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World Social Protection Report 2024–26

Regional companion report for Europe and Central Asia

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Regional companion report for Europe and Central Asia

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foreword

This Europe and Central Asia Regional Companion Report supplements ILO's World Social Protection Report 2024-2026: Universal Social Protection for Climate Action and a Just Transition. The first part of the regional companion report provides a global perspective that is taken from the main report. The second part, highlights key developments, challenges and priorities for social protection in Europe and Central Asia from a lifecycle perspective.

This report is timely, as the region grapples with the lingering effects of the COVID-19 pandemic, the war in Ukraine, persistent inflation driven by tensions in the energy markets, the impact of climate change, challenges of informality and demographic shifts. The report issues a clarion call for policymakers, social partners, other stakeholders, and communities to come together and forge a path toward a more equitable and sustainable future.

The report provides comprehensive analysis of the coverage, expenditure, and emerging challenges of current social protection systems in the region. It underscores the urgent need to extend social protection to those in the informal economy, develop robust social protection floors, ensure adequate benefits, and expand coverage. Crucially, this report acknowledges the inextricable link between social protection and climate action. It outlines a vision for adapting social protection systems to enhance resilience, support climate adaptation and mitigation efforts as well as facilitate a just transition to a low-carbon economy. Integrating climate risk assessments, promoting sustainable livelihoods, and strengthening disaster response mechanisms, and country and regional institutions can transform social protection systems into vital instruments for addressing climate change.

The road ahead is not without challenges and this report offers key insights into overcoming them.

Based on examples from different countries and regional policies, particularly those of the European Union (EU), the report calls for increased public expenditure on social protection, strengthened taxation systems and innovative financing solutions to expand fiscal space. It also emphasizes the importance of investing in the administration and management of schemes to ensure quality services at the local level and foster regional and global knowledge exchange and South–South collaboration.

As we embark on this journey, we must keep in mind the ultimate goal of leaving no one behind. Policies integrating social protection will be key for fair, resilient, and just transitions in the Europe and Central Asia region as it achieves global objectives such as the Sustainable Development Goals and the Paris Agreement's nationally determined contributions (NDCs).

Beate Andrees
Assistant Director-General and Regional Director
for Europe and Central Asia
International Labour Organization

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Global perspective

chapter 1

For the first time, more than half of the world's population are covered by some form of social protection. While this is welcome progress, the unvarnished reality is that 3.8 billion people are still entirely unprotected. The pressing need to make the human right to social security a reality for all is rendered even more urgent given the role social protection must play in addressing an even more substantial challenge: that is, the need for climate action and a just transition to address the triple planetary crisis – climate change, pollution and biodiversity loss – that imperils our world. With major tipping points on the verge of being crossed due to warming right now, the climate crisis represents the singular gravest threat to social justice.

A rapid move to a just transition is therefore urgently required as a response. Universal social protection systems have an important role to play to help realize climate ambitions and facilitate a just transition. With an especially sharp focus on the climate crisis and the exigency of a just transition, the global report provides a global overview of progress made around the world since 2015 in extending social protection and building rights-based social protection systems. In doing so, it makes an essential contribution to the monitoring framework of the 2030 Agenda.[1] And it calls on policymakers, social partners and other stakeholders to accelerate their efforts to simultaneously close protection gaps and realize climate ambitions.

Five messages emerge from this report.

- ***Social protection makes an important contribution to both climate change adaptation and mitigation***. Social protection is fundamental for climate change *adaptation*[2] as it tackles the root causes of vulnerability by preventing poverty and social exclusion and reducing inequality. It enhances people's capacity to cope with climate-related shocks ex ante by providing an income floor and access to healthcare. It also contributes to raising adaptive capacities, including those of future generations through its positive impacts on human development, productive investment, and livelihood diversification. Moreover, an inclusive and efficient loss and damage response at scale can leverage social protection systems, particularly when high levels of coverage and preparedness exist. Social protection systems are also key for compensating and cushioning people and enterprises from the potential adverse impacts of *mitigation*[3] and other environmental policies. When combined with active labour market policies, they can help people transition to greener jobs and more sustainable economic practices. Social protection can also directly support mitigation efforts. The greening of public pension funds, the progressive conversion of fossil fuel subsidies into social protection benefits, and the provision of income support to disincentivize harmful activity to protect and restore crucial natural carbon sinks, are some of the options to support emission reductions.
- ***Social protection is therefore an enabler of climate action and a catalyst for a just transition and greater social justice.*** Social protection systems, as part of an integrated policy response, meet the imperatives of mitigation and adaptation in an equitable manner. Social protection helps to protect people's incomes, health and jobs, as well as enterprises, from climate shocks and the adverse impacts of climate policies. Social protection encourages productive risk-taking and forward planning and thus can ensure that everyone – including the most vulnerable – can gain from climate change adaptation measures. It can enable job restructuring, protect living standards, maintain social cohesion, reduce vulnerability, and contribute to building fairer, more inclusive societies, and sustainable and productive economies. However, social protection cannot do this on its own. It needs to work in tandem with other policies to enable effective mitigation and adaptation policies, which are so utterly vital for a liveable planet.
- ***Decisive policy action is required to strengthen social protection systems and adapt them to new realities, especially in the countries and territories most vulnerable to climate change, where coverage is the lowest.*** Social protection

[1] Estimates are not strictly comparable to the previous *World Social Protection Reports* due to methodological enhancements, extended data availability and country revisions.

[2] Climate change adaptation refers to the process of adjustment to actual or expected climate change and its effects in order to moderate harm or exploit beneficial opportunities.

[3] Climate change mitigation refers to actions that reduce the rate of climate change (for example, keeping fossil fuels in the ground) or enhancing and protecting the sinks of greenhouse gases that reduce their presence in the atmosphere (for example, forests, soils and oceans).

increases the resilience of people, economies and societies by providing a systematic policy response to mutually reinforcing life-cycle risks and climate-related risks (which look poised to become increasingly inseparable and indistinct with each decimal point of global warming). In this context, policymakers will have to achieve a double objective: implementing climate policies to support mitigation and adaptation efforts to contain the climate crisis, while at the same time strengthening social protection to address both ordinary life-cycle risks and climate risks. In the context of an evolving risk landscape, policymakers must ensure their social protection systems can deal with both types of risk.

