



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

Report on Portable Documents P1  
Reference year 2021

Frederic De Wispelaere, Lynn De Smedt & Jozef Pacolet - HIVA–KU Leuven

October – 2022



IRIS international research institute  
on social fraud



**EUROPEAN COMMISSION**

Directorate-General for Employment, Social Affairs and Inclusion

Directorate E — Labour Mobility and International Affairs

Unit E/2 — Social security coordination

*E-mail:* [EMPL-E2-UNIT@ec.europa.eu](mailto:EMPL-E2-UNIT@ec.europa.eu)

*European Commission*

*B-1049 Brussels*

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

Report on Portable Documents P1  
Reference year 2021

Manuscript completed in October 2022

This document has been prepared for the European Commission however it reflects the views only of the authors, and the European Commission is not liable for any consequence stemming from the reuse of this publication. More information on the European Union is available on the Internet (<http://www.europa.eu>).

© European Union, 2023



The reuse policy of European Commission documents is implemented based on Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Except otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (<https://creativecommons.org/licenses/by/4.0/>). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

PDF ISBN 978-92-76-98895-3 doi: 10.2767/745358 KE-07-23-036-EN-N

## Table of Contents

<b>List of Tables.....</b>	<b>7</b>
<b>List of Figures.....</b>	<b>8</b>
<b>Glossary.....</b>	<b>9</b>
<b>Summary of main findings.....</b>	<b>10</b>
<b>1. Introduction.....</b>	<b>13</b>
<b>2. Short description of the procedures.....</b>	<b>16</b>
2.1. Application procedure.....	16
2.2. Calculation of the pension.....	17
<b>3. Number of Portable Documents P1 issued.....</b>	<b>18</b>
<b>4. Pensions paid by the Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence.....</b>	<b>19</b>
4.1. In absolute figures.....	20
4.2. As a share of total number of pensioners and total pension expenditure.....	22
<b>5. Pensions exported to pensioners who reside in another Member State.....</b>	<b>24</b>
5.1. Pensions exported to pensioners who are in receipt of a pension from two or more Member States.....	24
5.2. Pensions exported to pensioners who are in receipt of a pension from one Member State only.....	25
5.3. Total number of pensions exported to pensioners who reside in another Member State.....	27
5.3.1. In absolute figures.....	27
5.3.2. As a share of the total number of pensioners and total pension expenditure.....	34
<b>6. Request for review.....</b>	<b>36</b>
<b>7. Experiences on the practical implementation of the rules.....</b>	<b>37</b>
<b>8. Fraud and error.....</b>	<b>37</b>
<b>Annex I Additional cross-country tables.....</b>	<b>39</b>

<b>Annex II</b>	<b>Additional visualisations.....</b>	<b>41</b>
<b>Annex III</b>	<b>Pension beneficiaries on 31 December 2019 and expenditure (in € million).....</b>	<b>45</b>
<b>Annex IV</b>	<b>Experiences on the practical implementation of the rules .....</b>	<b>46</b>
<b>Annex V</b>	<b>Questionnaire on cross-border old-age, survivors', and invalidity pensions.....</b>	<b>49</b>
<b>Annex VI</b>	<b>Portable Document P1.....</b>	<b>50</b>

## List of Tables

Table 1 - Number of PDs P1 issued in 2021, breakdown by type of pension .....	19
Table 2 - Number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, 2021 .....	20
Table 3 - Evolution of the number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, from 2020 to 2021 .....	22
Table 4 - Number of pensions and amount paid as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2021 .....	23
Table 5 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States, 2021 .....	25
Table 6 - Number of pensions and amount paid to pensioners who reside in another Member State and who are in receipt of a pension from one Member State only, 2021 .....	26
Table 7 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2021 .....	28
Table 8 - Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2021 .....	30
Table 9 - Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2021 .....	31
Table 10 - Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2020 to 2021 .....	33
Table 11 - Number of pensions and amount paid as Member State of export, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2021 .....	35
Table 12 - Total number of pensions and amount received as importing Member State, in absolute numbers and as a share of the total number of beneficiaries and of total expenditure, 2021 .....	36
Table 13 - Number of cases of fraud and error identified in case of old-age, survivors', and invalidity pensions, 2021 .....	38

## List of Figures

Figure 1 - Type of pensioners covered by the reported data collection .....	14
Figure 2 - Average annual old-age pension expenditure per beneficiary, in €, 2019 .....	16
Figure 3 - Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence (2021 figures) compared to the average annual amount paid to all pensioners (2019 figures).....	21
Figure 4 - Export of pensions, breakdown between persons receiving a pension from two or more Member States and persons receiving a pension from one Member State only, 2021 .....	32
Figure 5 - Average annual amount of old-age pension exported abroad (2021 figures) compared to the average annual amount of old-age pension paid to all pensioners (2019 figures) .....	33



## Glossary

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

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

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

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

**EU-27:** Belgium (BE), Bulgaria (BG), the Czech Republic (CZ), Denmark (DK), Germany (DE), Estonia (EE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Croatia (HR), Italy (IT), Cyprus (CY), Latvia (LV), Lithuania (LT), Luxembourg (LU), Hungary (HU), Malta (MT), the Netherlands (NL), Austria (AT), Poland (PL), Portugal (PT), Romania (RO), Slovenia (SI), Slovakia (SK), Finland (FI), and Sweden (SE).

**EU-14:** Belgium (BE), Denmark (DK), Germany (DE), Ireland (IE), Greece (EL), Spain (ES), France (FR), Italy (IT), Luxembourg (LU), the Netherlands (NL), Austria (AT), Portugal (PT), Finland (FI), and Sweden (SE).

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

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

## Summary of main findings

To facilitate transnational mobility of persons of all ages, well-designed transnational social security rights are a prerequisite. For instance, EU citizens would be reluctant to move from one Member State<sup>1</sup> to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. Thanks to the rules set out at EU level by Regulations (EC) No 883/2004 and 987/2009 this is not the case.

This report provides an overview of the payment of old-age, survivors', and invalidity pensions in a cross-border context within the EU/EFTA/UK<sup>2</sup>, seeing that there is a considerable group of pensioners who have worked in several countries or have decided to move abroad. Persons are entitled to a pension from every Member State where they were insured for at least one year, provided that the conditions under national law are fulfilled. These pensions correspond to the insurance periods completed in each of the Member States concerned. Pensions are not subject to any reduction, amendment, suspension, withdrawal, or confiscation on account of the fact that the pensioner resides in a Member State other than that in which the institution responsible for providing pensions is situated (Article 7 of Regulation (EC) No 883/2004). It appears that large amounts of pensions circulate among Member States. The reasons behind the export of pensions to other countries are diverse, for instance, the payment of a pension to a retired frontier worker or to a retired mobile worker, or a mobile worker returning to the country of origin. In that respect, countries such as Luxembourg and Switzerland with a high number of incoming frontier workers, or Germany and the United Kingdom with a high number of incoming EU/EFTA/UK movers may export a high number of pensions. In addition, many pensions will be paid to pensioners who have decided to move abroad (mostly to Mediterranean countries).

A total number of 31 Member States<sup>3</sup> provided data for reference year 2021 on the number of pensions<sup>4</sup> paid to pensioners who reside in another EU/EFTA country. However, for several Member States no detailed export data were available. **Some 6.0 million pensions were paid to persons residing in another EU/EFTA Member State or the UK, amounting to a total expenditure of some EUR 24.8 billion.** This represents a total average annual amount per pension of EUR 4 117 and implies that a total average monthly amount of EUR 343 was paid to pensioners residing abroad. This average monthly amount exported abroad is much lower than the average monthly amount for the total group of pensioners in the EU/EFTA/UK (EUR 1 225 for old-age pensions). Consequently, it amounts to 28 % of the total average monthly pension expenditure per pensioner. This low percentage can be explained by the fact that the exported amounts only represent a partial pension. In most cases, one or more other Member States where the pensioner was insured will pay an additional amount.

**Switzerland, Germany, and France are the Member States that have paid by far the most pensions to people residing in another EU/EFTA country or the UK.** Switzerland paid a total amount of EUR 5.9 billion to some 886 000 pensioners residing in another

<sup>1</sup> The term "Member State" is used in this report to indicate the 27 countries belonging to the European Union (EU) in reference year 2021, the European Economic Area (EEA), Switzerland, and the UK.

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

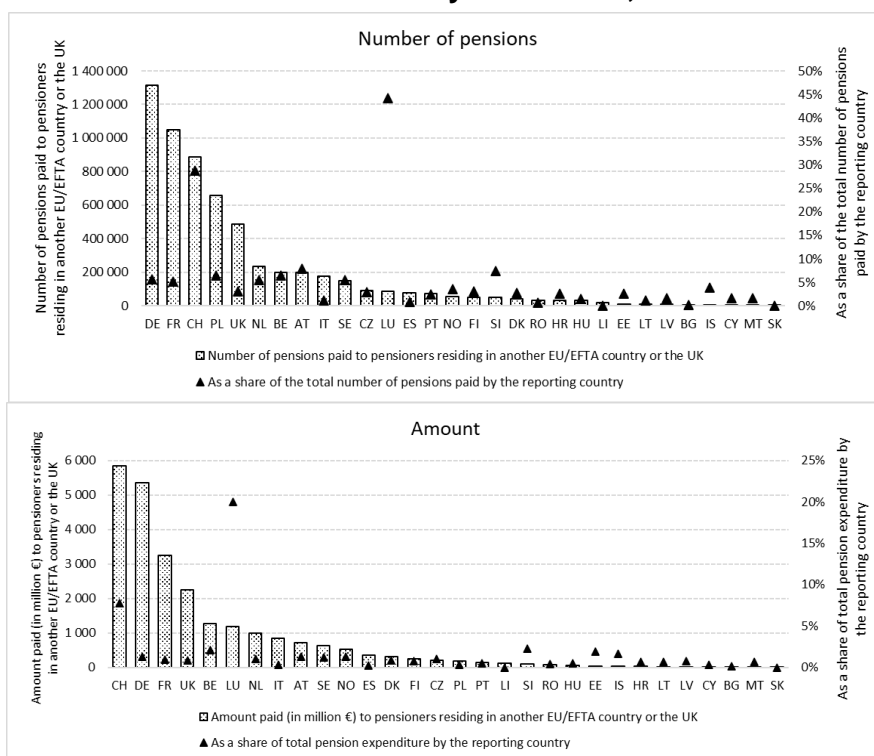
<sup>3</sup> No data are available for UK. For this Member State it was decided to include data from previous reference year(s). This is always mentioned in a footnote underneath the relevant table or figure.

<sup>4</sup> Methodological remark: the number of persons to whom the pension was exported was asked in the questionnaire. However, it cannot be ruled out that 'pensions' were reported instead of 'persons'. In the report, the terms are used interchangeably.

EU/EFTA country or the UK. Germany paid EUR 5.4 billion to approximately 1.3 million pensioners residing in another EU/EFTA country or the UK. France paid an amount of EUR 3.2 billion to roughly 1 million pensioners residing abroad.

**On average 4.4 % of the total number of EU/EFTA/UK pensioners reside in another EU/EFTA country or the UK. However, total spending for this group of pensioners amounts to only 1.2 % of the total amount of paid pensions.** Luxembourg is certainly an outlier regarding the export of pensions, which is mainly the result of the high number of incoming frontier workers. Some 44 % of the pensions paid by Luxembourg are exported abroad, although they only represent 20 % of total expenditure on pensions. In addition to Luxembourg, Switzerland exports a high share of pensions abroad, namely some 29 %. However, these pensions only represent 8 % of the total amount of pensions paid. Furthermore, Austria (7.9 %), Slovenia (7.5 %), Belgium (6.5 %), Poland (6.4 %), Germany (5.6 %), Sweden (5.5 %), the Netherlands (5.5 %), and France (5.1 %) export a relatively high share of their pensions to persons who reside abroad.

**Number of pensions and amount paid (in €) to pensioners who reside in another EU/EFTA country and the UK, 2021**

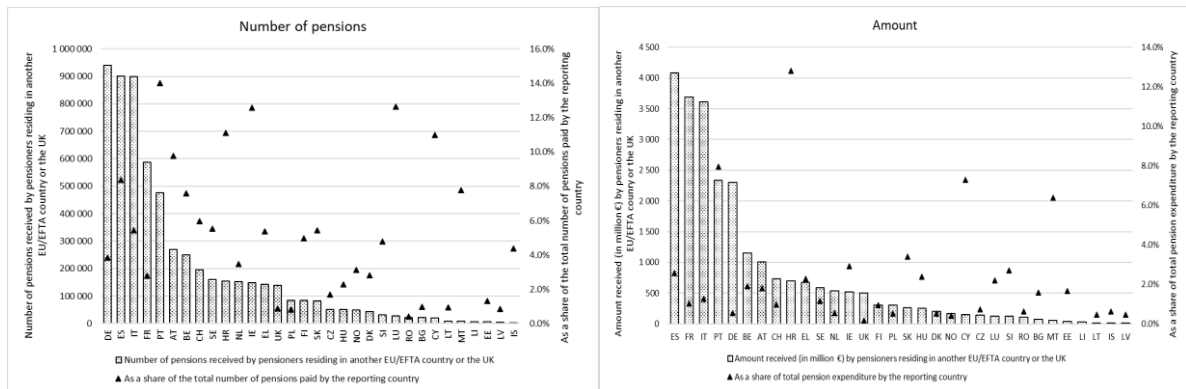


Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2022

**Most EU/EFTA/UK pensions are exported to pensioners residing in Germany, Spain, Italy, France, and Portugal.** Around 64.5 % of the exported amount was paid to pensioners residing in one of these five Member States. For instance, some 900 000 pensioners residing in Spain received a total amount of pensions of EUR 4 billion from another Member State.

**In Portugal (14.0 %), Luxembourg (12.6 %), Ireland (12.6 %), Croatia (11.1%), and Cyprus (11.0 %) a high share of pensioners receive a pension from another EU/EFTA country or the UK.** Nevertheless, the share of the imported amount of pensions is only considerable in Croatia (12.8 %), Portugal (8.0 %), Cyprus (7.3 %), and Malta (6.4 %) as in the other reporting Member States it does not exceed 3.5 %.

### Number of pensions and amount received (in €) by pensioners who reside in another EU/EFTA country and the UK, 2021



Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2022

The export of pensions from Switzerland to Italy and France are the two main flows. Switzerland paid an amount of EUR 1.9 billion to almost 297 000 pensioners residing in Italy and an amount of EUR 1.4 billion to some 131 000 pensioners residing in France. Furthermore, France paid an amount of EUR 1.3 billion to 353 000 pensioners residing in Portugal, and Germany paid an amount of EUR 1 billion to 366 000 pensioners residing in Italy. A final important flow goes from Switzerland to Spain, as EUR 917 million was exported to 149 000 pensioners.

Data were not only collected on the export of pensions, but also on the number of pensions paid by the Member State of residence to pensioners receiving pensions from two or more Member States, one of which is the Member State of residence. However, only 19 Member States provided data on this matter. Caution is therefore required when drawing general conclusions. The overall absolute figures are less relevant as data for many Member States are missing. **On average, 3.3 % of the pensioners residing in one of the 19 reporting Member States are entitled to two or more pensions one of which is from the Member State of residence. The amount paid to this group of pensioners amounts to 0.7 % of total pension expenditure.**

Above figures show that in a cross-border context, the exportability of pensions is an important part of the social security systems in the EU. Its coordination therefore entails an important administrative task for the competent institutions. Overall, Member States seem to have a positive view on the practical implementation of the rules. Two issues that recurred, however, are missing information and the long period for processing a claim and issuing a decision. First experiences with EESSI<sup>5</sup> (Electronic Exchange of Social Security Information) are favourable, as it seems to improve information quality, processing times, and the cooperation between Member States. Finally, the number of cases involving fraud or error is very small in most of the reporting Member States.

<sup>5</sup> This IT-system was made available by the Commission in July 2017. Member States had two years to finalise their national implementation of EESSI following this date. (See <https://ec.europa.eu/social/main.jsp?catId=869>)

## 1. Introduction

To facilitate the free movement of persons, it is essential that people preserve their social security rights, which includes pensions. Indeed, EU citizens would be reluctant to move from one Member State to another if they were to lose their pension rights already acquired or if the pension was subject to any reduction or amendment. To protect the rights of persons exercising their right to free movement, more than 60 years ago, the EU adopted measures with a view to protecting the social security rights of persons moving within the EU. The Social Security Coordination Regulations<sup>6</sup> lay down some specific rules in the field of old-age, survivors', and invalidity pensions. However, the material scope in principle only concerns statutory pension schemes and does not apply to supplementary pension schemes.<sup>7</sup> Therefore, it was essential to adopt specific rules concerning supplementary pension rights. As a first step in removing possible obstacles to free movement relating to supplementary pensions, Directive 98/49/EC<sup>8</sup> on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community sets out certain rights for members of supplementary pension schemes. As a second step, Directive 2014/50/EU<sup>9</sup> was adopted on 16 April 2014. This statistical report only covers the application and impact of the Coordination Regulations. For an evaluation of the application of Directive 2014/50/EU we refer to a recent report of the Commission.<sup>10</sup>

Chapter 5 of the Basic Regulation covers the coordination of old-age and survivors' pensions (Articles 50 to 60). The relevant provisions regarding the coordination of invalidity pensions are set out in Chapter 4 of the Basic Regulation (Articles 44 to 49). The provisions of Chapters 4 and 5 are only applicable to persons who have been subject to the legislation of two or more Member States. Persons who have been insured for at least one year in a given Member State will be entitled to an old-age pension when the national pensionable age has been reached, provided that the other conditions set in national law are fulfilled.<sup>11</sup> Persons who were subject to the legislation of more than one Member State will be granted a pension from each of the Member States concerned. Hence, for the coordination of old-age, survivors', and invalidity pensions, the 'pro rata pensions method' is applied (see also *section 2.2*).

However, the scope of this report is broader than only persons who receive a pension from two or more Member States. Data on the total number of exported pensions are reported (without making a distinction whether the pensioner also receives a pension from another Member State). The export of benefits is guaranteed without restriction for old-age,

<sup>6</sup> Regulation (EC) No 883/2004 of 29 April 2004 on the coordination of social security systems (hereinafter referred to as 'Basic Regulation') and Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems (hereinafter referred to as 'Implementing Regulation').

<sup>7</sup> Except for schemes which are covered by the term 'legislation' as social security systems as defined by the first subparagraph of Article I(l) of the Basic Regulation or in respect of which a Member State makes a declaration under that Article.

<sup>8</sup> Council Directive 98/49/EC of 29 June 1998 on safeguarding the supplementary pension rights of employed and self-employed persons moving within the Community.

<sup>9</sup> Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights.

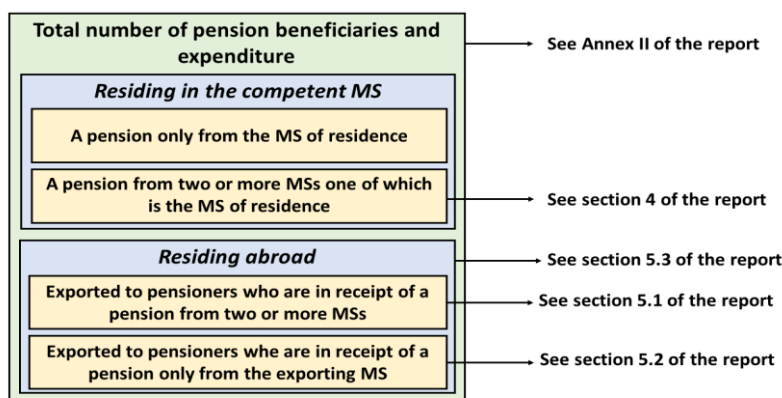
<sup>10</sup> See report from the Commission on the application of Directive 2014/50/EU of the European Parliament and of the Council of 16 April 2014 on minimum requirements for enhancing worker mobility between Member States by improving the acquisition and preservation of supplementary pension rights (COM(2020) 291 final) (<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0291&from=EN>).

<sup>11</sup> Article 57 of the Basic Regulation exempts the Member State to pay an old-age benefit if the duration of insurance, employment, self-employment, or residence is less than one year provided that no right to benefit is acquired under that legislation for periods of less than one year.

survivors', and invalidity pensions.<sup>12</sup> Thus, pensions are not subject to any reduction, amendment, suspension, withdrawal, or confiscation because the pensioner resides in a Member State other than the one in which the institution responsible for providing pensions is situated.

This report analyses the data from the questionnaire on cross-border pensions addressed to the Administrative Commission for the Coordination of Social Security Systems (AC) (see *Annex V*). After the introduction in **section 1**, and a short description of the procedures (**section 2**), the collected data for reference year 2021 on the number of new claims for an old-age, survivors', or invalidity pension are discussed (**section 3**). Furthermore, Member States were asked to provide data on the pensions paid as a Member State of residence to pensioners receiving pensions from two or more Member States, one of which is the Member State of residence (**section 4**)<sup>13</sup>, and data on the pensions exported to pensioners who reside in another Member State (**section 5**) (*Figure 2*).<sup>14</sup> Member States were asked to make a distinction between pensions exported to persons who are in receipt of a pension from two or more Member States (**section 5.1**)<sup>15</sup> and pensions exported to persons who receive a benefit only from the exporting Member State (**section 5.2**)<sup>16</sup>. Finally, Member States were asked for data on the number of reviews of the decisions carried out by the institutions concerned (**section 6**), the current experiences of the practical implementation of the rules (**section 7**), and finally, whether they are aware of cases of fraud or error (**section 8**).<sup>17</sup>

**Figure 1 - Type of pensioners covered by the reported data collection**



As of 1 February 2020, the United Kingdom is no longer part of the European Union. This has a significant impact on the dissemination of statistics. In all thematic reports for reference year 2021, the EU-27 aggregate (excluding the UK) is produced. Accordingly, the text of the report describing the quantitative findings focusses on this EU-27 aggregate.

<sup>12</sup> Article 7 of the Basic Regulation.

<sup>13</sup> For instance, a person has been insured in Germany, Luxembourg, and Belgium. The person currently resides in Belgium. The amount paid by Belgium to this person residing in Belgium should be reported.

<sup>14</sup> Consequently, figures on the export of pensions outside the EU/EFTA/UK are not collected.

<sup>15</sup> For instance, a person has been insured in Germany, Luxembourg, and Belgium. The person currently resides in Belgium. The amount paid by Luxembourg and Germany to this person should be reported.

