

# Social protection for the unemployed

## Background paper



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# Introduction

The 2019 Council Recommendation on access to social protection for workers and the self-employed commits Member States to extend the coverage of social protection systems to ensure that workers and the self-employed have the right to adequate benefits if they fall ill, have an accident, become a parent, become unemployed or retire. According to the European Commission's 2023 report on the implementation of the recommendation, however, progress has been limited (European Commission, 2023).

This background paper focuses on one important aspect of social protection: unemployment benefits, both first tier (usually contributory) and lower tier (predominantly tax-based, non-contributory and means-tested).<sup>1</sup> Unemployment benefits help to cushion the impact of job loss on household finances and act as an economic stabiliser.

The paper examines trends in expenditure on unemployment benefits, identifies gaps in formal coverage, discusses groups for whom benefits are inadequate, and looks at non-take-up, rejection decisions, digitalisation of application procedures, and links between unemployment benefits and service entitlements.

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<sup>1</sup> This paper is based on an early draft of the forthcoming report *Social protection 2.0: Unemployment and minimum income schemes* (due for publication in November 2024). Comments are welcome to [Hans.Dubois@eurofound.europa.eu](mailto:Hans.Dubois@eurofound.europa.eu) and [Marie.Hyland@eurofound.europa.eu](mailto:Marie.Hyland@eurofound.europa.eu)

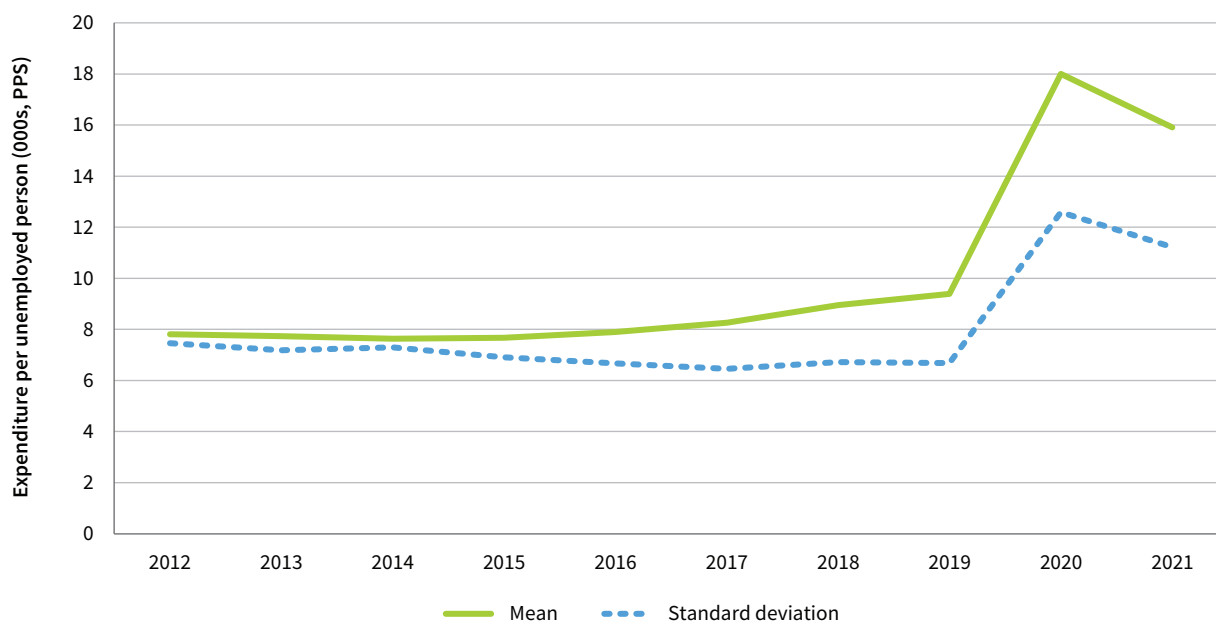
# Expenditure on unemployment benefits

## Long-term convergence, divergence as a consequence of shocks

In 2019, expenditure on unemployment benefits represented 1.2% of EU GDP. During the COVID-19 pandemic, this expenditure rose to 2.2% in 2020 before returning to a more normal rate in 2021. From 2010 to 2019, average expenditure on unemployment benefits per unemployed person increased in 19 Member States, while differences in expenditure between the Member States decreased (represented by the reduction in the standard deviation illustrated in Figure 1). During the

pandemic, however, there was a sharp change in the trend, reflecting a spike in expenditure and differences between the Member States in the amount of support provided to workers, whether that support came from unemployment benefit schemes or, for instance, job retention schemes. Public expenditure on labour market policy client services and measures per unemployed person (real 2010€) increased in 23 Member States, but disparities between Member States trended upwards as the amounts of relative increases differed.