- ***However, the capacity of social protection systems to contribute to a just transition is held back by persistent gaps in social protection coverage, adequacy and financing.*** These hinder the achievement of the Sustainable Development Goals by 2030. Investing in reinforcing social protection systems is indispensable for a successful just transition. The costs of inaction are enormous, and it would be irrational and imprudent not to invest. The case for strengthening social protection systems is therefore as compelling as it is urgent. Without investment in universal protection systems, the climate crisis will exacerbate existing vulnerabilities, poverty and inequalities, when precisely the opposite is needed. Moreover, for ambitious mitigation and environmental policies to be feasible, social protection will be needed to garner public support. Human rights instruments and international social security standards provide essential guidance for building universal social protection systems capable of responding to these challenges and realizing the human right to social security for all.

- ***Social justice must inform climate action and a just transition, with human rights at the heart of the process.*** Social protection can help ensure no one is left behind. It can contribute to rectifying long-standing global and domestic inequalities and inequities rendered more pronounced by the climate crisis. The climate crisis can only be overcome through common effort but with differentiated responsibility proportional to capacity. It needs to be recognized that special remedial responsibility lies with those primarily responsible for the crisis. This has major implications for financing social protection at the domestic level, and for the role of international financial support for countries with insufficient economic and fiscal capacities that have contributed least to the crisis but are bearing its brunt. This constitutes a key element of social justice.

Progress, yes, but billions are left languishing and unprepared for the life-cycle and climate shocks ahead

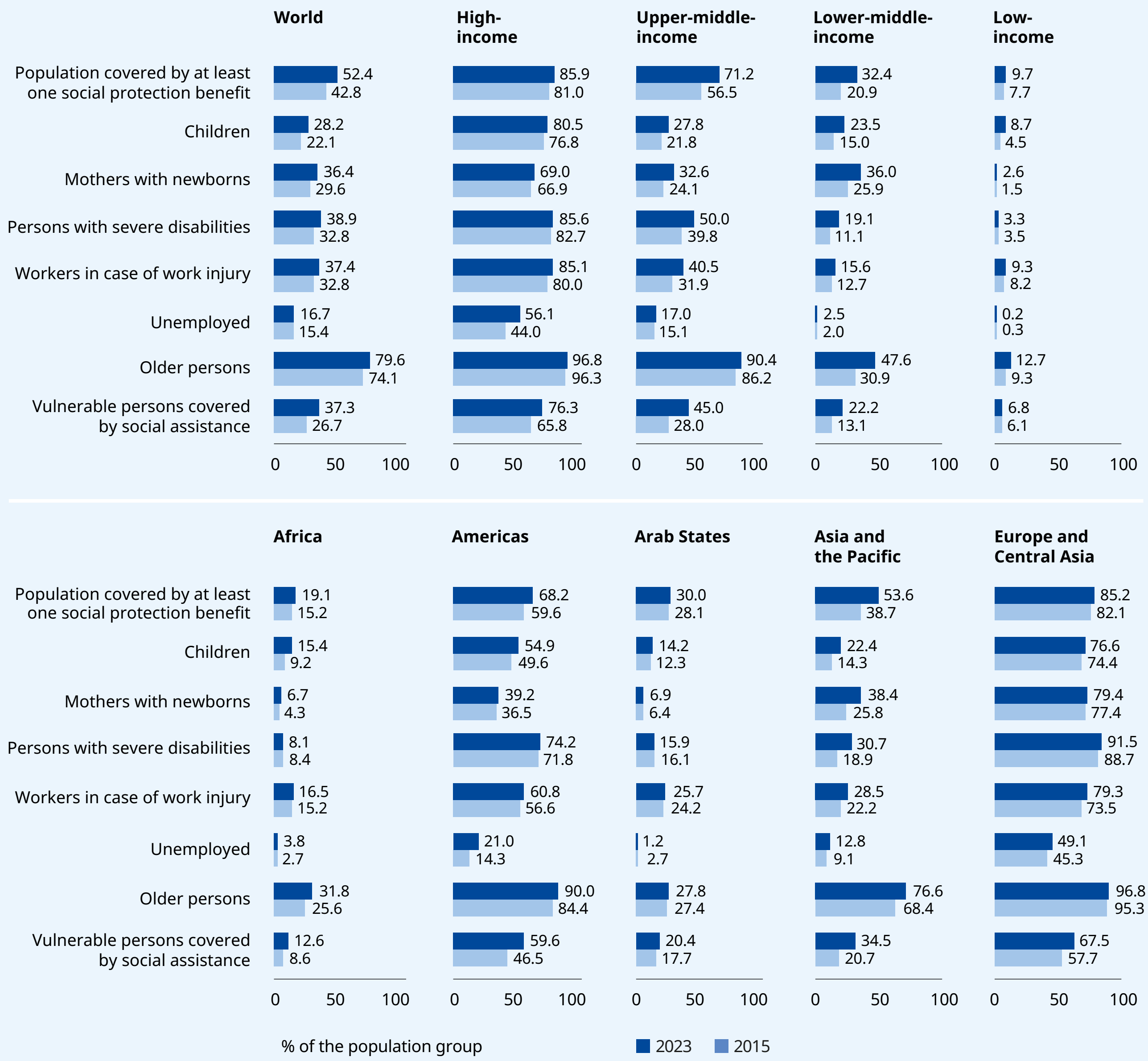
Since the last edition of the *World Social Protection Report*, social protection coverage has surpassed an important milestone globally. For the first time, more than half of the world's population (52.4 per cent) are covered by at least one social protection benefit (SDG indicator 1.3.1), increasing from 42.8 per cent in 2015 (see figure ES.1). This is welcome progress.

