forms to public authorities electronically, compared with 44% in the EU-27 (Eurostat, 2022).

The self-employed can also access relevant information and apply for benefits through a similar online portal, *virk.dk*.

Improving web accessibility is an important part of general efforts to ensure the digital inclusion of older people, people with reduced functional capacities or disabilities, and people from countries with less extensive public sectors.

People who are not digitally literate may be helped by the physical channel of state-citizen interactions. Though this is understudied, it can be assumed that these people may also disproportionately need social protection and be in situations where they or their family are in contact with the authorities over many issues (e.g. disability, work, school). People in these situations can get personal assistance from local authorities.

Simplification was a central part of a large reform of unemployment insurance in 2017. It led to the adoption of easy-to-remember principles and the use of personalised information and feedback in interactions with citizens.

Ongoing debates concern how information can best be given to citizens in complex situations, and how to ensure safe transmission of personal information when citizens move from one benefit or measure to another. Debates have yet to refer to the 2019 Council Recommendation.

Recommendations voiced in debates typically include calls for further simplification of the whole system of social protection, and for more work on state-citizen interactions where personalised, up-to-date information may be crucial for people to better understand the system and the consequences of various actions.

1 Current policies and practices to ensure information on, and to simplify access to, social protection for workers and the self-employed

This report concerns how access to social protection can be made more transparent through information and simplification. The report considers the situation of workers (standard and non-standard) and the self-employed.

Denmark has a universal, comprehensive social protection system that is highly digitalised whilst also staffed by specialist front-line workers.

Social protection covers both workers and self-employed people and is to a large extent universal. Healthcare benefits, the national old-age pension and the disability pension provide the same benefits to everybody, independent of labour market affiliation. The remaining schemes make social protection conditional on attachment to the labour market. This is the case for unemployment insurance benefits (covering insured members, including students), sickness benefits, maternity and paternity benefits, and benefits in respect of accidents at work and occupational diseases. Unfortunately, there are **no studies on non-take-up** in any of these branches of social protection.

The social protection system is **comprehensive** because it not only provides benefits in cash but also benefits in kind. In the 1990s, Denmark was one of the pioneering countries in linking rights and obligations (Clasen, Kvist and van Orschoot, 2001). Obligations are typically expressed as conditions benefit recipients must meet to become or remain entitled to benefits. Conditionality in social protection is designed to secure against benefit misuse and obtain legitimacy, improve targeting, and increase programme effectiveness (complying with conditions helps recipients address their problems and thereby become less reliant on benefits in the future) (Madsen, 2022).

Today, social protection **benefits are conditional on a multitude of factors**. Unemployment benefits require people to accept job and activation offers; sickness benefits require recipients to attend meetings, and to return part time, but quickly, to work. Not fulfilling the conditions often results in negative economic sanctions, including benefit reductions. People interacting with the comprehensive social protection system face administrative burdens in terms of learning whether they are eligible for various benefits (learning costs) and in terms of complying with conditions (compliance costs) (Herd and Moynihan, 2018; Madsen, 2022). Reducing learning and administrative costs by providing general information, simple application processes, and personalised information and assistance is thus vital to ensure access to social protection for workers and the self-employed.

Put simply, there are **two channels of information and access to social protection** – that is, a digital channel where IT and registered data enable interactions online, and a local channel where social workers and job consultants inform citizens in physical or online meetings. Both information gathering and access to social protection for most of the population with simple problems take place through digital solutions. However, for the minority with complex problems, citizens depend to a large extent on the personalised advice and assistance from front-desk workers.

Denmark is a highly **digitalised society** where almost all information and interaction is possible on online portals and on mobile phone apps. In 2021, 91% of Danes used the internet to obtain information provided by public authorities, compared with 47% in the EU-27 (Eurostat, 2022).

Every resident has a unique, centrally registered personal number (the CPR number) used in most state-citizen interactions. Similarly, every company has a central company register number (the CVR number), including the self-employed, that is used in state-company interactions. The CPR and CVR numbers are used to identify unique individuals and companies. For security purposes, all citizens and companies also have a unique digital ID,

the EasyId (*NemId*) (to be replaced by the MyId [*MitId*]) to access personal or company information, apply for benefits and services and in other interactions with the state. In 2022, 5.2 million people have EasyId installed with a public digital signature for online interactions, and 4.2 million people have (also) installed EasyId with an app for use on their mobile phone. To put that into perspective, Denmark has a total population of less than 5.9 million (Danmarks Statistik, 2022).

Information and applications in relation to social protection are in most instances available via two portals – *citizen.dk* and *comp.dk* – for, respectively, citizens and companies (including self-employed people).[1]

Citizen.dk covers both general and personal information on social protection as well as online application possibilities. In addition, the portal covers a very wide range of other issues related to state-citizen interactions for people living in Denmark. For example, the portal covers information and applications relevant to marriage and divorce, schools and education, tax matters, housing and moving, environment and energy, transport and traffic, society and rights, police and defence, and culture and leisure.

Citizen.dk was launched in 2007 to fulfil citizens' need for one common entry point to the public sector, and is continually being improved. It started with general information but already one year later, in 2008, it was extended with *My Page* (today called *My Overview*) where citizens get personalised information from the central personal register, income information from the tax authorities, and health information. Today, videos and calculators complement scheme descriptions and links to further information. The Citizen.dk Office of the Agency for Digital Government is responsible for the portal. The office co-ordinates the inputs from agencies and administrative bodies responsible for the respective benefits. In the case of social protection, the main actors are thus the National Board of Social Services and the Danish Agency for the Labour Market and Recruitment, as well as PaymentDenmark (*UdbetalingDanmark*), which administers most of the cash benefits.

There are many other public and private websites and apps that supplement *citizen.dk*. Some are specific to certain areas of life and others are general. The *health.dk* (*sundhed.dk*) portal "collects everything about your health in one place" by giving general and personalised information on health and prevention, health and medicine, and treatments and rights (Danske Regioner, Sundhedsministeriet og KL, 2022).[2] The general information is available to everybody accessing the website or app, and the personalised information (record of vaccinations, medicine, treatments, appointments etc.) requires people to log in with their CPR number and digital ID. Since the start in 2003, *health.dk* has been developed and run jointly by the relevant Danish authorities (KL – Local Government Denmark, Danish regions, and the Ministry of Health), and where 2.2 million citizens have set up a digital health card (Digitaliseringsstyrelsen, 2022). In the much shorter period from its launch in June 2021 the *health.dk* app has been downloaded 2.1 million times and is used 49,500 times per day (Digitaliseringsstyrelsen, 2022).

Among the general tools, besides their digital IDs and passwords, all citizens above 18 years must have a bank account that is assigned as an EasyAccount (*NemKonto*) used for payments of social protection benefits and other transfers from public authorities. In May 2022, there were 5.7 million EasyAccounts (Digitaliseringsstyrelsen, 2022a). In March 2022, 7.3 million payments were made, and in 2021 97.9 million payments were made. Technically, the attachment of EasyAccounts to the CPR and CVR numbers provides secure, efficient, and valid transfers as the account numbers are not known by others and do not change when benefits or treatments change.

EasySMS (*NemSMS*) is a public messaging service that government and municipalities use to send service text messages to citizens (and businesses, including self-employed people)

---

[1] *Citizen.dk* can be found at www.borger.dk and *comp.dk* can be found at www.virk.dk.