Figure 1: Evolution of expenditure on unemployment benefits in the EU and of variance between Member States, 2012–2021



Notes: Expenditure on social-insurance-based and social-assistance-based schemes, in purchasing power standard (PPS), per unemployed person. An increase in the standard deviation reflects an increase in disparities between Member States (divergence).

Source: Eurostat, Social Protection Expenditure (ESSPROS main expenditure types: unemployment)



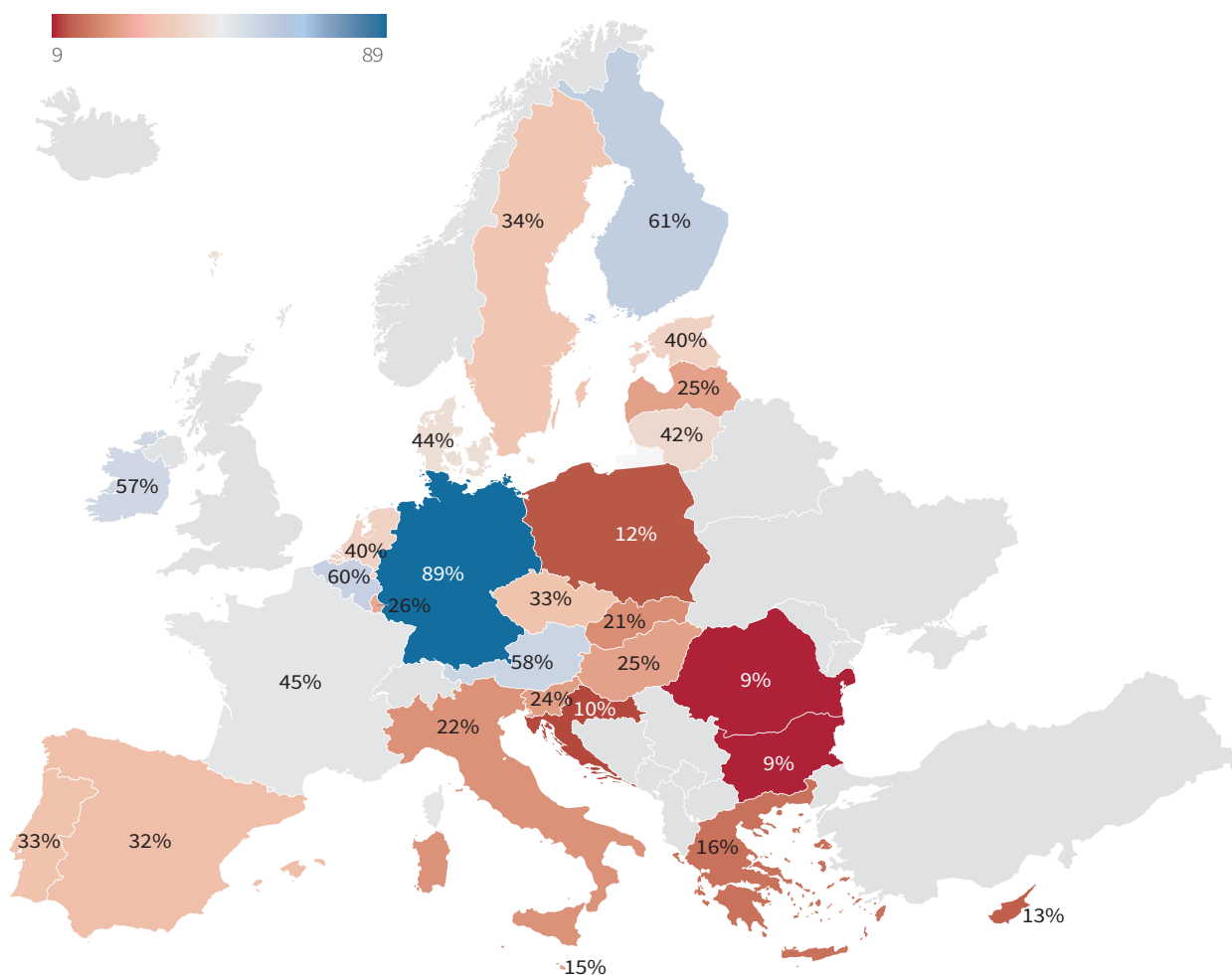
# Coverage

*Wide disparities between Member States; difficult to compare due to diversity of national social protection systems and policies incentivising/disincentivising the registration of unemployed people*

