

ETUC SociAll Project - Survey for National Contact Persons

Instructions

Please complete the survey and send it back to Marina Monaco (mmonaco@etuc.org) CC: Cecilia Lazzaroni (clazzaroni@etuc.org) by **Friday 12th June EOB**.

Please, take your time to:

- Answer the questions with the reference to the pension and social protection policy but also of all related competence areas when necessary. For this, involve all colleagues within your organisation/ other organisations who could help provide a complete picture under different points of view of the subject matter of the questions (e.g.: breaking down of gender data, economics, statistics/ indicators, labour market, etc.).
- Consult colleagues in other trade union organisations to collect their views for their inputs (remember that national reports should represent the trade unions position in the country. If the ETUC affiliates in your country do not share the same answers, please flag it up and let us know or detail the different positions in the body of the answers).
- Should you need any clarifications on the interpretation of the questions, get in touch with Marina Monaco (mmonaco@etuc.org) and CC: Cecilia Lazzaroni (clazzaroni@etuc.org) who will keep track of them and will provide clarifications to everybody (this is important to ensure the comparability of the answers).
- Feel free to add any information you deem relevant even though it is not expressly asked in the survey.
- Before sending back the filled in questionnaire, make sure you have indicated your name and contact details as well as those of relevant colleagues who participated in the survey and can be contacted for further questions by the ETUC or the National experts in view of further steps.
- For each contact person, indicate also the competence/ expertise area.



ETUC SociAll Project - Survey for National Contact Persons

This survey, for completion by the National Contact Persons on behalf of their trade union, is an important source of the qualitative and quantitative information required for the ETUC's SociAll Project. This is in addition to the extensive information about each countries' pension system that will already be available to the National Experts from established national and international sources.

The survey will provide the National Experts with:

- Background information, specifically from a trade union perspective, about the country's pension system and attitudes to recent trends in pension provision;
- To outline the challenges in the sphere of pension provision that have been identified by trade unions; and
- Set out the trade unions' priorities and proposals.

This information that is obtained will not be published as a stand-alone document, but it will be used to flag issues deserving major attention; facilitate the co-ordination of the National Reports; and inform any follow-up queries from the National Experts. For the purposes of the Survey the term "country's pension system" means not only the public system(s) (i.e. run by the State) but also supplementary (occupational and/or individual) based systems.

The survey is divided into three sections that are summarised in Table 1 below. These relate to the corresponding sections of the National Reports, as outlined in the Methodological Note. Section 4 of the National Reports will also be informed by the information that is provided.

Table 1. Outline of the National Survey	
Section 1.	The Country's Pension System: The views of the national trade unions on the strengths and weaknesses of prevailing pension system and the content and the expected effects on the system of recent reforms and those currently under active discussion.
Section 2.	Current Challenges: Trade unions' perception of the main socio-economic and demographic challenges that affect the present and future of pension provision.
Section 3.	Possible Reforms: The trade union's priorities in pension policy and the strategies required to have more effective pension protection in the future.

The information that is provided will only be used within the framework of research conducted by ETUC. The data provided by TUs and integrated by national experts will not be divulged to anyone outside the project team.

Section 1, The Country's Pension System

This section of the survey covers the current situation, including questions on the trade unions' views on the strengths and weaknesses of prevailing national pension system. It also asks questions on the content and the expected effects on the country's pension system of recent reforms and those currently under active discussion. It should be taken that the National Experts are already familiar with the country's existing pension system and current issues. The status of the current reforms should be identified as follows:

- **Completed Reforms**, i.e. those implemented since 2010
- **Planned reforms**, i.e. i.e. almost certain to be adopted, i.e. having gained enough political support and formulated as draft legislation
- **Reforms under active discussion**, i.e. those that are under discussion, with an indication of the likelihood that the reform will be adopted.

QUESTIONS

GENERAL OVERVIEW

Role of Social Partners in general and trade unions in shaping pension reforms

Q 1.1

Can you describe how trade unions in particular and social partners in general are involved in the pension policy debate and decision-making process in your country and how does the involvement take place (involvement in bipartite/tripartite institutions, consultation by government/parliament, negotiations)?

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Q. 1.2

Which is the trade union role in the latest pension reform processes (implemented and under discussion)? Provide your own assessment (major role, marginal role, total exclusion) and few examples in case of influence

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Q. 1.3

Provide a general assessment of the extent to which the existing pension system addresses the needs of current and future retired people in your country, indicating where and why it falls short.