[2] *Health.dk* can be found at www.sundhed.dk and downloaded as an app, *sundhed.dk*. The app gets 4.4 stars by IoS users and 4.1 stars by android users (Digitaliseringsstyrelsen, 2022a).

who are registered with the service. Also, authorities have access to a national mobile directory and ensure service messages are sent manually or automatically from public authorities' existing systems such as booking systems. Using EasySMS is not mandatory.

However, other digital solutions are mandatory. In particular, the Law on Public Digital Post compels people above the age of 15 to use online communications with public authorities, although it also allows certain groups to be exempted. In 2022, of the 4.8 million people above the age of 15 covered, 331,000 people are exempted from receiving digital post (*Digitalpost*) from the public authorities (Digitaliseringsstyrelsen, 2022a). In 2021, 202 million mails were sent by digital post from public authorities to citizens and 25.3 million to companies (including self-employed people). In 2021, 83% of citizens and 63% of companies reported that they were either satisfied or very satisfied with digital post.

However, not all citizens are digitally literate. Hence, **digital inclusion** is part of the national digital strategy: as a society Denmark has committed itself to make digital solutions available to all. In practice, it is the Agency for Digital Government that takes special measures to ensure targeted communications and assistance to groups with special needs regarding digital services. The groups identified do not conform with particular branches of social protection, but include older people, people with disabilities and immigrants from countries with less extensive public sectors. The Agency for Digital Government makes special efforts to ensure simple and user-friendly access to information for people with low digital skills and/or disabilities. For example, the agency has developed a free reader (of texts) (Digitaliseringsstyrelsen, 2022b).[3] As pointed out by the Association of the Blind, readers are a great help for people with impaired vision but not for the completely blind (Dansk Blindesamfund, 2022).

In general, the various portals and apps mentioned in this report – both for the public sector and for social protection agencies – fall under the scope of the EU 2016 Directive on the accessibility of websites and mobile applications of public bodies, and must therefore meet the accessibility requirements for ICT products and services.[4] The Directive is gradually being implemented in Danish law. For example, digital post is in the last wave being covered, from 1 July 2023 (Digitaliseringsstyrelsen, 2022c).

In addition, many digitally illiterate people have frequent and complex interactions with public authorities. Hence, they are in regular contact with **front-line workers who often specialise in specific social protection benefits** and associated services. For example, front-line workers will be specialists in particular cash benefits and their associated measures, such as sick pay and unemployment benefits together with rehabilitation and activation. The information on, and assistance with, applications is provided by social workers and job consultants in one of the 98 municipalities. There is great diversity in how municipalities have organised how front-line workers engage with citizens, albeit many processes in relation to meetings are regulated centrally (including how often meetings should be held, who should be present and what should be talked about).

If people have specific physical or mental impairments that reduce their functional capacities in various domains, they can also get specific assistance – for example personal assistance or translations for deaf people – as part of the social protection offered to people with disabilities (see Kvist, 2022).

Finally, if workers have supplementary social protection coverage in case of unemployment, health or death, their **insurance companies may well provide navigators** (personal assistance) to help the insured to navigate the public social protection system.

---

[3] The reader is available free of charge at the website, www.adgangforalle.dk *(accessforall.dk)*, last checked on 16 June 2022.

[4] For a description of the standards, see CEN, SENELEC and ETSI (2021).

1.1 Policies and practices to ensure access to information on social protection rights, entitlements and obligations

General information on social protection is collected centrally in the portal *citizen.dk*. The portal contains information on all schemes of social protection, including the six social protection branches covered by the 2019 Council Recommendation. For social protection it also covers branches such as family and need (minimum-income benefits).

The **personal information on social protection** is also provided at *citizen.dk*. To access the "personal overview" (*Mit overblik*) people need to log in with their digital MyId. People receive an overview of cases (status on cases and applications concerning certain social protection benefits), economic benefits (payments of sickness benefits and certain invalidity benefits – but not payments administered by PaymentDenmark – and communications with various authorities).

People can also **communicate electronically** online or through apps with public authorities and a series of private companies in the e-Box (*e-boks*) and in digital post, again requiring them to log in with a CPR number and EasyId.

In other words, most things that matter in daily life are covered by, and accessible at, the *citizen.dk* portal. In 2021, 68% of the population submitted completed forms to public authorities electronically, compared with 44% in the EU-27 (Eurostat, 2022). Under the respective benefits the portal provides information to the readers about how to proceed with applications, for example by listing documentation that applicants may be requested to submit as part of the application procedure. As described in Section 2 of this report, the application for a particular social protection benefit can in most cases start online at *citizen.dk*. Collecting information, communications and applications in one portal is a major strength of the digital solution as it helps avoid the need for people to go to several places to meet their needs.

Companies have a similar portal, *comp.dk*, that enables them to interact with the state. For example, self-employed people can apply to become members of the sickness benefit scheme for self-employed people. Self-employed people can thus find the information on the sickness benefit for self-employed people at *citizen.dk* as well as on *comp.dk* (see footnote 1 for URLs).

Citizen.dk has plentiful videos and factsheets explaining rights and application procedures as well as links to other relevant institutions and schemes. However, there is a general lack of calculators and simulators.

The two main channels of information on social protection are digital (through online portals and mobile apps) and physical (through meetings with social workers and job consultants) (see Section 1.1.1). A possible third information channel, general awareness-raising campaigns, is rarely used (see Section 1.2.1).

1.1.1 Policies and practices to ensure access to general and personalised information

1.1.1.1 Unemployment benefits

The Danish unemployment insurance system is based on voluntary membership of one of the 22 unemployment insurance schemes. The *citizen.dk* portal contains general information on the rules, and makes it possible to register as unemployed at the local jobcentre.

The association of unemployment insurance funds in Denmark, Danske A-kasser, provides general information on unemployment insurance and links to the homepages of its

members (i.e. 21 unemployment insurance funds[5]). In turn, each of the unemployment insurance schemes gives information online about the rights to unemployment benefits for its members as well as related information. They also have chatbots, hotlines, videos and animations, emails and more.

Because membership is voluntary there is competition among these schemes. To attract members, the unemployment insurance companies run public campaigns about the benefits they offer and at what price. However, these campaigns do not inform citizens, workers or self-employed people about their social protection rights, entitlements and obligations, as these are regulated by the same legislation and are thus not different from one unemployment insurance scheme to another. Instead, campaign information resembles advertisements about the service the companies offer members in getting a new job.

Historically, unemployment insurance has been affiliated with trade unions. Hence, there is a tradition that trade unions inform their members (workers) about their social protection rights in case of unemployment. This is done through magazines and trade union representatives at the local level, as well as through information on their websites (including links to relevant unemployment insurance schemes).

Centrally, the insured unemployed all have online access to personalised information in *jobnet.dk*, including *My Plan* (*Min Plan*). For example, the reform of 2017 (see Section 1.2.11) introduced "benefit clocks" (*dagpengetællere*), where insured unemployed can see how many days and hours of benefits they have spent and left. It gives exact, up-to-date, personalised information, for example, on how many hours a person must work in order not to face the four-monthly waiting day. *My Plan* also gives personalised information on the level of people's benefits, possible sanctions, decisions, appointments and dates for upcoming meetings and interventions. It also has a "job log" (*Joblog*), which shows how many jobs people have applied for and, in many cases, suggestions for further job-search.