The proportion of unemployed receiving benefit ranges from at most 10% in three Member States (Croatia, Bulgaria and Romania) to at least 60% in another three (Belgium, Finland and Germany) (Figure 2). There are variations in the types of benefits and assistance captured by the relevant EU Labour Force Survey (EU-LFS) variable, but it broadly captures support for the unemployed. Unemployed people who do not receive first-tier or lower-tier unemployment benefits may receive a minimum income and other benefits, which may be more generous than unemployment benefits in other Member States.

While useful for providing an approximate picture of how widespread support for the unemployed is, the data in Figure 2 should be interpreted with caution. Survey-based unemployment data have downsides. People are not counted as unemployed when they work one hour or more, but they may be combining benefits with marginal forms of work. For instance, in Germany 22% of benefit recipients did paid work in 2022, and about one-third of them were in very marginal jobs. People may also report that they are not looking for a job (so are not counted as unemployed) when they are discouraged from doing so by past failed efforts. Of the EU's working age population who are not working, 3% are not actively looking for work but would like to do so, according to the EU-LFS. Furthermore, groups in the most vulnerable situations are usually underrepresented

**Figure 2: Percentage of unemployed people in receipt of unemployment benefit, EU Member States, 2021 (%)**



**Note:** Proportions of the unemployed population, according to the International Labour Organization definition of unemployment used in EU-LFS, that is, in receipt of 'benefits or assistance', whether registered at an employment office or not. Survey weights applied.  
**Source:** Authors' calculations from EU-LFS micro data

in surveys. When data on the registered unemployed are used instead of survey-based unemployment data, however, comparison of the Member States is also challenging. Whether people register as unemployed depends on a range of factors, such as whether registration entitles them to linked benefits (a minimum income, for instance) or services (healthcare and public transport, for example). Furthermore, some Member States more actively pursue deregistration than others.

## Ineligible groups

*Despite efforts in several Member States to redress the situation, a very large number of workers are not covered or just partially covered by unemployment benefits. Groups who are of particular concern include self-employed individuals, workers with non-standard contracts, domestic workers, platform workers, grant- or charity-funded workers, freelance workers in the creative industries, long-term unemployed, people not seeking employment, young people and non-nationals.*

There are many gaps in unemployment benefit coverage for the self-employed and people with non-standard contracts, as the EU monitoring framework on access to social protection and research studies (see Spasova et al, 2017; Schoukens, 2022) show. In 13 Member States, there are unemployment benefit coverage gaps for self-employed workers, who are often insured voluntarily or can choose their level of insurance. Many opt for no or minimum protection. In 2022, to increase take-up of a 2019 voluntary scheme, France lowered the income threshold and included economic non-viability (no longer requiring a court order) as conditions to benefit from the scheme (Schoukens, 2022). In Austria, in 2019, 0.3% of self-employed people had unemployment insurance. Spain made a voluntary scheme mandatory in 2019, although not for agricultural workers. In Poland, an exemption is allowed for the first two years in business.

Besides people whose work is undeclared, there are other specific groups who fall between the cracks: marginal part-time workers (Austria), platform workers (Belgium), paid voluntary and community workers (Belgium), consumer contract workers (Lithuania), at-home workers (Portugal, and copyright contract workers (Slovenia) (Spasova et al, 2017). Workers on short-term contracts sometimes lack coverage (for example, in France, workers on contracts shorter than six months; in Italy, intermittent or on-call contract workers). Germany has reduced coverage gaps by means of a 2020 regulation, which became law from 2023, by shortening the contribution period (to six months from twelve months) for fixed-term employees. Workers with contracts for specific tasks or jobs (in Poland and Slovenia, for instance) and grant-funded workers (such as PhD students in Finland and freelance

workers in the creative industries in Estonia) are also sometimes excluded.

