



EUROPEAN SOCIAL POLICY NETWORK (ESPN)

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

Latvia

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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**

Latvia

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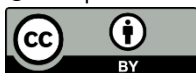
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Summary

The purpose of this report is to identify and analyse policies put in place by the country 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.

The main source of public information on social protection is the websites of the public authorities (Ministry of Welfare; State Social Insurance Agency – SSIA; State Employment Agency – SEA; National Health Department – NHD; and State Revenue Service – SRS). Cabinet regulations set out the structure and content of websites: notably they should include a "services" section on all services provided by the institution and on the customer service centres where the services are provided. Since 2018, within the framework of a European Union-funded project, national and local government websites have been improved considerably, and the process is still ongoing. Most websites also provide the most important information in plain language ("easy read" mode) and have virtual assistants (chatbots). Gradually all websites are being upgraded with a "read text aloud" option.

The Latvian state service portal (latvija.lv) offers detailed descriptions of state-provided services and benefits, aggregated under different "life situations". For example, the description of the life situation "disability registration and disability-related formalities" includes not only information on the procedure for determining disability and on the related pension(s), cash and in-kind benefits, with associated links to the respective e-applications, but also information on the rights of people with disabilities, their employability, and links to the webpages of responsible bodies. In 2020, to improve the comprehensibility of information, the descriptions of all services provided by the SSIA on latvija.lv were updated and simplified. Information is provided not only in Latvian, but also in Russian and English. Presently, a universal data dashboard is being developed (planned to become available on latvija.lv in 2023), where people will be able to receive all personalised information related to SSIA services in one place. The dashboard will be an essential tool for the SSIA to proactively offer a service or support package to clients.

The main focus of activities to simplify the application process has been on the digitalisation of services. In 2019, an authorised e-assistants service was set up to facilitate equal access to state and municipal services for all social groups. E-assistants help people who are unable to use e-services on their own because they lack sufficient digital skills or have no access to electronic identification. As e-services have been developed intensively over the last decade, several awareness-raising campaigns have targeted their use. Since 2015, "days without queues" campaigns have been organised annually to promote the use of e-services.

In September 2018, the SSIA and the SRS organised an information campaign on financial literacy and a more personalised approach to social contribution payments.

In Latvia, individualised social security accounts make it possible to attach acquired rights to an individual rather than a work contract. Differences between contribution collection and contribution amounts exist between employment statuses. The complexity of workers' tax regimes and social benefit calculation methodologies has a negative impact on the transparency of the social insurance system. In 2021, there was a significant increase in the minimum social contribution for non-standard workers. At the same time, the number of tax regimes was reduced by phasing some of them out. From 2021, all state budget payments administered by the SRS, including social contributions, have been transferred to the single tax account. This scheme has replaced the previously existing tax accounts and helped to reduce the administrative burden. This measure has simplified social contribution payments, especially for non-standard workers.

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

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

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

The dissemination of information by public authorities is regulated by two main legal instruments – the Law on Official Publications and Legal Information (2012), and the Cabinet of Ministers Regulations No 445 on the Procedure for Posting Information on the Internet by Public Authorities (2020).

The purpose of the law is to ensure all citizens are informed of their rights and duties by regulating the proclamation, publication, and validity of and access to legal acts and binding official notices. The law sets out the duties of the official state medium – the official gazette, “Latvian Herald” (*Latvijas vēstnesis*), established in 2007 – in disseminating information to the public. Gradually this medium has become **the state, civic and legal information platform**, which includes two significant legal information sources – the likumi.lv website, which systematises all legal acts and ensures their availability to the general public; and the “LV portals” website (LV.lv). The latter was launched in 2017 and was aimed at fulfilling the obligation set out in the law to promote public understanding of the rights and obligations of individuals, as well as to ensure the provision of official state information in language accessible to the public at large. The LV portals website has two sections – “explanations” and “e-consultations” – aimed at simplifying and explaining official information. The slogan of the “explanations” section is: “know your rights”. It regularly explains all new laws and amendments, especially those affecting the general public. For instance, each year, at the end of December or beginning of January, the LV portals website explains in accessible language all changes and new developments in social policy, based on information prepared by the Ministry of Welfare.

The **e-consultation** is designed to provide answers on the Latvian legal framework and its application. Using an electronic form, any interested person can submit a question and receive an e-consultation. An e-consultation is an informative written answer published in the e-consultations section. A link to the reply is also sent to the person’s e-mail address. The author of the e-consultation is the LV portals editor or a representative of the relevant public authority, professional organisation or other competent body. The LV portals website registers up to a maximum of 250 questions per calendar month. After the limit is reached, the possibility of submitting questions is restored on the first day of the following calendar month.

The main source of public information on social protection is **the websites of the relevant public authorities**. Cabinet of Ministers Regulations No 445 sets out the structure and content of the websites. Among other things, it stipulates that each authority's website should have a "services" section, displaying information on all services provided by the institution and on the state and local government unified customer service centres where the services are provided (locations, opening hours, services available and contact details). Since 2018, national and local government websites have been improved, and the process is still ongoing (see Section 1.2.3). As a result, since mid-2020, most websites are also available in plain language (easy read mode). In addition, website readers may increase the font size and change the text contrast, thus ensuring that people with visual impairments have better access to the information. Gradually all websites are being upgraded with a "read text aloud" option (available only for content in Latvian). Currently, this option is available on the SSIA website, the Ministry of Welfare website and (partially) on the SEA website.