The local jobcentres offer counselling and guidance on searching for new jobs, including education and job on special conditions. Similar services are offered by trade unions (see URLs in footnote 2).

1.1.1.2 Sickness and healthcare benefits

a) Sickness benefits

The *citizen.dk* portal also provides extensive general information on the sickness benefits for unemployed people, workers and self-employed people. The scheme is relatively complex, with benefit entitlements accompanied by obligations, meetings and possible interventions. Also, the length of the benefit period can be prolonged in a number of situations and the sickness benefit is replaced with other benefits upon exhaustion. *Citizen.dk* breaks down the information into smaller parts with definitions of central concepts, situations, and explanations of who – sick-listed person, doctor, and employer – does what during a benefit spell. Again, use is made of videos and factsheets with "usual user" journeys to illustrate typical cases. There are no benefit calculators or simulators.

In addition, *citizen.dk* gives online access to personalised information. In the "My Sickness Absenteeism" (*Mit Sygefravær*) section, sick-listed people have access to any information

---

[5] For a list of its members, see www.danskeakasser.dk. The main Unemployment Insurance Fund for Self-employed People (*Arbejdsløshedskasse for selvstændige* – ASE) can be found at www.ase.dk. The Christian Unemployment Insurance Fund (*Kristelig A-kasse* – Krifa) is one of nine funds that accepts members from different sectors of the labour market, and can be found at https://krifa.dk. The Masters Unemployment Insurance Fund (*Magisternes A-kasse*) also accepts all members, but specialises in people with a degree in the humanities or sciences; see https://ma-kasse.dk. The 12 other insurance funds accept members from specific branches or professions only, often determined by their job position or education. For example, the trade union for teachers accepts members who have an education as teachers or who are living off teaching; see https://laka.dk.

provided by the employer relating to the sickness spell. Sick-listed people can provide further information and documentation, and apply for benefits, among other things.

b) Healthcare benefits

Most healthcare benefits are provided at the regional level (there are five regions in Denmark), but some are provided at the local level (there are 98 municipalities in total). Hospital and specialised treatments are provided by regions, whereas primary care, parts of the psychiatric system and general practitioners operate at the local level.

Again, *citizen.dk* provides extensive general information on healthcare benefits, including on emergency rooms, psychiatric problems, pregnancy and birth, death and funerals, long-term care and home nursing, medicine, preventative health measures, patient rights, health insurance and choice of general practitioner.

Front-line workers in the local municipalities will also provide personalised advice for long-term sick-listed people.

If someone has a supplementary pension, the insurance company may also contact them in an effort to prevent a spell of illness developing into long-term sickness and a permanent reduction of functional capacities, thus potentially leading them to become entitled to invalidity benefits from the company. The company may help sick-listed people to navigate the public system by providing information on how to meet the system's requirements.

1.1.1.3 Maternity and equivalent paternity benefits

Citizen.dk provides extensive information on rights to maternity and paternity benefits. The information is provided to people according to whether they are students and newly graduated, unemployed, workers, or self-employed people. Also, information is provided for people whose children were born before or after 2 August 2022, as a new maternity benefit scheme is being implemented.

The information provided concerns all aspects related to getting pregnant and parenthood, not just the social protection benefits. Hence, it also includes child and family allowances, housing support, nursing homes and childcare.

1.1.1.4 Invalidity benefits

General information on a variety of invalidity benefits, including disability pensions (*førtidspensioner*), is available at *citizen.dk*. However, as it is not possible to apply directly for disability pensions (see Section 1.2.2.4), the information provided to a large extent concerns the resource programmes (*ressourceforløb*) and job-clarifying programmes (*jobafklaringsforløb*) that normally precede a disability pension. Also, the personalised information will be found under the programme (resource programme) the person is on, and not under disability pension.

People with a reduced functional capacity in one of more domains may also be eligible for invalidity benefits in kind or in cash. There is a multitude of such benefits, such as personal assistance and wage subsidies in relation to work, mentor support in relation to work and education, and personal assistive devices (see Kvist, 2022). *Citizen.dk* provides general information on these. In addition, the National Board of Social Services (*Socialstyrelsen*) has recently relaunched its webpage directed at people with disabilities.[6]

1.1.1.5 Old-age benefits and survivors' benefits

There is general information about old-age benefits on *citizen.dk*. The information concerns all the statutory schemes and certain supplementary schemes. The statutory schemes are the national old-age pension (*Folkepensionen*), the senior pension (*Seniorpension*) and the

---

[6] Please see https://socialstyrelsen.dk/handicap.

early pension (*Tidlig pension*). The supplementary schemes are the supplementary pension scheme (*Arbejdsmarkedets tillægspension* – ATP) and civil service pensions.

Citizen.dk also gives access to personalised information and options for communicating with the public authorities. Using their CPR number and password, people can access Your Pension (*Din Pension*) to see how much they will be paid under statutory schemes. Your Pension also has calculators that allow people to see what a change in their situation means. Finally, people can receive messages from PaymentDenmark and they can send information needed to assess or reassess eligibility or entitlements.

The various pension fund managers provide online information about supplementary pensions (i.e. mandatory occupational and voluntary individual private schemes). People log in with their CPR number and passcode to get personalised information. The funds also send digital post to people's e-Box. Notice how private providers of social protection in these ways use the same solutions as the public providers.

The web portal *Pensionsinfo*[7] allows for a personalised overview of all pensions, including both statutory, occupational, and individual schemes. The portal thus gives retired people a comprehensive picture of pensions in payment. For people yet to retire it gives an overview of expected pensions at retirement. The comprehensive personalised overview of income in old age is based on the collaboration of a multitude of public and private actors in the field of old-age provision.

There is no public survivor's benefit scheme in Denmark. Only private occupational and individual life insurance and savings schemes provide benefits to survivors. On an annual basis the insured receive a notice that sets out their premium and possible benefits to survivors in case of death.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

General information about accidents at work and occupational diseases can be found at *citizen.dk*. Also, it is possible to access personal cases through either the Labour Market Business Insurance (*Arbejdsmarkedets Erhvervssikring* – AES) or a private insurance company.

Trade unions are very active in disseminating information about accidents at work and occupational diseases. Trade unions have an eye on both how to prevent accidents and diseases and making sure their members get what they are entitled to in case they have an accident or disease related to their work.

1.1.2 General awareness-raising campaigns

Denmark does not have a tradition of general awareness-raising campaigns. The biggest example has been the programme called "information to citizens about society" (*OBS! Oplysning til borgere om samfundet*) which was a spot programme run by the Danish Broadcast Company. It ran 1,500 programmes from 1977 to 2017 (Danmarks Radio, 2017). Each programme typically lasted five minutes with short clips on everything related to society, including news about taxes and social protection. The programme still exists, downgraded in scope and frequency, and is mainly present on social media. There have been no studies about the effects of the programmes on people's awareness (Danmarks Radio, 2017).

However, the universal character of the Danish social protection system is well known to people resident in Denmark. Out of a labour force population of around 3 million people, only about 50,000 people do not live off their income from work or from social protection. Hence, people know that they are likely to be entitled to one social protection benefit or another in case they are unemployed, sick, old, disabled, or on maternity and paternity

---

[7] www.pensionsinfo.dk

leave. They also know that they can get information about social protection from the municipality in which they live. Hence, even if there have been no known campaigns on access to social protection, or general awareness-raising campaigns, this is no sign of a lack of knowledge about how to access social protection.