Entitlement to first-tier unemployment benefits usually depends on having registered a minimum time in employment (or self-employment or insurance membership, or to have made a specified number of paid or credited contributions). In 2023, the required time periods for first-time claimants (according to the Missoc database) were:

- 6 months or less in Cyprus, Finland, France, the Netherlands, Italy, Luxembourg and Sweden
- 7–10 months in Croatia, Greece and Slovenia
- 11–12 months in Austria, Bulgaria, Czechia, Denmark, Estonia, Germany, Hungary, Latvia, Lithuania, Malta, Poland, Portugal, Romania and Spain
- 13 months or more in Belgium (if over 35 years), Ireland and Slovakia

Countries vary in how recent this history needs to be. For instance, in Malta, it is 20 in the prior 24 months (and at least 50 months overall), in Latvia it is 12 (raised from 9 in 2020) in the past 16 months, and in France it is 6 in the past 24 months (raised from 6 in 2019). Denmark has implemented a flexible employment account: the less that is used, the more that is kept for the next time it is needed. Furthermore, unemployment benefit usage is based on hours so that entire weeks of benefit entitlement are not used up when a worker becomes partially unemployed.

The pandemic exposed gaps, and actions have been taken to reduce them for workers such as **domestic workers and artists**. Spain made unemployment benefit contributions mandatory for domestic workers from October 2022, and in 2023 artists and other cultural sector workers became eligible for benefits under certain conditions. In Italy, pandemic support was contingent on domestic work being regularised (Eurofound, 2022a). In 2022, social protection was widened to domestic workers and apprentices, for instance. Moreover, employers with at least one employee became obliged to be enrolled in a job retention scheme. In Cyprus, a bill for the social and professional status of artists has been prepared for possible approval in 2024. Belgium, in December 2022, adapted social protection to the specific situations of artists and technicians, and broadened the worker categories covered under the October 2022 ‘artwork benefit’.

**Voluntarily unemployed** people are not usually entitled to unemployment benefits or are entitled to a reduced replacement rate (in Czechia, for instance, it is 45%) or after a waiting period (as in Austria, Finland, Germany, Lithuania, Malta and Poland). People dismissed for misconduct are also often excluded. In addition, people subject to sanctions due to not adhering to activation

measures do not receive unemployment benefits, or benefits are reduced, usually temporarily. In all countries for which data were identified, this issue concerned fewer than 3% of benefit recipients but can disproportionately affect groups in vulnerable situations (for instance, those whose level of health problems or disabilities is judged insufficient to be entitled to alternative support, while not being able to comply with activation requirements). Recent increases in the implementation of sanctions were observed in some countries (such as Austria, Croatia, Portugal and Slovakia). Legal tightening of sanction regimes is not always translated into practice due to lack of support capacity (for instance, in Finland).

**Young people** often face difficulties accessing unemployment benefits especially due to work-history requirements and having short-term contracts (Ghailani et al, 2022). Recent graduates face additional waiting periods (three months in Ireland, for instance) or shorter entitlement periods (for instance, one year in Denmark since 2023). In Greece, unemployed people younger than 20 do not qualify for the long-term unemployment benefit. However, sometimes there are separate unemployment schemes (as in Sweden) or lower work-history requirements (for instance, in Austria, Belgium, Denmark, Slovenia and Romania) for young people. In some countries, pursuing full-time study (Hungary), vocational training (Germany) or an apprenticeship (Austria) may count towards the required period.

**Non-nationals** face barriers in accessing schemes without work-history requirements (including several means-tested unemployment schemes). In some countries (Belgium and Portugal, for instance), EU mobile citizens gain the same benefit rights as nationals upon entry, but in others it takes three months (France and Luxembourg, for instance) or they must find employment first (Austria, Denmark, Germany, Luxembourg or Sweden). In some countries, third-country nationals with permanent residence permits are entitled to unemployment benefit only after several years (and several years of residency are required to obtain a permanent permit). These periods range from one year (in Portugal) to five years (in France and Italy). Temporary permits are sometimes attached to employment (for instance, in Cyprus and Malta), which excludes these third-country nationals from unemployment benefits once they lose that job. In Slovenia, since 2022, third-country nationals are removed from the unemployment register if they do not pass a Slovenian language exam within a year.

In Austria, EU mobile citizens and third-country nationals without employment become entitled to benefits after five years. Regardless of the rules, non-nationals may choose not to take up benefits, for instance because that would reduce their chances of getting a permanent residence card (as in Greece).