The **Ministry of Welfare website** provides general information on all six social protection branches – the description of all state social benefits and the step-by-step process of making an application, with specific examples where relevant. In addition, it provides links to other public institutions under the Ministry of Welfare responsible for the particular type of social benefit – the SEA (unemployment benefit) and the SSIA (all six social protection branches, except healthcare support). The information on healthcare support and sick leave as a prerequisite for sickness benefit is available on the websites of the institutions under the Ministry of Health – the NHD and E-health.

The SSIA website ensures detailed information on all state social benefits. All benefits are described following a common structure – general description of the benefit, eligibility criteria, duration of benefit payment, a step-by-step application procedure, links to the relevant laws, application forms, and links to the latvija.lv portal where the application should be submitted. There are no individualised simulations of the possible amount of benefits available, although explanations of the benefit amount computation method are given, and illustrated with several practical examples. The “frequently asked questions” section includes several videos – interviews with the head of the Pensions Methodological Management Unit. Information is provided not only in Latvian but also in Russian and English; however, the Russian and English versions of the website provide abridged information compared with the main version.

The latvija.lv portal offers detailed descriptions of state-provided services and benefits, aggregated under different “life situations”. Thus, for example, the description of the “disability registration and disability-related formalities” life situation includes not only information on the procedure for determining disability and the related pensions and benefits (including technical aids), with the links to e-applications, but also information on the rights of people with disabilities, their employability, and links to the webpages of associated bodies. The “death, formalities and burial of a person” life situation includes instructions to family members of the deceased, starting from determination of the fact of death and delivery of the deceased to the morgue, followed by financial support for burial and for the dependants of the deceased (including survivors’ pension), etc. Other life situations covered include “waiting for the birth of a child”, “job loss and searching for a new job”, and “amount and receipt of an old-age pension”. In 2020, in order to improve the comprehensibility of information on services provided by the SSIA, the descriptions of all services on the latvija.lv portal were updated and simplified. Information is provided not only in Latvian, but also in Russian and English.

The SRS provides extensive information and methodological materials on compulsory social insurance contributions for different categories of taxpayers. These materials are updated annually (or in the case of significant changes) and published on the SRS website. Explanations of the rates, calculation and payment of social security contributions are given and illustrated with practical examples.

The content of the information on the above-mentioned sites partly overlaps, but the level of specificity and the way in which it is structured and presented differ. Similarly, the functionality of each information source varies. For example, the Ministry of Welfare website provides general information on unemployment support, the SSIA website provides information on the procedure for granting and calculating unemployment benefits, and the latvija.lv portal provides an opportunity to apply for unemployment benefits complemented with detailed instructions. No studies have been carried out on whether this approach causes difficulties in users' perception of the information, but taking into account the content and the form of information, these different sources tend to complement one another.

In 2015, in order to improve the quality and accessibility of public services, the Ministry of Environmental Protection and Regional Development, in co-operation with municipalities and some institutions of direct state administration, established a network of **state and local government unified customer service centres** (service centres). The service centres were created on the basis of the “conception for the improvement of the public service” system (Ministry of Environmental Protection and Regional Development, 2013).

The Law on the State Administration System stipulates that public administration services shall, as far as possible, be provided through a single customer service centre, either in person or electronically, even if several institutions or other legal entities are involved in their provision. The establishment and operation of service centres is designed to ensure this. By 2022, 138 service centres had been established in 35 municipalities across Latvia (Ministry of Environmental Protection and Regional Development, 2022). With the help of a service centre staff member, all e-services available on the latvija.lv portal, as well as some on-site services, can be applied for in paper form at the service centre. In 2021, there were 144 public services available to apply for, including all social protection services administered by the SSIA and SEA.

1.1.1.1 Unemployment benefits

The general information on unemployment benefit and how to apply for it is available on the Ministry of Welfare, SEA and SSIA websites, as well as the latvija.lv portal. The information is available in Latvian, Russian and English on all public websites, although the amount of the information translated differs.

The **SEA website** contains information on how to register as unemployed, which is a prerequisite for applying for unemployment benefit. The "frequently asked questions" section provides information (last updated on 23 December 2021) on: (i) how to register as unemployed; (ii) unemployment benefit (with a link to the SSIA website); and (iii) how to start an employment relationship. The information on unemployment issues is available through various channels – a consultation e-mail, a free consultation helpline and a chatbot. In September 2017, the "call centre service provision" process was set up. In 2017, there were 170 calls per day on average (SEA, 2018); and in 2018, 130 calls per day (SEA, 2019a). The most frequently asked question was about registering as unemployed. In 2020, with the onset of COVID-19 pandemic, the call centre experienced a sharp increase in incoming calls, with a total of 63,940 calls in 2020 (254 calls per day). The greatest interest was in registering as unemployed and receiving unemployment benefits (SEA, 2021). On 14 October 2020, the "Zintis" chatbot was launched on the SEA website, answering clients' questions 24 hours a day, seven days a week. In July 2020, the SEA website was included in the new unified platform of state and local government websites (*Tīmekļvietņu vienotā platforma*; see also Section 2.1.3). Before the improvements to the SEA website, in the first half of 2020, the number of visitors was 198,005 and the number of views 1,242,221; while in the second half of 2020, the website had 168,028 visitors and 1,355,969 views.