A general assessment will be enough, as a more detailed section on challenges will follow.

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Q. 1.4

a. What are the main principles and policy drivers that inspired the design of the pension system under analysis? Are they still valid?

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b. Is the European Pillar of Social Rights and the recent European Council's Recommendation on Access to social protection for workers and the self-employed¹ shaping the debate on pensions?

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c. Within trade unions?

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d. In bipartite or tripartite social dialogue?

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¹ <https://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&langId=en&newsId=9478>



Q. 1.5

Summarise the trade unions' views on the state of the country's pension system debate in terms of the balance between financial sustainability and social adequacy, coverage and effectiveness.

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Q. 1.6

Summarise completed reforms (as defined above) and indicate the trade union's assessment (if any) of their impact on the adequacy, coverage, and effectiveness of pension provision?

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Q. 1.7

Summarise reforms and those under active discussion (as defined above) and indicate the trades union's assessment (if any) of their impact on the adequacy, coverage, and effectiveness of pension provision?

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Section 2, Current challenges

This section of the survey is about the trade unions' perception of the main socio-economic and demographic challenges that affect the present state and future of pension provision in terms of coverage effectiveness and adequacy (and the effective implementation of the Recommendation on Access to Social Protection for Workers and the Self-Employed).

This should cover:

- *The issues the trade union regards as the more urgent challenges to pensions; and*
- *The main social and occupational groups that, in the view of the trade union movement, need greater attention for more effective pension protection.*
- *The gender dimension of the challenges*

The lists of issues provided for certain questions is non-exhaustive and other issues should be covered, if appropriate

QUESTIONS

Main Challenges

Q. 2.1

- a. What are, in general, the main social challenges in pension provision with respect to the social and economic outlook of your country?

Please consider the needs of people, their rights and living conditions. You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- Population ageing
- Poverty rates
- Access to essential services
- Out-of-pocket expenditure for healthcare and long-term care
- Low salaries
- Unemployment
- Increased share of atypical jobs (high rate of involuntary part-time/zero-hour contracts/
- Bogus self-employment
- Sluggish economic performance
- Low average productivity
- Increasing inequalities
- Gender gaps in employment/wages

- The Covid-19 Pandemic
- Other:

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b. Who do these social challenges affect?

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c. What are the main reasons for these challenges?

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d. Can you please provide data to support your views?

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Challenges to Formal coverage

Q. 2.2

Please answer the questions shortly framing the relevant situation(s) in the demographic/ social/ macroeconomic context and always keep into account the gender perspective wherever relevant and possible. In your reply, please, consider in particular but not only employees, self-employed and atypical workers, as well as the gender dimension (de facto)

a. Are there any major gaps in formal coverage?

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b. What categories of workers, i.e. employees, self-employed and atypical workers, are formally excluded from the coverage of pension schemes by reason of their contract, or are only offered voluntary coverage by pension schemes? Which are the main groups (for example migrant, low-skilled, women) affected?



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c. What determines/ how would you explain these gaps in formal coverage?

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d. What are their main social consequences/impact?

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e. Do you see issues for fiscal sustainability of a system covering of a system covering people in all forms of employment?

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f. Please provide data

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Challenges to Effective coverage

Q. 2.3

a. Is it possible to highlight any major effectiveness issues?

Please, consider effects that, for example, possible entitlement conditions, wage levels, contribution levels, may have on non-standard workers, the self-employed, atypical workers, women.

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b. Who do these effectiveness issues affect? Are there categories of workers or self-employed that are at particular risk of limited effective coverage of pension benefits? *You can make reference to the topics and groups listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices*



and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- Women
- Younger workers
- Self-employed workers
- Bogus self-employment
- Atypical workers
- Precarious workers
- Agricultural employment
- Working poor
- Migrant workers
- Low skilled workers
- Other

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c. What are the main causes of the risk of ineffective coverage of workers?

You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- Significant lack of transparency in the access to relevant information
- Aggregation of contributions across schemes
- Waiting period
- Calculation rules
- Requirements to access old-age or seniority pensions
- Lack of reconciliation of professional and family life
- Incomplete work careers
- Low wages
- Missing financial capacity to safe in (voluntary) pension schemes
- Others

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d. How far are the following contingencies significant in leading to ineffectiveness of pension provisions? *Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples.*

- Maternity, paternity, parental leave



- Study or training periods
- Sickness
- Unemployment
- Care duties (elderly, children, disabled, etc...)
- Other

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e. What are their major **social** impacts of ineffective pension provisions?