<sup>16</sup> For instance, a person has only been insured in Germany and resides in Luxembourg. The amount paid by Germany to this person residing in Luxembourg should be reported.

<sup>17</sup> A comprehensive analysis of the prevalence of fraud and error in the field of EU social security coordination can be found in the thematic report on fraud and error (Jorens *et al.* (2021), *Fraud and error in the field of EU social security coordination*, Network Statistics FMSSFE, European Commission – DG EMPL).

There are two Agreements now governing the relations between the EU and UK in terms of social security coordination. First, the **Withdrawal Agreement**<sup>18</sup> entered into force on 1 February 2020 with a transitional period until 31 December 2020. It provides for *full coordination* to all those persons (including their family members/survivors) who have continuously been in a cross-border situation involving the EU and the UK since before the end of the transition period. This means that the complete social security coordination *acquis*<sup>19</sup> applies to these persons. Furthermore, *partial coordination* applies to persons who are not covered by Art. 30 (full coordination) but have been subject to both UK/EU social security legislation before the end of the transition period. This includes among others EU rules concerning the aggregation of periods, rights and obligations deriving from such periods. The Withdrawal Agreement also protects persons in triangular situations with EFTA Member States.

The **Trade and Cooperation Agreement**<sup>20</sup> was signed on 30 December 2020, was applied provisionally as of 1 January 2021, and entered into force on 1 May 2021. In this Agreement there is a **Protocol on Social Security Coordination** which covers all persons who 1) are or have been covered by the social security legislation of an EU Member State or of the UK; 2) are residing in an EU Member State or the UK; 3) are or have been in a cross-border situation between an EU Member State and the UK as from 1 January 2021. This Protocol fully coordinates all branches of social security coordination that are currently coordinated under the Basic Regulation except for family benefits, long-term care, special non-contributory cash benefits, and assisted reproduction services. Additionally, there is a partial coordination for invalidity benefits and unemployment benefits. However, this Protocol does not apply to situations involving a UK national moving between two or more Member States, without a cross-border element with the UK as such. Furthermore, it does not apply to the EFTA Member States.

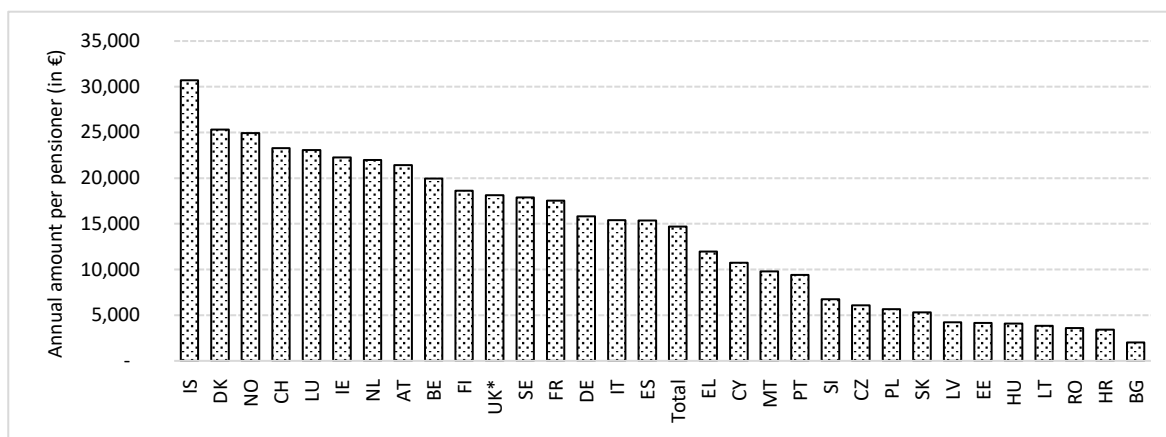
Figures on the total number of pension beneficiaries and the annual pension expenditure are not collected by the thematic questionnaire as such data are reported by Eurostat via the ESSPROS database.<sup>21</sup> Most recent figures for 2019 are included in *Annex III*. These data are used to calculate the financial burden of the coordination rules on total expenditure on pensions. It is also possible to calculate the average annual pension expenditure per beneficiary. These figures are an important reference when reviewing/analysing the data provided by Member States. Old-age pension expenditure per beneficiary varies considerably between Member States, ranging from an annual EUR 2 005 in Bulgaria to EUR 30 722 in Iceland (*Figure 2*). The aggregate expenditure per beneficiary on pensions relating to old age was EUR 14 700 per year in 2019. A similar distribution of Member States can be expected when analysing the collected figures for this report. However, the average amounts will probably be lower as these figures are often applicable to people who have worked in several Member States.

<sup>18</sup> Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community 2019/C 384 I/01. See <https://eur-lex.europa.eu/legal-content/EN/TXT/?qid=1580206007232&uri=CELEX%3A12019W/TXT%2802%29>

<sup>19</sup> Basic Regulation and Implementing Regulation

<sup>20</sup> Trade and Cooperation Agreement between the European Union and the European Atomic Energy Community, of the one part, and the United Kingdom of Great Britain and Northern Ireland, of the other part. See <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L.2021.149.01.0010.01.ENG&toc=OJ%3AL%3A2021%3A149%3ATOC>

<sup>21</sup> The definition of pensions used within the European system of integrated social protection statistics (ESSPROS) framework might not correspond to that applied in each Member State, meaning that the figures published at EU level might differ from those published by the authorities at national level.

**Figure 2 - Average annual old-age pension expenditure per beneficiary, in €, 2019**

\* Data for UK concern reference year 2018.

Source: Eurostat, ESSPROS [\[spr\\_pns\\_ben\]](#) and [\[spr\\_exp\\_pens\]](#) (2019 figures)

Out of the 32 Member States, 31 provided a response to the questionnaire<sup>22</sup>. For the Member State that did not provide data, data from previous reference year(s) was used. This is always clearly mentioned in a footnote under the table or graph. For some questions there are only a limited number of reporting Member States. Therefore, caution is required when drawing conclusions based on the analysis of these questions. This comment applies particularly to *sections 3 and 4* of the report.

Regarding the reported amounts, some Member States reported annual data while others only provided monthly data.<sup>23</sup> Spending data are standardised in the report itself by reporting the annual amounts for all reporting Member States. To obtain an annual amount, the monthly amount of spending reported by some Member States was multiplied by 12. The Member States for which this calculation was performed are mentioned in a footnote under the table. Thus, the annual amounts reported for Member States that reported monthly data are estimated figures.

To read the reported data correctly, a good understanding of the legal framework is indispensable. The **next section** therefore provides a short description of the application procedure and the calculation method of the pension in the event of a claimant who has been subject to the legislation of more than one Member State.

## 2. Short description of the procedures

### 2.1. Application procedure

The claimant of an old-age, survivors', or invalidity pension should submit a claim to the Member State of residence or the Member State in which s/he was last insured. This is the 'contact Member State'<sup>24</sup>. However, the Member State of residence cannot be the contact Member State if the claimant has never been insured in this Member State. In this situation, the contact Member State will send the claim and the accompanying documents to the other Member States in question (i.e., Member States in which the claimant was previously

<sup>22</sup> No response was received from UK.

<sup>23</sup> Although it was clearly stated in each question, some Member States reported monthly data without reporting this in the last question.

<sup>24</sup> The Member State in which a claimant applied for a pension; this can be the Member State of residence (if the person has been insured there) or the Member State in which s/he was last insured. See Article 47 (1) of the Implementing Regulation.



insured). Each Member State in question will notify the claimant and the contact Member State of the decision. Once the contact Member State has received all decisions, it will send the claimant and the other Member States concerned a summary of those decisions via the Portable Document P1<sup>25</sup> (see *Annex VI*) or the equivalent E211 form. The PD P1 'Summary note' provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors', or invalidity pension.

### Example

A person has been insured for 45 years in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg. The person currently resides in Belgium, and Luxembourg was the last Member State of employment. The person has the possibility to submit a claim to the competent institution in Belgium (i.e., the Member State of residence) or in Luxembourg (i.e., the Member State in which s/he was last insured).

## 2.2. Calculation of the pension

The pension burden is distributed among the Member States concerned in relation to the length of the period of insurance in each of the Member States.<sup>26</sup> Firstly, all competent Member States make a calculation of the pension the person would receive by virtue of the national legislation only for the periods completed therein (provided the conditions for entitlement to benefits have been satisfied exclusively under national law), without taking into consideration periods completed in other Member States. This is called the **independent pension** and does not take into account the provisions of the Regulation for the purpose of acquiring a right to a pension and for the calculation of its amount.

Secondly, the competent Member States calculate the pension under the rules provided by the Regulation. In a first stage, a **theoretical pension amount** is calculated by each of the Member States concerned. Here, all periods of insurance should be aggregated. Thus, periods from other Member States involved should also be considered and the pension is calculated as if all periods of insurance were completed in the Member State concerned. Then, to determine the **pro-rata pension**, the theoretical amount is divided in relation to the share of these insurance periods completed in the given Member State.

Finally, the pro-rata pension and the independent pension are compared to each other, and the highest amount is awarded. The calculations mentioned above must be made by each Member State involved. As a result, the total pension consists of several 'partial' pensions, each based on the period of insurance completed in the Member State concerned.<sup>27</sup>

### Example

A person has been insured for 45 years altogether in three different Member States. The person was insured for three years in Germany, 22 years in Belgium and 20 years in Luxembourg.

<sup>25</sup> Provides an overview of the decisions taken by the various Member States from which one has claimed an old-age, survivors', or invalidity pension. The PD P1 is issued by the 'contact institution' after it has received details of the decisions made by the various institutions who have dealt with the claim. See Article 48 (1) of the Implementing Regulation.

<sup>26</sup> Article 51 of the Basic Regulation.

<sup>27</sup> Article 52 of the Basic Regulation. This methodology differs from the one applied to short-term cash benefits, like unemployment benefits, according to which one benefit is paid by one Member State only.

**Belgium:**

Calculation of the *independent pension*: taking into consideration the 22 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*:  $22 \text{ (years in Belgium)}/45 \text{ (total career)} * \text{theoretical amount calculated by Belgium}$ .

Belgium awards whichever is higher.

**Luxembourg:**

Calculation of the *independent pension*: taking into consideration the 20 years of insurance, based on the national rules.

Calculation of the *pro-rata pension*:  $20/45 * \text{theoretical amount calculated by Luxembourg}$ .

Luxembourg awards whichever is higher.

**Germany:**

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

The *independent pension* is zero, since the insured person only worked in Germany for three years and based on German law a person is not entitled to a pension for periods of less than five years.

Calculation of the *pro-rata pension*:  $3/45 * \text{theoretical amount calculated by Germany}$ .

Germany pays the pro-rata benefit.

### 3. Number of Portable Documents P1 issued

22 Member States were (partially) able to respond to the question about the number of PDs P1 issued in 2021, while for the United Kingdom, data from 2019 are used (*Table 1*). Estonia also reported zero PDs P1 for invalidity pensions. Together, these 22 reporting Member States and the United Kingdom issued a total of some 936 000 PDs P1. Furthermore, Switzerland could not provide quantitative data, but it reported that an extremely marginal use of this modality has been observed. However, data from several (large) Member States are still missing, which results in an incomplete overview.

The majority of the PDs P1 reported, about 805 000 or 86 % of all PDs P1 are issued by France. In addition, Spain, Slovenia, and Italy issued more than 23 000 PDs P1 each. The weighted average shows that almost eight in ten PDs P1 are issued for old-age pensions, followed by 21 % for survivors' pensions, and 1 % for invalidity pensions. Nevertheless, this weighted average is highly determined by the numbers for France. The unweighted average reveals that besides PDs P1 issued for an old-age pension (67 %), the share for an invalidity pension is substantial as well (20 %), followed by PDs P1 issued for a survivors' pension (15 %). Thirteen Member States issued PDs P1 to the claimant to provide a summary of the entitlement to an old-age pension from more than one Member State, rather than for the entitlement to a survivors' or invalidity pension<sup>28</sup>. Only Luxembourg, Poland, and Norway issued mainly PDs P1 to the claimant to provide a summary of the entitlement to an invalidity pension from more than one Member State.

The usefulness of these annual figures is rather limited, not least because the data can fluctuate greatly from one year to the next. It is therefore more interesting to look at the total number of pensioners who experienced an impact on the calculation of their pension as a result of the application of the Coordination Regulations.

<sup>28</sup> BE, BG, DK, ES, FR, IT, MT, NL, RO, SI, SK, FI, and SE.

**Table 1 - Number of PDs P1 issued in 2021, breakdown by type of pension**

	Old-age pension		Survivors' pension		Invalidity pension		Total Number
	Number	Row %	Number	Row %	Number	Row %	
BE	5 011	55 %	4 029	45 %			9 040
BG	1 215	58 %	524	25 %	349	17 %	2 088
CZ							
DK	1 030	85 %			176	15 %	1 206
DE							
EE					0		
IE							
EL							
ES	16 941	54 %	12 366	40 %	1 960	6 %	31 267
FR	639 230	79 %	165 373	21 %	510	0 %	805 113
HR							
IT	15 393	67 %	7 144	31 %	575	2 %	23 112
CY	0		0		0		0
LV*							77
LT*							608
LU	7	18 %	<5	11 %	27	71 %	38
HU*							5 472
MT	9	64 %	<5	7 %	<5	29 %	14
NL	2 396	77 %	33	1 %	691	22 %	3 120
AT*							369
PL**	261	33 %	118	15 %	402	51 %	781
PT							
RO	5 911	91 %	271	4 %	298	5 %	6 480
SI	22 143	77 %	5 104	18 %	1 680	6 %	28 927
SK	<5	100 %	0	0 %	0	0 %	<5
FI	<5	100 %	0	0 %	0	0 %	<5
SE	5 776	74 %	872	11 %	1 180	15 %	7 828
IS	0		0		0		0
LI							
NO	1 123	33 %	168	5 %	2 063	62 %	3 354
CH							
UK***	7 492						7 492
<b>Total (weighted)</b>	<b>723 943</b>	<b>78 %</b>	<b>196 007</b>	<b>21 %</b>	<b>9 915</b>	<b>1 %</b>	<b>936 391</b>
<b>Total (unweighted)</b>		<b>67 %</b>		<b>15 %</b>		<b>20 %</b>	

\* LV, LT, HU, and AT were not able to provide a breakdown by type of pension.

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

\*\*\* UK: data concern 2019, the total includes Gibraltar with 36 PDs P1.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2022

## 4. Pensions paid by the Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence

In this section, figures are reported on the number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors', or invalidity pension from two or more countries one of which is the Member State of residence. The reasons for this can be very diverse: a mobile worker who has worked in several countries including his country of residence, a retired frontier worker who has worked in his country of residence at the beginning of his career and then until the end of his career in a neighbouring country, etc.

## 4.1. In absolute figures

The number and amount of pensions paid by the Member State of residence to pensioners who receive an old-age pension, survivors', or invalidity pension from two or more countries one of which is the Member State of residence are reported in *Table 2*. A total number of 21 Member States provided (partial) data on this matter. For all these Member States together, some 2.5 million pensions were paid, representing a total of EUR 15.8 billion, which equals an average annual amount per pensioner of some EUR 6 384. Approximately 83 % of the amount paid by the reporting Member States concern old-age pensions, while 14 % concerns a survivors' pension, and only 3 % an invalidity pension.

Most of the persons receiving a pension from both their Member State of residence and another Member State are living in Poland, France, Italy, and Portugal, and to a lesser extent in Belgium, Austria, and the Netherlands. France paid a total annual amount of EUR 3.1 billion to some 435 000 pensioners or a total average annual amount per pensioner of EUR 7 142. Furthermore,, Austria, Belgium, and Poland paid an annual amount of more than EUR 2 billion, while Finland and the Netherlands paid more than EUR 1 billion.

**Table 2 - Number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, 2021**

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE	166 408	1 996 768 392	51 300	582 272 832	n.a.	n.a.	180 967	2 607 224 092	14 407
BG*	12 573	28 018 465	1 657	1 549 252	1 399	2 627 041	15 629	32 194 759	2 060
CZ									
DK									
DE									
EE**	n.a.	n.a.	n.a.	n.a.	697	2 157 036			
IE									
EL									
ES									
FR	363 012	2 779 104 808	71 584	506 097 216	n.a.	n.a.	434 596	3 103 823 727	7 142
HR									
IT	284 974	575 781 847	102 948	164 290 400	11 666	24 715 426	399 588	765 440 134	1 916
CY	4 723	14 994 963	631	1 017 511	67	135 421	5 421	16 147 895	2 979
LV	1 503	5 557 710	<5	7 340	155	419 956	1 661	5 985 006	3 603
LT	15 200	58 144 500	2 725	2 747 667	3 675	10 989 405	21 600	71 881 572	3 328
LU*	17 780	541 391 022	5 619	129 048 759	3 382	70 538 724	26 781	740 978 504	27 668
HU*	36 128	136 959 129	2 564	3 229 656	4 072	9 258 832	42 764	149 447 618	3 495
MT	2 001	16 493 745	378	2 832 608	20	136 839	2 399	19 463 192	8 113
NL	112 490	997 254 842	1 063	5 330 175	2 940	52 275 800	116 493	1 054 860 816	9 055
AT	139 654	2 283 210 902	28 025	275 029 258	6 207	83 010 130	173 886	2 641 250 290	15 190
PL*	520 230	1 743 578 666	87 269	309 182 895	43 877	119 582 541	651 376	2 172 344 102	3 335
PT*	197 430	683 385 982	82 767	184 694 781	12 464	40 802 783	292 661	908 883 545	3 106
RO	7 909	11 962 792	295	247 234	743	494 773	8 947	12 704 799	1 420
SI*	21 502	133 282 696	1 657	6 401 105	861	1 714 764	24 020	141 398 565	5 887
SK	1 301	6 380 351	276	521 166	510	1 432 802	2 085	8 334 319	3 997
FI	68 110	1 191 139 742	10 733	62 237 215	3 172	27 749 930	72 056	1 281 126 887	17 780
SE**	n.a.	n.a.	n.a.	n.a.	7 137	75 956 654			
IS	2 058	63 629 552	0	0	282	6 054 783	2 340	69 684 335	29 780
LI									
NO									
CH									
UK									
<b>Total</b>	<b>1 974 986</b>	<b>13 267 040 106</b>	<b>451 494</b>	<b>2 236 737 069</b>	<b>95 492</b>	<b>451 939 950</b>	<b>2 475 270</b>	<b>15 803 174 157</b>	<b>6 384</b>

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

\*\* Numbers for EE and SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

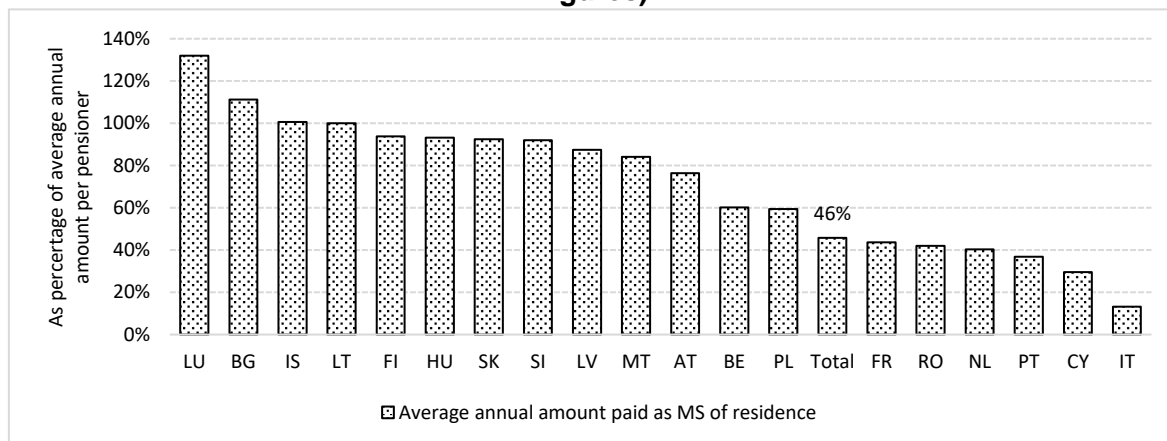
Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

The highest average annual amounts of pension paid per pensioner were paid by Luxembourg and Iceland, namely more than EUR 27 000, followed by Belgium, Austria, and Finland with more than EUR 14 000. This in contrast to Bulgaria, Italy, and Romania, which paid a much lower average annual amount per pensioner (lower than EUR 2 500). The above distribution of Member States does not differ so much from the distribution presented in *Figure 3 (all pension beneficiaries)*.

A closer look at the average amount of old-age pension specifically could be valuable. For most of the reporting Member States, the average annual old-age pension expenditure per pensioner (see column 2 and 3 of *Table 2*<sup>29</sup>) is lower than the average annual amount for the total group of pensioners (see *Figure 2*). These average expenditures are compared to each other in *Figure 3*. When the share is lower than 100 % it means that the average annual old-age pension exceeds the average annual old-age pension paid to pensioners who receive such a pension from two or more countries, one of which is the Member State of residence. In Lithuania, Iceland, Bulgaria, and Luxembourg, however, the opposite holds true. In these Member States, the average annual old-age pension paid to persons receiving an old-age pension from two or more countries, one of which is the Member State of residence, is higher than the average annual old-age pension paid to all pensioners.

The aggregate amount is some 46 % of the total average annual old-age pension expenditure per pensioner (*Figure 3*).<sup>30</sup> This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more exporting Member States where the pensioner was insured as well.

**Figure 3 - Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence (2021 figures) compared to the average annual amount paid to all pensioners (2019 figures)**



\* Average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022 and Eurostat, ESSPROS [[spr\\_pns\\_ben](#)] and [[spr\\_exp\\_pens](#)] (2019 figures)

*Table 3* shows the evolution of the number of pensions and the annual amount paid to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, comparing reference year 2021 to reference year 2020. Both

<sup>29</sup> The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is calculated by dividing the total amount paid for old-age pensions (column 3 of *Table 2*) by the total number of persons who receive an old-age pension (column 2 of *Table 2*).

<sup>30</sup> The average annual amount paid to pensioners who receive an old-age pension from two or more countries one of which is the Member State of residence is EUR 6 384 (based on figures from *Table 2* = EUR 15 803 174 157 / 2 475 270) and the average annual amount paid to all pensioners is EUR 14 700 (based on figures from *Annex II* = EUR 1 650 376 000 000 / 112 272 438). Therefore, EUR 6 384 / EUR 14 700 = 46 %.

the numbers and amounts seem to remain rather stable between these reference years. Only in Luxembourg (+20.5 %) and Romania (+47.1 %) the number of persons increased significantly, while in Bulgaria (+23.3 %) and Latvia (+33.0 %) the amount paid grew considerably.