All the information materials provided by the SEA are made available on its website (in total, 37 materials), including infographics on SEA services and on how to register as unemployed or a job-seeker (the content of infographic is regularly updated), and an application form for registering as unemployed.

The SEA carries out annual client satisfaction surveys. According to the 2019 survey results, 34% of SEA clients used the e-services to apply for registration as unemployed or a job-seeker. 68% evaluated the information on services posted in SEA branches as understandable, and 5% as not understandable; but 28% acknowledged that they did not notice the information at all (SEA, 2020). In 2020, an electronic clients' survey was held, focusing on the remote services introduced due to the COVID-19 pandemic. In total, 84% of respondents had used e-services (in 2019 – 72%). 56% of respondents did not need help to use e-services (51% in 2019), and 31% were helped by staff to use e-services (40% in 2019). The information provided by SEA staff was rated as useful by 68% of respondents (SEA, 2021).

1.1.1.2 Sickness and healthcare benefits

For the information structure and content on state social benefits available on the SSIA website, including sickness benefit and sickness benefit if a child is ill, please refer to Section 1.1.1.

The latvija.lv portal contains specific sections on “unemployment benefit” and “job loss and searching for a new job”, including sub-sections on “who can get it?”, “how do I apply?”, “granting of unemployment benefit”, and “amount of unemployment benefit and duration of receipt”. It also provides the links to the webpages of the associated bodies (SEA, SSIA). The information is available in Latvian, Russian and English.

There are no nationally defined healthcare benefits in Latvia. At the same time, certain target groups are eligible for reduced co-payments and reimbursement for medicines. The information on support for healthcare services is available on the websites of the institutions under the Ministry of Health – the NHD and E-health. General information is also available on latvija.lv.

The NHD website provides information on state-funded services and patients’ co-payments for state-funded healthcare services. It includes the specific amounts for 37 services, the co-payment caps for each secondary healthcare service, and the total amount of co-payments per patient per calendar year. Additional information is given on how to obtain co-payment relief if the co-payment cap (€570 per year) is reached, including locations and opening times for face-to-face services, and an application form. A separate section provides information on the 18 social groups that are exempt from co-payments and on the special support for people in need in the field of healthcare. There is also a list of state-funded laboratory tests, information on reimbursable medicines and a link to the E-health website.

The E-health website contains comprehensive general information on e-sickness leave and the related application process, in the form of questions and answers. Patients can view individualised information about their e-sickness leave (periods of incapacity for work, statuses of sickness leave) and e-medicine prescriptions by logging in to the website.

1.1.1.3 Maternity and equivalent paternity benefits

For the information structure and content relating to state social benefits available on the SSIA website, including maternity benefit and paternity benefit, please refer to Section 1.1.1.

The latvija.lv portal contains a specific section (life situation) on “expecting and having a baby” including sub-sections on “how do I apply for maternity or maternity benefits?”, “who is entitled to maternity benefit?”, and “payment of maternity allowance”. It also provides a list of the associated bodies and links to their webpages. Detailed information, including infographics, is available in Latvian, Russian and English.

1.1.1.4 Invalidity benefits

For the information structure and content relating to state social benefits available on the SSIA website, including invalidity benefits, please refer to Section 1.1.1.

The latvija.lv portal contains a specific section (life situation) on “disability registration and disability-related formalities” including a sub-section on “invalidity pension, benefits, relief, rehabilitation”.

Among other things, this section contains information on eligibility for an invalidity pension and on the granting of disability status, and links to the e-services “application for the performance of the disability examination”, “performance self-assessment questionnaire”, “application for contesting the disability expert-examination decision”, “my data in VDEAVK”, “reissue of a disabled person’s certificate” and others. It also provides a list of associated bodies and links to their webpages.

1.1.1.5 Old-age benefits and survivors’ benefits

For the information structure and content relating to state social benefits available on the SSIA website, including old-age benefits and survivor’ benefits, please refer to Section 1.1.1.

The latvija.lv portal contains a specific section (life situation) on “amount and receipt of an old-age pension”, with a quite detailed description of the three pillars of the Latvian pension system and the principles of their financing, with links to the SSIA and SRS webpages, respective legal acts, the manapensija.lv website, National Archives of Latvia, and other associated bodies.

The respective e-services include: “information on social insurance contributions and periods of insurance”, “information about registered seniority (up to 1996)”, “information on pillar I capital”, “information on the expected amount of old-age pension”,¹ and “pillar II pension participant’s account statement”. The e-services have detailed explanations and also, in some cases, short video instructions on how to use them. It is also possible to submit e-applications for the choice/change of a pillar II pension investment plan, and for the choice/change of the pillar II pension capital successor.

The e-applications for granting a survivors’ pension and for a benefit for the spouse of a deceased pensioner can be found under the life situation “death, formalities and burial of a person”, accompanied with detailed information on them.