If progress were to continue at this rate at the global level, it would take another 49 years – until 2073 – for everyone to be covered by at least one social protection benefit. This pace to close protection gaps is too slow.

Moreover, the world is currently on two very different and divergent social protection trajectories: high-income countries (85.9 per cent) are edging closer to enjoying universal coverage; and upper-middle-income countries (71.2 per cent) and lower-middle-income countries (32.4 per cent) are making large strides in closing protection gaps. At the same time, low-income countries' coverage rates (9.7 per cent) have hardly increased since 2015, which are unacceptably low.

Gender gaps in global legal and effective coverage remain substantial. Women's effective coverage, for at least one social protection benefit, lags behind men's (50.1 and 54.6 per cent, respectively). For comprehensive legal coverage, a similar inequality is observed. Only 33.8 per cent of the working-age population are legally covered by comprehensive social security systems. However, when this figure is disaggregated, it reveals a pronounced gender gap, with a coverage rate of 39.3

▶ Figure ES.1. SDG indicator 1.3.1: Effective social protection coverage, global, regional and income-level estimates, by population group, 2015 and 2023 (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024-26* for a methodological explanation. Global and regional and income-level aggregates are weighted by population group. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

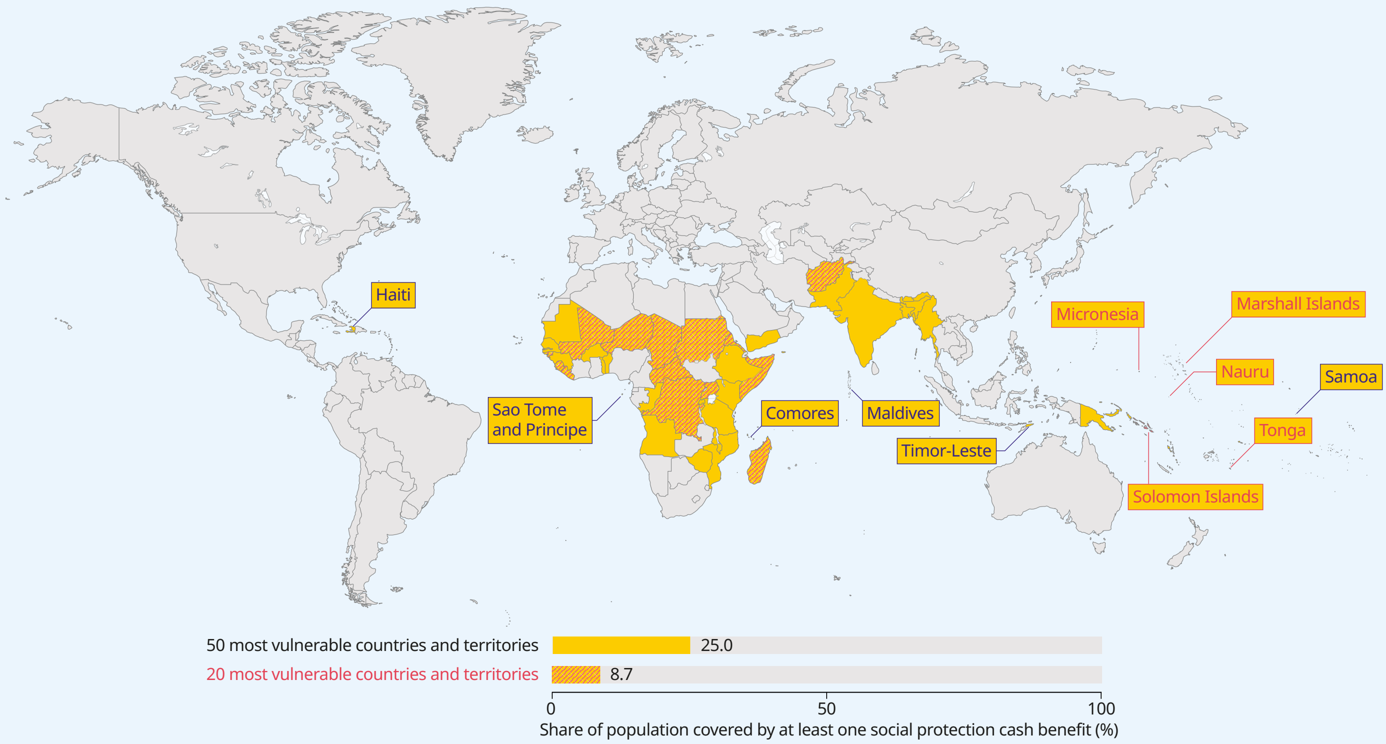
per cent for men and 28.2 per cent for women – an 11.1 percentage point difference. Social protection systems must become more gender-responsive as part of a larger set of policies to address inequalities in labour markets, employment and society.

For people not covered through social insurance, it is important to note that, in its absence, social assistance or other non-contributory cash benefits play an essential role in ensuring at least a basic level of social security. Globally, coverage has increased from 26.7 per cent to 37.3 per cent of vulnerable persons since 2015. This increase is explained, in part, by the temporary policy response to the COVID-19 pandemic. However, higher coverage may also stem from increased needs due to increasing poverty, vulnerability and decent work deficits. Irrespective of the explanation, greater efforts are needed to facilitate transitions from social assistance into decent employment (including self-employment) covered by social insurance, which provides higher levels of protection and relieves pressure on government budgets.

A daunting prospect: Countries most vulnerable to the climate crisis are woefully ill-prepared

Populations in countries at the frontline of the climate crisis and most susceptible to climate hazards remain woefully unprepared. In the 20 countries most vulnerable to the climate crisis, just a mere 8.7 per cent of the population is covered by some form of social protection, leaving 364 million people wholly unprotected (figure ES.2). And some 25 per cent of the population in the 50 most

Figure ES.2. The 20 and 50 countries most vulnerable to climate change and their weighted average effective coverage by at least one social protection cash benefit, 2023 (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024-26* for a methodological explanation. Global and regional aggregates are weighted by population.

Boundaries shown do not imply endorsement or acceptance by the ILO. See full disclaimer.