**Table 3 - Evolution of the number of pensions and annual amount paid (in €) as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, from 2020 to 2021**

	2021			2020			% Change 2021 vs 2020		
	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner
BE	180 967	2 607 224 092	14 407	221 556	2 483 292 317	11 208	-18.3 %	5.0 %	28.5 %
BG	15 629	32 194 759	2 060	13 915	26 116 146	1 877	12.3 %	23.3 %	9.8 %
CZ									
DK									
DE									
EE*	697	2 157 036	3 095						
IE									
EL									
ES				3 694	88 892 614	24 064			
FR	434 596	3 103 823 727	7 142	357 444	2 974 926 304	8 323	21.6 %	4.3 %	-14.2 %
HR									
IT	399 588	765 440 134	1 916						
CY	5 421	16 147 895	2 979	5 323	14 995 462	2 817	1.8 %	7.7 %	5.7 %
LV	1 661	5 985 006	3 603	1 408	4 499 973	3 196	18.0 %	33.0 %	12.7 %
LT	21 600	71 881 572	3 328	20 850	65 359 545	3 135	3.6 %	10.0 %	6.2 %
LU	26 781	740 978 504	27 668	22 218	619 057 656	27 863	20.5 %	19.7 %	-0.7 %
HU	42 764	149 447 618	3 495	38 691	126 105 604	3 259	10.5 %	18.5 %	7.2 %
MT	2 399	19 463 192	8 113	2 368	17 800 367	7 517	1.3 %	9.3 %	7.9 %
NL	116 493	1 054 860 816	9 055	107 807	939 410 346	8 714	8.1 %	12.3 %	3.9 %
AT	173 886	2 641 250 290	15 190	171 516	2 547 373 836	14 852	1.4 %	3.7 %	2.3 %
PL	651 376	2 172 344 102	3 335						
PT	292 661	908 883 545	3 106	284 894	881 643 101	3 095	2.7 %	3.1 %	0.4 %
RO	8 947	12 704 799	1 420	6 081	10 956 878	1 802	47.1 %	16.0 %	-21.2 %
SI	24 020	141 398 565	5 887	24 151	136 312 633	5 644	-0.5 %	3.7 %	4.3 %
SK	2 085	8 334 319	3 997	2 115	8 031 665	3 797	-1.4 %	3.8 %	5.3 %
FI	72 056	1 281 126 887	17 780	72 522	1 333 090 363	18 382	-0.6 %	-3.9 %	-3.3 %
SE*	7 137	75 956 654	10 643	7 466	80 533 241	10 787	-4.4 %	-5.7 %	-1.3 %
IS	2 340	69 684 335	29 780	2 154	58 232 970	27 035	8.6 %	19.7 %	10.2 %
LI									
NO									
CH									
UK									

\* For EE and SE, it only concerns invalidity pensions.

Source: Questionnaires on cross-border old-age, survivors', and invalidity pension 2022 and 2021

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

This subsection compares the reported figures in *Table 2* to the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (see *Annex III*).<sup>31</sup> The weighted average indicates that 3.3 % of all pensioners residing in one of the reporting Member States are entitled to two or more pensions one of which is from their Member State of residence. The amount paid to this group of pensioners amounts to 0.7 % of total pension expenditure (*Table 4*).

<sup>31</sup> It should be noted that the reported number of pensions paid as Member State of residence in *Table 2* apply to reference year 2021 while the reported total number of beneficiaries in *Annex III* apply to reference year 2019. This might distort the analysis to a limited extent. Moreover, these figures reported by Eurostat might differ from figures available at national level.

In Bulgaria, Latvia, Romania, and Slovakia less than 1 % of the pensioners are entitled to a pension both from their Member State of residence and another Member State. This is in sharp contrast to Belgium, Luxembourg, Austria, Poland, and Portugal where the share exceeds 5 % of pensioners. In Luxembourg and Portugal in particular, more than one in ten pensioners receive a pension from two or more Member States one of which is respectively from Luxembourg or Portugal as their Member State of residence.

While the share of number of persons in Portugal equalled 10.0 %, the amount paid by Portugal to this group of pension beneficiaries amounted to only 3.1 % of the total amount of pensions paid by Portugal. This shows that this group of pensioners was mainly insured in a Member State other than Portugal. Likewise, many of the reporting Member States find themselves in a similar situation, namely a higher share in terms of number of persons than in the amount paid.

**Table 4 - Number of pensions and amount paid as Member State of residence to pensioners receiving a pension from two or more Member States one of which is the Member State of residence, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2021**

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid
BE	7.8 %	4.7 %	9.6 %	7.3 %	0.0 %	0.0 %	5.9 %	4.3 %
BG	0.7 %	0.8 %	1.4 %	1.0 %	0.5 %	0.7 %	0.7 %	0.7 %
CZ								
DK								
DE								
EE*					0.7 %	0.6 %		
IE								
EL								
ES								
FR	2.2 %	0.9 %	1.6 %	1.4 %			2.1 %	0.9 %
HR								
IT	2.3 %	0.3 %	2.3 %	0.4 %	0.7 %	0.2 %	2.6 %	0.3 %
CY	3.4 %	1.0 %	2.0 %	0.3 %	0.4 %	0.4 %	3.2 %	0.8 %
LV	0.3 %	0.3 %	0.0 %	0.0 %	0.2 %	0.2 %	0.3 %	0.3 %
LT	2.1 %	2.1 %	1.0 %	2.1 %	2.2 %	2.5 %	2.3 %	2.1 %
LU	12.4 %	16.4 %	11.6 %	13.3 %	18.6 %	17.0 %	13.5 %	12.6 %
HU	1.8 %	1.6 %	0.3 %	0.3 %			2.0 %	1.4 %
MT	2.9 %	2.4 %	2.2 %	2.0 %	0.3 %	0.3 %	2.6 %	2.2 %
NL	3.3 %	1.3 %	0.2 %	0.1 %	0.4 %	0.4 %	2.7 %	1.1 %
AT	6.9 %	5.3 %	4.7 %	4.4 %	2.9 %	2.2 %	7.0 %	4.7 %
PL	6.8 %	4.0 %	6.1 %	3.9 %	4.2 %	3.2 %	6.4 %	3.7 %
PT	8.5 %	3.1 %	9.7 %	5.0 %	4.8 %	1.4 %	10.0 %	3.1 %
RO	0.2 %	0.1 %	0.1 %	0.0 %	0.2 %	0.1 %	0.2 %	0.1 %
SI	4.0 %	3.7 %	1.1 %	1.3 %	3.6 %	1.4 %	3.7 %	3.0 %
SK	0.1 %	0.1 %	0.1 %	0.1 %	0.2 %	0.2 %	0.1 %	0.1 %
FI	4.9 %	4.6 %	4.1 %	3.4 %	1.6 %	1.0 %	4.5 %	4.0 %
SE*					2.5 %	2.0 %		
IS	4.2 %	4.2 %	0.0 %	0.0 %	1.3 %	0.9 %	3.0 %	3.0 %
LI								
NO								
CH								
UK								
<b>Total (Weighted)</b>	<b>3.3 %</b>	<b>0.8 %</b>	<b>3.0 %</b>	<b>1.0 %</b>	<b>1.0 %</b>	<b>0.3 %</b>	<b>3.3 %</b>	<b>0.7 %</b>
<b>Total (Unweighted)</b>	<b>3.9 %</b>	<b>3.0 %</b>	<b>3.1 %</b>	<b>2.4 %</b>	<b>2.5 %</b>	<b>1.9 %</b>	<b>3.8 %</b>	<b>2.5 %</b>

\* Numbers for EE and SE are not included in the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022 and Eurostat, ESSPROS [\[spr\\_pns\\_ben\]](#) and [\[spr\\_exp\\_pens\]](#) (2019 figures)

## 5. Pensions exported to pensioners who reside in another Member State

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

Data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are presented in *section 5.1*. Furthermore, data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only are reported in *section 5.2*. Finally, total figures on the export of pensions are discussed in *section 5.3* (without making a distinction whether the pensioner also receives a pension from another Member State or not).

A total number of 19 Member States<sup>32</sup> provided figures for both groups of pensioners (pensions exported to pensioners receiving a pension from two or more Member States and to pensioners receiving a pension only from the exporting Member State). Two Member States only provided figures for pensions exported to pensioners receiving a pension from two or more Member States (HR and MT), and one only provided data on pensions exported to pensioners receiving a pension only from the exporting Member State (LI). There are also eight Member States<sup>33</sup> that only provided data on the total number of pensions paid to pensioners who reside in another Member State. As a result, a total number of 30 countries provided export data<sup>34</sup>.

### 5.1. Pensions exported to pensioners who are in receipt of a pension from two or more Member States

The reported data on pensions exported to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States are included in *Table 5*. A total number of 21 Member States provided (partial) data on this matter. For all reporting Member States some 1.46 million pensions were paid, representing a total of more than EUR 4.8 billion. This means that an average annual amount of some EUR 3 288 is paid. Please note that both Germany and Switzerland, two of the main exporting countries, did not report data.

France exported the highest number of pensions to pensioners who are entitled to a pension from two or more Member States, namely 524 549 pensions, or 35.9 % of all pensions reported. Furthermore, the Netherlands, Italy, Belgium, and Austria exported more than 100 000 pensions each. In terms of amount exported, France stands out once more with EUR 1.4 billion or 29.4 % of the total amount reported. In addition, Luxembourg paid out almost EUR 1 billion, and Belgium and the Netherlands exported more than EUR 500 million each to pensioners who are entitled to pensions from two or more Member States.

<sup>32</sup> BE, BG, EE, ES, FR, IT, CY, LV, LT, LU, HU, NL, AT, PT, RO, SI, SK, SE, and IS..

<sup>33</sup> CZ, DK, DE, PL, FI, NO, and CH. Data for UK concern 2018 for the number of persons and 2017 for the amount paid.

<sup>34</sup> No data are available for IE and EL.



The highest average amounts per pensioner are found in Luxembourg (EUR 12 447) and Iceland (EUR 11 089), while the lowest is reported by Latvia (EUR 900).

**Table 5 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State and who are in receipt of a pension from two or more Member States, 2021**

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE*	94 224	389 291 988	31 226	124 879 236	1 692	13 257 266	127 142	527 428 490	4 148
BG*	2 972	3 471 630	561	462 165	448	735 576	3 981	4 669 371	1 173
CZ									
DK									
DE									
EE**					625	1 645 793			
IE									
EL									
ES	49 742	197 867 408	19 602	85 400 576	2 841	20 324 662	72 186	303 592 646	4 206
FR	385 905	1 057 414 990	136 525	349 258 266	2 119	6 729 525	524 549	1 413 402 781	2 695
HR	25 590	27 957 423	5 445	7 671 400	1 356	1 934 161	32 391	37 562 984	1 160
IT	101 442	204 960 671	37 444	59 755 311	6 553	13 883 095	145 439	278 599 076	1 916
CY	1 897	2 508 816	219	352 828	69	117 359	2 185	2 979 003	1 363
LV	2 696	2 311 190	17	9 416	209	309 991	2 922	2 630 597	900
LT	6 813	15 914 183	1 065	1 024 166	697	1 492 312	8 575	18 430 661	2 149
LU*	54 128	706 183 902	19 301	196 193 971	6 738	95 487 726	80 167	997 865 599	12 447
HU*	25 327	39 542 082	2 104	1 164 932	1 895	1 746 583	29 326	42 453 598	1 448
MT	1 384	4 791 856	177	932 282	20	74 220	1 581	5 798 359	3 668
NL	177 396	545 222 276	1 329	5 391 823	6 205	38 469 109	184 930	589 083 208	3 185
AT	93 256	288 068 746	20 048	39 325 006	3 098	15 108 212	116 402	342 501 964	2 942
PL									
PT*	46 842	92 935 714	13 763	25 231 948	4 623	8 996 353	65 228	127 164 015	1 950
RO	21 466	40 899 398	2 610	4 195 292	1 725	1 941 215	25 801	47 035 904	1 823
SI*	27 213	36 152 410	6 765	4 916 527	3 970	4 433 018	37 948	45 501 955	1 199
SK	112	407 793	12	18 123	36	80 972	160	506 888	3 168
FI									
SE**					3 322	13 599 387			
IS	1 531	16 647 562	0	0	491	5 774 666	2 022	22 422 228	11 089
LI									
NO									
CH									
UK									
<b>Total</b>	<b>1 119 936</b>	<b>3 672 550 040</b>	<b>298 213</b>	<b>906 183 267</b>	<b>44 785</b>	<b>230 896 021</b>	<b>1 462 935</b>	<b>4 809 629 327</b>	<b>3 288</b>

\* The monthly amounts reported by BE (except invalidity pension), BG, LU, HU, PT, and SI are multiplied by 12 to obtain an annual figure.

\*\* Numbers for EE and SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

## 5.2. Pensions exported to pensioners who are in receipt of a pension from one Member State only

Data on the number and amount of exported pensions in case of persons who receive a benefit from one Member State only (i.e., the exporting Member State) are reported in *Table 6*. These are pensioners who have always worked in the same country, which is not (no longer) their country of residence. Only 20 Member States provided (partial) data on this matter, with again no data available for Germany and Switzerland.

These 20 Member States paid some 825 000 pensions amounting to a total spending of some EUR 4.4 billion, or an average annual amount per pensioner of EUR 5 355. Almost two thirds of these pensions were exported by France (523 638 pensions or 63.5 % of the total), and almost half of the amount exported (EUR 1.8 billion or 41.5 % of the total). Additionally, Belgium exported an amount of EUR 743.7 million, Italy an amount of

EUR 557.4 million, and the Netherlands and Austria more than EUR 370 million each to pensioners residing in another Member State who are in receipt of a pension from only one Member State.

The highest average amounts per pension are reported by Luxembourg (EUR 24 599), followed by Italy (EUR 19 292), Iceland (EUR 16 554), and Belgium (EUR 10 526).

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

**Table 6 - Number of pensions and amount paid to pensioners who reside in another Member State and who are in receipt of a pension from one Member State only, 2021**

	Old-age pension		Survivors' pension		Invalidity pension		Total		
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE*	49 596	512 993 892	13 890	126 145 980	7 163	104 532 519	70 649	743 672 391	10 526
BG*	711	1 009 408	200	171 352	168	251 671	1 079	1 432 431	1 328
CZ									
DK									
DE									
EE**					175	523 398			
IE									
EL									
ES	3 027	19 035 222	2 754	14 375 930	1 267	10 495 428	7 048	43 906 580	6 230
FR	403 404	1 467 025 409	118 351	354 439 101	1 883	13 651 202	523 638	1 835 115 712	3 505
HR									
IT	20 553	471 058 355	7 313	73 337 606	1 026	12 992 627	28 892	557 388 587	19 292
CY	402	2 395 624	247	1 311 061	24	120 999	673	3 827 684	5 687
LV	5 729	12 690 142	448	918 319	562	1 112 332	6 739	14 720 793	2 184
LT	954	3 498 652	389	266 319	253	861 565	1 596	4 626 536	2 899
LU*	2 793	103 163 588	3 508	44 932 467	1 177	35 558 180	7 478	183 654 235	24 559
HU*	2 158	7 975 040	326	516 635	133	376 241	2 617	8 867 916	3 389
MT									
NL	37 252	186 450 822	194	841 884	11 205	211 858 623	48 651	399 151 329	8 204
AT	57 329	282 568 328	21 440	71 261 176	2 383	18 436 250	81 152	372 265 754	4 587
PL									
PT*	2 685	12 724 578	3 194	7 701 755	505	1 883 043	6 384	22 309 377	3 495
RO	5 843	25 226 518	1 035	3 377 696	555	1 379 050	7 433	29 983 264	4 034
SI*	3 400	24 079 366	5 098	22 473 124	2 027	12 243 393	10 525	58 795 883	5 586
SK	25	97 807	6	15 563	5	16 920	35	130 290	3 723
FI									
SE**					2 826	23 411 898			
IS	328	4 870 274	17	62 662	606	10 810 091	951	15 743 027	16 554
LI	16 028	99 094 326	2 429	15 309 113	1 200	8 774 390	19 657	123 177 829	6 266
NO									
CH									
UK									
<b>Total</b>	<b>612 217</b>	<b>3 235 957 351</b>	<b>180 839</b>	<b>737 457 742</b>	<b>32 142</b>	<b>445 354 524</b>	<b>825 197</b>	<b>4 418 769 617</b>	<b>5 355</b>

\* The monthly amounts reported by BE (except invalidity pension), BG, LU, HU, PT, and SI are multiplied by 12 to obtain an annual figure.

\*\* Numbers for EE and SE are not included in the Total column and the Total row, as it only concerns invalidity pensions, and this would lead to misleading totals.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

## 5.3. Total number of pensions exported to pensioners who reside in another Member State

### 5.3.1. In absolute figures

In this section, data on the total number of pensions exported to another Member State are provided. A total number of 30 Member States provided data on this matter<sup>35</sup>. The data for Croatia and Malta only concern the export to pensioners who are in receipt of a pension from two or more Member States, and data for Liechtenstein only concern the export to pensioners who are in receipt of a pension from one Member State only.

These 30 reporting Member States exported some 6 million pensions amounting to a total expenditure of approximately EUR 24.8 billion (*Table 7*). This represents a total annual amount per pensioner of around EUR 4 117 and implies that a total average monthly amount of EUR 343 was paid to pensioners residing abroad. These figures show that pensions are a very important part of the EU coordination of social security systems. In no other branch of social security does so much money flow from one Member State to another.

The main exporting Member States in the EU/EFTA are Germany (1.3 million pensions), France (1 million pensions), Switzerland (886 070 pensions), and Poland (658 607 pensions). In terms of amount paid, Switzerland (EUR 5.9 billion), Germany (EUR 5.4 billion), and France (EUR 3.2 billion) stand out. Furthermore, the United Kingdom, Belgium and Luxembourg exported more than EUR 1 billion each. The reasons why these are the main exporting countries are diverse. Data from the '2021 Annual Report on intra-EU labour mobility'<sup>36</sup>, show that Luxembourg and Switzerland employ a high percentage of EU-27 frontier workers and that Germany receives the highest number of EU/EFTA movers. Furthermore, a high amount of pensions is exported from the United Kingdom to the EU/EFTA.

The six main exporting EU/EFTA/UK countries (CH 23.6 %, DE 21.6 %, FR 13.1 %, UK 9.1 %, BE 5.1 %, and LU 4.8 %) exported more than 77 % of the total amount of pensions exported abroad by all reporting Member States (see *Table 9*). The highest average amounts per pensioner are reported by Luxembourg and Iceland, above EUR 12 000 annually. On the other hand, the average amount remains below EUR 500 in Poland. It can also be seen that the average annual amount for EU-14 Member States (EUR 4 190) is significantly higher than the average amount for EU-13 Member States (EUR 815), while the average amount for the EFTA Member States is even higher (EUR 6 798).

<sup>35</sup> Data for IE and EL are not available. Data for UK on number of persons concern 2018, data for UK on amount paid concern 2017.

<sup>36</sup> Fries-Tersch, E., Jones, M., Siöland, L. (2021), 2021 Annual Report on intra-EU Labour Mobility, Network Statistics FMSSFE, European Commission.