A specialised portal (manapensija.lv) is maintained by Nasdaq CSD SE (former name – Latvian Central Depository), in co-operation with the SSIA and statutory funded pension scheme managers. Nasdaq CSD SE keeps the register of individual accounts of the scheme participants, which records the contributions made by each socially insured resident of Latvia to the statutory funded pension scheme. This website provides information on all three pillars of the Latvian pension system, but is mainly focused on the mandatory privately managed funded scheme (pillar II). It offers historical and daily statistics on pension plan assets, numbers of participants, unit prices, profitability, etc. The “my account” section provides links to the latvija.lv portal. The site offers a pension calculator, but it is not quite user-friendly: people must first request two separate e-services (on pillar I notional capital and pillar II funded capital) and manually input the obtained sums, then also input the information on voluntary savings in pillar III and their current wage. Moreover, the calculation assumptions are based on long outdated personal income tax rates and over-optimistic forecasts of investment returns.

Only some 10% of all pillar II scheme members view information on the accumulated capital on the latvija.lv portal. Meanwhile, on the manapensija.lv portal such information is viewed by 3% of users on average (Ministry of Welfare, 2021). This means that a very large number of the mandatory funded pension scheme members pay no attention to their pension savings, as this information cannot be obtained from other channels (e.g. telephonically, by post, or during a visit to a bank or internet bank). This is also supported by the results of several public opinion polls (Rajevska, 2019; FCMC, 2019) showing a deficit of financial literacy among Latvian residents with regard to their pension investments, including not being aware of the importance of choosing the optimal pension plan.

1.1.1.6 Benefits in respect of accidents at work and occupational diseases

For the information structure and content relating to state social benefits available on the SSIA website, including the benefits in respect of accidents at work and occupational diseases, please refer to Section 1.1.1.

The respective e-services and e-applications can be found at the latvija.lv portal in the section (life situation) on “workplace health”, which also includes information on the obligations of employers, mandatory health examinations, and references to the Labour Protection Law and websites of the bodies involved.

¹ The calculation of the expected amount is based on the accumulated contributions in the pillar I scheme only, by dividing the accrued notional capital by the life expectancy at the time of retirement (i.e. on the assumption that the person has no pillar II accumulations and that they will not make any more contributions). It therefore only makes sense for people who are very close to retirement.

1.1.2 General awareness-raising campaigns

In line with the common requirements for public authorities' websites, all websites have one or more sections with all the information materials produced by the institution – infographics, leaflets, various summaries etc. For instance, the Ministry of Welfare website has a separate infographics section. In 2017, an infographic on state social insurance was provided, illustrating the distribution of social contributions by type of social insurance (social benefit) (Ministry of Welfare, 2017). In 2019, an infographic on the insurance record was provided by the SSIA, explaining its impact on all six social protection branches covered in this report (SSIA, 2019b). Despite the wide range of infographics for the general public, they cannot be considered as comprehensive awareness-raising campaigns, but rather as material aimed at simplifying information. There is no readily available information on the dissemination of those infographics in paper format.

As e-services have been developed intensively over the last decade, several awareness-raising campaigns have targeted the use of e-services. Some of them were ad hoc ones, but there are also systematically organised campaigns and activities. Since 2015, "days without queues" have been organised annually. The aim of the campaign is to promote the use of e-services by the general public. More than 80 national and local authority institutions participate. In 2020, the motto of the campaign was "doing digital – your new way of life!".

In 2018, another integrated training and communication programme, "My Latvia. Do it digitally!" (*Mana Latvija. Dari digitāli!*), was launched by the Ministry of Environmental Protection and Regional Development, in co-operation with state and municipal authorities. The aim of this programme was to assist the general public to develop digital skills and to facilitate the use of public services in digital form. The programme started in April 2018 and lasted until June 2020 (Kļave, 2020).

These campaigns can be evaluated as the ones fostering access to social protection, because the most popular e-services are those related to the social protection system. In 2021, 2.25 million people (27% out of all e-services users via the latvija.lv portal) submitted an e-application for SSIA services (Ministry of Environmental Protection and Regional Development, n.d.).

In September 2018, the SSIA and SRS organised an information campaign on financial literacy and a more personalised approach to social contribution payments (i.e. why we pay contributions and why revealing correct income data is important for our individual social security). Personalised letters containing information on salary, contributions paid, length of social insurance etc. were sent out and followed up with a more general information campaign on tax and social protection. Furthermore, digital online training was made available to the population to improve financial literacy skills and to increase individuals' understanding of the importance of social security, providing basic information on the system, the importance of paying taxes and the impact on pensions (ISSA, n.d.).

Based on the identified need to improve the financial literacy skills of the unemployed, as well as any visitor to the SEA website, a new digital online training programme entitled "Financial literacy. My money today and tomorrow" was introduced in 2018. This digital course, co-funded by the European Social Fund, is also available to employed people, including the at-risk groups of undeclared workers and low-earners. It provides basic information on the social security system, the importance of paying taxes and the impact of this on pensions and eligibility to access state social insurance. The five-hour course also gives advice on personal financial management and budgeting. The course is intended to have a long-term impact by helping individuals to plan ahead and think preventively. Specifically, it should increase individuals' understanding of the importance of making socially and financially responsible choices, and the impact of those choices on their own lives. In total, 12,665 unemployed people and job-seekers registered at the SEA took part in the financial literacy training during the first eight months of 2018 (European Commission, 2020:26). As the number of registered unemployed people varies by month, it is not possible to determine exactly how high a share of all registered unemployed people

participated in the programme. In August 2018, there were 58,051 registered unemployed people (SEA, 2019b). Therefore, indicatively, 22% of the registered unemployed participated in this training programme during the first eight months of 2018.