However, information on social protection was provided as part of the extensive COVID-19 general awareness-raising campaigns in 2020 and 2021. This mainly concerned changes to existing social protection schemes, especially unemployment benefits and sickness benefits, and some temporary schemes – mainly wage-compensation schemes that allowed many workers and self-employed people to keep their jobs and/or companies (see Kvist, 2021, for social protection responses to the COVID-19 crisis).

The wage-compensation schemes were the result of tripartite negotiations between the social partners and government. Hence, the social partners also played an active part in servicing their members with information on the social protection measures taken.

The web portal *coronainfections.dk*[8] was the national platform for information on everything related to COVID-19. For social protection, it had information on changes to existing social protection schemes as well as on the extensive wage-compensation schemes. Similarly, the two web portals for companies also provided information on social protection for self-employed people and the wage-compensation schemes.[9]

1.1.2.1 Unemployment benefits

There were no general awareness-raising campaigns with regards to unemployment benefits during the period 2017-2022. As part of the COVID-19 campaigns, people on unemployment insurance were informed that the peak periods of COVID-19 were treated as dormant periods and that obligations to attend meetings and participate in activation offers were suspended (see Kvist, 2021).

1.1.2.2 Sickness and healthcare benefits

There were no general awareness-raising campaigns with regards to sickness and healthcare benefits during the period 2017-2022. The temporary adjustments to the sickness benefit scheme caused by COVID-19 were communicated as a central part of the COVID-19 general awareness-raising campaigns (see Kvist, 2021, for an analysis of these changes).

1.1.2.3 Maternity and equivalent paternity benefits

There were no general awareness-raising campaigns with regards to maternity and equivalent paternity benefits during the period 2017-2022. However, there has been some debate about how to adopt the EU Parental Leave Directive, especially in 2021. Also, it could be argued that trade unions and employers' associations, in particular, played a key role in disseminating information about the reform of maternity and paternity benefits to their respective members in the first part of 2022.

1.1.2.4 Invalidity benefits

There were no general awareness-raising campaigns with regards to invalidity benefits during the period 2017-2022.

---

[8] The website can be found at www.coronasmitte.dk.

[9] These websites can be found at www.virk.dk and www.virksomhedsguiden.dk.

1.1.2.5 Old age benefits and survivor's pension

Despite the introduction of a new old-age benefit, the early pension, and changes to the senior pension scheme, there were no general awareness-raising campaigns about these or other old-age benefits during the period 2017-2022 (see von Nordheim & Kvist, 2022).

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

There were no general awareness-raising campaigns with regards to sickness and healthcare benefits during the period 2017-2022.

1.2 Policies and practices to simplify access to social protection

Simplification has been part of public sector reforms since 1983, when the first modernisation programme for the public sector was launched by the Ministry of Finance (Regeringen, 1983). In the period from 2017 to 2022 there were three reforms where simplification was a major part of the reforms: the reform of the unemployment insurance scheme in 2017; the agreement on simplifying active labour market policies in 2019; and a proposal for a reform of the minimum-income benefit system in 2021. As the two latter reform initiatives fall outside the scope of the six branches of social protection investigated in this report, and because there are no more reforms in the six branches related to simplification, we focus in this section on the reform of unemployment insurance benefits.

1.2.1 Simplification objective embedded in reforms of social protection schemes

1.2.1.1 Unemployment benefits

In 2017, the unemployment insurance scheme was reformed based on recommendations from the Unemployment Insurance Commission (see Kvist, 2015). One of the explicit aims of the reform was to create a more transparent system where it is easier for citizens to understand their rights and the consequences of their choices in the labour market (Ydelseskommissionen, 2021). Other aims were to modernise the unemployment insurance system, and provide better economic security and more flexibility. Simplification can be said to serve all four goals.

Three elements of the reform are innovative regarding the transparency objective: the introduction of an employment account, a flexible benefit period and recurring waiting days.

- At the onset of unemployment, insured people get an online employment account (*beskæftigelseskonto*) with two years of unemployment insurance benefits and zero days of employment. The employment account gives personalised, up-to-date information on the number of days in work since people became unemployed, days to the next waiting period, and working days needed to cancel a waiting day and to become entitled to a new benefit period.

- The benefit period can be prolonged by up to a year (from two to three years) by taking on work. Hours of work enter the employment account, where one hour of work equals two hours of prolonged benefit. This 1:2 rule was explicitly adapted because it is easy to remember and to see the consequences of actions, where it always pays to take on even a very small amount of work.

- Every four months unemployed people get a waiting day (i.e. a day without benefit) if they have not had work equal to 20 days (150 hours) or more over the previous four months. Again, this is portrayed visually in the employment account as a loss, with the aim of triggering people's loss aversion.

The reform of the ordinary unemployment insurance scheme was evaluated in 2022 (Styrelsen for Arbejdsmarked og Rekruttering, 2022). The evaluation concerned nine

elements, including the graphic visualisation of unemployment insurance rights in the employment account, the flexible benefit period, and the recurring waiting days. The evaluation of the visualisations in the employment account shows significant effects on unemployed people's understanding of the unemployment insurance system. However, it is not possible to single out the effects of an increased understanding on employment and income, as the period was also characterised by positive economic developments that helped bring the number of unemployed people down. The 1:2 rule and related measures to increase work have, according to the evaluation by Styrelsen for Arbejdsmarked og Rekruttering (2022), increased the amount of employment in the benefit period slightly. Again, the quality of data made it impossible to isolate the effects of recurring waiting days on employment.

In 2018, a related reform of the unemployment insurance scheme for self-employed people and people in non-standard jobs entered into force (see Kvist, 2017). To a large extent the reform has the same objectives and principles as the reform of the ordinary unemployment insurance scheme. However, it was made much easier to prove that self-employment and non-standard work has ceased, which de facto improved access to unemployment insurance. Since 2018, the self-employed have five ways of closing their company. The first option is to deregister the company in the CVR register, which is done online. If this is not possible, the self-employed can sign a sworn statement regarding the end of the company. Self-employed people leaving a company with multiple owners must inform the Danish Business Authority (*Erhvervsstyrelsen*). If self-employment stops because the company changes its status into an asset management fund, this must be notified to the Danish Business Authority. There are special rules in cases of bankruptcy, forced auction, and rental of companies to others. Simplification of company closure was in these ways seen as the means to create greater access to unemployment insurance benefits and thus better economic security.

1.2.1.2 Sickness and healthcare benefits

There have been no major reforms of the sickness and healthcare benefits from 2017 to 2022.

1.2.1.3 Maternity and equivalent paternity benefits

Simplification was not major objective of the 2022 reform involving new rules for maternity and paternity leave. This reform is the Danish implementation of the EU Parental Leave Directive. The main objective of the reform is to better balance work and family life and reach a higher degree of gender quality. Albeit simplification was not one of the objectives of the reform, the political parties behind the agreement emphasised "that the new rules are communicated in an accessible way for citizens" (Regeringen, 2021). So far, the rules are communicated in the same way as other social protection benefits (see Sections 1.1.1.3 and 1.1.2.3).

1.2.1.4 Old age benefits and survivors' pensions

From 2017 to 2022 there were no major reforms of old-age benefits related to simplification.

1.2.1.5 Invalidity benefits

From 2017 to 2022 there were no major reforms of invalidity benefits related to simplification.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

From 2017 to 2022 there were no major reforms of benefits in respect of accidents at work and occupational diseases related to simplification.