**Table 7 - Number of pensions and amount paid (in €) to pensioners who reside in another Member State, 2021**

	Old-age pension		Survivors' pension		Invalidity pension		Total		Average amount per pensioner (in €)
	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	Number of persons	Amount paid (in €)	
<b>EU-27</b>	3 496 792	12 352 891 479	931 206	2 748 163 100	164 557	935 469 895	4 580 278	16 036 524 475	3 501
<b>EU-14</b>	2 758 792	11 760 918 494	801 193	2 642 524 472	94 883	871 710 025	3 645 798	15 275 152 991	4 190
<b>EU-13</b>	738 000	591 972 986	130 013	105 638 629	69 674	63 759 870	934 480	761 371 484	815
<b>EFTA</b>	795 432	5 327 074 770	126 363	712 211 154	41 384	508 108 800	963 179	6 547 394 723	6 798
<b>Total</b>	<b>4 780 860</b>	<b>19 930 224 823</b>	<b>1 057 569</b>	<b>3 460 374 254</b>	<b>205 941</b>	<b>1 443 578 695</b>	<b>6 032 093</b>	<b>24 834 177 772</b>	<b>4 117</b>
<b>BE*</b>	143 820	902 285 880	45 116	251 025 216	8 855	117 789 785	197 791	1 271 100 881	6 426
<b>BG*</b>	3 683	4 481 038	761	633 517	616	987 247	5 060	6 101 802	1 206
<b>CZ</b>	67 928	151 002 287	14 119	28 096 344	10 128	21 051 972	88 969	200 150 604	2 250
<b>DK</b>	39 406	252 070 621	0	0	3 474	66 695 442	42 880	318 766 063	7 434
<b>DE</b>	955 849	4 185 182 925	334 860	1 034 121 767	23 523	137 822 948	1 314 232	5 357 127 639	4 076
<b>EE</b>	9 843	37 894 126	301	573 195	958	2 562 535	11 102	41 029 856	3 696
<b>IE</b>									
<b>EL</b>									
<b>ES</b>	52 769	216 902 630	22 356	99 776 506	4 108	30 820 090	79 234	347 499 226	4 386
<b>FR</b>	789 483	2 525 449 091	254 920	703 892 039	4 002	20 380 727	1 048 405	3 249 721 856	3 100
<b>HR**</b>	25 590	27 957 423	5 445	7 671 400	1 356	1 934 161	32 391	37 562 984	1 160
<b>IT</b>	121 995	676 019 025	44 757	133 092 917	7 579	26 875 721	174 331	835 987 663	4 795
<b>CY</b>	2 299	4 904 440	464	1 661 213	95	241 033	2 858	6 806 687	2 382
<b>LV</b>	8 425	15 001 332	465	927 735	771	1 422 323	9 661	17 351 390	1 796
<b>LT</b>	7 767	19 412 835	1 454	1 290 485	950	2 353 877	10 171	23 057 197	2 267
<b>LU*</b>	56 921	809 347 490	22 809	241 126 438	7 915	131 045 906	87 645	1 181 519 834	13 481
<b>HU*</b>	27 634	48 095 565	2 487	1 768 944	2 057	2 200 139	32 178	52 064 648	1 618
<b>MT**</b>	1 384	4 791 856	177	932 282	20	74 220	1 581	5 798 359	3 668
<b>NL</b>	214 648	731 673 098	1 523	6 233 707	17 410	250 327 732	233 581	988 234 537	4 231
<b>AT</b>	150 585	570 637 074	41 488	110 586 182	5 481	33 544 462	197 554	714 767 718	3 618
<b>PL</b>	525 388	151 568 789	88 814	27 087 189	44 405	10 837 795	658 607	189 493 773	288
<b>PT*</b>	49 527	105 660 292	16 957	32 933 704	5 128	10 879 396	71 612	149 473 392	2 087
<b>RO</b>	27 309	66 125 916	3 645	7 572 988	2 280	3 320 265	33 234	77 019 168	2 317
<b>SI*</b>	30 613	60 231 777	11 863	27 389 651	5 997	16 676 410	48 473	104 297 838	2 152
<b>SK</b>	137	505 601	18	33 685	41	97 892	195	637 178	3 268
<b>FI</b>	45 713	215 901 622	3 950	13 832 269	1 260	8 516 530	48 598	238 250 421	4 902
<b>SE</b>	138 076	569 788 746	12 457	15 903 729	6 148	37 011 285	149 935	622 703 761	4 153
<b>IS</b>	1 859	21 517 836	17	62 662	1 097	16 584 757	2 973	38 165 254	12 837
<b>LI**</b>	16 028	99 094 326	2 429	15 309 113	1 200	8 774 390	19 657	123 177 829	6 266
<b>NO</b>	44 932	395 113 988	2 199	12 523 212	7 348	124 110 502	54 479	531 747 702	9 761
<b>CH</b>	732 613	4 811 348 619	121 718	684 316 167	31 739	358 639 151	886 070	5 854 303 938	6 607
<b>UK***</b>	488 636	2 250 258 574	n.a.	n.a.	n.a.	n.a.	488 636	2 250 258 574	4 605

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

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

\*\*\* UK: data on number of persons concern 2018, data on amount paid concern 2017.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

Cross-country *Tables 8 and 9* give a detailed overview of the export of pensions between EU/EFTA Member States and the UK (see also *Annex I*, as well as *Figure A1* in *Annex II* which visualises the flows concerning the number of pensions exported). This also brings the most important 'receiving' Member States into the picture: Spain, France, Italy, Germany, and Portugal. Around 939 700 pensioners residing in Germany received an exported pension of EUR 2.3 billion. Furthermore, about 902 000 pensioners in Spain received a total amount of pensions of EUR 4.1 billion from other Member States. Additionally, an amount of EUR 3.6 billion was exported to some 899 000 pensioners residing in Italy. There were approximately 475 000 pensioners in Portugal to whom EUR 2.3 billion was exported, and around 587 000 pensioners residing in France received a total amount of pensions of EUR 3.7 billion. More than 64 % of the exported amount was paid to pensioners residing in these five Member States (ES: 16.5 %, FR: 14.8 %, IT: 14.5 %, PT: 9.4 %, and DE: 9.3 %) (see *Table A2* in *Annex I*). A visual representation concerning the number of pensions exported is provided in *Figure A3* in *Annex II* for the issuing perspective and *Figure A4* in *Annex II* for the receiving perspective.

The main flows of number of pensions exported went from Germany to Italy (365 935), from France to Portugal (353 073) and Spain (312 009), from Poland to Germany (297 296), and from Switzerland to Italy (296 854) (*Table 8*). The top 10 flows in terms of number of exported pensions are also visualised in *Figure A2* in *Annex II*. The main flows in terms of amount exported are slightly different. They go from Switzerland to Italy (EUR 1.9 billion) and France (EUR 1.4 billion) (*Table 9*), and they concern 296 854 and 130 708 pensioners respectively (*Table 8*). Furthermore, France paid an amount of EUR 1.3 billion to 353 073

pensioners residing in Portugal, and Germany paid an amount of EUR 1.1 billion to 366 000 pensioners residing in Italy. A final important flow goes from Switzerland to Spain, as EUR 917 million was exported to 148 988 pensioners.

In some cases, more than half of the exported pensions by a Member State are received by a single Member State. In terms of the amount paid, this is the case for pensions exported from the Czech Republic to Slovakia, from Estonia to Finland, from Cyprus to Greece, from Malta to the United Kingdom, from Poland to Germany, from Portugal to France, from Slovenia to Croatia, and from Slovakia to the Czech Republic (see *Table A2* in *Annex I*).

**Table 8 - Detailed overview of the number of pensions paid to pensioners who reside in another Member State, all types of pensions, 2021**

	BE	BG	CZ	DK	DE	EE	IE EL	ES	FR	HR*	IT	CY	LV	LT	LU	HU	MT*	NL	AT	PL**	PT	RO	SI	SK	FI	SE****	IS	LI*	NO	CH	UK***	Total	
BE		54	163	334	26 206	11	3 697	96 289	115	11 695	11	33	36	16 299	226	14	69 002	591	13 355	1 296	221	94	0	107	631	5	14	236	4 540	5 344	250 619		
BG	274		2 072	86	4 873	66	1 768	532	12	1926	804	18	45	22	109	48	286	766	4 975	388	25	13	<5	92	175	<5	0	190	357	1 278	21 203		
CZ	346	251		100	9 735	20	243	659	204	397	28	16	34	150	159	16	599	4 546	31 105	11	80	51	123	81	435	8	34	85	1 717	730	51 963		
DK	312	<5	146		7 417	29	291	1 235	20	227	8	39	106	243	93	7	1 158	338	7 515	54	67	15	0	487	10 857	734	5	7 769	1 385	3 695	44 255		
DE	13 183	2307	19 638	7 437		1 915	14 526	68 333	15 161	50 346	94	1 898	2 216	19 381	16 077	94	54 044	100 505	297 926	7 220	13 175	10 170	26	3 229	14 809	115	1371	2 808	159 672	42 050	939 726		
EE	16	<5	<5	23	193		10	33	0	20	<5	969	214	5	7	0	19	8	106	<5	<5	<5	0	3 457	323	<5	0	108	28	121	5 676		
IE	325	<5	77	177	2 123	70	156	934	16	122	10	450	892	34	59	18	1 227	76	8 426	61	44	<5	<5	34	171	<5	0	101	683	132 653	148 948		
EL	4 544	404	1 842	358	96 172	8	73	3 748	5	527	1359	9	13	53	376	<5	2 258	947	14 287	13	215	5	0	156	5 306	<5	42	189	3 851	5 944	142 710		
ES	29 172	738	253	3 720	210 252	81		312 009	43	8 275	25	98	544	2 452	240	20	42 289	1 710	13 215	4 802	2 611	50	0	2 299	7 470	285	471	3 470	148 988	106 415	901 997		
FR	67 474	108	776	1 821	100 110	30	29 243		587	33 502	31	68	92	28 281	513	34	12 863	2 155	61 525	43 238	597	54	0	731	3 891	25	57	1 045	130 708	66 971	586 530		
HR	346	5	281	166	88 141	<5	24	2 853		2 984	0	<5	<5	97	107	<5	2 242	15 588	1 511	<5	<5	31 844	<5	56	992	<5	43	113	7 169	602	155 182		
IT	30 838	147	388	177	365 935	25	1 886	123 565	1 172		7	45	85	8 634	350	132	7 225	4 307	14 187	229	1 594	1 211	<5	358	2 534	<5	1795	387	296 854	35 163	899 235		
CY	127	30	42	42	508	<5	<5	247	<5	140		9	10	7	15	<5	164	76	407	0	14	0	0	34	231	0	0	88	208	18 181	20 592		
LV	20	6	16	32	382	1 856	13	27	0	7	<5			1 734	<5	<5	<5	33	112	243	0	0	<5	0	46	104	5	0	76	33	294	5 051	
LT	20	9	22	47	669	750	158	62	<5	47	<5	4 383			5	<5	<5	67	28	1 512	18	<5	<5	0	66	160	20	0	318	59	610	9 044	
LU	4 319	15	27	219	3 799	<5	275	8 133	29	1 564	0	11	<5			33	0	801	202	902	6 344	21	66	0	46	109	12	11	40	1067	613	28 665	
HU	635	78	218	103	14 368	21	123	953	141	376	20	8	19	79		0	1 222	9 869	6 845	<5	10 920	62	12	239	846	<5	30	217	2 524	888	50 823		
MT	74	0	7	26	277	0	11	170	<5	230	0	<5	<5	7	7		208	33	81	<5	<5	0	13	192	<5	0	35	160	6 380	7 927			
NL	25 866	33	556	858	69 998	15	2 159	6 359	711	2 419	11	41	102	1 004	438	25		1 788	16 473	689	87	148	0	351	1 314	24	20	1 064	7 031	12 912	152 496		
PL	749	337	3 335	456	124 608	36	580	3 466	3 713	2 941	19	60	74	350	4 128	12	2 673		55 741	91	2 257	3 770	17	286	2 678	16	8430	287	43 294	5 163	269 567		
AT	1 928	167	17 186	565	32 155	18	1 618	6 349	44	3 022	142	53	349	267	229	24	4 334	5 541				33	18	27	9	781	2 481	287	13	2 457	1 532	3 524	85 153
PT	4 741	31	20	309	26 712	9	7 225	353 073	<5	3555	<5	5	13	8 795	10	10	5 965	225	221			58	<5	0	282	2 900	40	107	564	49 647	10 919	475 445	
RO	357	15	120	46	3 777	6	3 497	1 011	20	6 234	155	<5	0	40	1 373	6	243	2 341	611	358			7	<5	31	178	<5	7	89	559	215	21 301	
SI	115	9	132	24	2 063	<5	16	853	8 675	4 207	6	6	<5	28	33	<5	210	12 313	488	0	<5		0	13	504	0	45	22	2 573	299	32 645		
SK	59	71	36 066	18	20 996	5	174	263	94	313	54	<5	<5	57	3 032	20	199	12 953	7 131	<5	193	75		83	109	7	22	122	795	485	83 405		
FI	213	23	31	601	3 431	5 427	367	650	26	153	11	89	74	50	102	8	515	291	1 602	42	41	12	0		64 392	19	<5	3 068	1 440	1 425	84 106		
SE	1 161	97	1 398	12 824	13 747	369	1 094	3 011	688	888	31	151	258	168	2 209	22	2 649	2 284	49 073	260	728	529	<5	32 340		631	21	24 756	3 348	5 917	160 653		
IS	7	<5	5	580	111	<5	10	23	0	<5	0	6	33	63	0	0	18	10	534	9	0	<5	0	28	1 295		0	657	26	107	3 530		
LI	<5	0	5	<5	515	0	12	75	0	77	0	0	0	0	<5	0	19	1 125	40	6	0	17	0	0	<5	10	0	<5	4 111	41	6 074		
NO	270	12	163	7 079	3 388	96	349	897	81	103	5	69	330	65	121	6	1 868	366	8 425	60	22	23	0	1 130	17 495	646	15		1 192	4 484	48 760		
CH	5 230	45	3 025	1 015	59 358	15	4 920	35 861	715	28 625	16	27	33	534	1 360	12	5 681	14 302	8 141	3 759	111	173	0	752	2 772	10	7061	547	11 530	195 630			
UK	5 067	60	955	3 100	22 213	214	4 716	16 732	109	9 408	0	1 092	2 846	468	763	1036	13 500	2 158	32 004	2 617	125	41	0	988	4 606	61	40	3 567	10 519		139 005		
<b>Total</b>	<b>197 791</b>	<b>5 060</b>	<b>88 969</b>	<b>42 880</b>	<b>1 314 232</b>	<b>11 102</b>	<b>79 234</b>	<b>1 048 405</b>	<b>32 391</b>	<b>174 331</b>	<b>2 858</b>	<b>9 661</b>	<b>10 171</b>	<b>87 645</b>	<b>32 178</b>	<b>1 581</b>	<b>233 581</b>	<b>197 554</b>	<b>658 607</b>	<b>71 612</b>	<b>33 234</b>	<b>48 473</b>	<b>195</b>	<b>48 598</b>	<b>149 935</b>	<b>2 973</b>	<b>19657</b>	<b>54 479</b>	<b>886 070</b>	<b>488 636</b>	<b>6 032 093</b>		
Share	3.3 %	0.1 %	1.5 %	0.7 %	21.8 %	0.2 %	1.3 %	17.4 %	0.5 %	2.9 %	0.0 %	0.2 %	0.2 %	1.5 %	0.5 %	0.0 %	3.9 %	3.3 %	10.9 %	1.2 %	0.6 %	0.8 %	0.0 %	0.8 %	2.5 %	0.0 %	0.3 %	0.9 %	14.7 %	8.1 %	100 %		

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

\*\* PL: data concern the number of pensions, not persons.

\*\*\* UK: data concern 2018.

\*\*\*\*SE: the total reported (149 935) does not match the sum (149 970).

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

**Table 9 - Detailed overview of the amount paid to pensioners who reside in another Member State, all type of pensions, in million €, 2021**

	BE*	BG*	CZ	DK	DE	EE	IE	EL	ES	FR	HR**	IT	CY	LV	LT	LU*	HU*	MT**	NL	AT	PL	PT*	RO	SI*	SK	FI	SE****	IS	LI**	NO	CH	UK***	Total
BE		0.1	0.3	2.8	102.8	0.0			18.1	331.9	0.2	29.8	0.0	0.1	0.1	310.5	0.5	0.1	298.9	2.3	3.9	3.3	0.6	0.2	0.0	0.9	3.0	0.0	0.1	2.5	19.7	17.9	<b>1 150.7</b>
BG	3.1		1.6	1.7	17.1	0.1			6.9	2.6	0.0	14.5	1.0	0.0	0.1	0.3	0.1	0.2	3.1	2.8	0.8	0.5	0.0	0.0	0.0	0.6	1.0	0.0	0.0	1.7	3.6	9.0	<b>72.6</b>
CZ	1.3	0.3		1.2	51.1	0.1			1.9	3.8	0.4	5.9	0.1	0.0	0.1	1.0	0.3	0.1	4.5	32.3	4.8	0.1	0.2	0.3	0.4	0.6	3.8	0.1	0.1	1.2	19.7	3.6	<b>139.4</b>
DK	1.4	0.0	0.3		38.6	0.1			1.4	3.6	0.0	1.2	0.0	0.1	0.3	3.3	0.2	0.0	4.7	1.3	2.1	0.2	0.2	0.0	0.0	3.1	40.7	10.7	0.0	69.9	6.5	11.3	<b>201.6</b>
DE	44.6	2.4	40.1	43.8		6.3			56.6	150.1	14.2	108.9	0.2	5.2	6.0	248.5	25.0	0.4	201.7	301.9	97.9	15.7	30.3	13.5	0.1	13.3	32.5	1.3	4.0	21.4	711.1	105.2	<b>2 302.2</b>
EE	0.1	0.0	0.0	0.4	1.2				0.1	0.2	0.0	0.3	0.0	1.2	0.3	0.1	0.0	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0	27.6	2.3	0.0	0.0	1.2	0.3	0.5	<b>36.3</b>
IE	1.8	0.0	0.3	1.1	12.9	0.3			1.1	3.8	0.0	1.8	0.0	1.5	2.3	0.6	0.2	0.1	6.0	0.5	3.2	0.2	0.2	0.0	0.0	0.3	1.0	0.0	0.0	1.2	4.9	478.4	<b>523.9</b>
EL	26.6	0.5	4.5	4.4	481.8	0.0			0.5	12.4	0.0	5.2	4.4	0.0	0.0	0.5	0.8	0.0	12.0	4.0	3.4	0.1	1.0	0.0	0.0	1.2	34.4	0.0	0.5	3.3	32.8	35.7	<b>670.1</b>
ES	257.7	1.3	0.8	44.4	813.9	0.4				834.8	0.1	113.7	0.1	0.4	1.5	19.0	0.7	0.1	165.6	12.0	5.0	14.8	7.6	0.2	0.0	43.6	59.9	4.9	3.6	71.3	917.4	690.9	<b>4 085.8</b>
FR	499.8	0.1	1.9	17.6	519.4	0.1			121.8		0.7	96.9	0.1	0.3	0.3	416.4	0.9	0.1	75.9	8.8	13.4	81.3	1.4	0.2	0.0	12.6	28.5	0.4	0.4	13.2	1 358.4	413.9	<b>3 684.8</b>
HR	2.5	0.0	0.4	2.0	431.2	0.0			0.1	9.0		18.2	0.0	0.0	0.0	1.1	0.1	0.0	8.5	64.9	0.2	0.0	0.0	77.5	0.0	0.3	5.7	0.0	0.4	1.3	77.7	1.9	<b>703.4</b>
IT	152.3	0.3	0.9	1.1	1 077.2	0.1			9.5	266.6	2.0		0.0	0.1	0.2	57.8	0.6	0.6	25.3	16.1	4.3	0.8	3.4	2.6	0.0	3.0	11.3	0.1	6.9	4.6	1 854.8	109.9	<b>3 612.4</b>
CY	0.9	0.0	0.1	0.4	3.7	0.0			0.0	1.6	0.0	9.3		0.0	0.0	0.2	0.0	0.0	1.0	1.0	0.1	0.0	0.0	0.0	0.0	0.5	2.0	0.0	0.0	2.0	2.8	122.1	<b>147.9</b>
LV	0.1	0.0	0.0	0.5	1.9	2.6			0.1	0.1	0.0	0.1	0.0		1.5	0.1	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.5	0.7	0.0	0.0	0.5	0.3	1.1	<b>10.7</b>
LT	0.2	0.0	0.0	0.4	3.6	0.9			0.5	0.3	0.0	1.1	0.0	3.0		0.0	0.0	0.0	0.5	0.1	0.4	0.0	0.0	0.0	0.0	0.4	0.3	0.2	0.0	2.1	0.4	1.2	<b>15.8</b>
LU	32.8	0.0	0.1	2.3	17.4	0.0			1.8	42.2	0.0	6.7	0.0	0.1	0.0		0.1	0.0	3.8	0.7	0.2	12.4	0.0	0.1	0.0	0.7	0.7	0.1	0.1	0.4	4.2	2.6	<b>129.7</b>
HU	7.6	0.1	0.3	1.0	83.4	0.1			0.9	4.5	0.3	5.7	0.0	0.0	0.0	0.9		0.0	11.9	62.4	1.1	0.0	24.2	0.2	0.0	1.9	6.9	0.0	0.2	2.2	32.6	4.8	<b>253.3</b>
MT	0.7	0.0	0.0	0.4	2.3	0.0			0.1	1.6	0.0	6.5	0.0	0.0	0.0	0.1	0.0		1.5	0.4	0.0	0.0	0.0	0.0	0.1	2.4	0.0	0.0	0.6	1.9	36.9	<b>55.7</b>	
NL	123.8	0.0	0.9	4.1	272.9	0.1			7.3	17.6	1.6	7.4	0.0	0.1	0.3	8.9	0.8	0.1		6.0	5.3	1.7	0.2	0.3	0.0	1.9	4.1	0.3	0.1	7.5	27.6	38.0	<b>539.0</b>
AT	4.6	0.4	7.7	3.0	605.5	0.1			2.9	10.0	4.9	19.6	0.1	0.2	0.2	3.5	8.5	0.1	10.7		12.5	0.3	4.4	7.1	0.1	2.2	8.1	0.2	60.5	2.2	211.0	13.5	<b>1 004.1</b>
PL	12.0	0.1	20.9	4.9	106.3	0.0			8.9	17.4	0.1	19.5	0.2	0.1	0.6	2.1	0.4	0.1	23.9	29.3		0.1	0.0	0.1	0.0	2.9	11.2	1.8	0.1	17.4	10.7	12.3	<b>303.4</b>
PT	44.3	0.1	0.0	3.6	161.2	0.0			43.8	1 272.6	0.0	150.7	0.0	0.0	0.0	89.1	0.0	0.0	38.0	2.2	0.1		0.1	0.0	0.0	8.2	37.5	0.5	1.1	8.2	404.6	68.8	<b>2 335.0</b>
RO	3.4	0.0	0.2	0.8	20.2	0.0			15.7	6.0	0.0	41.6	0.3	0.0	0.0	0.5	1.6	0.0	2.1	5.7	0.1	0.5		0.0	0.0	0.2	1.1	0.0	0.0	1.1	5.6	1.2	<b>108.1</b>
SI	0.9	0.0	0.1	0.2	10.1	0.0			0.1	2.3	10.0	23.8	0.0	0.0	0.0	0.3	0.0	0.0	0.9	51.7	0.1	0.0	0.0		0.0	0.2	2.7	0.0	0.3	0.1	21.6	1.0	<b>126.3</b>
SK	0.4	0.1	105.5	0.2	99.3	0.0			0.8	1.2	0.2	3.7	0.1	0.0	0.0	0.3	2.7	0.1	1.3	38.2	1.0	0.0	0.4	0.2	0.3	0.6	0.0	0.1	0.8	6.7	1.1	<b>265.4</b>	
FI	1.0	0.0	0.1	2.8	15.2	26.4			1.6	2.3	0.1	1.2	0.1	0.3	0.2	0.4	0.2	0.0	1.8	1.3	0.4	0.1	0.1	0.0	0.0		220.2	0.2	0.0	17.3	7.8	4.9	<b>306.0</b>
SE	5.0	0.1	2.7	100.7	60.2	1.6			4.2	9.4	1.1	4.0	0.1	0.5	0.7	2.0	3.3	0.1	11.6	6.3	11.2	0.8	1.7	0.8	0.0	90.4		8.1	0.1	231.2	15.6	17.3	<b>590.9</b>
IS	0.0	0.0	0.0	2.3	0.7	0.0			0.1	0.1	0.0	0.0	0.0	0.1	1.1	0.0	0.0	0.0	0.1	0.0	0.2	0.1	0.0	0.0	0.0	0.3	4.5		0.0	4.2	0.1	0.4	<b>14.4</b>
LI	0.0	0.0	0.0	0.0	2.2	0.0			0.0	0.3	0.0	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.1	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.5	0.1	<b>35.3</b>	
NO	1.2	0.0	0.4	37.1	17.3	0.4			1.3	2.9	0.3	0.7	0.0	0.2	0.8	0.6	0.2	0.0	8.1	1.1	2.3	0.2	0.1	0.1	0.0	6.2	63.3	8.0	0.1		5.5	13.3	<b>171.6</b>
CH	14.9	0.1	6.9	5.4	234.7	0.1			17.5	168.8	1.0	102.7	0.0	0.1	0.1	5.6	2.2	0.0	19.1	45.6	2.0	8.6	0.2	0.5	0.0	7.2	11.1	0.2	44.5	4.0		31.4	<b>734.1</b>
UK	25.9	0.1	3.0	23.3	92.0	1.0			21.8	69.7	0.3	35.0	0.0	3.6	7.1	6.7	2.5	3.5	45.3	10.6	13.2	7.5	0.5	0.2	0.0	6.8	21.3	0.8	0.2	36.7	61.1		<b>499.6</b>
<b>Total</b>	<b>1 271.1</b>	<b>6.1</b>	<b>200.2</b>	<b>318.8</b>	<b>5 357.1</b>	<b>41.0</b>			<b>347.5</b>	<b>3 249.7</b>	<b>37.6</b>	<b>836.0</b>	<b>6.8</b>	<b>17.4</b>	<b>23.1</b>	<b>1 181.5</b>	<b>52.1</b>	<b>5.8</b>	<b>988.2</b>	<b>714.8</b>	<b>189.5</b>	<b>149.5</b>	<b>77.0</b>	<b>104.3</b>	<b>0.6</b>	<b>238.3</b>	<b>622.7</b>	<b>38.2</b>	<b>123.2</b>	<b>531.7</b>	<b>5 854.3</b>	<b>2 250.3</b>	<b>24 834.2</b>
<b>Share</b>	<b>5.1%</b>	<b>0.0%</b>	<b>0.8%</b>	<b>1.3%</b>	<b>21.6%</b>	<b>0.2%</b>			<b>1.4%</b>	<b>13.1%</b>	<b>0.2%</b>	<b>3.4%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>4.8%</b>	<b>0.2%</b>	<b>0.0%</b>	<b>4.0%</b>	<b>2.9%</b>	<b>0.8%</b>	<b>0.6%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>0.0%</b>	<b>1.0%</b>	<b>2.5%</b>	<b>0.2%</b>	<b>0.5%</b>	<b>2.1%</b>	<b>23.6%</b>	<b>9.1%</b>	<b>100%</b>