The annual reports of the public authorities responsible for social protection (Ministry of Welfare, SEA, SSIA) contain information on communication with the public. According to the available information, public authorities implement a wide range of information activities – disseminating information through social networks, communicating with the media (press releases), providing information materials, and organising several general information campaigns each year. However, these campaigns do not address the issue of social protection and specific social benefits. For instance, in 2017, the SEA organised five information campaigns about job-seeking (with job-seekers as the target group) and job-offering (with employers as the target group); but none of them was focused on social insurance against unemployment.

At the very beginning of the COVID-19 pandemic, a special state-administered information website was set up (www.covid19.gov.lv), which inter alia provided basic information on the social support measures available to the population and links to the websites of the responsible authorities. The information was regularly updated. When information became outdated (e.g. a benefit expired), it was removed from the website.

Information on the impact of the campaigns discussed in this section is not readily available.

1.1.2.1 Unemployment benefits

There were no general awareness-raising campaigns specifically devoted to unemployment benefits between 2017 and April 2022.

1.1.2.2 Sickness and healthcare benefits

There were no general awareness-raising campaigns specifically devoted to sickness benefits between 2017 and April 2022.

In 2018, the information campaign “Don't overpay for medicines” was launched by the Ministry of Health to inform the public about the possibilities for choosing cheaper medicines of equivalent effectiveness, thus avoiding overpaying for medicines and saving personal money. The campaign was co-funded by the European Social Fund. In 2020, another information campaign – “Know and don't overpay!” – was launched on a new procedure for prescribing reimbursable medicines from 1 April 2020, which envisaged that doctors would indicate the active substance of a medicine, rather than the name of the medicine, in prescriptions for state reimbursable medicines.

1.1.2.3 Maternity and equivalent paternity benefits

There were no general awareness-raising campaigns specifically devoted to maternity and paternity benefits between 2017 and April 2022, except for two one-page infographics informing fathers about their right to paternity benefit, in 2019 and 2021.

1.1.2.4 Invalidity benefits

There were no general awareness-raising campaigns specifically devoted to invalidity benefits between 2017 and April 2022.

1.1.2.5 Old-age benefits and survivors' benefits

There were no general awareness-raising campaigns specifically devoted to old-age pensions carried out by the state between 2017 and April 2022. However, privately managed pension funds (especially those just entering the market) regularly chase people to get them to actively participate in pension saving. The information from such sources is correct and reliable, but often rather one-sided.

There were no general awareness-raising campaigns specifically devoted to survivors' benefit between 2017 and April 2022.

In 2019, the rules on benefits for the spouse of a deceased pensioner were amended considerably, and the opportunity to inherit pillar II pension accruals was introduced for the first time (Rajevska, 2019). These amendments were accompanied by information campaigns in the media – Ministry of Welfare representatives explained the purpose and the contents of the amendments, and the action people needed to take in order to take advantage of the new rules.

1.1.2.6 Benefits in respect of accidents at work and occupational diseases

There were no general awareness-raising campaigns specifically devoted to the benefits in respect of accident at work and occupational diseases between 2017 and April 2022.

1.2 Policies and practices to simplify access to social protection

1.2.1 Simplification objective embedded in reforms of social protection schemes

The Latvian social insurance system has been individualised since 1996 (i.e. the contributions of each person are registered in a separate account). **Personal social security accounts** make it possible to attach acquired rights to individuals, rather than work contracts. This way of working is more adapted to an increasing number of non-standard workers and self-employed people. When moving to a less regulated work relationship, for instance from contractual work to self-employment, people may begin accumulating fewer rights, but they would not lose the rights previously accumulated. Differences between contribution collection and contribution amounts can and do still exist between employment statuses (European Commission, 2018:100). An important negative social impact of connecting the rights to individuals via the introduction of personal accounts, reported by ESPN experts, could be a reduction in the solidarity and redistribution function of protection provided through social security systems, and an associated increase in the individualisation of risks (European Commission, 2018:35). As an individualised social insurance system implies that social support in the form of different benefits depends on the contribution of the individual, each person takes almost full responsibility (individual risk) for the scope of available social protection.²

1.2.1.1 Unemployment benefits

There was no simplification objective embedded in reforms of unemployment benefits.

1.2.1.2 Sickness and healthcare benefits

There was no simplification objective embedded in reforms of sickness and healthcare benefits.

1.2.1.3 Maternity and equivalent paternity benefits

There was no simplification objective embedded in reforms of maternity and equivalent paternity benefits.

² A number of changes took place in the field of social protection during the period covered by this report (2017-April 2022). However, these have not been particularly aimed at simplifying access to the social protection system and its services, but rather at reducing poverty and social exclusion among specific policy target groups by changing the eligibility criteria for certain types of social benefits or the procedure for granting and calculating benefits.

1.2.1.4 Invalidity benefits

There was no simplification objective embedded in reforms of invalidity benefits.

1.2.1.5 Old-age benefits and survivors' benefits

There was no simplification objective embedded in reforms of old-age and survivors' benefits.

1.2.1.6 Benefits in respect of accidents at work and occupational diseases

There was no simplification objective embedded in reforms of benefits in respect of accidents at work and occupational diseases.