1.2.2 Simplification of the application process for accessing benefits

The continual efforts to simplify the application process for accessing benefits have been more about changes of practices than changes of policies. As described earlier, all social protection schemes are described in the *citizen.dk* portal. The actual descriptions, videos, apps and links are made by the respective agencies responsible for the benefit schemes. Unfortunately, there is no publicly available logging of changes to *citizen.dk*, and it is therefore not possible to date developments precisely. Instead, this section sets out the state of affairs in May 2022 – that is, the main policies and practices (including structures and tools) in Denmark that are designed to simplify the application process for accessing benefits in the six branches of social protection. In particular, the focus is on efforts to lower learning and compliance costs associated with applications.

The learning costs involved can be defined as the time people need to find out whether they are entitled to a given social protection benefit (Herd and Monyihan, 2018). Compliance costs involve the information and documentation needed to meet eligibility criteria, which again takes time to acquire and process (*ibid*.). Learning costs can be reduced through relevant, timely, comprehensible information. Compliance costs can be reduced by providing a list of information needed and the use of existing data from other registries. Finally, front-line workers can be used to both reduce learning costs and compliance costs by helping people to navigate the system (Ydelseskommissionen, 2021).

1.2.2.1 Unemployment benefits

Applications for the unemployment insurance benefit start with registration as unemployed at the local jobcentre and by uploading a CV to *jobnet.dk*.[10] This can be done electronically or physically at the local jobcentre. If people do not know their local jobcentre, they can simply access *citizen.dk*, which directs applicants to a link to the relevant jobcentre based on their place of residence.

The second step is to apply online for unemployment insurance benefits from the unemployment insurance fund that the applicant is insured in. *Citizen.dk* links to all of the 22 unemployment insurance schemes. They all have digital solutions for applications. To fill out the declaration of unemployment, which is an application for unemployment insurance benefits, unemployed members of the fund log in using their CPR number and MyId code (Section 1.1).

Both local jobcentres and trade unions offer personal meetings to help with applications and with meeting requirements.

Both local jobcentres and trade unions offer digital solutions and tools to ease working with *My Plan*, and the jobcentres also provide digital solutions for the job log and the CV.

1.2.2.2 Sickness and healthcare benefits

The first step to apply for sickness benefits is to report sickness to the employer. It is either the employer or the municipality who will pay the sickness benefit. Long-term sick people also have to fill out an information sheet online on the expected length of illness and its expected impact on future work capacity. Communication takes place electronically unless otherwise agreed with the jobcentre. There is a compulsory follow-up meeting within eight weeks. *Citizen.dk* has links to online applications at the local level (where self-service solutions and policies towards sick-listed people differ across municipalities).

Healthcare benefits comprise a wide range of products, from online consultations over medicine and treatments to hospitalisation. In most cases, the need for healthcare benefits will be assessed by the general practitioner or another doctor. They will also facilitate access to further help, if need be.

---

[10] The website of jobnet.dk is www.jobnet.dk.

The consultations with doctors can take place physically or online. The share of meetings with the general practitioner that take place online increased from 4% in 2009 to 18% in 2019 (Danmarks Statistik, 2020).

Mandatory occupational pensions cover a large part of the labour force. As part their coverage, some of these schemes also cover e-health services, such as almost immediate access to online consultation with doctors.

1.2.2.3 Maternity and equivalent paternity benefits

After a woman declares she is pregnant, she is automatically contacted by PaymentDenmark if she is eligible for maternity benefits. This is the case for workers, unemployed people, students and new graduates, as well as self-employed people. However, in some rare instances where people are self-employed without a company ID (the CVR number) they have to contact PaymentDenmark themselves.

Pregnant workers must tell their employer that they are pregnant not later than three months before they expect to give birth. At the same time, they must inform the employer when they plan to start their maternity benefit period. Workers who are to become fathers must inform their employer about this, and when they plan to take paternity benefits, at least four weeks prior to expected delivery.

The maternity benefit is flexible and parts of it can be shared by the parents. At *citizen.dk* people can start and stop their maternity benefit and thus take advantage of this flexibility. At least eight weeks after childbirth the parents must inform their employers about how they wish to share the leave and when they expect to be back at work.

Workers may be entitled to full or partial wages during all or part of the maternity and paternity leave. The extent of coverage and compensation depends on the contractual relationship as set down in collective agreements, individual employment contracts, or companies' human resources manuals. Workers receiving a full wage during their leave do not have to apply for maternity benefits (but have to inform their employers about the pregnancy, as described).

The self-employed must apply for maternity benefits before eight weeks have passed since childbirth. If their leave starts after childbirth, the application must be submitted before eight weeks have passed since the first day of leave. Applications are done online at *virk.dk*.

The paternity benefit is reserved for the father and the application can be done online at *citizen.dk*.

1.2.2.4 Invalidity benefits

In theory, it is not possible to apply for a disability pension as it must be demonstrated that the ability to work is permanently reduced to a level where the person cannot work in an ordinary job or on a flexible basis. Hence the start of an application is de facto when the person meets a front-line worker in the local municipality. People who have been through extensive assessments and been awarded a disability pension, can request the start of the benefit period on *citizen.dk*.

Applications for other invalidity benefits (for example assistive devices), apart from the disability pension, can start in *citizen.dk*, which has links to local online application procedures.

1.2.2.5 Old-age benefits and survivors' benefits

Applications to, for example, the national old-age pension can be made at *citizen.dk*. The site provides a good overview of what information and documentation is required to comply with the conditions in the application process. People in receipt of the disability pension will automatically transfer to a national old-age pension. Other people need to apply online.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

The majority of cases of accidents at work and occupational diseases will be reported by the employer or a doctor. In the case of work accidents, employers are obliged to report them to an insurance company. The insurance company then takes over the job of collecting the necessary information to process the case.

In the case of occupational diseases, it is the general practitioner or specialist doctor who must report the disease to the Labour Market Occupational Insurance.

Citizen.dk offers people the possibility to log in for an overview of their case and to communicate with authorities.

1.2.3 Simplification of the structures within the social protection administration

There has been no simplification of the structures of social protection administration at the central level in the six branches of social protection. The division of labour between different administrative institutions is largely the same. Local municipal authorities, regional offices of PaymentDenmark, and state agencies are the main institutions, and their relations remain basically unaltered. However, at the local level, several municipalities have changed their organisation in attempts to give citizens better user experiences in citizen-state interactions, and to provide joined-up and more coherent services across administrative silos and over time. As the sub-national level is not part of this investigation we will not go into details. It suffices to say that the goal generally has been to improve engagement with citizens, through multiple access points in municipalities.

1.2.3.1 Unemployment benefits

There have been no changes aimed at simplification in the period from 2017 to April 2022 in the administration of unemployment insurance, which is still the domain of unemployment insurance funds.

1.2.3.2 Sickness and healthcare benefits

There have been no changes in the administrative structure of sickness and healthcare benefits from 2017 to April 2022.

1.2.3.3 Maternity and equivalent paternity benefits

There have been no changes in the administrative structure of maternity and paternity benefits from 2017 to April 2022.

1.2.3.4 Invalidity benefits

There have been no changes in the administrative structure of invalidity benefits from 2017 to April 2022.