Sources: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources and Notre Dame Global Adaptation Initiative Country Index.

climate-vulnerable countries are effectively covered. For the latter, this translates to 2.1 billion people currently facing the ravages of climate breakdown with no protection, relying on their own wits and kin to cope.

This is no way to proceed in the context of a more volatile climate future. And the abject plight of these people is made even bleaker by the large financing gap that impedes having at least a social protection floor. The annual financing gap in the 20 most vulnerable countries equates to US$200.1 billion (equivalent to 69.1 per cent of their GDP) and, in the 50 most vulnerable, it is US$644 billion (equivalent to 10.5 per cent of their GDP). Filling these financing gaps is not insurmountable if domestic capacities are built up, but this will require concerted international support, especially in the most vulnerable countries.

▶ Protection gaps are largely associated with significant underinvestment in social protection

Financing gaps in social protection are still large. To guarantee at least a basic level of social security through a social protection floor, low- and middle-income countries require an additional US$1.4 trillion or 3.3 per cent of the aggregate GDP (2024) of these countries per annum, composed by 2.0 per cent of GDP or US$833.4 billion for essential healthcare and 1.3 per cent of GDP or US$552.3 billion for five social protection cash benefits. More specifically, low-income countries would need to invest an additional US$308.5 billion per year, equivalent to 52.3 per cent of their GDP, which is unfeasible in the short term without international support.

Ambitions to close gaps in the coverage, comprehensiveness and adequacy of social protection systems are stymied by significant underinvestment in social protection. On average, countries spend 12.9 per cent of their GDP on social protection (excluding health), but this figure masks staggering variations between countries. High-income countries spend 16.2 per cent; upper-middle-income countries, 8.5 per cent; lower-middle-income countries, only 4.2 per cent; and low-income countries, a paltry 0.8 per cent.

Increasing the adequacy of social protection is paramount too. Persistent adequacy gaps inhibit the potential of social protection to prevent and reduce poverty, and enable a dignified life. Ensuring adequate benefits across people's lives is key to guaranteeing a social protection floor and striving towards higher benefit levels. The climate crisis will most likely lead to increased needs, including due to higher prices, which will result in a commensurable increase in public expectations for adequate benefits.

For social protection systems to fulfil their potential in addressing life-cycle risks and responding to climate change, they must be further reinforced. Additional efforts are therefore needed to ensure universal, comprehensive and adequate protection, while ensuring that social protection systems are equitably and sustainably financed. The cost of inaction on investing in social protection is enormous, comprising lost productivity and prosperity, heightened social cohesion risks, squandered human capabilities, unnecessary pain, morbidity and early death and many more socio-economic negativities.

▶ Social protection continues to be elusive for 1.8 billion children

Highlights

- Social protection remains elusive for the vast majority of children. For children aged 0 to 18 globally, 23.9 per cent receive a family or child benefit, meaning 1.8 billion children are not covered. For children aged 0 to 15, 28.2 per cent of children are covered, up by 6.1 percentage points since 2015. This equates to 1.4 billion children missing out.
- Fewer than one in ten (7.6 per cent) children aged 0 to 18 in low-income countries receive a child or family cash benefit, leaving millions

vulnerable to missed education, poor nutrition, poverty and inequality, and exposing them to long-lasting impacts. Children, especially those in poverty, are bearing the brunt of the climate crisis.

- The climate crisis has been described as structural violence against children, which compromises their well-being and prospects. This underscores the importance of making social protection systems more inclusive and resilient so that they continue to achieve their core objectives and support children's additional needs due to climate change.

- Public expenditure on social protection for children needs to increase. On average, 0.7 per cent of GDP is spent on child benefits globally. Again, large regional disparities exist; the proportion ranging from 0.2 per cent in low-income countries to 1.0 per cent in high-income countries.

Pronounced protection gaps remain for persons of working age

Highlights

- Global coverage trends between 2015 and 2023 (including SDG indicator 1.3.1) show some, yet still insufficient, progress for persons of working age, leaving many millions unprotected or inadequately protected. These protection gaps will be further aggravated by climate hazards and climate mitigation and adaptation policies.

- *Maternity protection*: 36.4 per cent of women with newborns worldwide receive a cash maternity benefit, up by 6.8 percentage points. This equates to 85 million women with newborns not covered. In addition, inequalities in access to reproductive, maternal, newborn and child health persist and exposure to climate change hazards has consequences for maternal and neonatal morbidity and mortality.

- *Sickness benefits (legal coverage)*: 56.1 per cent of the labour force in the world, representing 34.4 per cent of the working-age population, is legally entitled to sickness benefits. This means 4.1 billion working-age persons are not legally protected. Even when covered, limited adequacy, duration and eligibility criteria may create protection gaps. Climate change creates new challenges for productivity and sickness protection owing to the spread of existing and new diseases.

- *Employment injury protection*: 37.4 per cent of workers enjoy employment injury protection for work-related injuries and occupational disease, up by 4.6 percentage points. This leaves 2.3 billion workers totally uncovered. Adverse labour market structures and weak enforcement of schemes, especially in lower-income countries, perpetuate these gaps. Climate hazards like extreme heat will increase employment injury risks, and occupational safety and health needs.

- *Disability benefits*: 38.9 per cent of people with severe disabilities receive a disability benefit, up by 6.1 percentage points. This results in 146 million persons with severe disability not covered. The additional services which persons with disabilities need are often insufficient to meet their diverse needs. Climate change further increases the vulnerability of persons with disabilities.

- *Unemployment protection*: 16.7 per cent of unemployed people receive unemployment cash benefits, up by 1.3 percentage points. This translates to 157 million unemployed persons not being covered. Youth, self-employed workers, workers on digital platforms, agricultural and migrant workers often lack unemployment protection. And many existing schemes are not prepared to tackle climate-related challenges nor facilitate the decarbonization of carbon-intensive sectors.

- *Expenditure estimates* show that, worldwide, 4.8 per cent of GDP is allocated to non-health public social protection expenditure for people of working age. To a large extent, limited expenditure explains protection gaps for working-age persons.