1.2.2 Simplification of the application process for accessing benefits

The SSIA co-operates closely with the service centres, where it is possible to submit applications for SSIA-provided services in person and to receive support in using SSIA e-services (SSIA, 2017). Over recent years, the main focus of the actions undertaken to simplify the application process for benefits has been on **the digitalisation of services – the development of e-services**.³ All e-services are accessible on the joint state and municipal e-service portal, *latvija.lv*. The most frequently used digital services are e-applications for state social services provided by the SSIA (Ministry of Environmental Protection and Regional Development, 2019), including the six social protection branches covered in this report.

In 2019, an **authorised e-assistants** service was set up. The e-assistants are designed to help promote equal access to state and municipal services for all social groups, enabling everyone to use and receive services electronically. An e-assistant is an employee of a service centre, to whom clients may entrust the task of apply for SSIA services in their name. Such assistants help those lacking sufficient digital skills and/or with no access to electronic identification, who are thus unable to use e-services on their own. Such people may visit the nearest service centre with an identity document and ask a centre employee for help in completing the formalities and the authorisation. After signing the authorisation, the e-assistant applies for the required SSIA e-service on behalf of the client, and informs the client about the planned execution time and the options to receive a response. The functionality of the authorised e-service not only improves the availability of services to customers, but also reduces the administrative burden on the SSIA, as the number of applications submitted electronically has expanded, saving time for on-site customer service and the processing of paper applications (ISSA, n.d.). In 2019, 6,800 out of the 23,200 applications addressed to the SSIA and received at the service centres were submitted via e-assistants; in 2020, 9,400 out of 20,500 applications. As the SSIA annual report points out, the authorised e-assistant service significantly improves co-operation with service centres and the service delivery process (SSIA, 2019a, 2020).

In September 2021, in order to make state and local government services more accessible to the population, the legal framework was amended to create **a larger number of service centres** (see also Section 1.1.1) – in national cities, towns, parishes and villages. It was expected that the establishment of a service centre in each administrative territory and territorial division of Latvia would result in 587 customer service centres in total, geographically spread across the country (Ministry of Environmental Protection and Regional Development, 2021). The annotation to the legislation does not give a specific deadline for the achievement of this indicator. This measure should make it more convenient for citizens to reach the institutions providing advice on state and local government services and to apply for the most popular services in person.

³ Cabinet of Ministers Regulations No 402 "Regulations Regarding the Public Administration E-services" were adopted on 14 July 2017, prescribing the procedures by which public services are digitised and the availability of e-services is ensured.

1.2.2.1 Unemployment benefits

In March 2018, the SEA launched the "e-application for SSIA services" service. It enabled unemployed people to submit an application for unemployment benefits to the SSIA via the SEA. This allows clients to both register as unemployed and claim unemployment benefits on the same website. These improvements significantly increased the number of electronic applications for unemployment benefits. In 2019, the e-service for registering as unemployed was improved. The requirement to sign the application with a qualified e-signature was cancelled, since the respective applicant is identified using the means of authentication available on the e-service portal. In 2020, under the circumstances of the COVID-19 pandemic, the SEA services were rapidly adapted and offered via remote access.

For further details on the process, please refer to Section 1.2.2.

1.2.2.2 Sickness and healthcare benefits

In addition, it should be noted that since 1 January 2018 sick leave has been administered only electronically. The SSIA is responsible for sickness benefits. It receives information on individual sick leave periods from the E-Health system.

For further details on the process, please refer to Section 1.2.2.

1.2.2.3 Maternity and equivalent paternity benefits

For further details on the process, please refer to Section 1.2.2.

1.2.2.4 Invalidity benefits

For further details on the process, please refer to Section 1.2.2.

1.2.2.5 Old-age benefits and survivors' benefits

For further details on the process, please refer to Section 1.2.2.

1.2.2.6 Benefits in respect of accidents at work and occupational diseases

For further details on the process, please refer to Section 1.2.2.

1.2.3 Simplification of the structures within the social protection administration

In the last decade, Latvia has developed and implemented the welfare information system (*Labklājības Informācijas Sistēma* – LabIS), a comprehensive data warehouse. According to the regulation,⁴ the Ministry of Welfare uses LabIS for social policy planning, implementation and monitoring. The users of LabIS are authorised employees and civil servants of the Ministry of Welfare and its subordinate institutions, who are entitled to use the system in order to perform their direct work duties.

The system was developed in 2012-2015, within the framework of the project called "development of a unified welfare information system (LabIS), information systems for centralised functions in the sector and a centralised ICT infrastructure",⁵ which was fully funded by European Regional Development Fund (ERDF). The system was launched in 2016 and it has been regularly updated and improved since then. It integrates the information systems of several institutions that are under the responsibility of the Ministry of Welfare, as well as some other institutions and organisations. As a result of disparities in data quality, special attention was given to cross-linking and merging the information, starting with the primary system of the SSIA, where the data date back to 1996 (Rajevska, Kļave

⁴ Special Cabinet of Ministers Regulations No 490, adopted on 26 July 2016.

⁵ <https://www.vsaa.gov.lv/lv/projekts/projekts-vienotas-labklajibas-informacijas-sistemas-labis-nozares-centralizeto-funkciju-informacijas-sistemu-un-centralizetas-ikt-infrastrukturattistiba>

and Rajevska, 2022). The ongoing improvement in LabIS (Rajevska, Kļave and Rajevska, 2022) not only ensures the high quality of data due to cross-checking of records, but also helps to streamline benefit application procedures for both applicants and administrators. As the system continues to be supplemented with new data and optimised, further developments are also conceivable in this area.