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

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

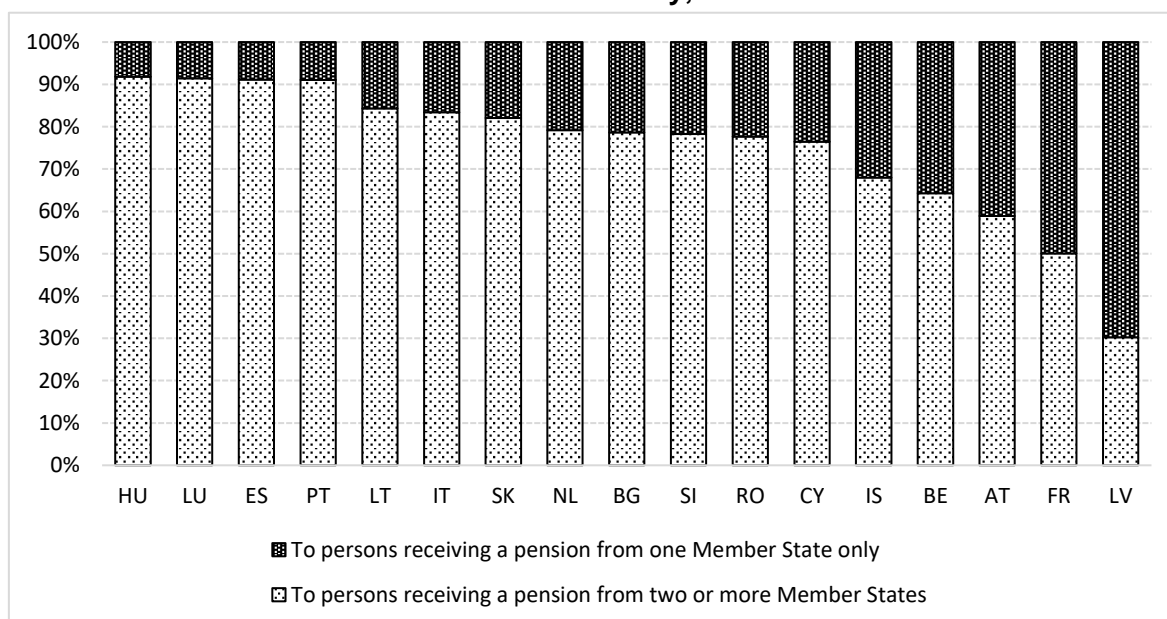
\*\*\* UK: data concern 2017.

\*\*\*\*SE: total reported (EUR 622.7 million) does not match the sum (EUR 622.9 million).

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

Almost all Member States which provided more detailed figures mainly exported a pension to pensioners who are entitled to a pension from two or more Member States (*Figure 4*). Latvia is the only exception, as it exported a higher share of pensions to persons receiving a pension from only one Member State, namely 70% of the exported pensions. In France, it is divided almost equally with 50.04 % for persons receiving a pension from two or more Member States, and 49.96 % for persons receiving a pension from one Member State only.

**Figure 4 - Export of pensions, breakdown between persons receiving a pension from two or more Member States and persons receiving a pension from one Member State only, 2021**



Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

It is expected that the average amount per pensioner paid by the Member States is higher for pensioners who are entitled to a pension from only one Member State than for pensioners who are entitled to two or more pensions (*Table 6* compared to *Table 5*). This is indeed the case for all 19 Member States<sup>37</sup> that provided more detailed figures.

Almost all reporting Member States<sup>38</sup> exported a lower average amount per person than they paid to persons residing in their country and entitled to a pension from two or more Member States (see *Table 2* and *Table 7*). These results suggest that most pensioners entitled to a pension from two or more Member States had the longest period of insurance in their Member State of residence.

Specifically, for old-age pensions, the average annual amount exported abroad per pension beneficiary (see *Table 7*<sup>39</sup>) is lower than the average annual amount for the total group of pensioners (see *Figure 3*) for all Member States. This is illustrated in *Figure 5* by dividing the average amount of old-age pension exported abroad by the average amount of old-age pension paid to all pensioners. Seeing that this division is below 100 % for all reporting Member States, the average annual old-age pension that is exported is always lower than the amount paid to all pensioners. The aggregate amount is 28 % of the total average

<sup>37</sup> It concerns BE, BG, EE, ES, FR, IT, CY, LV, LT, LU, HU, NL, AT, PT, RO, SI, SK, SE, and IS.

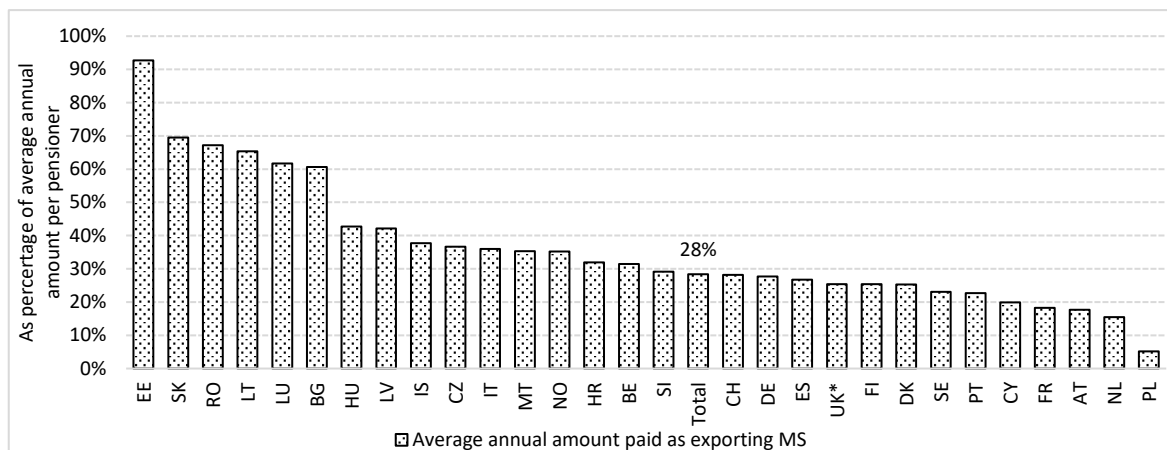
<sup>38</sup> It concerns BE, BG, FR, CY, LV, LT, LU, HU, MT, NL, AT, PL, PT, SI, SK, FI, SE, and IS. This is not the case in EE, IT, and RO.

<sup>39</sup> The average old-age pension is calculated by dividing the total amount paid (column 3 of *Table 7*) by the total number of persons (column 2 of *Table 7*).



annual pension expenditure per pensioner. This can be explained by the fact that the reported amount only represents a partial pension. An additional amount will be paid by one or more other Member States where the pensioner was insured.

**Figure 5 - Average annual amount of old-age pension exported abroad (2021 figures) compared to the average annual amount of old-age pension paid to all pensioners (2019 figures)**



\* Average annual amount of old-age pension exported abroad: data UK concern 2017.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022 and Eurostat, ESSPROS [[spr\\_pns\\_ben](#)] and [[spr\\_exp\\_pens](#)] (2019 figures)

**Table 10 - Evolution of number of pensions and amount paid (in €) to pensioners who reside in another Member State, from 2020 to 2021**

	2021			2020			Evolution 2020 - 2021		
	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)	Number of persons	Amount paid (in €)	Average amount per pensioner (in €)
BE	197 791	1 271 100 881	6 426	191 669	1 159 903 795	6 052	3.2 %	9.6 %	6.2 %
BG	5 060	6 101 802	1 206	4 605	4 798 563	1 042	9.9 %	27.2 %	15.7 %
CZ	88 969	200 150 604	2 250	88 161	176 991 691	2 008	0.9 %	13.1 %	12.1 %
DK	42 880	318 766 063	7 434	48 637	311 024 239	6 395	-11.8 %	2.5 %	16.2 %
DE	1 314 232	5 357 127 639	4 076	1 325 638	5 191 189 226	3 916	-0.9 %	3.2 %	4.1 %
EE	11 102	41 029 856	3 696	9 303	32 898 898	3 536	19.3 %	24.7 %	4.5 %
IE									
EL									
ES	79 234	347 499 226	4 386	79 416	333 599 745	4 201	-0.2 %	4.2 %	4.4 %
FR	1 048 405	3 249 721 856	3 100	602 424	2 213 554 360	3 674	74.0 %	46.8 %	-15.6 %
HR	32 391	37 562 984	1 160	31 536	35 567 609	1 128	2.7 %	5.6 %	2.8 %
IT	174 331	835 987 663	4 795						
CY	2 858	6 806 687	2 382	4 316	10 529 868	2 440	-33.8 %	-35.4 %	-2.4 %
LV	9 661	17 351 390	1 796	9 353	14 299 704	1 529	3.3 %	21.3 %	17.5 %
LT	10 171	23 057 197	2 267	8 968	19 177 036	2 138	13.4 %	20.2 %	6.0 %
LU	87 645	1 181 519 834	13 481	93 104	1 358 084 020	14 587	-5.9 %	-13.0 %	-7.6 %
HU	32 178	52 064 648	1 618	29 804	46 335 925	1 555	8.0 %	12.4 %	4.1 %
MT	1 581	5 798 359	3 668	1 402	5 238 438	3 736	12.8 %	10.7 %	-1.8 %
NL	233 581	988 234 537	4 231	214 133	709 012 930	3 311	9.1 %	39.4 %	27.8 %
AT	197 554	714 767 718	3 618	193 682	664 655 684	3 432	2.0 %	7.5 %	5.4 %
PL	658 607	189 493 773	288	617 404	175 020 119	283	6.7 %	8.3 %	1.5 %
PT	71 612	149 473 392	2 087	64 056	142 978 401	2 232	11.8 %	4.5 %	-6.5 %
RO	33 234	77 019 168	2 317	26 197	32 081 363	1 225	26.9 %	140.1 %	89.2 %
SI	48 473	104 297 838	2 152	45 781	87 923 300	1 921	5.9 %	18.6 %	12.0 %
SK	195	637 178	3 268	200	621 466	3 107	-2.5 %	2.5 %	5.2 %
FI	48 598	238 250 421	4 902	51 869	247 112 671	4 764	-6.3 %	-3.6 %	2.9 %
SE	149 935	622 703 761	4 153	144 294	657 254 997	4 555	3.9 %	-5.3 %	-8.8 %
IS	2 973	38 165 254	12 837	2 802	33 422 502	11 928	6.1 %	14.2 %	7.6 %
LI	19 657	123 177 829	6 266	18 877	118 266 328	6 265	4.1 %	4.2 %	0.0 %
NO	54 479	531 747 702	9 761	47 514	460 503 930	9 692	14.7 %	15.5 %	0.7 %
CH	886 070	5 854 303 938	6 607	879 536	5 775 795 476	6 567	0.7 %	1.4 %	0.6 %
UK				488 636	2 250 258 574	4 605			
Total*	5 369 126	21 747 931 535		4 834 681	20 017 842 284		11.1 %	8.6 %	

\* Total only for Member States that could report data in both years.

Source: Questionnaires on cross-border old-age, survivors', and invalidity pensions 2022 and 2021

The evolution of the number of persons and amount paid in total export of pensions is displayed in *Table 10*. In general, the variables remained rather stable for most of the Member States. France (+74.0%) and Romania (+26.9 %) saw a large increase in number of persons to whom a pension was exported, and the amount exported grew considerably in Romania (+ 140.1 %), France (46.8 %), and the Netherlands (+ 39.4 %). In total, the growth of the number of persons equalled 11.1 %, while the amount exported to another EU/EFTA Member State and the UK increased by 8.6 % from 2020 to 2021.

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

#### 5.3.2.1. From an exporting perspective

*Table 11* compares the reported figures as exporting Member State (*Table 7*) with the total number of pension beneficiaries and total spending on old-age, survivors', and invalidity pensions (*Annex III*). On average 4.4 % of the total number of pensioners reside in another EU/EFTA country and the UK. Total spending for this group of EU/EFTA pensioners amounts to 'only' 1.2 % of the total amount of paid pensions. The percentage of exported old-age (4.4 %) and survivors' pensions (4.0 %) to another EU/EFTA country and the UK is much higher compared to this for invalidity pensions (1.4 %).

For all reporting Member States, the share of the amount paid to pensioners residing abroad in total spending is (much) lower than the share of the number of pensioners residing abroad in the total group of pension beneficiaries. This illustrates that the amount paid for pensioners residing abroad in many cases represents a partial pension.

Both Luxembourg and Switzerland stand out when analysing the share of total number of pensioners and total pension expenditure. In Luxembourg, 44.2 % of the pensions are exported, although they only represent some 20.0 % of total expenditure on pensions. These high percentages are primarily the result of the high share of frontier workers employed in Luxembourg. Furthermore, Switzerland exports 28.8 % of pensions, accounting for 7.8 % of total pension expenditure. In this Member States as well, many cross-border workers are active.

Other Member States which export more than 5.0% of pensions are Austria (7.9 %), Slovenia (7.5 %), Belgium (6.5 %), Poland (6.4 %), Germany (5.6 %), Sweden (5.5 %), the Netherlands (5.5 %), and France (5.1 %). However, for none of these Member States, the share in expenditure exceeds 2.2 %.

**Table 11 - Number of pensions and amount paid as Member State of export, as a share of the total number of beneficiaries and of total expenditure, breakdown by type of pension, 2021**

	Old-age pension		Survivors' pension		Invalidity pension		Total	
	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid	Number of persons	Amount paid
EU-27	3.7%	0.9%	3.6%	1.2%	1.1%	0.9%	3.8%	0.9%
EU-14	3.8%	1.0%	3.7%	1.3%	0.8%	0.9%	4.0%	0.9%
EU-13	3.3%	0.6%	2.8%	0.7%	2.4%	0.7%	3.3%	0.5%
EFTA	22.0%	6.2%	14.9%	9.0%	6.2%	2.7%	20.7%	5.6%
<b>Total</b>	<b>4.4%</b>	<b>1.2%</b>	<b>4.0%</b>	<b>1.6%</b>	<b>1.4%</b>	<b>1.2%</b>	<b>4.4%</b>	<b>1.2%</b>
BE	6.8%	2.1%	8.4%	3.1%	1.1%	1.3%	6.5%	2.1%
BG	0.2%	0.1%	0.7%	0.4%	0.2%	0.3%	0.2%	0.1%
CZ	2.7%	1.0%	2.1%	2.4%	2.6%	1.2%	3.0%	1.1%
DK	3.3%	0.8%			1.4%	6.1%	2.8%	0.8%
DE	4.9%	1.3%	5.6%	1.7%	1.1%	5.3%	5.6%	1.3%
EE	3.1%	2.9%	4.5%	4.3%	0.9%	0.7%	2.6%	1.9%
IE								
EL								
ES	0.8%	0.2%	0.8%	0.3%	0.3%	0.2%	0.8%	0.2%
FR	4.7%	0.9%	5.7%	1.9%	0.1%	0.1%	5.1%	0.9%
HR*	2.9%	0.9%	2.3%	0.8%	1.1%	0.3%	2.6%	0.7%
IT	1.0%	0.4%	1.0%	0.3%	0.5%	0.2%	1.1%	0.3%
CY	1.6%	0.3%	1.4%	0.6%	0.6%	0.7%	1.7%	0.3%
LV	1.8%	0.8%	2.9%	2.5%	0.8%	0.7%	1.7%	0.8%
LT	1.1%	0.7%	0.6%	1.0%	0.6%	0.5%	1.1%	0.7%
LU	39.7%	24.5%	47.0%	24.9%	43.6%	31.6%	44.2%	20.0%
HU	1.3%	0.6%	0.3%	0.2%			1.5%	0.5%
MT*	2.0%	0.7%	1.0%	0.7%	0.3%	0.2%	1.7%	0.7%
NL	6.2%	1.0%	0.3%	0.1%	2.2%	1.8%	5.5%	1.0%
AT	7.5%	1.3%	7.0%	1.8%	2.6%	0.9%	7.9%	1.3%
PL	6.9%	0.4%	6.2%	0.3%	4.2%	0.3%	6.4%	0.3%
PT	2.1%	0.5%	2.0%	0.9%	2.0%	0.4%	2.5%	0.5%
RO	0.7%	0.4%	0.7%	0.7%	0.5%	0.7%	0.6%	0.4%
SI	5.7%	1.7%	7.9%	5.5%	25.2%	13.8%	7.5%	2.2%
SK	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FI	3.3%	0.8%	1.5%	0.8%	0.6%	0.3%	3.0%	0.7%
SE	5.7%	1.3%	4.4%	1.4%	2.2%	1.0%	5.5%	1.2%
IS	3.8%	1.4%	0.3%	0.1%	4.9%	2.5%	3.9%	1.7%
LI								
NO	4.1%	1.4%	4.1%	1.5%	2.1%	1.2%	3.6%	1.3%
CH	29.8%	8.4%	15.4%	9.8%	10.8%	4.5%	28.8%	7.8%
UK**	3.8%	1.0%					3.1%	0.9%

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

\*\* UK: data on number of persons concern 2018, data on amount paid concern 2017.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022, and Eurostat ESSPROS [[spr\\_pns\\_ben](#)] and [[spr\\_exp\\_pens](#)] (2019 figures)

### 5.3.2.2. From an importing perspective

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

Especially in Portugal (14.0 %), Luxembourg (12.6 %), Ireland (12.6 %), Croatia (11.1 %), and Cyprus (11.0 %) a high share of pensioners receive a pension from another EU/EFTA country or the UK (more than 10 % of the pensioners residing in these Member States). Furthermore, the share is on the high side in Austria (9.8 %), Spain (8.4 %), Malta (7.8 %), and Belgium (7.6 %) as well. Nevertheless, the share of the imported amount of pensions is only considerable in Croatia (12.8 %), Portugal (8.0 %), Cyprus (7.3 %), and Malta (6.4 %), as in the other reporting Member States it does not exceed 3.5 %. The average

amount paid to 'snowbirds', people who travel to warm climates for the winter, can be significantly higher than the average amount paid to 'local' pensioners.

**Table 12 - Total number of pensions and amount received as importing Member State, in absolute numbers and as a share of the total number of beneficiaries and of total expenditure, 2021**

	Persons	Amount received (in million €)	As % of total number of persons	As % of total amount
BE	250 619	1 150.7	7.6 %	1.9 %
BG	21 203	72.6	1.0 %	1.6 %
CZ	51 963	139.4	1.7 %	0.7 %
DK	44 255	201.6	2.8 %	0.5 %
DE	939 726	2 302.2	3.8 %	0.6 %
EE	5 676	36.3	1.3 %	1.7 %
IE	148 948	523.9	12.6 %	2.9 %
EL	142 710	670.1	5.4 %	2.3 %
ES	901 997	4 085.8	8.4 %	2.6 %
FR	586 530	3 684.8	2.8 %	1.0 %
HR	155 182	703.4	11.1 %	12.8 %
IT	899 235	3 612.4	5.4 %	1.3 %
CY	20 592	147.9	11.0 %	7.3 %
LV	5 051	10.7	0.9 %	0.5 %
LT	9 044	15.8	1.0 %	0.5 %
LU	28 665	129.7	12.6 %	2.2 %
HU	50 823	253.3	2.3 %	2.4 %
MT	7 927	55.7	7.8 %	6.4 %
NL	152 496	539.0	3.5 %	0.6 %
AT	269 567	1 004.1	9.8 %	1.8 %
PL	85 153	303.4	0.8 %	0.5 %
PT	475 445	2 335.0	14.0 %	8.0 %
RO	21 301	108.1	0.4 %	0.6 %
SI	32 645	126.3	4.8 %	2.7 %
SK	83 405	265.4	5.4 %	3.4 %
FI	84 106	306.0	5.0 %	1.0 %
SE	160 653	590.9	5.5 %	1.2 %
IS	3 530	14.4	4.4 %	0.6 %
LI	6 074	35.3		
NO	48 760	171.6	3.1 %	0.4 %
CH	195 630	734.1	6.0 %	1.0 %
UK	139 005	499.6	0.9 %	0.2 %

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022, and Eurostat ESSPROS [[spr\\_pns\\_ben](#)] and [[spr\\_exp\\_pns](#)] (2019 figures)

## 6. Request for review

When it seems that rights may have been adversely affected by the interaction of decisions taken by two or more institutions, the claimant has the right to a review of the decisions by the institutions concerned.<sup>40</sup>

Eleven Member States<sup>41</sup> did not have any information available on the number of requests for review, while ten other Member States<sup>42</sup> left the question blank. Belgium, Luxembourg, Hungary, Malta, the Netherlands (invalidity pension), Finland, and Sweden did not receive any request for review under Article 48 of Regulation (EC) No 987/2009. Only the Czech Republic (4 requests), France (38), Lithuania (36), and Romania (162) received requests, but the numbers remained low with only Romania receiving over 160 requests.