**Long-term unemployed workers** fall back on means-tested unemployment benefits (which are lower) where they exist or, more often, minimum income schemes. After a two-year work history, unemployed workers are entitled to first-tier unemployment benefit for at least the following durations:

- over nine months in Austria, Belgium (where it is of unlimited duration), Denmark, Finland, Germany, Greece, Italy (NASPI, the unemployment benefit for employees), Luxembourg, Portugal and Sweden
- six to nine months in Cyprus, Estonia, France, Italy (DIS-COLL, the unemployment benefit for workers with an atypical employment contract and for new self-employed), Latvia, Lithuania, Poland, Romania, Slovakia and Spain
- five months or less in Bulgaria, Croatia, Czechia, Hungary, Malta, the Netherlands and Slovenia

Unemployed workers may be entitled to longer payments than others if they are older (Austria, Czechia, France, Germany, Lithuania, Luxembourg, Portugal and Slovenia), take up training (Austria, Czechia and Luxembourg), live in areas with high unemployment (Poland) or have children (Sweden) (data from the Missoc database).

## Non-take-up

*Non-take-up of first-tier unemployment benefits is relatively low, but it can be high for other benefits for the unemployed – automation, reducing the administrative burden, and improving communication can help.*

Non-take-up, or non-give-out, where people who fulfil entitlement requirements do not claim or receive the (full) benefits, reduces the effectiveness of benefit systems and is at odds with fairness (Eurofound, 2015). While it tends to be relatively low for unemployment benefits, it can be high for other support for the unemployed, typically minimum income. In Lithuania, 48% of unemployed people entitled to the minimum income do not receive it. In Estonia, 64% of unemployment benefit recipients do not know that they can maintain their benefits when they take on some work, partly explaining why only 18% of those entitled use this option.

Measures are taken to address non-take-up. In Portugal, unemployment benefit recipients (among other groups) are entitled to a social electricity tariff. When the allocation of this tariff was automated in 2016, take-up increased from 108,000 to 767,000 beneficiaries. In Finland, since 2019, employers must include income data in a national tax register. Unemployment funds have had access to the register since 2020, and since 2021 they have registered paid-earnings-adjusted allowances to the system. This has reduced the administrative burden of applying for income-adjusted unemployment benefits.

Over-take-up (which may happen, for instance, if a person forgets to report changes in their circumstances), when detected, is retroactively charged to benefit recipients. In contrast, no example was found of retroactively granting unemployment or minimum income benefits to people who fulfilled the entitlement criteria but did not receive the benefit.

# Rejection decisions

*The rejection rate for unemployment benefits in many countries is quite high – above 20%. This creates uncertainty and distrust among applicants and an additional load for administrators. The reasons are worth analysing – they include miscommunication and automation setbacks.*

If only people who were entitled applied and submitted the necessary documentation, or if applications were redundant due to automation, fewer administrative resources would be needed to assess applications. Furthermore, rejection decisions can lead to distrust towards public authorities when applicants' expectations are not met. In 2022, of all applications received, a quarter or more were rejected in, for instance, the Netherlands (25%), Finland (30%, for the

income-adjusted unemployment benefit), Slovakia (33%), Cyprus (33%) and Portugal (34%). In Spain, overall, 6% of unemployment benefit applications were rejected, but for non-contributory means-tested unemployment benefits the proportion was 27%. For contributory unemployment benefits, 27% were refused for not being in a legal situation of unemployment (for example, the employer did not submit the required documents) and 20% for not satisfying the minimum contribution period (a spike in rejections for this reason in the aftermath of the pandemic was also noted in Cyprus and the Netherlands). For non-contributory unemployment benefits, 10% of rejections were due to missing a month of uninterrupted registration as a job seeker, and 23% because other conditions were not met.

# Digital applications

*Digitalisation of access to unemployment benefits is high as a rule. However, in some cases, in-person contact is a means of providing better support. This type of contact is more frequent in dealing with minimum income benefits.*

Unemployment benefits can be applied for online in almost all Member States. Countries where this is not yet the case (Czechia, Portugal and Romania) are in the process of digitalising. However, sometimes non-digital steps remain, and presence in person at the employment office can be required as part of economic activation measures. The application process for unemployment benefits is more digitalised than for minimum income benefits. Only in Austria (related to activation) and Spain (where the minimum income scheme was introduced during the pandemic) is the reverse true. In-person options remain and are used.