1.2.3.5 Old-age benefits and survivors' benefits

There have been no changes in the administrative structure of old-age and survivors' benefits from 2017 to April 2022.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

There have been no changes in the administrative structure of benefits in respect of accidents at work and occupational diseases from 2017 to April 2022.

2   Issues, debates and ongoing or planned reforms to ensure information on, and to simplify access to, social protection for workers and the self-employed

Access to social protection as well as to information thereon is not much of an issue in Danish debates. As described, digitalisation is used strategically to give general as well as relevant, personalised information to citizens about social protection. And digitalisation is also used to some extent to simplify the access to social protection. The 2019 Council Recommendation has not been mentioned in Danish debates or in the reforms implemented.

The issue of getting good citizen-state interactions in the realm of social protection concerns how to integrate or join up policies and schemes. One step in this direction was the digital strategy for 2016-2020, developed by the government and the Association of Local Authorities and Danish Regions, in which good and coherent user experiences were at the centre of changes (Regeringen *et al*., 2016). The new digital strategy for 2022-2026 also focuses on good and coherent user experiences centred around citizens and companies (Regeringen, 2022). At the same time, public services must be available for all, and help should be given to those citizens and companies who find the digital world challenging. Help includes guides, supervision, and personal assistance (*støttepersoner*) for digitally challenged citizens.

However, access to social protection could be made more transparent for some groups, and attention could also be extended to cover more than six branches of social protection and to situations of continuing entitlement after initial access has been achieved. It is to these, social protection branches and situations, that this section turns.

2.1   Issues, debates and reforms related to information

2.1.1   Issues

There are groups of people who are not digitally literate (Danmarks Statistik, 2022b; Regeringen, 2022). There is a debate about the situation of homeless people who have difficulties using the digital channels for acquiring information and submitting applications (Ydelseskommissionen, 2021). Many municipalities used to assist these citizens with cash payments instead of bank transfers. However, municipalities are becoming cashless, which means homeless people must use digital solutions (which is not easy for all of them).

Even though the large majority of Danes are digitally literate, 20% are challenged by the digital society to different degrees due to reductions of cognitive or physical functional capacities or because of a lack of digital or language capabilities (Regeringen, 2022). Unfortunately, we do not know what proportion of people entitled to social protection are facing digital challenges.

In 2021, 91% of people aged 15-89 were basically satisfied with how easy it was to use public authorities' homepages (Danmarks Statistik, 2022b). Of those using digital solutions, 82% agreed that their user experiences were good (Regeringen, 2022). Again, we lack information on social protection recipients' use of, for example, *citizen.dk*.

Besides issues of accessing social protection benefits, there are issues of what entitlements and obligations benefit recipients have. What are, for example, sickness benefit and unemployment benefit recipients entitled to, what are their obligations and what happens if recipients do not meet their obligations? Both groups of benefit recipients are entitled to a series of measures (rehabilitation, activation), and participation in some of these measures is obligatory – with non-compliance generally being met with negative economic sanctions (i.e. reduction of benefits). After a while, benefit recipients will exhaust maximum benefit periods, which means they will be transferred to new benefits. What are the new entitlements and obligations? People have to learn and comply with the system in order to

obtain access to, and stay within, the system. Such navigation requires cognitive resources that not all social protection recipients can be expected to have.

2.1.2 Debates

Currently there are no relevant debates in Denmark about issues related to access to information. The 2019 Council Recommendation is not the subject of any public debate.

2.1.3 Ongoing or planned reforms

There are no ongoing or planned reforms dedicated to improving access to social protection in the six branches through greater transparency.

Most of the changes in the information channel are practical and incremental rather than in policy or fundamentals. For example, web accessibility is improved by changing user interface that citizens and self-employed people use when they seek information online at *citizen.dk*. Recently, the emphasis has been on producing factsheets with user journeys through the given part of the social protection system. Short, informative and instructive videos are also part of this trend, where an increasing focus is on user experiences.

Instead, the process of making access more transparent through information can be characterised as the result of several actors pulling in the same direction, mostly in accordance with the general tone set out in national digital strategies and in the EU harmonised standards on improving accessibility to ICT products and services. The actors include not least the agencies that are responsible for the various branches of social protection – in particular the Danish Agency for Labour Market and Recruitment and the National Board of Social Services – where the Citizen.dk Office co-ordinates their inputs (see Section 1).

The current Danish digital strategy was renewed on 5 May 2022 and lasts until 2026 (Regeringen, 2022). The strategy concerns how the public sector – municipalities, regions, and the state – will use digitalisation to achieve its objectives. The vision of the strategy is to create coherent services for citizens and companies, including self-employed people. The strategy is aimed at giving authorities better possibilities for sharing data, and thereby reducing citizens' compliance costs and securing digital coherence across social policy areas (Regeringen, 2022).

The vision stipulates that citizens and companies must experience the best and most coherent services from the public sector, with the individual citizen and company placed at their centre (Regeringen, 2022). Social protection (in kind) must be accessible for all and there must be help to citizens and companies with low digital skills. It must be easy to make contact with the public sector. For example, it must be possible online to establish an overview of benefits and to apply electronically. The government therefore wants to make it easier to get an overview of its own data and to give consent digitally to sharing and using data.

The efforts to include digitally challenged citizens are, according to the new digital strategy, going to be strengthened through targeted aid and guidance, and by making it easier to give somebody power of attorney in digital matters (Regeringen, 2022).

The strategy is also aimed at making it easier to give consent to, and withdraw it from, public authorities, so that citizens can easily and confidently give permission to their data being shared across public authorities.

Finally, the Danish digital strategy from 2022 includes the development of a new app – *MyComp* (*MitVirk*) – that gives companies (especially small and medium-sized ones) and self-employed people help to meet their obligations and deadlines to the public (Regeringen, 2022). This is important, as fulfilling obligations and meeting deadlines have direct implications for people's eligibility for sickness and unemployment insurance benefits.

2.2 Issues, debates and reforms related to simplification

2.2.1 Issues

There are potentially many issues in the debate on simplification and access. One issue concerns the dilemma between compliance costs and privacy. To reduce people's compliance costs (the time and hassle involved in submitting the basic information and documentation needed to apply for, or remain eligible for, social protection), social protection agencies can use existing data collected by other agencies. It significantly simplifies, for example, an application process if existing data on income, previous jobs, education, health information etc. is used to establish eligibility. However, some have argued that personal information should remain private and not shared widely across different sectors of social protection or within the public sector; the fear is a "big brother" society (Eiriksson, 2019). They refer to rights of privacy and to EU's General Data Protection Regulation. However, others such as the Association of Local Municipalities (*Kommunernes Landsforening* – KL) argue that it is in the interests of citizens themselves that different parts of the system have access to the same information (see, for example, Deloitte and KL, 2021). They would refer to Article 6, litra e, of the GPDR Directive, which gives the right to share data when it is in the interests of the person involved. This reduces compliance costs on behalf of applicants, and increases effectiveness for all involved. Currently, agencies and public authorities in many social protection cases must acquire consent from the citizen if they are to share information across areas and administrative levels.

There is a special issue concerning the access to disability pensions (Ydelseskommissionen, 2021). As described, people cannot apply for a disability pension before it has been assessed that their functional capacity has been permanently reduced to a level where they cannot work. This has resulted in very long processes, with people being tested repeatedly by doctors and other specialists and in company placements. The argument is that it may be time to revisit the process and considerably shorten the time between when people are considered for a disability pension and when a decision is made on whether or not to make an award. This would imply an end to very extensive process regulations – a large simplification of the access process relating to disability pensions.