▶ Older persons still face coverage and adequacy challenges

Highlights

- Pensions are the most prevalent form of social protection globally. Worldwide, 79.6 per cent of people above retirement age receive a pension, up by 5.5 percentage points since 2015. Nonetheless, more than 165 million individuals above the statutory retirement age do not receive a pension.
- Ensuring adequate protection in old age remains a challenge, particularly for women, workers with low earnings, those engaged in precarious employment, workers on digital platforms, and migrant workers. These challenges are likely to be exacerbated by climate change, in the form of involuntary migration, fragmented careers or general climate-induced economic pressure.
- In many countries, especially those with widespread informal employment, the expansion of coverage of contributory pensions has not been fast enough to guarantee adequate income security in old age. The introduction of tax-financed pensions provides an important source of income for older persons with insufficient entitlements to contributory pensions. Yet, in some countries, benefit levels are insufficient to guarantee a social protection floor for older persons.
- Globally, public expenditure on pensions and other non-health benefits for older people averages 7.6 per cent of GDP. However, substantial regional variations still exist, with expenditure levels ranging from 10.5 per cent of GDP in Europe and Central Asia to 1.7 per cent in Africa.
- The climate crisis threatens the financial sustainability and adequacy of pension schemes. Consequently, pension schemes must adapt to contend with climate-related risks to ensure long-term sustainability and protect the quality of life of beneficiaries. Pension funds can also help combat the climate crisis through strategic investment in sustainable and low-carbon assets.

▶ Social health protection: an essential contribution to universal health coverage

Highlights

- The right to social health protection is not yet a universal reality. While more than four fifths (83.7 per cent) of the global population is covered by law, only 60.1 per cent of the global population are effectively protected by a health protection scheme. This means 3.3 billion people do not enjoy protection. Coverage has stalled since 2020, showing important implementation gaps. In addition to extending health protection, investing in the availability of quality healthcare services is crucial.
- Barriers to healthcare access remain in the form of out-of-pocket health expenditure incurred by households, physical distance, limitations in the range, quality and acceptability of health services, long waiting times linked to shortages and unequal distribution of health and care workers, and opportunity costs such as lost working time and earnings.
- Out-of-pocket expenditure on healthcare is increasing globally and pushed 1.3 billion people into poverty in 2019. Collective financing, broad risk pooling and rights-based entitlements are key conditions to support effective healthcare access for all in a shock-responsive manner.
- Stronger linkages and better coordination between access to healthcare and income security are urgently needed to address key determinants of health. The climate crisis is directly impacting people’s health, while also exacerbating existing socio-economic inequalities, which act as powerful determinants of health equity. Health and well-being should not be the privilege of the few, and the inequalities triggered by the climate crisis call for urgent investment.

▶ Time to up the ante: Towards a greener, economically secure and socially just future

Time is quickly running out for arresting runaway global heating and achieving universal social protection, with less than six years remaining to the key milestone of 2030. It is time to up the ante, accelerate progress in social protection and make a just transition. This is essential for current and future generations. It requires significant investment, determination and political will from both national policymakers and international actors. Safeguarding the planet – while also protecting people's health, incomes, jobs and livelihoods, as well as enterprises – and maintaining a liveable planet should provide ample impetus for policymakers to build social protection systems. To this end, several priorities can be identified:

- ***Mitigating the climate crisis and achieving a just transition requires giving sufficient attention to building rights-based universal social protection systems.*** Countries must intensify their efforts to address the existential threat of the climate crisis. Social protection is among the most powerful policy tools that governments can deploy to manage this challenge fairly by ensuring that everyone is adequately protected. This must be part of an integrated policy response. This can help secure the political legitimacy of climate policies. Rectifying inequities intrinsic in the climate crisis demands global justice, including solidarity in financing.
- ***By reinforcing social protection systems, States can demonstrate that they intend to protect their people through a reinvigorated social contract.*** This is essential for promoting well-being, social cohesion and the pursuit of social justice. Strong social protection fosters state-society trust, can guarantee that all members of society are well protected, and engenders a willingness to go along with climate policies.
- ***Keeping alive the promise of leaving no one behind remains paramount.*** This means a) pivoting from reducing poverty to preventing poverty and moving away from flimsy social safety nets towards solid social protection floors, and progressively reaching higher, more adequate levels of protection; b) ensuring that social protection systems are gender-responsive; c) facilitating access to quality care and other services; d) making health and well-being a more central focus of our economies.
- ***Preparedness for climate shocks and just transition policies requires comprehensive social protection systems to be in place ex ante.*** This means getting the basics right and formulating and implementing national social protection strategies and policies through social dialogue now rather than later. Systems can contribute to preventing, containing and softening the impacts of crises, promoting swift recovery and building people's capacity to cope with shocks as well as everyday risks. In humanitarian crises, this requires working across the humanitarian-development-peace nexus, using existing health and social protection systems to the extent possible, and systematically reinforcing them.
- ***Further investment is essential to achieve universal and robust social protection systems.*** Domestic resource mobilization is critically important for addressing both life-cycle and climate risks in a sustainable and equitable way. Countries with limited fiscal capacities, many of which are also highly vulnerable to the climate crisis, need international financial support to enable them to fill financing gaps and build their social protection systems.

There are enormous gains to be had if universal social protection is accorded its due policy priority in climate action and a just transition. As part of an integrated policy framework, social protection can ensure that everyone can reap the benefits of a new greener prosperity, a reinvigorated social contract and a rejuvenated planet more hospitable to life and future generations. The opportunity is there if policymakers want to take it.