For instance, in Estonia, in 2022/2023, 39% of unemployment insurance and 43% of unemployment allowance benefit applications were in person. However, in some cases, in-person access has decreased, and some steps can be completed only online or by phone (for instance, registration as a job seeker in Luxembourg). Digital application procedures have advantages but can also reduce opportunities to identify support needs – a reason why minimum income applications must be in-person in Sweden. Digitalisation also plays an important role in providing other supports, such as tools that identify employment opportunities and support needs of the unemployed (use, for example, in Croatia, Estonia and Malta), with potential risks (such as failing to invest in those least likely to find employment) and advantages.

# Inadequacy

## Low benefits

*The picture across the EU in terms of replacement rates of unemployment benefits and their stability over time is very mixed.*

In most countries, first-tier unemployment benefits depend on prior income, with varying reference periods. Standard replacement rates vary, for instance from 55% in Greece to 90% for fully insured workers in Denmark. European Commission calculations, based on the OECD Tax-Benefit Model, confirm that the (net) replacement rate of unemployment benefits after 12 months of unemployment was below 30% in 16 Member States in 2022 (unemployment benefit replacement rates at the second month of unemployment were above 60% in most Member States). Lower-income earners thus receive lower benefits. Replacement rates may vary with length of work history (for instance, in Estonia, Latvia and Poland). In Latvia, they range from 50% for 1 to 9 years of work history to 65% for more than 30 years of work history. Rates also vary between sector, employment type and insurance regime. In Italy, the rate is 75% for most workers, but 25% for self-employed outside the entertainment sector and 40% for fixed-term (and 30% for permanent) agricultural workers; in Denmark and Sweden, rates are higher for voluntary members of trade union schemes. Rates are sometimes higher for people with children (in Belgium, Germany, Luxembourg and Portugal, for instance).

Effectively, replacement rates are lower for people with higher incomes before becoming unemployed in schemes where the benefit does not depend on (prior) income. This is true for the main schemes in Ireland and Poland and the lower-tier unemployment schemes in most Member States that have them. Furthermore, unemployment benefits do not increase above a certain ceiling, set explicitly or by maximum contributions. For instance, in Luxembourg, unemployment benefits are capped at 2.5 times the social minimum wage (2 times after six months), in Portugal at €1,048 (recently lowered from €1,258), and in Czechia 5.1% of recipients received the maximum of CZK 22,798 (€931).

In some countries (Germany, for example), replacement rates do not reduce over time, but usually rates fall for the longer-term unemployed, with particularly fast and steep reductions, for instance, in Croatia (from 60% for the first 90 days to 30% subsequently). Reductions have become steeper in Denmark since 2023 and Latvia since 2020. The same holds true for Greece since April 2023, which also made the benefit for the first six months dependent on salary. When they are not (any longer) entitled to unemployment benefits, people may be entitled to other benefits, such as minimum income and disability benefits. In Cyprus, 63–65-year-olds are not entitled to unemployment benefits because they can draw an early pension, at the cost of a 12% reduction in future pension payments.

## Inflation adjustment

*In a few Member States, unemployment benefits are directly linked to inflation. In others, adjustments happen via the minimum wage or through deliberate decisions, especially in periods of high inflation. Note that most unemployment benefit recipients are in the lower income bracket and are hit most by increasing prices.*

Some countries have a form of automatic indexation, but additional increases have been applied in response to inflation. In a few countries (such as Estonia and the Netherlands), unemployment benefits depend on the minimum wage. In the Netherlands, this wage is indexed and, in 2023, it increased by an additional 8.05%. In Poland, unemployment benefits are usually indexed every year in June, but in 2022 this was exceptionally also carried out in September. Finland, in 2022, applied an additional indexation of 3.5%. Inflation has a harder impact on low-income households than higher-income households, as goods and services fulfilling basic needs are a larger part of the consumption basket of the former. This is more often considered in minimum income schemes (in Slovakia, for instance). However, in Czechia, for example, unemployment benefit depends on the minimum subsistence level. This is adjusted to increases in the cost of basic needs if the increases are over 5%, which was the case in 2022.

Several countries without automatic indexation have increased unemployment benefits more than previously. Spain did so in 2021, 2022 and 2023. Greece increased unemployment benefits in 2022 and 2023 but left the long-term unemployment allowance at €200 per month. Germany, in 2022, provided a €100 top-up to income-related unemployment benefit. In the same year, Sweden made a temporary 2020 increase of the benefit ceiling, from SEK 910 to SEK 1,200 (€965 to €1273), permanent.