<sup>40</sup> Article 48 (2) of Regulation (EC) No 987/2009 of 16 September 2009 laying down the procedure for implementing Regulation (EC) No 883/2004 on the coordination of social security systems.

<sup>41</sup> BG, DE, IE, ES, CY, LV, PT, SK, SK, IS, and CH.

<sup>42</sup> DK, EE, EL, HR, IT, AT, PL, SI, LI, and NO.

## 7. Experiences on the practical implementation of the rules

Seventeen Member States were able to provide more detailed information on their experiences regarding the practical implementation of the rules (see *Annex IV*). In general, many Member States agree that practical implementation of the rules work well. However, it is also mentioned that as every Member State has his own legislation, the problems and difficulties encountered depend on the Member State of contact.

Two main issues are mentioned by almost all reporting Member States being missing information and the processing time. First, information can be missing due to the claimant only submitting part of the required documents. For instance, it is often necessary for Member States to obtain further information on for instance insurance periods, medical reports, certificates, employment, bank details, dependent children, etc.

Second, the procedure of processing claims and issuing decisions takes a long time, sometimes up to years. This can be partly explained because of missing information which extends the process. This is also the case because there is no regulation on the time limit for a Member State to respond to requests concerning the pension sector. In addition, one recommendation is to have all applications in English as this would simplify the procedure and decrease processing times.

A final topic often mentioned is the use of EESSI<sup>43</sup> (Electronic Exchange of Social Security Information). Overall, Member States agree that this system speeds up the process of claims, and that common forms are a big advantage. Furthermore, it improves the cooperation between Member States. However, it is also stated that learning to use the various forms in the system has been challenging to the clerks, and they needed to be trained to use both EESSI as well as previous E forms due to an overlap in the usage of these two sets of forms. Furthermore, the information exchange is not yet automatic which could further accelerate the process by avoiding manual data-input. Finally, it is mentioned that EESSI is still not available between all EU competent social security institutions concerning the pension sector.

## 8. Fraud and error

Member States were asked to describe/quantify cases of fraud and error related to coordination of pensions. Only eight Member States (BG, DK, DE, FR, CY, MT, AT, and RO) provided an answer to the question regarding fraud and error when applying the EU provisions to old-age, survivors', and invalidity pensions (*Table 13*), while Spain and Luxembourg reported they were not aware of any cases of inappropriate use.

Bulgaria, Germany, Cyprus, and Austria were the only Member States which provided more detailed reasons for fraud or error. The fraud found in Bulgaria concerned the non-declaration of certain facts, and in Austria the deception about residence, the state of health, or gainful employment. In both Member States, false documents were also encountered. In terms of error, there were differences in certified insurance periods, missing confirmations, or errors made by officials. In Cyprus, all error cases concerned wrong E205/P5000 forms. Germany mentioned that significant overpayments result from the German pension insurance because people do not fulfil their obligations to cooperate. Even if the institution of the place of residence is informed about changes, the passing on of the information is currently not guaranteed.

---

<sup>43</sup> This IT-system was made available by the Commission in July 2017. Member States had two years to finalise their national implementation of EESSI following this date. (See <https://ec.europa.eu/social/main.jsp?catId=869>).

Nevertheless, in absolute figures, the number of cases involving fraud and error is rather small. The highest numbers are found in Austria and France with over 350 cases, followed by Malta with 151 cases. Austria reported 195 cases in reference year 2020 and mentioned that the increased number of cases in reference year 2021 is due to administrative changes. In Bulgaria, Denmark, Cyprus, and Romania it concerns less than 30 cases each. Therefore, in relative numbers as well, the impact of inappropriate use for these six reporting Member States is very limited. Both the share in total number of persons and total amount paid stays under 0.3 %. The only exceptions are the number of cases of inappropriate use found in Cyprus, which make up 1.0 % of total number of persons, and the share in Malta, which makes up 9.6 % of total number of persons. Nevertheless, in Malta, it concerns 151 cases of pensions which were suspended until further investigation after which it can be determined if they were indeed cases of fraud or error.

**Table 13 - Number of cases of fraud and error identified in case of old-age, survivors', and invalidity pensions, 2021**

	Type of fraud or error	Total number of cases identified	Total amount involved (in €)	Average amount per case (in €)	Share in total number of persons	Share in total amount paid
<b>BG</b>	Fraud: not declaring facts by the persons with relevance to the pension entitlement and pension amount e.g., marriage in another MS, insurance periods in another MS	3	14 605	4 868		
	Fraud: presenting false documents for insurance and income	2	3 901	1 951		
	Error: differences in certified insurance periods by the competent institution of another MS	2	154	77		
	Error: errors made by the officials	5	1 604	321		
	<b>Total</b>	<b>12</b>	<b>20 264</b>	<b>1 689</b>	<b>0.2 %</b>	<b>0.3 %</b>
<b>DK</b>		<b>2</b>	<b>12 614</b>	<b>6 307</b>	<b>0.005 %</b>	<b>0.004 %</b>
<b>FR</b>	Fraud	136	4 358 725	32 049		
	Error	218	3 175 944	14 569		
	<b>Total</b>	<b>354</b>	<b>7 534 668</b>	<b>21 284</b>	<b>0.03 %</b>	<b>0.2 %</b>
<b>CY</b>	Error: wrong E205/P5000	<b>28</b>			<b>1.0 %</b>	
<b>MT</b>	Suspended pensions	<b>151</b>			<b>9.6 %</b>	
<b>AT</b>	Fraud: Deception about residence (habitual or legal residence in Austria in connection with the receipt of a compensatory allowance or a care allowance)	83				
	Fraud: Deception about the state of health (aggravation, simulation)	10				
	Fraud: Deception about gainful employment (e.g., bogus employment relationship)	15				
	Fraud: Other (e.g., general violations of the obligation to declare income, undeclared work, falsification of documents for the purpose of obtaining benefits from the support fund)	35				
	Error: Overpayments because of missing confirmations	213	220 003	1 033		
	<b>Total</b>	<b>356</b>				<b>0.2 %</b>
<b>RO</b>	Error	<b>18</b>	<b>8 291</b>	<b>461</b>	<b>0.1 %</b>	<b>0.01 %</b>

Source: Administrative data Questionnaire on Old-age, survivors', and invalidity pensions 2022

# Annex I Additional cross-country tables

**Table A1 - Number of pensions to pensioners who reside in another Member State, all types of pensions, column %, 2021**

		Exporting Member State																											Total						
		BE	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR*	IT	CY	LV	LT	LU	HU	MT*	NL	AT	PL**	PT	RO	SI	SK	FI	SE		IS	LI*	NO	CH	UK***	
Member State of residence	BE		1.1%	0.2%	0.8%	2.0%	0.1%			4.7%	9.2%	0.4%	6.7%	0.4%	0.3%	0.4%	18.6%	0.7%	0.9%	29.5%	0.3%	2.0%	1.8%	0.7%	0.2%	0.0%	0.2%	0.4%	0.2%	0.1%	0.4%	0.5%	1.1%	0.4%	4.2%
	BG	0.1%		2.3%	0.2%	0.4%	0.6%			2.2%	0.1%	0.0%	1.1%	28.1%	0.2%	0.4%	0.0%	0.3%	3.0%	0.1%	0.4%	0.8%	0.5%	0.1%	0.0%	1.0%	0.2%	0.1%	0.0%	0.0%	0.3%	0.0%	0.3%	0.4%	
	CZ	0.2%	5.0%		0.2%	0.7%	0.2%			0.3%	0.1%	0.6%	0.2%	1.0%	0.2%	0.3%	0.2%	0.5%	1.0%	0.3%	2.3%	4.7%	0.0%	0.2%	0.1%	63.1%	0.2%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.9%	
	DK	0.2%	0.1%	0.2%		0.6%	0.3%			0.4%	0.1%	0.1%	0.1%	0.3%	0.4%	1.0%	0.3%	0.3%	0.4%	0.5%	0.2%	1.1%	0.1%	0.2%	0.0%	1.0%	7.2%	24.7%	0.0%	14.3%	0.2%	0.8%	0.7%		
	DE	6.7%	45.6%	22.1%	17.3%		17.2%			18.3%	6.5%	46.8%	28.9%	3.3%	19.6%	21.8%	22.1%	50.0%	5.9%	23.1%	50.9%	45.2%	10.1%	39.6%	21.0%	13.3%	6.6%	9.9%	3.9%	7.0%	5.2%	18.0%	8.6%	15.6%	
	EE	0.0%	0.0%	0.0%	0.1%	0.0%				0.0%	0.0%	0.0%	0.0%	0.1%	10.0%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%	0.2%	0.1%	0.0%	0.2%	0.0%	0.0%	0.1%	
	IE	0.2%	0.1%	0.1%	0.4%	0.2%	0.6%			0.2%	0.1%	0.0%	0.1%	0.3%	4.7%	8.8%	0.0%	0.2%	1.1%	0.5%	0.0%	1.3%	0.1%	0.1%	0.0%	0.5%	0.1%	0.1%	0.1%	0.0%	0.2%	0.1%	27.1%	2.5%	
	EL	2.3%	8.0%	2.1%	0.8%	7.3%	0.1%			0.1%	0.4%	0.0%	0.3%	47.6%	0.1%	0.1%	1.2%	0.2%	1.0%	0.5%	2.2%	0.0%	0.0%	0.0%	0.3%	3.5%	0.1%	0.2%	0.3%	0.4%	1.2%	2.4%			
	ES	14.7%	14.6%	0.3%	8.7%	16.0%	0.7%				29.8%	0.1%	4.7%	0.9%	1.0%	5.3%	2.8%	0.7%	1.3%	18.1%	0.9%	2.0%	6.7%	7.9%	0.1%	0.0%	4.7%	5.0%	9.6%	2.4%	6.4%	16.8%	21.8%	15.0%	
	FR	34.1%	2.1%	0.9%	4.2%	7.6%	0.3%			36.9%		1.8%	19.2%	1.1%	0.7%	0.9%	32.3%	1.6%	2.2%	5.5%	1.1%	9.3%	60.4%	1.8%	0.1%	0.0%	1.5%	2.6%	0.8%	0.3%	1.9%	14.8%	13.7%	9.7%	
	HR	0.2%	0.1%	0.3%	0.4%	6.7%	0.0%			0.0%	0.3%		1.7%	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	1.0%	7.9%	0.2%	0.0%	0.0%	65.7%	0.5%	0.1%	0.7%	0.0%	0.2%	0.2%	0.8%	0.1%	2.6%	
	IT	15.6%	2.9%	0.4%	0.4%	27.8%	0.2%			2.4%	11.8%	3.6%		0.2%	0.5%	0.8%	9.9%	1.1%	8.3%	3.1%	2.2%	2.2%	0.3%	4.8%	2.5%	0.5%	0.7%	1.7%	0.1%	9.1%	0.7%	33.5%	7.2%	14.9%	
	CY	0.1%	0.6%	0.0%	0.1%	0.0%	0.0%			0.0%	0.0%	0.0%	0.1%		0.1%	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.0%	0.2%	0.0%	3.7%	0.3%	
	LV	0.0%	0.1%	0.0%	0.1%	0.0%	16.7%			0.0%	0.0%	0.0%	0.0%	0.1%			17.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.0%	0.1%	0.0%	0.1%	
	LT	0.0%	0.2%	0.0%	0.1%	0.1%	6.8%			0.2%	0.0%	0.0%	0.0%	0.1%	45.4%		0.0%	0.0%	0.2%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.7%	0.0%	0.6%	0.0%	0.1%	0.1%	
	LU	2.2%	0.3%	0.0%	0.5%	0.3%	0.0%			0.3%	0.8%	0.1%	0.9%	0.0%	0.1%	0.0%		0.1%	0.0%	0.3%	0.1%	0.1%	8.9%	0.1%	0.1%	0.0%	0.1%	0.1%	0.4%	0.1%	0.1%	0.1%	0.5%		
	HU	0.3%	1.5%	0.2%	0.2%	1.1%	0.2%			0.2%	0.1%	0.4%	0.2%	0.7%	0.1%	0.2%	0.1%		0.0%	0.5%	5.0%	1.0%	0.0%	32.9%	0.1%	6.2%	0.5%	0.6%	0.1%	0.2%	0.4%	0.3%	0.2%	0.8%	
	MT	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%			0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%		0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%	1.3%	0.1%	
	NL	13.1%	0.7%	0.6%	2.0%	5.3%	0.1%			2.7%	0.6%	2.2%	1.4%	0.4%	0.4%	1.0%	1.1%	1.4%	1.6%		0.9%	2.5%	1.0%	0.3%	0.3%	0.0%	0.7%	0.9%	0.8%	0.1%	2.0%	0.8%	2.6%	2.5%	
	AT	0.4%	6.7%	3.7%	1.1%	9.5%	0.3%			0.7%	0.3%	11.5%	1.7%	0.7%	0.6%	0.7%	0.4%	12.8%	0.8%	1.1%		8.5%	0.1%	6.8%	7.8%	8.7%	0.6%	1.8%	0.5%	42.9%	0.5%	4.9%	1.1%	4.5%	
	PL	1.0%	3.3%	19.3%	1.3%	2.4%	0.2%			2.0%	0.6%	0.1%	1.7%	5.0%	0.5%	3.4%	0.3%	0.7%	1.5%	1.9%	2.8%		0.0%	0.1%	0.1%	4.6%	1.6%	1.7%	9.7%	0.1%	4.5%	0.2%	0.7%	1.4%	
	PT	2.4%	0.6%	0.0%	0.7%	2.0%	0.1%			9.1%	33.7%	0.0%	2.0%	0.1%	0.1%	0.1%	10.0%	0.0%	0.6%	2.6%	0.1%	0.0%		0.2%	0.0%	0.0%	0.6%	1.9%	1.3%	0.5%	1.0%	5.6%	2.2%	7.9%	
	RO	0.2%	0.3%	0.1%	0.1%	0.3%	0.1%			4.4%	0.1%	0.1%	3.6%	5.4%	0.0%	0.0%	0.0%	4.3%	0.4%	0.1%	1.2%	0.1%	0.5%		0.0%	1.0%	0.1%	0.1%	0.1%	0.0%	0.2%	0.1%	0.0%	0.4%	
	SI	0.1%	0.2%	0.1%	0.1%	0.2%	0.0%			0.0%	0.1%	26.8%	2.4%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	6.2%	0.1%	0.0%	0.0%		0.0%	0.0%	0.3%	0.0%	0.2%	0.0%	0.3%	0.1%	0.5%	
	SK	0.0%	1.4%	40.5%	0.0%	1.6%	0.0%			0.2%	0.0%	0.3%	0.2%	1.9%	0.0%	0.0%	0.1%	9.4%	1.3%	0.1%	6.6%	1.1%	0.0%	0.6%	0.2%		0.2%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%	1.4%	
	FI	0.1%	0.5%	0.0%	1.4%	0.3%	48.9%			0.5%	0.1%	0.1%	0.1%	0.4%	0.9%	0.7%	0.1%	0.3%	0.5%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.0%		42.9%	0.6%	0.0%	5.6%	0.2%	0.3%	1.4%	
	SE	0.6%	1.9%	1.6%	29.9%	1.0%	3.3%			1.4%	0.3%	2.1%	0.5%	1.1%	1.6%	2.5%	0.2%	6.9%	1.4%	1.1%	1.2%	7.5%	0.4%	2.2%	1.1%	0.5%	66.5%		21.2%	0.1%	45.4%	0.4%	1.2%	2.7%	
IS	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%			0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.9%		0.0%	1.2%	0.0%	0.1%			
LI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.1%		
NO	0.1%	0.2%	0.2%	16.5%	0.3%	0.9%			0.4%	0.1%	0.3%	0.1%	0.2%	0.7%	3.2%	0.1%	0.4%	0.4%	0.8%	0.2%	1.3%	0.1%	0.1%	0.0%	0.0%	2.3%	11.7%	21.7%	0.1%		0.1%	0.9%	0.8%		
CH	2.6%	0.9%	3.4%	2.4%	4.5%	0.1%			6.2%	3.4%	2.2%	16.4%	0.6%	0.3%	0.3%	0.6%	4.2%	0.8%	2.4%	7.2%	1.2%	5.2%	0.3%	0.4%	0.0%	1.5%	1.8%	0.3%	35.9%	1.0%		2.4%	3.2%		
UK	2.6%	1.2%	1.1%	7.2%	1.7%	1.9%			6.0%	1.6%	0.3%	5.4%	0.0%	11.3%	28.0%	0.5%	2.4%	65.5%	5.8%	1.1%	4.9%	3.7%	0.4%	0.1%	0.0%	2.0%	3.1%	2.1%	0.2%	6.5%	1.2%		2.3%		
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>			<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>		

63

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

\*\* PL: Data concern the number of pensions, not persons.

\*\*\* UK: data concern 2018.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022

**Table A2 - Amount paid to pensioners who reside in another Member State, all types of pensions, column %, 2021**

		Exporting Member State																												Total					
		BE*	BG*	CZ	DK	DE	EE	IE	EL	ES	FR	HR**	IT	CY	LV	LT	LU*	HU*	MT**	NL	AT	PL	PT*	RO	SI*	SK	FI	SE	IS		LI**	NO	CH	UK***	
Member State of residence	BE			1.1%	0.2%	0.9%	1.9%	0.1%		5.2%	10.2%	0.5%	3.6%	0.6%	0.7%	0.4%	26.3%	0.9%	0.9%	30.2%	0.3%	2.1%	2.2%	0.8%	0.2%	0.0%	0.4%	0.5%	0.1%	0.0%	0.5%	0.3%	0.8%	4.6%	
	BG	0.2%		0.8%	0.5%	0.3%	0.3%		2.0%	0.1%	0.1%	1.7%	14.1%	0.2%	0.4%	0.0%	0.2%	3.5%	0.3%	0.4%	0.4%	0.4%	0.1%	0.0%	1.1%	0.2%	0.2%	0.1%	0.0%	0.3%	0.1%	0.4%	0.3%		
	CZ	0.1%	4.4%		0.4%	1.0%	0.1%		0.5%	0.1%	1.2%	0.7%	1.0%	0.2%	0.3%	0.1%	0.6%	1.4%	0.5%	4.5%	2.6%	0.1%	0.2%	0.3%	68.2%	0.2%	0.6%	0.2%	0.1%	0.2%	0.3%	0.2%	0.6%		
	DK	0.1%	0.0%	0.1%		0.7%	0.3%		0.4%	0.1%	0.1%	0.1%	0.3%	0.8%	1.4%	0.3%	0.4%	0.4%	0.5%	0.2%	1.1%	0.1%	0.2%	0.0%	0.0%	1.3%	6.5%	28.1%	0.0%	13.2%	0.1%	0.5%	0.8%		
	DE	3.5%	38.7%	20.0%	13.7%	0.0%	15.3%		16.3%	4.6%	37.9%	13.0%	3.6%	30.2%	26.0%	21.0%	47.9%	6.8%	20.4%	42.2%	51.7%	10.5%	39.3%	12.9%	10.5%	5.6%	5.2%	3.4%	3.3%	4.0%	12.1%	4.7%	9.3%		
	EE	0.0%	0.0%	0.0%	0.1%				0.0%	0.0%	0.0%	0.0%	0.2%	6.8%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.6%	0.4%	0.1%	0.0%	0.2%	0.0%	0.0%	0.1%		
	IE	0.1%	0.1%	0.2%	0.4%	0.2%	0.8%		0.3%	0.1%	0.1%	0.2%	0.3%	8.7%	9.9%	0.1%	0.4%	1.7%	0.6%	0.1%	1.7%	0.1%	0.3%	0.0%	0.9%	0.1%	0.2%	0.0%	0.0%	0.2%	0.1%	21.3%	2.1%		
	EL	2.1%	7.6%	2.2%	1.4%	9.0%	0.1%		0.1%	0.4%	0.0%	0.6%	64.7%	0.2%	0.2%	0.0%	1.6%	0.1%	1.2%	0.6%	1.8%	0.1%	1.3%	0.0%	0.0%	5.5%	5.5%	0.0%	0.4%	0.6%	0.6%	1.6%	2.7%		
	ES	20.3%	21.8%	0.4%	13.9%	15.2%	1.0%					25.7%	0.2%	13.6%	1.3%	2.1%	6.5%	1.6%	1.3%	1.7%	16.8%	1.7%	2.7%	9.9%	9.9%	0.2%	0.0%	18.3%	9.6%	12.9%	2.9%	13.4%	15.7%	30.7%	16.5%
	FR	39.3%	2.3%	1.0%	5.5%	9.7%	0.4%		35.0%			1.8%	11.6%	1.1%	1.6%	1.3%	35.2%	1.7%	2.1%	7.7%	1.2%	7.1%	54.4%	1.8%	0.2%	0.0%	5.3%	4.6%	1.1%	0.3%	2.5%	23.2%	18.4%	14.8%	
	HR	0.2%	0.0%	0.2%	0.6%	8.0%	0.0%		0.0%	0.3%			2.2%	0.0%	0.1%	0.0%	0.1%	0.2%	0.3%	0.9%	9.1%	0.1%	0.0%	0.0%	74.3%	0.4%	0.1%	0.9%	0.0%	0.3%	0.2%	1.3%	0.1%	2.8%	
	IT	12.0%	4.3%	0.4%	0.4%	20.1%	0.2%		2.7%	8.2%	5.3%			0.2%	0.9%	1.0%	4.9%	1.2%	9.6%	2.6%	2.3%	2.3%	0.5%	4.4%	2.5%	0.1%	1.3%	1.8%	0.2%	5.6%	0.9%	31.7%	4.9%	14.5%	
	CY	0.1%	0.7%	0.0%	0.1%	0.1%	0.0%		0.0%	0.0%	0.0%	1.1%		0.2%	0.2%	0.0%	0.1%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.0%	0.0%	0.4%	0.0%	5.4%	0.6%		
	LV	0.0%	0.1%	0.0%	0.1%	0.0%	6.4%		0.0%	0.0%	0.0%	0.0%	0.3%		6.5%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.0%	
	LT	0.0%	0.1%	0.0%	0.1%	0.1%	2.3%		0.2%	0.0%	0.0%	0.1%	0.1%	17.2%		0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.5%	0.0%	0.4%	0.0%	0.1%	0.1%	
	LU	2.6%	0.3%	0.0%	0.7%	0.3%	0.0%		0.5%	1.3%	0.1%	0.8%	0.0%	0.3%	0.1%		0.2%	0.0%	0.4%	0.1%	0.1%	8.3%	0.0%	0.1%	0.0%	0.3%	0.1%	0.3%	0.0%	0.1%	0.1%	0.1%	0.5%		
	HU	0.6%	1.1%	0.2%	0.3%	1.6%	0.1%		0.3%	0.1%	0.9%	0.7%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.2%	8.7%	0.6%	0.0%	31.4%	0.2%	3.5%	0.8%	1.1%	0.1%	0.1%	0.4%	0.6%	0.2%	1.0%
	MT	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%		0.0%	0.0%	0.0%	0.8%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.1%	0.0%	0.1%	0.0%	1.6%	0.2%	
	NL	9.7%	0.7%	0.5%	1.3%	5.1%	0.1%		2.1%	0.5%	4.2%	0.9%	0.3%	0.7%	1.2%	0.8%	1.5%	1.6%		0.8%	2.8%	1.1%	0.3%	0.3%	0.0%	0.8%	0.7%	0.7%	0.1%	1.4%	0.5%	1.7%	2.2%		
	AT	0.4%	7.0%	3.9%	0.9%	11.3%	0.3%		0.8%	0.3%	13.2%	2.3%	0.9%	1.4%	0.7%	0.3%	16.3%	0.9%	1.1%		6.6%	0.2%	5.8%	6.8%	11.1%	0.9%	1.3%	0.6%	49.1%	0.4%	3.6%	0.6%	4.0%		
	PL	0.9%	2.4%	10.4%	1.5%	2.0%	0.1%		2.6%	0.5%	0.3%	2.3%	2.8%	0.7%	2.8%	0.2%	0.7%	1.4%	2.4%	4.1%		0.1%	0.0%	0.1%	3.1%	1.2%	1.8%	4.7%	0.1%	3.3%	0.2%	0.5%	1.2%		
	PT	3.5%	0.8%	0.0%	1.1%	3.0%	0.1%		12.6%	39.2%	0.0%	18.0%	0.1%	0.1%	0.2%	7.5%	0.1%	0.8%	3.8%	0.3%	0.1%		0.1%	0.0%	0.0%	3.5%	6.0%	1.3%	0.9%	1.5%	6.9%	3.1%	9.4%		
	RO	0.3%	0.2%	0.1%	0.2%	0.4%	0.0%		4.5%	0.2%	0.1%	5.0%	4.5%	0.1%	0.0%	0.0%	3.1%	0.4%	0.2%	0.8%	0.0%	0.4%	0.0%	0.0%	0.8%	0.1%	0.2%	0.1%	0.0%	0.2%	0.1%	0.1%	0.4%		
	SI	0.1%	0.1%	0.1%	0.1%	0.2%	0.0%		0.0%	0.1%	26.5%	2.8%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%	0.1%	7.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.2%	0.0%	0.4%	0.0%	0.5%	
	SK	0.0%	1.0%	52.7%	0.1%	1.9%	0.0%		0.2%	0.0%	0.6%	0.4%	0.9%	0.0%	0.0%	0.0%	5.2%	2.1%	0.1%	5.4%	0.5%	0.0%	0.5%	0.2%		0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	1.1%		
	FI	0.1%	0.4%	0.0%	0.9%	0.3%	64.5%		0.4%	0.1%	0.2%	0.1%	0.8%	1.6%	0.8%	0.0%	0.4%	0.5%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%		35.4%	0.1%	0.5%	0.0%	3.2%	0.1%	0.2%	1.2%	
	SE	0.4%	2.0%	1.3%	31.6%	1.1%	3.9%		1.2%	0.3%	2.9%	0.5%	0.8%	2.7%	3.2%	0.2%	6.4%	0.9%	1.2%	0.9%	5.9%	0.5%	2.2%	0.7%	0.3%	37.9%		21.2%	0.1%	43.5%	0.3%	0.8%	2.4%		
	IS	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.7%		0.0%	0.8%	0.0%	0.0%	0.1%		
	LI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.1%		
	NO	0.1%	0.3%	0.2%	11.6%	0.3%	0.9%		0.4%	0.1%	0.7%	0.1%	0.2%	1.1%	3.6%	0.1%	0.4%	0.5%	0.8%	0.2%	1.2%	0.1%	0.1%	0.1%	0.1%	0.0%	2.6%	10.2%	21.0%	0.0%		0.1%	0.6%	0.7%	
	CH	1.2%	0.9%	3.4%	1.7%	4.4%	0.2%		5.0%	5.2%	2.6%	12.3%	0.4%	0.5%	0.4%	0.5%	4.2%	0.8%	1.9%	6.4%	1.0%	5.8%	0.3%	0.5%	0.0%	3.0%	1.8%	0.4%	36.1%	0.8%		1.4%	3.0%		
UK	2.0%	1.6%	1.5%	7.3%	1.7%	2.4%		6.3%	2.1%	0.7%	4.2%	0.0%	20.7%	30.9%	0.6%	4.8%	60.9%	4.6%	1.5%	7.0%	5.0%	0.6%	0.1%	0.0%	2.9%	3.4%	2.0%	0.2%	6.9%	1.0%		2.0%			
Total	100%	100%	100%	100%	100%	100%		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		