Setting the regional context: Social protection, climate action and just transition in Europe and Central Asia

chapter 2

Climate change is increasingly affecting populations across Europe and Central Asia, with its impacts varying by geographic location. The region faces a rise in extreme weather events – heatwaves, droughts, wildfires and floods – which are becoming more frequent and severe, while slower onset changes such as rising temperatures, shifting precipitation patterns, permafrost thawing and desertification threaten employment and livelihoods across multiple economic sectors (ILO 2024b; 2024e). Countries with robust social protection systems that provide broad coverage and adequate benefits tend to be more resilient to these climate-related risks. However, as seen during past pandemics, even the most comprehensive systems must continuously adapt to emerging challenges and enhance mitigation strategies. Without swift and effective mitigation and adaptation measures, climate change will further exacerbate poverty, deepen social inequalities and strain existing social protection mechanisms across the region.

Despite relatively high levels of social security coverage in line with international social security standards, significant gaps in adequacy and coverage persist across the Europe and Central Asia region, particularly for many temporary, part-time or self-employed workers, many of whom are in informal employment. At the same time, youth unemployment, gender disparities and barriers for people with disabilities continue to challenge labour market inclusion, underscoring the need for integrated policies that extend social protection coverage, strengthen active labour market measures, and enhance skills development for a more resilient and adaptable workforce.

In the region, compounded effects of the COVID-19 pandemic, ongoing conflicts and the escalating climate crisis have contributed to a surge in consumer prices, placing additional pressure on already vulnerable populations. These overlapping shocks underscore the urgency of reinforcing equitable and sustainable social protection systems and floors. Strengthening these systems is essential not only to address immediate challenges such as the cost-of-living crisis, but also to build long-term resilience against the far-reaching and uneven impacts of climate change across the region.

▶ 2.1 Regional social protection trends and outlook

2.1.1 Effective coverage

Regional trends and subregional variations

The Europe and Central Asia region provided social protection coverage to 85.2 per cent of the population in 2023, as per SDG indicator 1.3.1 (percentage of the population covered by at least one social protection benefit), increasing from 82.1 per cent in 2015. Although progress over the last decade has been achieved by all subregions, significant gaps remain, particularly in Central and Western Asia (figure 1).

Population covered by social protection, as measured by SDG indicator 1.3.1 (figure 1), is highest in Northern, Southern and Western Europe, where rates are approaching universal levels across all population groups. In Central and Western Asia, coverage is higher than the global average (except for the unemployed), but significantly lower than in other parts of the region for most branches (except old-age pensions).

The differences in coverage rates reflect, to some extent, differences in the historical development of social protection systems. Membership in the European Union (EU) is a key factor, as EU accession requires commitments to social rights. While the implementation of social protection policies is left to the decision of Member States, various EU directives and recommendations, together with the European Code of Social Security,[1] as well as its open method of coordination,[2] help to ensure

[1] European Code of Social Security, 1964, ratified by 21 countries. See https://www.coe.int/en/web/conventions/full-list?module=signatures-by-treaty&treatynum=048.

[2] An “open method of coordination” is a type of “soft” law that does not lead to binding EU legislation and does not obligate EU countries to modify or enact their own laws, but operates through guidelines, indicators and benchmarks (European Union, n.d.).

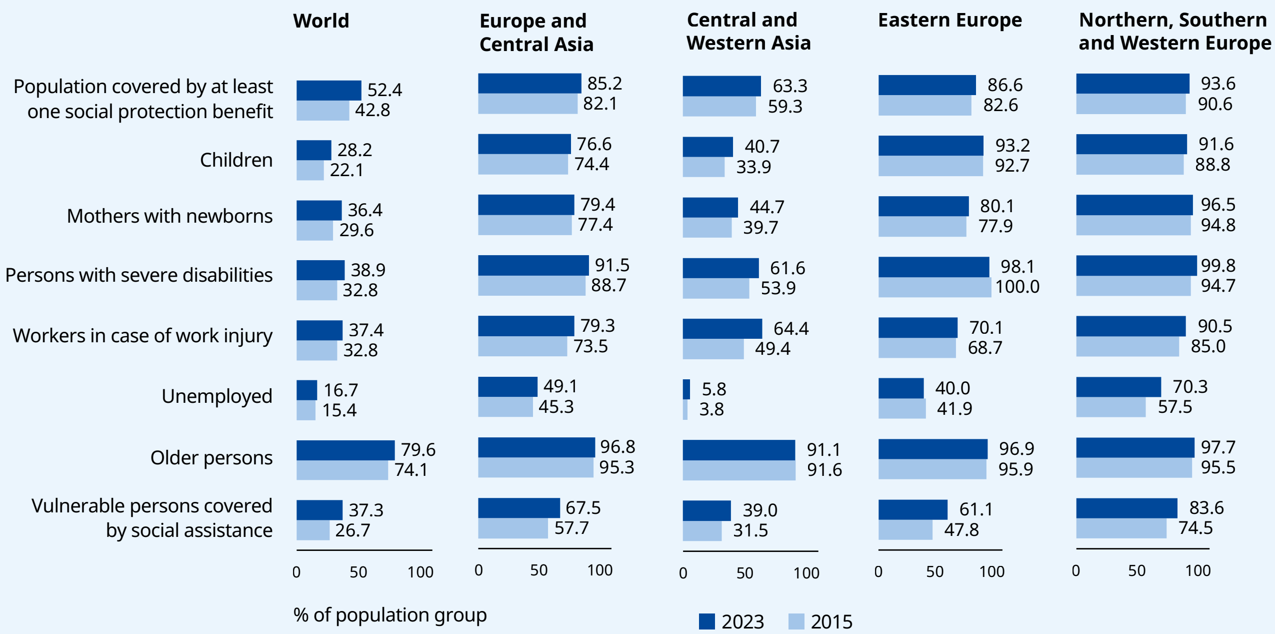
at least minimum standards of coverage and adequacy. These mechanisms are closely aligned with international social security standards, particularly the ILO Social Security (Minimum Standards) Convention, 1952 (No. 102), ratified by 68 countries worldwide. In the region, 35 countries have ratified either Convention No. 102 or the equivalent standard of the European Code of Social Security, including the large majority of EU Member States.