2.2.2 Debates

In the Danish debates, there are no explicit references to the 2019 Council Recommendation.

The focus in this report on six branches of social protection leaves out one of the perhaps most acute and debated schemes in Denmark when it comes to simplicity, namely the very complex minimum-income benefit system. For example, the current minimum-income benefit system has three benefits with 28 different benefit levels depending on an applicant's age, education, work record, work capacity, residence, civil status, family situation, and health status (see also Kvist, 2021). Recently, this led to a government Commission on Minimum Income Benefits examining the system and coming up with a proposal for a new system, with one benefit with two benefit levels plus a supplement for single people and one for children (Ydelseskommissionen, 2021). The proposal is likely to be adopted partially in the autumn of 2023. This constitutes the first genuine attempt to simplify a branch of the social protection system, with significantly fewer benefits, fewer benefit levels, and more comprehensible incentives and rules, etc.

However, the debate following the proposal showed a trade-off between simple standards and due regard for individuals' circumstances. The commission suggests using the budget method to set benefit levels. As the needs of, for example, a single person for housing, food, clothing etc. is the same according to the budget method, the commission suggests giving the same benefit level to all single people. Single people currently receiving larger benefits would thus loose in a transition to the new system. Similarly, single people currently receiving smaller benefits would win in a transition to a new system. To take

another example, young people who are diagnosed with certain mental illnesses (but not all) receive a benefit which is twice the size of the ordinary benefit for young people. Transferring to the new benefit for single people with such a diagnosis would result in a reduction of benefit. This led to a wide range of actors and organisations, such as trade unions for doctors and social workers, and patient groups for mentally ill people, to oppose the reform proposal (for example, the president of the Doctors Association: see Camilla Rathcke, 2021). In contrast, transferring to the new benefit for single people from a third country would result in an increased benefit. This prompted support from, for example, the Danish Refugee Council, but opposition from parliamentary parties, from Social Democrats to right-wing members of parliament (Wang & Jacobsen, 2021). The example shows the trade-off between establishing simple standards and due regard for individuals' specific circumstances (age, residence, work capacity, and health status, family status, and civil status).

2.2.3 Ongoing or planned reforms

Since 2005, the Agency for Digital Government has facilitated a nationwide network of about 70 organisations, including central and local government authorities and other institutions, that work with digitally challenged residents. The participating organisations also represent groups with physical, cognitive, and mental disabilities, young people, socially vulnerable people, and immigrants from countries with less extensive public sectors.

The network generates ideas for concrete initiatives and solutions, improving the quality of communication materials, co-operating with government departments, and, finally, passing on knowledge, guides and tuition material targeting digitally challenged groups in the population. The network runs working groups and semi-annual meetings. They have among other things developed a "sandbox" (virtual) platform where people can practice using their MyId and digital post in a safe environment.

The 2017 reform of the unemployment insurance system provides an inspiration for further simplification of social protection benefits and the principles guiding them. For example, as mentioned initially and above, the proposal of the Commission on Minimum Income Benefits involves a marked simplification of the social assistance system (Ydelseskommissionen, 2017). Despite more than a year of political negotiations, no agreement has yet been reached on the reform, and thus it was not possible in May 2022 to assess to what extent simplification will be a result of a reform and when the reform will be implemented.

The work of another commission, the Reform Commission, also identifies citizens' experiences of public policies, including the social protection system, as key for understanding and changing individuals' behaviour (Reformkommissionen, 2021 and 2022). According to this commission, many people do not fully understand the social protection system they encounter when they, for example, become unemployed. Unemployed people do not necessarily react to economic incentives by intensifying their job-search activity if benefit levels are low, and relaxing it if benefit levels are high. According to the commission, unemployed people may find it difficult to assess their economic incentives, due to complex benefit rules and complex interactions with other schemes, most notably the tax system and possible tapering of subsidised benefits in kind such as childcare. Further adding to the complexity is the many obligations and possible interventions (activation offers, training, health interventions etc.). The second package of reform proposals due in December 2022 is expected to contain several proposals aimed at making the system easier to understand and navigate for both citizens and front-line workers. In any case, none of the Reform Commission's proposals is likely to be adopted before the next parliamentary election, which must be held before the end of a four-year election period on 4 June 2023.

2.3 Suggestions for improvements

To realise the potential for integrated or joined-up, coherent user experiences, it is recommended that a fundamental review be undertaken of the entire social protection system. The current system is characterised by a bewildering number of social protection schemes that all have their own sets of rules regarding eligibility, benefit formulas, exemption rules, tapering with income, definitions and operationalisations of key elements, payments to holiday and pensions, etc. It is very difficult for anyone in contact with the social protection system to understand and appreciate its multitude of benefits and rules. The interactions between schemes and the dynamics over time are especially hard to understand, including for social workers and other front-line workers. This calls for an overhaul of the entire social protection system, preferably based on the analysis and proposals of an expert commission.

The trend in information on social protection towards more comprehensible descriptions, videos and guides is an important step towards greater transparency in social protection (see introduction in Section 1). However, the information on, for example, the user journeys could be further professionalised and made available across all branches of social protection and in all municipalities.

In parallel, more work could go into IT support for social workers and job consultants, so they can provide better informed advice to citizens and better realisation of social protection rights. More feedback information and calculators may also help people to better understand their options and the consequences of different choices.

References

CEN, SENELEC and ETSI (2021), Harmonised European Standard on Accessibility requirements for ICT products and services, last accessed at https://www.etsi.org/deliver/etsi_en/301500_301599/301549/03.02.01_60/en_301549v030201p.pdf on 26 June 2022.

Clasen, J., J. Kvist & W.v. Orschoot (2001), On condition of work: In: M. Kautto *et al.* (eds.) Nordic welfare states in the European context, London: Routledge, pp. 198-231.

Danmarks Statistik (2020), One-third check their health data online), last accessed at https://www.dst.dk/Site/Dst/Udgivelser/nyt/GetPdf.aspx?cid=4087 on 15 May, Copenhagen: Statistics Denmark.

Danmarks Statistik (2022a), Befolkningstal [Population figures], last accessed at https://www.dst.dk/da/Statistik/emner/borgere/befolkning/befolkningstal on 25 June, Copenhagen: Statistics Denmark.

Danmarks Statistik (2022b), It-anvendelse i befolkningen 2021 [Citizen's Use of IT in 2021], last accessed 14 May on https://www.dst.dk/da/Statistik/nyheder-analyser-publ/Publikationer/VisPub?cid=39431, Copenhagen: Statistics Denmark.

Danmarks Radio (2017), OBS! – Vi fylder 40 år [Information to Citizens about the Society – We celebrate 40 years of existence], last accessed 5 June 2022 at https://www.dr.dk/nyheder/indland/obs-vi-fylder-40-aar, Copenhagen: Danish Broadcast Company.

Dansk Blindesamfund (2022), Lansdsforening af blinde og svagsynede i Danmark [Association of Blind and Visually Impaired in Denmark], last accessed at https://blind.dk on 16 June 2022, Copenhagen: Association of Blind and Visually Impaired in Denmark.

Danske Regioner, Sundhedsministeriet og KL (2022), Sundhed.dk (Health.dk), last accessed at https://www.sundhed.dk on 25 June, Copenhagen: Danish Regions, Ministry of Health, and the KL – Local Government in Denmark.