The merging of different agencies' databases into LabIS also helps to simplify the application process. Thus, when the records from the State Commission for Health and Disability Examination (SCHDE) – namely, expert assessments of disabled people's need for special care and transport – were compared with SSIA records on allowances paid, it was revealed that hundreds of people were not receiving their due entitlements. The main reason was that they were unaware of the application process. Many of them were pensioners. Since 1 July 2021 these payments have been made automatically without the need to apply.

To reduce the administrative burden, from 1 January 2021 all state budget payments administered by the SRS, including social contribution payments, should be transferred to the single tax account which replaced the previously existing tax accounts. The amount paid into the single tax account is allocated to cover the taxpayer's liabilities by type of tax. This measure simplified social contribution payments, especially for non-standard workers who are responsible for making their tax payments.

1.2.3.1 Unemployment benefits

The information system of unemployment records and registered vacancies (*Bezdarbnieku uzskaites un reģistrēto vakanču informācijas sistēma* – BURVIS), under the responsibility of the SEA, provides records of unemployed people and vacancies. The system was established within the EU PHARE 2002 National Programme project "Employment Strategy (Institutional Strengthening)". It has been improved several times.⁶ The BURVIS information system contains data on unemployed people, job-seekers, people at risk of unemployment, active labour market policy (ALMP) events and their participants, and vacancies.

The administration of unemployment benefit is ensured by another information system. The social insurance information system (*Sociālās apdrošināšanas informācijas sistēma* – SAIS), under the responsibility of the SSIA, contains and administers the data on: pensions, benefits and allowances; socially insured people and their contributions; mandatory funded pension scheme participants (pillar II); pension funds' investments; and the value of funds' units. The SAIS system was launched in the 1990s. In 2010-2012, within the framework of the ERDF-funded project, it was improved for the administration of pensions and benefits, the development of the e-administration of the social insurance system and the digitalisation of SSIA services. In 2016, the SAIS was integrated into LabIS and has been regularly updated and improved since then.

Currently, LabIS integrates 11 information systems, including SAIS and BURVIS. Each of those systems is administered by a separate institution, most of which are under the responsibility of the Ministry of Welfare (for more information see Rajevska, Kļave and Rajevska, 2022).

1.2.3.2 Sickness and healthcare benefits

Since 1 January 2018 sick leave has been administered only electronically. The SSIA, which is responsible for sickness benefits, receives information on people's sick leave approved by their general practitioner directly through the E-Health system.

For further details, see Sections 1.2.3 and 1.2.3.1.

⁶ Including in 2017, when the Cabinet of Ministers Regulations No 172 "Regulations on the Information System for the Recording of the Unemployed and Registered Vacancies" stipulated the data that must be included in the system.

1.2.3.3 Maternity and equivalent paternity benefits

For further details, see Sections 1.2.3 and 1.2.3.1.

1.2.3.4 Invalidity benefits

For further details, see Sections 1.2.3 and 1.2.3.1.

1.2.3.5 Old-age benefits and survivors' benefits

For further details, see Sections 1.2.3 and 1.2.3.1.

1.2.3.6 Benefits in respect of accidents at work and occupational diseases

For further details, see Sections 1.2.3 and 1.2.3.1.

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

2.1 Issues, debates and reforms related to information

2.1.1 Issues

The complexity of workers' tax regimes and social benefit calculation methodologies has a negative impact on the transparency of the social insurance system. In 2020, 15.5% of the socially insured population in Latvia paid taxes and social contributions not under the standard tax regime, but under numerous special tax regimes: microenterprise tax regime, self-employed, patent fee workers, honoraria self-employed, etc. (many self-employed people combine self-employment with standard contract employment). The number of tax regimes was reduced by phasing some of them out from 2021 (the transition period was extended till the end of 2022). In the second half of 2021, the share of such workers fell to 8.8% of all socially insured people, or by 43%.

Latvia performs well in the provision of digital public services. The number of public e-services users continues to increase and the provision of online public services has further improved. In 2020, there were 6.6 million applications for e-services available on the latvija.lv portal, and in 2021 8.3 million, which was an increase of 24% (Ministry of Environmental Protection and Regional Development, n.d.). However, Latvia scores below average in digital skills, with over half of its population still lacking basic digital skills. Only 43% of the population aged 16-74 have at least basic digital skills, versus the EU average of 56% (DESI, 2021). The lack of sufficient digital skills among the population, especially among older people, is a significant obstacle to accessing information in the e-environment.

In 2020, a study called "strategic and financial economic analysis of the public administration service delivery system" was carried out for the Ministry of Environmental Protection and Regional Development. It identified a number of underlying technical problems in ensuring access to, and the quality of, public services and made proposals to address them: for example, applying the one-stop-shop principle for e-services, introducing a common quality standard in the provision of state and local government services, and eliminating the duplication of services on the latvija.lv portal (PwC, 2020).

As to occupational health, on the one hand Latvia has a highly developed labour protection law, and mechanisms are in place to monitor and prevent occupational diseases in a timely manner; on the other hand, not all employers comply with the law in good faith and their employees are not aware of their rights. There is a need for more public awareness of the importance of occupational health and the availability of social protection in this area.