Gender differences in coverage

In the region, social protection coverage is lower for women than men, which is largely due to the remaining gender gap in labour market participation (see figure 2 on pension coverage). Yet, women who are in employment are more likely to contribute to pension schemes than men in the European subregions, and slightly less likely in Central and Western Asia. Higher coverage in some parts of the region is closely linked to their greater propensity to participate in formal employment compared to men. Yet, in Western Asia, women are more likely than men to work informally and, across the region, one in five informally employed women works within a formal enterprise (ILO 2023; 2025a).

Non-contributory social protection benefits can, to some extent, compensate for gaps in contributory benefits, yet such benefits are often modest and subject to a means test (Malgesini, Cesarini-Sforza and Babović 2017). Overall, gender gaps in social protection coverage are smaller than in other regions, especially for non-contributory benefits.

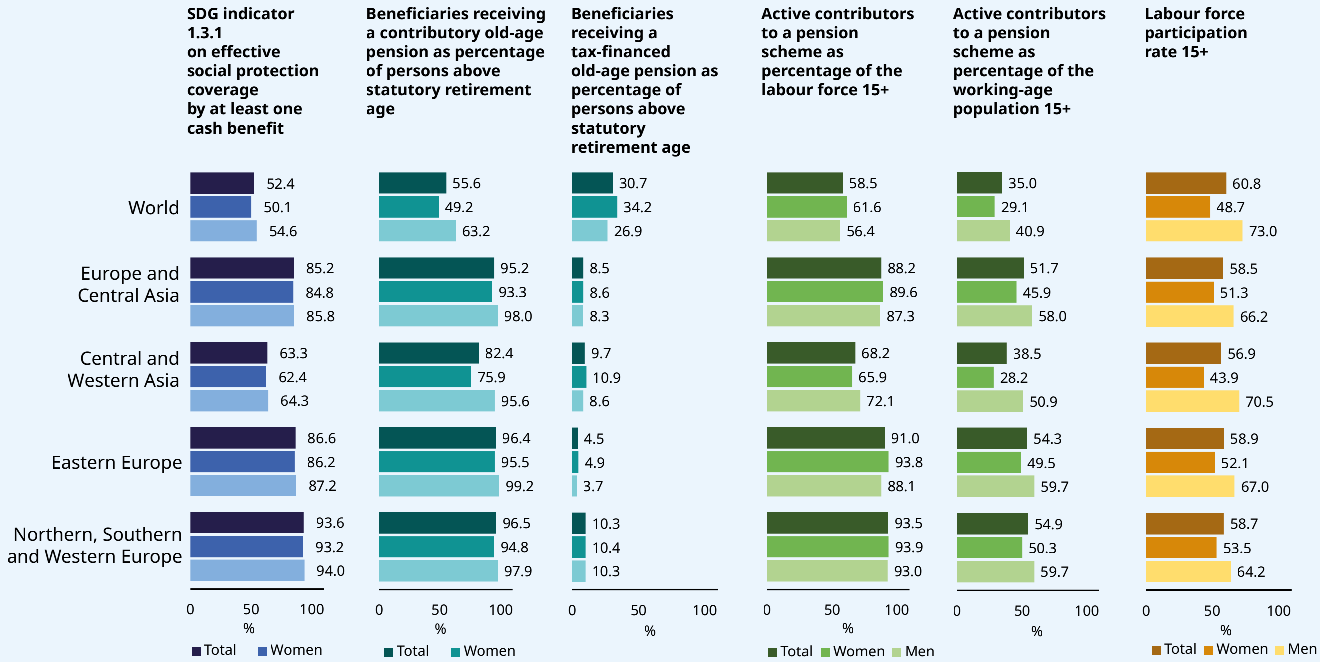
▶ Figure 1 SDG indicator 1.3.1: Effective social protection coverage, regional and subregional estimates, 2015 and 2023 (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global and regional aggregates are weighted by population group. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

▶ **Figure 2 Gender gaps in effective social protection and pension coverage: SDG indicator 1.3.1 on effective social protection coverage, beneficiaries of contributory and tax-financed pensions, contributors to pension schemes, and labour force participation rates, by sex, 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global and regional aggregates are weighted by population group. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

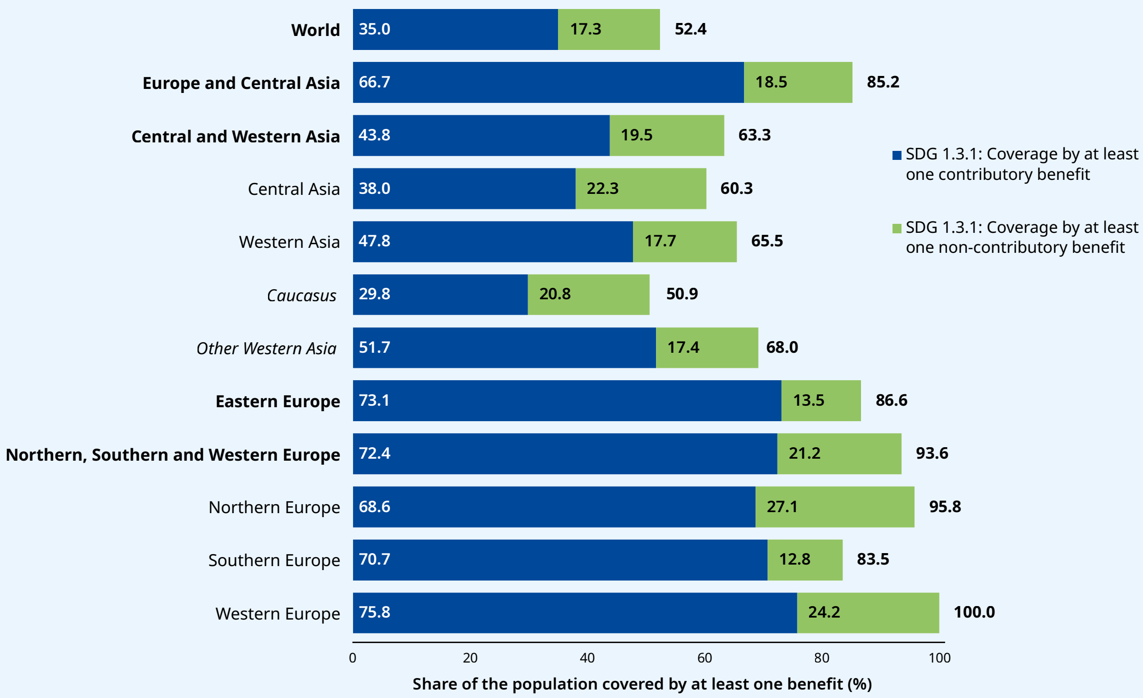
Coverage by contributory and non-contributory schemes

Social insurance coverage is higher in the Europe and Central Asia region than in the rest of the world: approximately two thirds of the population is covered by at least one social insurance benefit, compared to slightly above one third globally, reflecting higher levels of formal employment (figure 3).