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

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

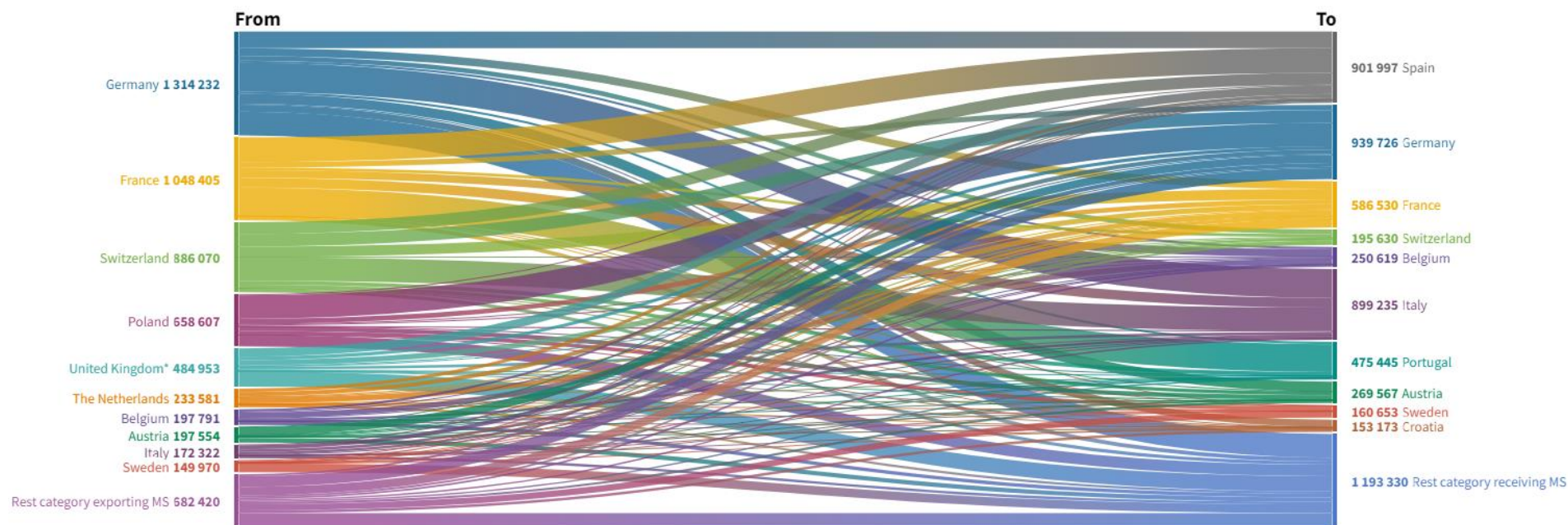
\*\*\* UK: data concern 2017.

Source: Questionnaire on cross-border old-age, survivors', and invalidity pensions 2022



## Annex II Additional visualisations

**Figure A1 – Total number of exported pensions, 2021**



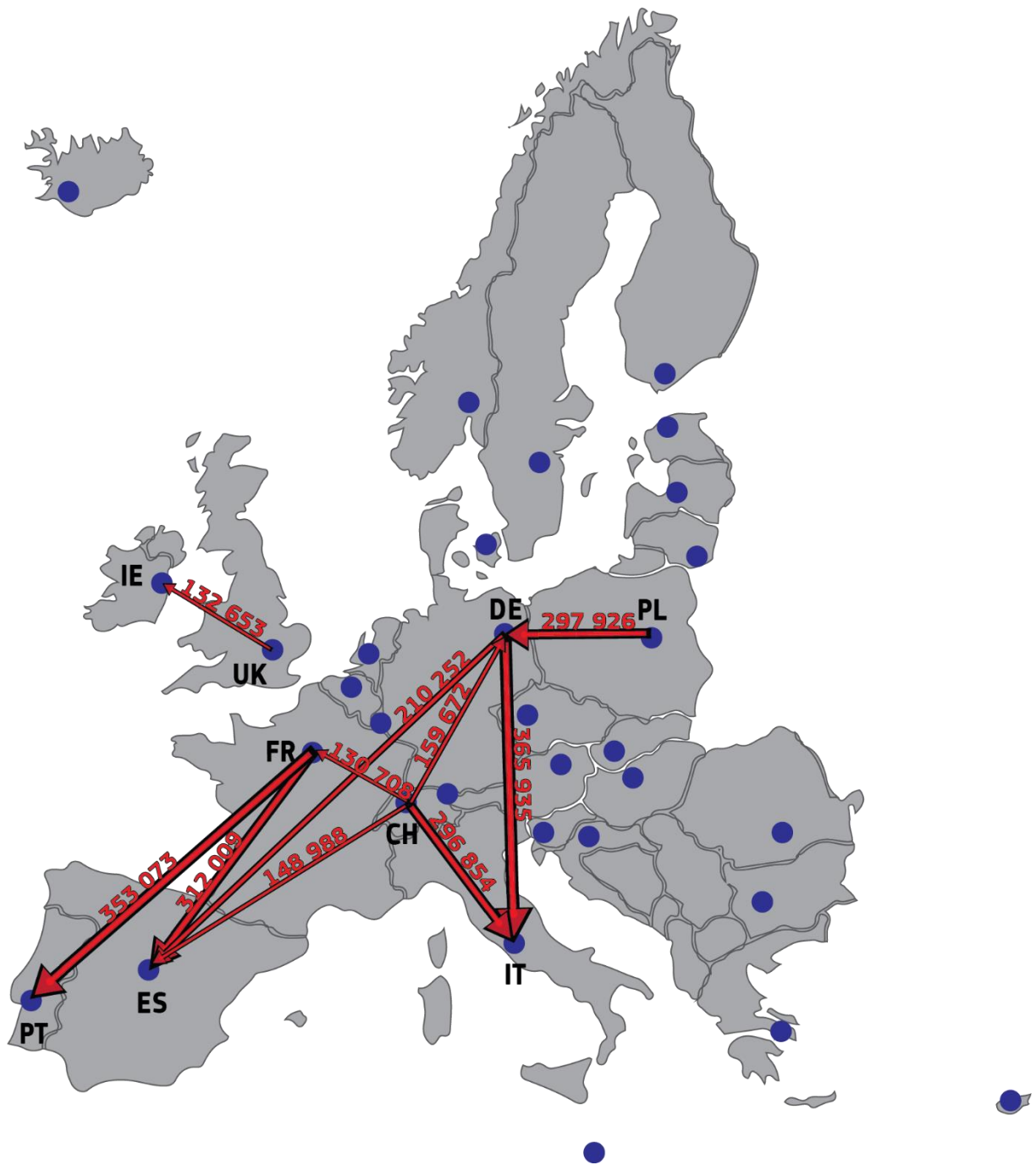
41

\* Data for UK concern 2018. SE: the total reported (149 935) does not match the sum (149 970)

\*\* On the left side the top 10 exporting Member States are shown (DE, FR, CH, PL, UK, NL, BE, AT, IT, and SE). Together, they export 88.7 % of all exported pensions. On the right side the top 10 receiving Member States are shown (DE, ES, IT, FR, PT, CH, BE, AT, SE, and HR). Together they received 80.1 % of all exported pensions. The other Member States are included under 'Rest category exporting MS' and 'Rest category receiving MS' respectively. The total number of exported pensions which are captured in this figure between the top 10 issuing and top 10 receiving Member State account for 72.0 % of all exported pensions (4 341 391 pensions out of 6 032 093)..

Figure A2 – Top 10 flows of number of pensions exported, 2021

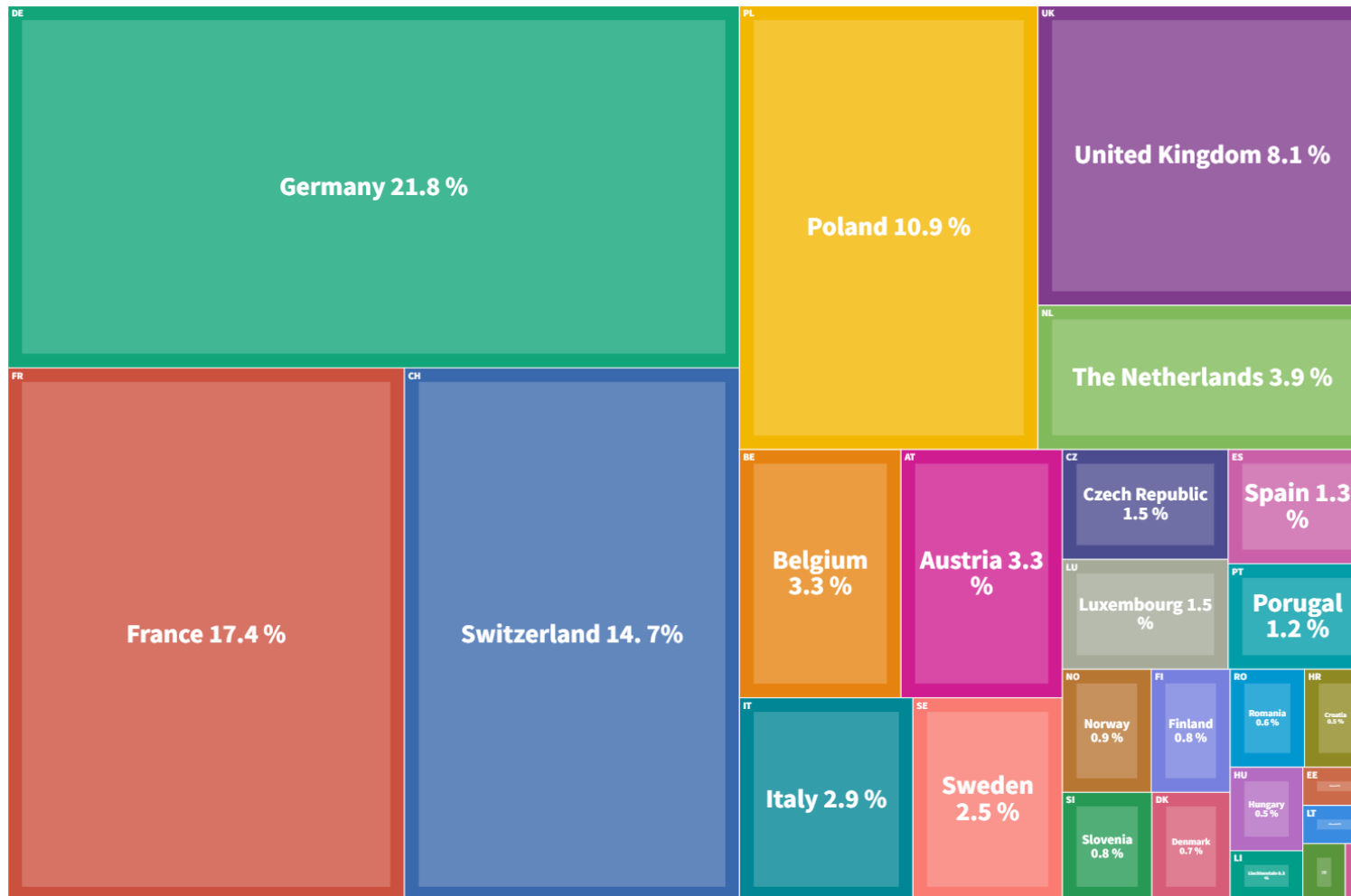
42



\* Data for UK concern 2018.

\*\* The top 10 flows which are visualised are the following: 1) from Germany to Italy (365 935 pensions); 2) from France to Portugal (353 073); 3) from France to Spain (312 009); 4) from Poland to Germany (297 926); 5) from Switzerland to Italy (296 854); 6) from Germany to Spain (210 252); 7) from Switzerland to Germany (159 672); 8) from Switzerland to Spain (148 988); 9) from the United Kingdom to Ireland (132 653); and 10) from Switzerland to France (130 708). In total these 10 flows amount to 2 408 070 exported pensions out of the total of 6 032 093 pensions, or 39.9 % of all exported pensions.

**Figure A3 – Number of pensions exported, relative share in total number of pensions exported, 2021**

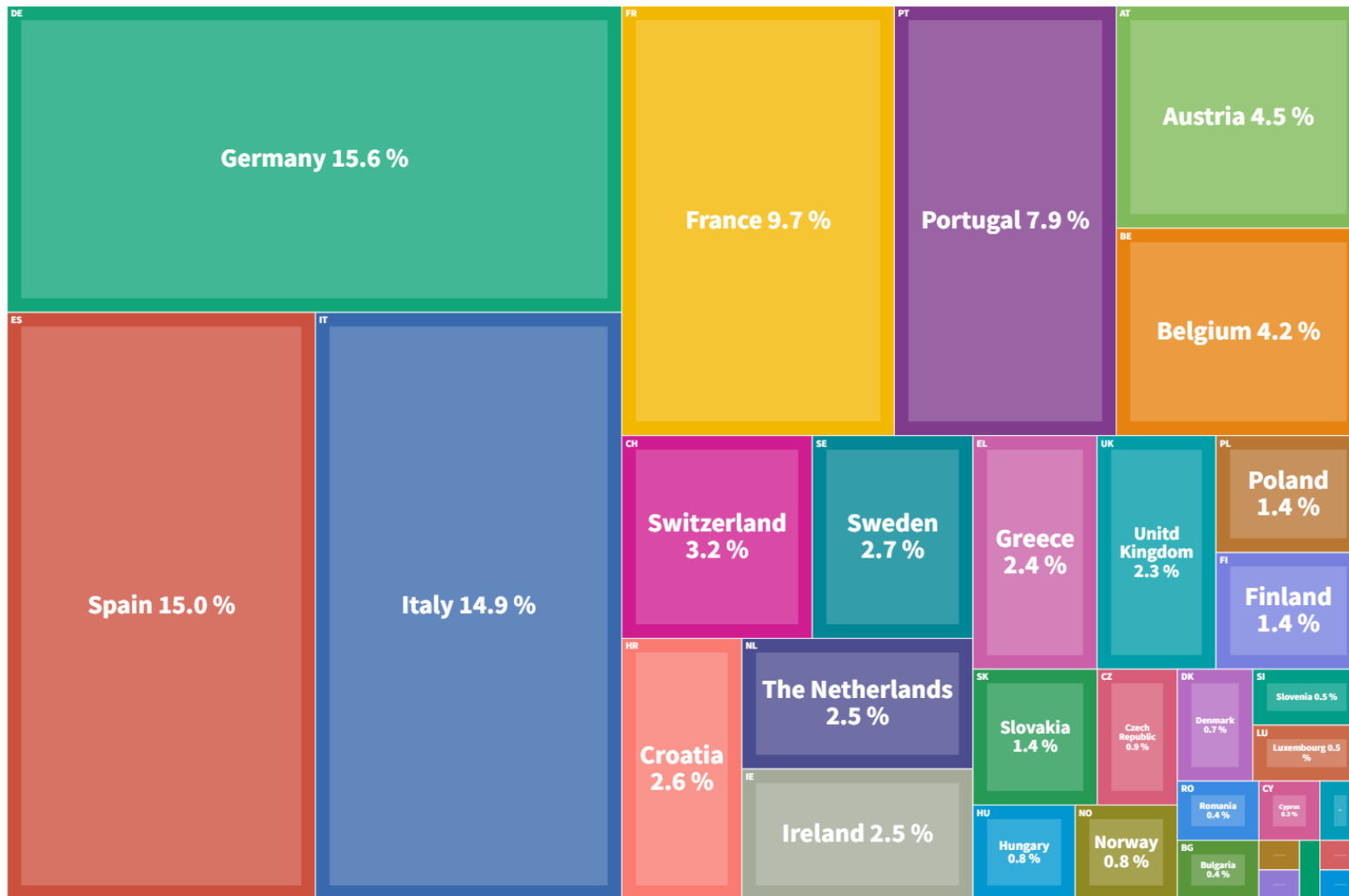


\* Data UK concern 2018.

\*\* No data available for IE and EL.

\*\*\* How to read this figure? Of all the pensions exported to persons who reside in another Member State in 2021, 21.8 % were exported by Germany, 17.4 % by France, etc.

Figure A4 – Number of pensions received, relative share in total number of pensions received, 2021



\* How to read this figure? Of all the exported pensions received by the Member States of residence in 2021, 15.6 % were received by Germany, 15.0 % by Spain, etc.