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f. Do you see issues for **fiscal sustainability of a fair and effective social protection system**?

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g. Is the lack of transparency or satisfactory information about pension entitlements and obligations limiting *effectiveness of* pension provision; and, if so, which categories of workers and the self-employed are most affected?

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Challenges to Adequacy

Q. 2.4

a. Is there a prevailing/institutional/constitutional reference or definition of adequacy that is used as standard in your country? How do you define adequacy?

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b. Do you use any specific indicator to assess it in your country?

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c. Please provide the TU’s view of the significance of the two main adequacy indicators used by the Commission (Theoretical Replacement Ratio/TRR; Aggregate Replacement Ratio/ARR – Pension Adequacy Report - PAR 2018).

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d. How would you define “ageing in dignity”?

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e. Do you have in mind any specific indicator that could help in assessing “ageing in dignity” in your country?

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f. What are the major deficiencies (if any) in the provision of adequate pensions?

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g. What determines these deficiencies?

You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- Lack of provision of minimum pension
- Volatility of complementary pensions
- Low rates of return from funded pensions
- Wage levels
- Contribution levels
- Worked hours
- Repartition of contributory obligations on employer/employee
- Length/continuity of careers
- Purchasing power erosion
- Lack of indexation
- Cost of living
- Services for old age provided publicly/without out of pocket expenses



- Need of personal/private (out-of-pocket-expenses) for health and long-term care
- Others

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h. **Who** do these deficiencies affect? Please, consider employees, self-employed and atypical workers

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i. What are the major social impacts of these deficiencies?

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j. Do you see issues for **fiscal sustainability of a fair and adequate social protection system**?

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Other challenges

Q. 2.5

What are the **challenges and the opportunities related to occupational pension policy/schemes** concerning their contribution to formal coverage, effective coverage, adequacy (and transparency) of pension systems?

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Q.2.6

Is there any other particular (set of) challenge(s) that you deem key or that should be addressed as a priority in order to give impetus to upward convergence?

a. Please, explain the reasons of your answer.



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b. Please provide data.

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Q.2.7

How is the Covid 19 emergency impacting your priorities?

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Section 3. Possible Reforms

*This section seeks information about the trade union's priorities in pension policy; and their involvement in the policy making process and the strategies to have more adequate and effective pension protection for all. **The examples given under each question are for assistance and other issues should be covered, when appropriate.***

QUESTIONS

Q. 3.1

What are the main demands/actions/reforms that the trade unions propose in order to meet the challenge(s) highlighted in the answers to Section 2?

Provide a concise description from those listed below, plus any other that you consider relevant in light of your replies in the previous set of questions. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples

- Minimum schemes
- Employment related or income-based schemes
- Occupational pension provision
- Pensionable age and early retirement schemes
- Regulation of the labour market and active labour market policies
- In-kind benefits, long-term care and social assistance
- Other

Please, explain also how the proposed reform would address the challenge(s) identified in your replies to the previous set of questions

- keeping in mind the possible effects linked to age groups/gender/forms of employment and

- providing an assessment and considering effects of main issues from the topics listed below, in the light of your replies in the previous section, plus any other that you consider relevant. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples.

- Formal coverage for specific categories of workers and self-employed
- Effective coverage
- Adequacy of benefits
- Inequalities (gender pension gaps, pension rights of younger cohorts of workers, coverage of atypical jobs)
- Other:

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Q 3.2

What would be the main fiscal sustainability drivers necessary to support your policy proposals? What would be the issues arising? What the desirable sources of financing?

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Q.3.3

Are there any major actors supporting or opposing your proposal and why?

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CONTACTS

Please, provide below your contacts and those of relevant colleagues/ experts who helped fill in this survey. Please note that the information provided will only be used in the framework on the ETUC SociAll project and through the ETUC.

Main contact person

Name and surname:

Areas of expertise:

Organisation:

Email address:

Telephone number:

Other relevant contacts

Name and surname:

Areas of expertise:

Organisation:

With the financial support of the European Union



Email address:

Telephone number:

Other relevant contacts

Name and surname:

Areas of expertise:

Organisation:

Email address:

Telephone number:

Others as needed

With the financial support of the European Union