2.1.2 Debates

The tax reform for the self-employed discussed in 2020 was oriented towards the simplification and standardisation of procedures. The debate on the 2021 budget, and almost 30 reform-related bills, was heated – but all bills were approved.

2.1.3 Ongoing or planned reforms

In 2018, the State Chancellery launched the ERDF-funded project "unified web platform for government and local government entities". Implementation of the project was extended until July 2022. The institutions, ministries and local government bodies involved in the unified web platform project are divided into three groups. For each group, a single structure has been established during the project, including mandatory content blocks and structural elements that will be visible on all websites. The objective of homepage structuring is to make it easier to gain more comprehensible access to information for the public. There are currently 93 government and local government websites on the platform. The new website design includes voice synthesis and other features to make the website accessible to people with disabilities and functional impairments. The Zintis chatbot is also available to help visitors find answers to frequently asked questions more quickly and easily. The knowledge of Zintis is built up using the answers to the questions most frequently asked by the institution's website visitors. Zintis is able to answer questions that often pertain to the competence of several institutions. Zintis is currently on the homepages of 46 authorities and will also be available on the websites of the other authorities (Cabinet of Ministers, 2022). According to the information available on the website of the Cabinet of Ministers, the State Chancellery will supervise the unified web platform for government and local government entities, and will be in charge of quality control, usability testing, change and development planning.

In February 2020, the "service environment improvement plan 2020-2023" was adopted. It is designed to ensure that public services are equally accessible, supportive and personalised for the whole of society. The measures planned under it involve a number of changes in the provision of public administration services, including: from a reactive service to a pro-active service, where the state not only reacts to what is happening but acts in anticipation of future situations and needs; and from services organised according to administrative structure to user-oriented services organised according to the life situations of citizens and businesses. For instance, by the second half of 2023 it is planned to introduce pro-active information to citizens about services by introducing a service of reminders and notifications to the e-address or other channels in service processes.

In March 2022, the cabinet approved a draft bill to amend the law on state-funded pensions (no vote on the bill has yet taken place in the parliament), aimed at facilitating access to information on the accumulated pillar II pension capital, improving the knowledge of the basic issues of pension saving (including choosing an age-appropriate investment plan), and improving the financial literacy of participants through personalised advice. It is stipulated, that from 2024, pension funds will get information on their participants (presently only the SSIA has this information) and will be able to offer solutions better adapted to their clients. On the other hand, fund members will be able to see their pillar II capital not only using the e-application at the latvija.lv portal, but also in their regular internet bank.

The SSIA is in the process of developing a universal data dashboard on the latvija.lv portal, where people will be able to receive all personalised information related to SSIA services in one place. The e-panel on the dashboard will provide each individual user with all the information on SSIA services, including their eligibility for services, based on the data for them stored in LabIS. The data panel will inform people about the funds saved for their old-age pensions (both pillar II and pillar II), as well as the facility to calculate their projected pension amount.

The dashboard will be an essential tool for the SSIA to pro-actively offer a service or support package to clients. Data-processing will be automated, prioritising clients'

statutory social security, thus speeding up customer service times and reducing the administrative burden of data-processing.

The SSIA data dashboard will also play an important role in informing the public about the real transformation of social insurance contributions into state support through social benefits, pensions, unemployment benefits, etc. The dashboard information will be updated online and will ensure the reliability of the information at the point when data is requested.

2.2 Issues, debates and reforms related to simplification

2.2.1 Issues

In the area of pension policy, there is an understanding that it is necessary to simplify the service pension system. The State Audit Office published a report on whether state policy provided pension system sustainability (State Audit Office, 2017), highlighting an acute need to review the approach to service pensions, and to simplify and streamline the existing system. Various criteria and calculation procedures exist for granting service pensions for different professions; pension entitlements of almost all of these service pensions groups are regulated by separate laws, and hence the level of benefits, retirement age and minimum vesting periods vary between them (Rajevska, 2018). However, there have still been no improvements in this area.

2.2.2 Debates

There are no debates related to simplification.

2.2.3 Ongoing or planned reforms

There are no ongoing or planned reforms related to simplification.

2.3 Suggestions for improvements

Currently, the manapensija.lv portal provides general information on three pension pillars in Latvia, and the latvija.lv portal provides detailed personalised information on accrued rights in the mandatory pension system (see Section 1.1.5). The main obstacle to accessing this information is insufficient digital skills and internet access (see Section 2.1.1). No data on the demand for, and use of, public e-services are readily available. In order to maintain the institutional accountability framework and to inform, educate, discipline and involve the population in making decisions about personal social insurance, it would be reasonable to reinstate the previously existing (1998-2008) policy of sending clients yearly pension account statements.

There is a strong need to review service pensions due to the lack of procedural clarity, and to incorporate service pensions back into the main pension scheme, following the recommendation by the Organization for Economic Co-operation and Development (OECD 2018:10).

Given the complexity of calculating social security benefits, it would be advisable to set up benefit calculators to help everyone calculate their social security benefits. It would be important for such personalised simulation tools to be offered by public institutions to make them credible for everyone participating in the social insurance system, thereby also motivating citizens to make social insurance contributions. Presumably, such personalised calculators will become available through the electronic dashboard currently being developed by the SSIA (see Section 2.1.3).

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