## Annex III Pension beneficiaries on 31 December 2019 and expenditure (in € million)

**Table A3 - Pension beneficiaries on 31 December 2019 and annual expenditure (in € million)**

	Old-age pension		Survivors' pension		Disability pension		Total	
	Persons	Million €	Persons	Million €	Persons	Million €	Persons	Million €
<b>EU-27</b>	95 729 717	1 329 739	26 163 274	220 066	14 812 484	105 651	120 071 431	1 773 020
<b>EU-14</b>	73 272 768	1 223 296	21 560 482	205 721	11 885 827	96 461	91 847 648	1 634 587
<b>EU-13</b>	22 456 949	106 443	4 602 792	14 344	2 926 657	9 190	28 223 783	138 433
<b>EFTA</b>	3 608 144	86 206	848 759	7 895	669 614	19 115	4 660 213	117 307
<b>Total</b>	<b>112 272 438</b>	<b>1 650 376</b>	<b>27 077 957</b>	<b>229 666</b>	<b>18 206 201</b>	<b>151 312</b>	<b>140 456 248</b>	<b>2 153 050</b>
<b>BE</b>	2 129 582	42 464	535 806	7 990	772 830	8 973	3 057 234	60 329
<b>BG</b>	1 770 863	3 551	114 865	158	260 706	395	2 137 991	4 600
<b>CZ</b>	2 544 829	15 450	676 831	1 185	384 143	1 715	2 995 288	18 731
<b>DK</b>	1 206 794	30 536	84 737	728	242 487	1 100	1 525 544	39 147
<b>DE</b>	19 689 162	311 149	5 983 974	59 112	2 238 915	2 597	23 548 332	413 349
<b>EE</b>	313 015	1 299	6 690	13	105 535	351	425 240	2 167
<b>IE</b>	644 544	14 356	184 917	1 069	206 059	2 520	1 035 520	17 945
<b>EL</b>	2 020 812	24 193	574 778	4 245	117 496	971	2 506 608	29 434
<b>ES</b>	6 781 033	104 097	2 865 253	28 569	1 177 152	15 803	9 885 991	158 373
<b>FR</b>	16 782 706	294 283	4 434 777	37 350	3 739 479	26 136	20 428 505	358 680
<b>HR</b>	877 884	3 001	236 171	905	126 739	747	1 241 111	5 491
<b>IT</b>	12 285 595	189 004	4 382 919	45 064	1 643 558	10 783	15 645 340	285 589
<b>CY</b>	140 786	1 512	32 086	294	15 631	35	166 950	2 028
<b>LV</b>	466 081	1 970	16 029	36	101 657	218	581 685	2 289
<b>LT</b>	717 836	2 746	263 855	129	166 275	438	933 828	3 423
<b>LU</b>	143 227	3 303	48 482	968	18 154	415	198 122	5 904
<b>HU</b>	2 053 600	8 357	757 154	1 172			2 170 383	10 623
<b>MT</b>	70 020	686	17 046	143	7 913	42	93 832	873
<b>NL</b>	3 452 200	75 923	472 600	7 698	777 600	13 928	4 257 600	97 549
<b>AT</b>	2 010 219	43 057	590 637	6 263	212 534	3 690	2 488 183	55 949
<b>PL</b>	7 667 803	43 249	1 431 965	7 956	1 047 377	3 796	10 237 684	58 301
<b>PT</b>	2 320 944	21 856	850 434	3 683	259 264	2 917	2 915 182	29 367
<b>RO</b>	4 180 885	15 071	529 387	1 103	430 484	465	5 140 756	17 425
<b>SI</b>	539 869	3 640	150 955	500	23 821	121	648 876	4 670
<b>SK</b>	1 113 478	5 912	369 758	750	256 376	867	1 450 159	7 810
<b>FI</b>	1 386 927	25 846	264 997	1 809	197 492	2 917	1 612 473	31 946
<b>SE</b>	2 419 023	43 230	286 171	1 172	282 807	3 712	2 743 014	51 027
<b>IS</b>	49 388	1 517	5 059	111	22 554	664	77 001	2 292
<b>LI</b>								
<b>NO</b>	1 099 846	27 431	53 567	836	352 197	10 449	1 505 610	39 885
<b>CH</b>	2 458 910	57 257	790 133	6 949	294 863	8 003	3 077 602	75 130
<b>UK*</b>	12 934 577	234 431	65 924	1 705	2 724 103	26 545	15 724 604	262 723

\* Data for UK concern 2018.

Source: Eurostat, ESSPROS [[spr\\_pns\\_ben](#)] and [[spr\\_exp\\_pens](#)]

## Annex IV Experiences on the practical implementation of the rules

**Table A4 - Experiences on the practical implementation of the rules, 2021**

Experiences on the practical implementation of the rules	
BE	/
BG	The period for processing a claim depends on the submission of full package of requested documents by a claimant, as well as the cooperation between institutions concerning confirmation of the acquired insurance periods and notification of the decision. Generally, the difficulties and extending the processing of claim are due to the fact that the claimant submits only a part of the required documents. On the other hand, under the coordination rules which relate to the deadlines of processing claims and issuing decision, every MS applies its own legislation. Sometimes the procedure of processing claims and issuing decisions takes a lot of time, even years.
CZ	The problems identified depend on country/institution we communicate. In general, usually we meet problems regarding obtaining information on insurance periods or medical reports.
DK	Overall, the practical implementation of the rules works well. So does the cooperation between the MS, where the common forms are a big advantage. There are some challenges in relation to casework time and response time for some institutions. This makes the cooperation with some countries difficult because of late or no reply to inquiries.
DE	<p>Cooperation between the institutions themselves and with the applicants is satisfactory overall. There are still differences in the exchange of information depending on the institution and the Member State, which also applies to the processing times. Direct contact at the processing level helps to eliminate difficulties in individual cases. The processing times have been reduced further thanks to the EESSI procedure, which is being used by more and more member states. Longer processing times are now clearly observed in procedures that continue to be initiated on paper or when insurance periods have not yet been recorded by the respective institutions in whose countries these periods were completed. Sometimes applicants have to provide documents that make it possible to record the times in the first place. If a current certificate of insurance periods (P5000) is required again at a later date, it is possible that documents will have to be submitted again.</p> <p>After initiating the German pension process, it is sometimes necessary to contact the contact carrier because the SEDs/interstate application forms were incomplete or certain information in the SEDs/forms is missing entirely. However, it should be noted that EESSI accelerated the intergovernmental procedure. However, it also happened that the intergovernmental procedure was only initiated after an explicit request was made to the foreign institution.</p> <p>The effects of the pandemic situation during Corona have made themselves felt on the cooperation between the carriers. This resulted in significant backlogs in the processing of the cases and very long process times, which is still noticeable in some cases today.</p> <p>According to the experience of the German pension insurance institutions, the successful implementation of collection procedures in accordance with Art. 75 et seq. VO (EC) No. 987/2009 is still more of an exception. The requests under Articles 75, 76 and 77 of Regulation (EC) No. 987/2009 are still often answered slowly or not at all. With regard to the application of the recovery provisions, there is still potential for improvement in cooperation with the partner countries. Bilateral agreements and discussions have not always led to the hoped-for improvements.</p> <p>The isolated cases of overpayments for pensions due to death were further reduced through further optimization of the automatic comparison of death dates.</p>
EE	
IE	<p><b>Old Age Pension:</b> Cooperation with, and information received, from member state institutions is generally good with the majority of claims being processed without further contact being required. The lead time for responding is slower from some Member States and this slows the processing of claims. Additional information is required from the claimant where there is a request for an increase for a qualified adult.</p> <p><b>Invalidity Pension:</b> The process is lengthy and complex due to the requirement to conduct medical assessments and the need to translate documents. As Ireland does not have medical concordance with other Member States, we therefore cannot comment on quality of decisions of other Member States.</p> <p><b>Survivors Pension:</b></p> <ul style="list-style-type: none"> <li>• In general, the information received is sufficient to process a claim and there is good cooperation from other institutions.</li> <li>• In some cases, we may have to contact the claimant or member state institution for further information such as certificates or employment information.</li> <li>• The lead time can be slow in regard to responses from some member state institutions, with consequent delays in processing the customers claim.</li> </ul>
EL	
ES	Experience with the application of the rules contained in the EC Regulations for the processing of files is good. In general, we work well with the Member States with which we have had relation. The forms are correctly filled out and there is collaboration with Member States when required.
FR	<p>CCMSA:</p> <p><b>Retirement:</b></p> <ul style="list-style-type: none"> <li>* Absence of documents or information essential to the processing of the claim, delaying the settlement: birth certificate with marginal mention of death or copy of the family record book (with mention of death, divorce, separation); bank account or bank information</li> <li>* Systematic absence of information concerning children: Poland: P2100 and P2000 do not provide information on the children, which delays the settlement because it is necessary to contact the insurer. Is Poland not in possession of this information?</li> <li>* Information on resources succinct and very difficult to obtain from Italy: partial response, no response, ...</li> <li>* Information sent too late by foreign bodies: Portugal: Receipt of P2100 and P2000 with very old introduction dates, sometimes prescribed. This sometimes obliges us to pay several years' worth of arrears.</li> </ul> <p><b>Invalidity:</b></p>

<b>Experiences on the practical implementation of the rules</b>	
	Portugal: Too brief filling in of applications makes it difficult to collect missing information and delays settlements.
<b>HR</b>	
<b>IT</b>	Based on the principles of cooperation and good administration, referred to in Article 76 of Regulation (EC) no. 883/2004, the institutions guaranteed, over the years, an effective and profitable management of pension cases in the international regime, providing the interested persons with answers, in most cases, within reasonable time. This allowed the interested persons to have useful information for the concrete exercise of their social security rights. In some cases, the delays in the processing of the pension cases and, therefore, in the payment of the related benefits have been a consequence of the fact that the interested persons failed to report to the institutions the necessary data for evaluating the benefit entitlement.
<b>CY</b>	Delay in the exchange of information between the competent social security institutions, there are times when the required information is not received either by the competent institution or the claimant himself. Delay on sending the application-documents from the member-country of residence/claimant himself to the competent institution.
<b>LV</b>	SEDs and forms transmitted among competent institutions are sometimes incomplete, for instance, insufficient information about insurance periods, services, nationality, or bank details therefore it is necessary to make another request, and this affects deadlines of investigation. Experience in cooperation with Member States varies but generally necessary information is obtained and also EESSI system makes all the processes much more faster now. Claimants cooperate with State Social Insurance Agency (SSIA) but there are cases with incomplete or incorrect information, so they are facing longer waiting times. Claimants collaborate with SSIA in different ways and investigations mostly meet legal deadlines.
<b>LT</b>	There is no regulation on the time limit for a Member State to respond to requests concerning pension sector. Using Electronic Exchanges of Social Security Information system takes 5 months and more to get statements about social security periods (SED P5000) and other required information. Electronic Exchange of Social Security Information system (EESSI) is still not available between all EU competent social security institutions concerning pension sector.
<b>LU</b>	In general, the experience of our institution on the practical implementation of the rules is positive. Obviously, this can vary according to the different Member States and institutions of contact. When information is incomplete, collaboration between institutions takes effect and allows to complete the information. For some institutions delays can be long to obtain information regarding the insurance career (E205).
<b>HU</b>	From pension settlement point of view: Handling over 20.000 individual's pension cases in the year 2021. We did not experience critical mistakes in the processes of the Member States. The only critical question in the cases is the reaction time of the competent institution of some Member States. Due to the introduction of electronic data exchange in July 2019 more and more Member States have started using the new forms instead of E forms and the clerks had to be trained to the parallel usage of two sets of forms. During handling the cases we have good contacts with several Member States.
<b>MT</b>	Malta notes that the adoption of EESSI notably improved the process of investigations of claims. More specifically, it brought institutions closer together through the click of a button by creating a dedicated contact point rather than spending time trying to identify the competent institution. Still, the exchange of information is not automatic and requires dedicated resources which are not always available. More automation should be implemented in order to eliminate manual inputting of data thus accelerating the process.
<b>NL</b>	No information available
<b>AT</b>	
<b>PL</b>	<p><b>Additional information:</b></p> <p>As the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations, we can indicate:</p> <ul style="list-style-type: none"> <li>• delays in the transmission of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, which, in consequence, makes it impossible to end international proceedings</li> <li>• some institutions delay the confirmation of insurance periods, which significantly extends the time of handling cases</li> <li>• documents sent to us by foreign institutions are often short of the applicant's identification data. Frequently there is no information about receiving benefits or we face lack of data specific to Poland, without which handling the cases is significantly hindered and extended.</li> </ul> <p><b>KRUS</b></p> <p>As the biggest problems in the field of cooperation with foreign institutions as part of the implementation of EU regulations, we can indicate:</p> <ul style="list-style-type: none"> <li>• long waiting time to handle applications for old-age and disability pensions by foreign competent institutions as well as for issuing E 205 forms</li> <li>• failure to provide responses by foreign competent institutions to certain KRUS inquiries</li> <li>• delays in the transmission (or lack of transmission) of decisions refusing the right to receive old-age and disability pensions and of E 210 forms by foreign competent institutions, related to applications for foreign old age and disability pension benefits forwarded by KRUS, which, in consequence, makes it impossible to end international proceedings.</li> </ul> <p>According to previous experience of KRUS, the most difficult to cooperate with the following competent institutions: Italian, French, Greek. The time of settling old-age and disability pensions with these institutions lasts up to several years. KRUS has positive experiences with handling of old-age and disability pension claim applications by the German competent institutions.</p> <p>Over the years, KRUS has significantly improved the methods of cooperation with these institutions. The cyclical meetings of representatives of Polish and German liaison institutions and competent institutions played a major role (the last meeting took place in October 2017). Common arrangements and mutual exchange of information as well as experience allowed to eliminate the difficulties and to improve the information flow in the process of handling the old age and disability pension matters. The time of handling applications for retirement and disability benefits has significantly decreased. The European System of the Online Information of the Deutsche Rentenversicherung (EOA) institution, which was made available to KRUS on a regular basis, allows to use information about the German insurance coverage of applicants and the amount of German benefits they receive, which greatly facilitates the processing of applications for agricultural old age and disability pension benefits and accelerates issuing decisions in these matters.</p>
<b>PT</b>	n.a.
<b>RO</b>	
<b>SI</b>	
<b>SK</b>	The Social Insurance Agency (SIA) has (repeatedly) earned the following experience in connection with the practical implementation of coordination regulations:

<b>Experiences on the practical implementation of the rules</b>	
	<p>- the competent institutions of the Member States do not state in the applications for the old-age pension delivered to the SIA the date from which the applicant claims the old-age pension in the pension insurance of the Slovak Republic</p> <p>- pension applications received from some Member States lack information on the applicant's insurance period in the Slovak Republic and / or do not include the required information (e.g., on the number of children raised), which results in an extension of the pension procedure by 3 to 6 months, or there is no indication detail on the method of transferring the pension</p> <p>- applications for invalidity pensions received from some Member States are not accompanied by medical findings, in which case the procedure will be extended by approximately 6 months - medical reports are submitted only on request or as a matter of urgency</p> <p>- in the case of claims for pension benefits in some Member States, the claimant's pension entitlement is not assessed for more than one year, and the relevant social insurance institution does not even respond to SIA's urgencies- some institutions decide on the pension claim (deny the claim) even without requesting SIA to provide other relevant data, stating that SIA does not cooperate.</p>
<b>FI</b>	<p>In our first full year of using EESSI, we have found that institutions do not always adhere to the BUC guidelines and sometimes send information related to the same case in more than one BUC. For instance, sometimes an institution has opened a new P_BUC_05 to request information related to a P_BUC_01/02/03 instead of sending the request within the original BUC or sent their P6000 in a new P_BUC_06 instead of the pension application BUC. This obviously makes processing cases more complicated.</p> <p>In the pension sector, learning to use the various BUCs and SEDs has been a challenge to the clerks. It can be difficult to keep track of which SEDs and in which order are allowed in each BUC and which SEDs it is possible to add attachments to. We are sometimes forced to find alternative solutions to sending the information/documents we wish to send, because the BUC in question does not allow a particular SED/attachment.</p>
<b>SE</b>	
<b>IS</b>	<p>Our experience is good regarding the quality of the information submitted by the claimant and cooperation between institutions. Regarding the lead time it would be better if all applications were in English to simplify things more.</p>
<b>LI</b>	
<b>NO</b>	
<b>CH</b>	<p>Good administration and good offices principles. The analysis of data relating to the reference year has shown in general that the implementation of the coordination rules is proceeding fluently and smoothly. Out of the 12 350 cases examined within the framework of the annual survey carried out according to AC Decision No. 208 of March 11, 2008 (2008/683/EC)*, only 26 cases required processing times of more than 365 days. The reasons for the extended processing times are mainly related to additional investigations necessary for the determination of insurance periods or the family situation of the applicants. In some cases, claimants have applied for an old-age pension too early in relation to the legal age in Switzerland or they gave up their initial choice for an early old-age pension during the procedure. In other cases, a non-reactivity or lack of cooperation on the part of claimants in providing or in the transmission of official documents attesting their personal situation or family circumstances. Due to the Covid pandemic, no international meeting between our social security entities could take place in 2021. Urgent and coordination measures were discussed and established via teleconferences or e-mails between our coordination institutions.</p> <p>* <i>Decision No 208 of 11 March 2008 concerning the establishment of a common framework for the collection of data on the settlement of pension claims.</i></p>
<b>UK</b>	

Source: Questionnaire on cross-border old-age, survivors', and invalidity pension 2022



## Annex V Questionnaire on cross-border old-age, survivors', and invalidity pensions

1. Number of PDs P1 (or equivalent E211 forms) **issued in the reference year**, breakdown by type of pension.
2. Number and amount (in €) of pensions paid as Member State of residence to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside in the reporting Member State.
3. Number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension from two or more countries of which one is the reporting Member State and who reside outside the reporting Member State.
4. Number and amount of the exported pensions in case of persons who receive a benefit only from the reporting Member State and reside in another Member State.
5. Total number and amount (in €) of exported pensions by the reporting Member State paid to pensioners who receive an old-age pension/survivors'/invalidity pension and who reside outside the reporting Member State (*sum of questions 3 and 4*).
6. How many times has a request for review been received by the institution concerned under Article 48 Regulation (EC) No 987/2009 in the reference year?
7. What is your Member State's experience on the practical implementation of the rules (e.g., with regard to the quality of the information submitted by the claimant, the process of the investigation of claims, the cooperation between institutions, the lead time, the quality of the decisions, the review of the decisions etc.)?
8. Are you aware of cases of fraud or error with regard to the provisions on the coordination of pensions? If so, can you describe and quantify such cases detected in the period 1 January to 31 December 2021? In order to interpret this information, it is necessary to know how many audits or investigations there have been in total with regard to the provisions on the coordination of pensions. Where full information is not available, a partial response is still valuable.

# Annex VI Portable Document P1

Coordination of Social Security Systems

P1



## Summary of Pension Decisions

Art. 48 of Regulation (EC) No 987/2009

### 1. ADDRESS AND PERSONAL DETAILS OF THE HOLDER

1.1 Surname(s)	
1.2 Forename(s)	
1.3 Surname(s) at birth (*)	
1.4 Current address	
1.4.1 Street, N°	1.4.3 Post code
1.4.2 Town	1.4.4 Country code <input type="text"/>

### INFORMATION FOR THE HOLDER

Your claim for an invalidity/survivors/old age pension with [ ] (\*) led, on the basis of European legislation, also to examination of a claim for similar benefit in the other countries of the European Union where the insured person has worked or has been insured. In this document we give you a summary of the outcome of these assessments.

The purpose of this overview is to allow you to assess whether or not your right to a pension in one or more Member States has been adversely affected by the interaction of decisions taken by two or more institutions. For instance, your pension could be reduced in view of other income or benefit; it could also be affected by rules regarding the overlapping of periods. For details please check the relevant national pension decision or contact the pension institution which issued the pension decision.

Under Article 48 of Regulation (EC) No 987/2009, your request for review has to be submitted to the institution concerned within the time limits laid down in the national legislation of the Member State concerned. These time limits shall commence on the date of receipt of this summary. You will find the relevant time limit and the address of the institution below.

This right to a review should be distinguished from the right to an appeal under national law against a decision by a pension institution on a claim for a pension. A request for a review can only be granted in case your rights to a pension are adversely affected by the interaction of national pension decisions.

This document states the pension decision from each institution that has investigated your claim. The amount of the pension may depend on the length and the character of the insurance periods. We are not supplying you here with an exhaustive overview of the way in which each separate member state has taken into account insured periods since the appraisal of these periods can differ as a result of different national provisions.

### 2. PERSONAL DETAILS OF THE INSURED PERSON

2.1 Surname(s)	
2.2 Forename(s)	
2.3 Surname(s) at birth (*)	
2.4 Date of birth	
2.5 Last known address	
2.5.1 Street, N°	2.5.3 Post code
2.5.2 Town	2.5.4 Country code <input type="text"/>

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

P1



Summary of Pension Decisions

3. PENSION(S) AWARDED

3.1 Institution awarding the pension – including PIN / case number and date of the decision	3.2 Type of pension (1), (2), (3)	3.3 Date of first payment	3.4 Gross amount including frequency and currency	3.5 Pension has been awarded: (4), (5), (6)	3.6 Pension has been reduced: (7), (8)	3.7 Review period (start on date of receipt of the summary)	3.8 Where to address the review request
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		
	▼			▼	▼		

NOTES

- [1] Old-age
- [2] Invalidity
- [3] Survivor
- [4] according to national legislation
- [5] as a pension in which periods from another Member State have been taken into account (European pro rata calculation)
- [6] as a pension in which periods of less than one year have been taken into account as if they had been completed under the legislation of this Member State
- [7] in view of another benefit or income
- [8] in view of overlapping of credited periods

For further details on periods from all Member States taken into account when calculating the pension or on questions concerning overlapping rules, please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

P1



Summary of Pension Decisions

4. PENSION(S) REJECTED


4.1 Institution rejecting the pension – including PIN / case number and date of the decision	4.2 Type of pension (1), (2), (3)	4.3 Reasons for the rejection (4), (5), (6), (7), (8), (9), (10)	4.4 Review period (starts on date of receipt of the summary)	4.5 Where to address the review request
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		
	▼	▼		

NOTES

- [1] Old-age
- [2] Invalidity
- [3] Survivor
- [4] No insurance periods
- [5] Insurance periods less than one year
- [6] qualifying period not completed or eligibility requirements not met
- [7] no partial disability or invalidity was found
- [8] income ceiling is exceeded
- [9] pension age not yet reached
- [10] other reasons

For further details please check the relevant national pension decision or contact the pension institution which issued the pension decision; please mention the relevant Personal Identification Number (PIN) and/or the case number.

Coordination of Social Security Systems

**P1** 

**Summary of Pension Decisions**

**5. INSTITUTION COMPLETING THE FORM**

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

**STAMP**

## 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:

[https://europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

### **On the phone or by email**

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 email via: [https://europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)

## 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: [https://europa.eu/european-union/index\\_en](https://europa.eu/european-union/index_en)

### **EU publications**

You can download or order free and priced EU publications at: <https://op.europa.eu/en/publications>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see [https://europa.eu/european-union/contact\\_en](https://europa.eu/european-union/contact_en)).

### **EU law and related documents**

For access to legal information from the EU, including all EU law since 1952 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>) provides access to datasets from the EU. Data can be downloaded and reused for free, for both commercial and non-commercial purposes.



Publications Office  
of the European Union