Deloitte and KL (2021), Det virtuelle jobunivers [The Virtual Job Universe], last accessed at https://www.kl.dk/kommunale-opgaver/beskaeftigelse/virtuelt-jobunivers/ on 15 May 2022, Copenhagen: Deloitte and the Association of Local Authorities.

Digitaliseringsstyrelsen (2022a), Tal og statistik [Numbers and Statistics], last accessed at https://digst.dk/tal-og-statistik/ on 16 June 2022, Copenhagen: The Agency for Digital Government.

Digitaliseringsstyrelsen (2022b), www.adgangforalle.dk [accessforall.dk], last checked on 16 June 2022, Copenhagen: The Agency for Digital Government.

Digitaliseringsstyrelsen (2022c), Webtilgængelighed [Web accessibility], last accessed at https://digst.dk/digital-service/webtilgaengelighed/ on 16 June 2022, Copenhagen: The Agency for Digital Government.

Eiriksson, B.A. (2019), Analyse: Udbetaling Danmarks systematiske overvågning [PaymentDenmark's systematic surveillance], last accessed at https://justitia-int.org/analyse-udbetaling-danmarks-systematiske-overvaagning/ on 24 May, Copenhagen: Justitia.

Herd, P. & D.P. Moynihan (2018), Administrative Burden: Policymaking by other means, New York: Russel Sage Foundation.

Kvist, J. (2015), Reform of the Danish unemployment insurance scheme, ESPN Flash Report 2015/64, last accessed at https://ec.europa.eu/social/main.jsp?catId=1135&langId=en on 15 May 2022, Brussels: European Social Policy Network.

Kvist, J. (2017), Denmark: A new unemployment insurance scheme for the future labour market, last accessed at https://ec.europa.eu/social/main.jsp?catId=1135&langId=en on 15 May 2022, Brussels: European Social Policy Network.

Kvist, J. (2021), ESPN Thematic Report on Social protection and inclusion policy responses to the COVID-19 crisis Denmark, last accessed at https://ec.europa.eu/social/main.jsp?catId=1135&langId=en on 15 May 2022, Brussels: European Social Policy Network.

Kvist, J. (2021), Denmark: Proposal for a new minimum income benefit system, ESPN Flash Report 2021/67, last accessed at https://ec.europa.eu/social/main.jsp?catId=1135&langId=en on 15 May 2022, Brussels: European Social Policy Network.

Kvist, J. (2022), ESPN Thematic Report on Social protection for people with disabilities – Denmark, Last accessed at https://ec.europa.eu/social/main.jsp?catId=1135&langId=en on 15 May 2022, Brussels: European Social Policy Network.

Madsen, J. K. (2022), Experiencing administrative burden: Investigating interplay between state actions, individual resources, and outlook on (un)employment, PhD Dissertation, Roskilde: Roskilde University.

Rathcke, C. (2021), Nyt forslag om kontanthjælp presser meget svage patienter [New proposal for minimum income benefits squeeze very weak patients], last accessed at https://www.laeger.dk/nyt-forslag-om-kontanthjaelp-presser-meget-saarbare-patienter on 15 May 2022, Copenhagen: Danish Medical Association.

Regeringen, KL & Danske Regioner (2016), Et stærkere og mere trygt digital samfund – Den fællesoffentlige digitaliseringsstrategi 2016-2020 [A stronger and safer digital society – The joint public digital strategy], last accessed at https://digst.dk/strategier/digitaliseringsstrategien/ on 15 May 2022, Copenhagen: Government, Association of Municipalities and Danish Regions.

Regeringen (1983), Redegørelse til Folketinget om regeringens program for en modernisering af den offentlige sektor [Account to the Parliament from the Government about the modernisation of the public sector], Copenhagen: Ministry of Finance.

Regeringen (2021), Aftale om implementering af EU's orlovsdirektiv og ligestilling af orlovsret- tigheder mellem forældre og øremærket forældreorlov [Agreement on the implementation of the EU's leave directive and parent's equal leave entitlements and earmarked parental leave], 26 October, last accessed at https://www.regeringen.dk/media/10784/politisk-aftale-om-oeremaerket-orlov.pdf on 15 May 2022, Copenhagen: The Government.

Regeringen (2022), Danmarks digitaliseringsstrategi – Sammen om den digitale udvikling [The Danish Digital Strategy – Collaborating on the digital development], last accessed 14 May on https://fm.dk/media/25845/danmarks-digitaliseringsstrategi-sammen-om-den-digitale-udvikling_web.pdf, Copenhagen: Ministry of Finance.

Reformkommissionen (2021), Erkendt, forsøgt løst, uløst [Acknowledged, attempted solved, unsolved], last accessed at https://reformkommissionen.dk/udgivelser/erkendt-forsoegt-loest-uloest/ on 15 May 2022, Copenhagen: The Reform Commission, Ministry of Finance.

Reformkommissionen (2022), Nye reformveje 1, last accessed at https://reformkommissionen.dk/udgivelser/nye-reformveje-1/ on 15 May 2022, Copenhagen: The Reform Commission, Ministry of Finance.

Styrelsen for Arbejdsmarked og Rekruttering (2022), Evaluering af aftale om et tryggere dagpengesystem [Evaluation of the unemployment insurance reform of 2017], last

accessed at https://bm.dk/media/20658/evaluering-af-aftale-om-et-tryggere-dagpengesystem.pdf on 21 May, Copenhagen: Danish Agency for Labour Market and Recruitment.

Ydelseskommissionen (2021), Samlede anbefalinger til et nyt ydelsessystem [Recommendations for a new minimum income benefit system], last accessed at https://bm.dk/arbejdsomraader/aktuelle-fokusomraader/ydelseskommissionen/ on 15 May 2022, Copenhagen: Minimum Income Benefit Commission.

Von Nordheim, F. & J. Kvist (2022), 'Living longer, working longer': An unlikely retirement policy success? In: P. Hart, B. Tranoy, G.B. Eydal, C. de la Porte, J. Kauko & D. Nohrstedt (eds.) *Nordic policy successes* Oxford: Oxford University Press (in press).

Wang, L. and J.B. Jacobsen (2021), Ydelseskommissionen vil tage fra de enlige, give til børnene og gøre systemet mere enkelt [The Minimum Income Benefit Commission wants to take from the singles, give to the children and make the system more simple], *Information* 1 June, last accessed at https://www.information.dk/indland/2021/05/ydelseskommission-tage-penge-enlige-give-boernene-goere-systemet-mere-enkelt on 15 May 2022, Copenhagen: Information.

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct Information Centres. You can find the address of the centre nearest you at: http://europa.eu/contact

On the phone or by e-mail

Europe Direct is a service that answers your questions about the European Union. You can contact this service

– by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),

– at the following standard number: +32 22999696 or

– by electronic mail via: http://europa.eu/contact

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: http://europa.eu

EU Publications

You can download or order free and priced EU publications from EU Bookshop at: http://bookshop.europa.eu. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see http://europa.eu/contact)

EU law and related documents

For access to legal information from the EU, including all EU law since 1951 in all the official language versions, go to EUR-Lex at: http://eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (http://data.europa.eu/euodp/en/data) provides access to datasets from the EU. Data can be downloaded and reused for free, both for commercial and non-commercial purposes.