## Inability to make ends meet regardless of benefit receipt

*A substantial share of unemployment benefit recipients, especially those who spend longer in this status, are extremely vulnerable and have problems making ends meet.*

The adequacy of unemployment benefits depends on the amount of those benefits and on people's needs. Furthermore, people who have been receiving these benefits for longer are more likely to have difficulty making ends meet (based on analysis of EU-SILC 2022 microdata). The same holds true for unemployment benefit recipients who are born abroad; have low educational attainment (who may receive lower payments due to shorter contribution periods, low-paid work, and higher non-take-up of additional benefits or services); single parents (who may have higher childcare needs as they are less able to rely on a partner for such needs); or have poor self-reported health (their greater healthcare or assistance needs may not be sufficiently compensated by the benefits).



# Access to other benefits

*In some Member States unemployment benefits are combined with entitlements to other essential services – access to healthcare, transport, housing and so on.*

The adequacy of unemployment benefits also depends on access to quality services (beyond those related to economic activation and upskilling).

**Healthcare coverage** may be dependent on residency status rather than on whether people make contributions (in Spain, for example). However, in countries where this is not the case, state-funded basic healthcare insurance is sometimes provided to low-income groups and specific groups in vulnerable situations (for instance, Belgium, Croatia, Latvia, Portugal and Slovakia). Sometimes, it is dependent on registration as unemployed (for instance, in Czechia, Estonia, Greece since 2023 and Poland) and other times on actual benefit receipt (for instance, in Austria, Czechia, Romania and Slovenia). In several Member States, access to quality healthcare increasingly depends on supplementary insurance beyond the basic package (Eurofound, 2020a). Such insurance may also be provided (as in France) or with costs beyond the basic package covered (for instance, dental care in Estonia).

Good quality access to **public transport** may be free or at low cost for users, benefiting low-income groups, including unemployed people, disproportionately (Eurofound, 2022b). However, some countries have specific schemes for the unemployed, mainly facilitating training and employment (for instance, Denmark, France, Hungary, Romania and Slovakia). For instance, in Slovakia, job seekers traveling to an interview are entitled to receive 70% of their public transport expenses, up to €35 per month. And when they've found a job, their commuting expenses can be reimbursed for 6 months (12 months for disadvantaged groups) up to €200 per month. Usually, however, free or discounted travel for unemployed people is offered by local or regional governments, dependent on benefit receipt (Vienna) or unemployment registration (for instance, in Croatia, Greece and Portugal).

**Other benefits** are also sometimes tied to unemployment, such as social housing and support with paying for utilities. For instance, lower energy tariffs are available for the unemployed in France, Lithuania and Portugal. Measures to reduce the need to purchase energy are more in line with the Green Deal than such subsidies but do not always reach low-income groups (Eurofound, 2023). There is also childcare support, for instance for registered unemployed single parents in France.

# Conclusions

This paper focused on one aspect of social protection of people of working age: unemployment benefits. The green and digital transition not only calls for effective safety nets to support those whose jobs are affected, it may also impact benefit systems. Digitalisation has been integrated into benefit-application processes in almost all Member States, for example. To make support for unemployed people greener, increased focus could be placed on access to public transport and reducing dependence on the purchase of energy. Non-take-up and rejections of claims are of concern especially for means-tested support for the unemployed. They signal inefficiencies and ineffectiveness, and potentially reduce trust in institutions. Giving more attention to the reasons for rejection decisions can inform policymakers on how to improve the systems. Policymakers who seek to reduce both rejections and non-take-up could consider broadening coverage if this would simplify criteria and facilitate automation, while reducing administrative assessment costs.

Benefits and taxes bring the at-risk-of-poverty rate down by about half in the EU. Almost one-tenth of this decrease comes from support for people who are in unemployment. However, over two-fifths of unemployed people are below the monetary poverty threshold. This should be of concern to policymakers seeking to improve the situation of the lowest income earners more generally, whose income has lagged behind in the past decade's period of economic growth (Eurofound, 2020b). Furthermore, there is a need to look beyond income to guarantee a life of dignity, and access to services of good quality plays a key role. This research has been conducted at a time when the EU unemployment rate is 6% (half the 2013 rate). While the pandemic contributed to driving governments to address gaps in unemployment benefit coverage and adequacy, several gaps remain. If unemployment were to increase, it would be an even greater challenge to reduce poverty rates according to the commitments of the European Pillar of Social Rights Action Plan, unless entitlement is broadened, non-take-up reduced and adequacy improved.

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