In addition, countries in the region also rely on non-contributory benefits, which are usually tax-financed. These include universal or categorical benefits, such as child benefits for all children within a specific age range, pensions for all older persons above a certain age, disability benefits, and social assistance benefits targeted at those living in poverty or other vulnerable groups.

Social insurance coverage levels vary significantly within the region. The lowest social insurance coverage is found in the countries of Western and Central Asia, where informal employment is widespread. As a result, the relative share of non-contributory benefits (including social assistance) in overall coverage is the highest. For example, in the Caucasus, 20.8 per cent of the population receive benefits from non-contributory schemes, compared to 29.8 per cent of the population protected by contributory schemes. In countries of this subregion, the transition from Soviet-era economies and welfare models towards more market-oriented economies – with the State

Figure 3 SDG indicator 1.3.1 on effective social protection coverage by at least one cash benefit, regional and subregional estimates for contributory and non-contributory benefits, 2023 (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global and regional aggregates are weighted by population group. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

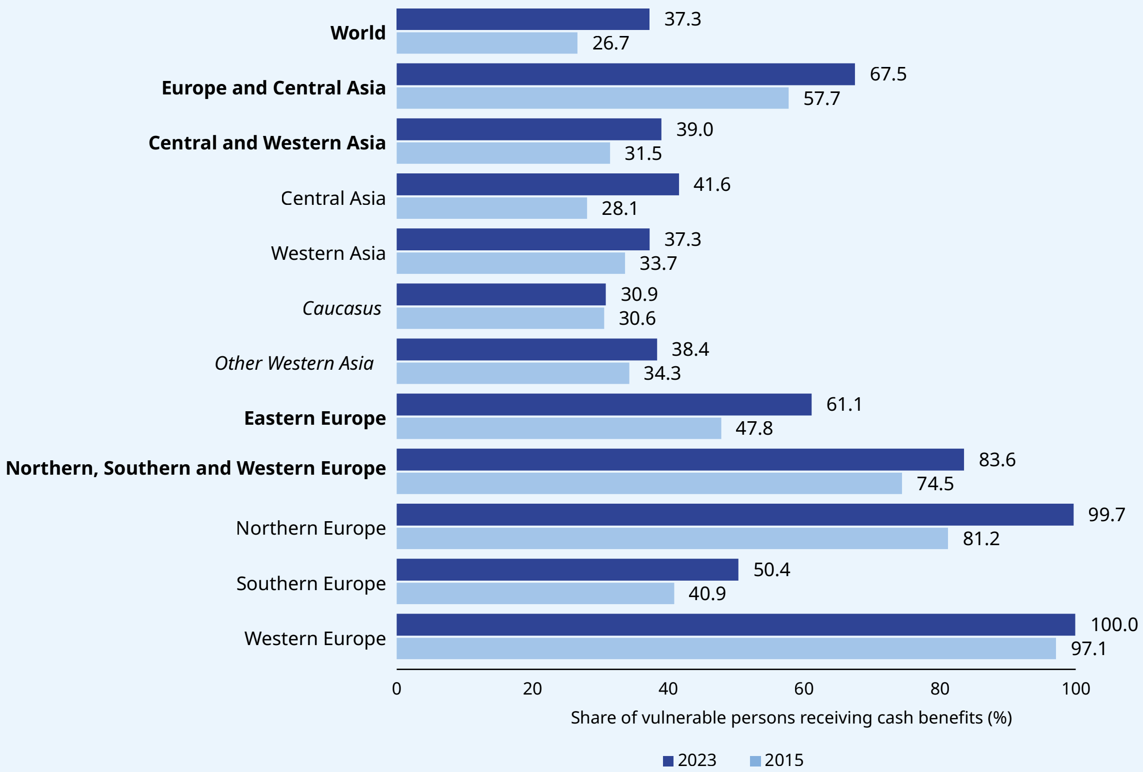
Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

retaining a dominant position – has contributed to relatively high informality, a comparatively small role of contributory schemes, and the continuation of many non-contributory benefits originally designed decades ago in a completely different socio-economic environment, with significant cross-country variation. As shown in Annex 2, Georgia achieves near-universal coverage, with almost two thirds of the population covered by non-contributory benefits that however often provide only modest benefit levels (ILO 2020). In contrast, Uzbekistan has a 56 per cent social protection effective coverage rate, with half of the covered population receiving benefits from contributory schemes and the other half from non-contributory ones.

Protection of vulnerable populations

Effective coverage of vulnerable persons (those neither contributing to social insurance nor receiving contributory benefits) by non-contributory benefits is close to 100 per cent in Western and Northern Europe (figure 4), thanks to strong non-contributory schemes, means-tested or not, which are anchored in national legislation. However, in other subregions, coverage is significantly lower, despite a positive trend: slightly over 60 per cent of this group is covered in Eastern Europe, and around 40 per cent in Central and Western Asia. Social assistance coverage also varies widely within the subregions. While overall coverage has improved since 2015, the Caucasus remains an exception, with declining coverage in some countries.

▶ **Figure 4 SDG indicator 1.3.1 on effective coverage for protection of vulnerable persons: Share of vulnerable persons receiving cash benefits (social assistance), by region and subregion, 2015 and 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global and regional aggregates are weighted by population group. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

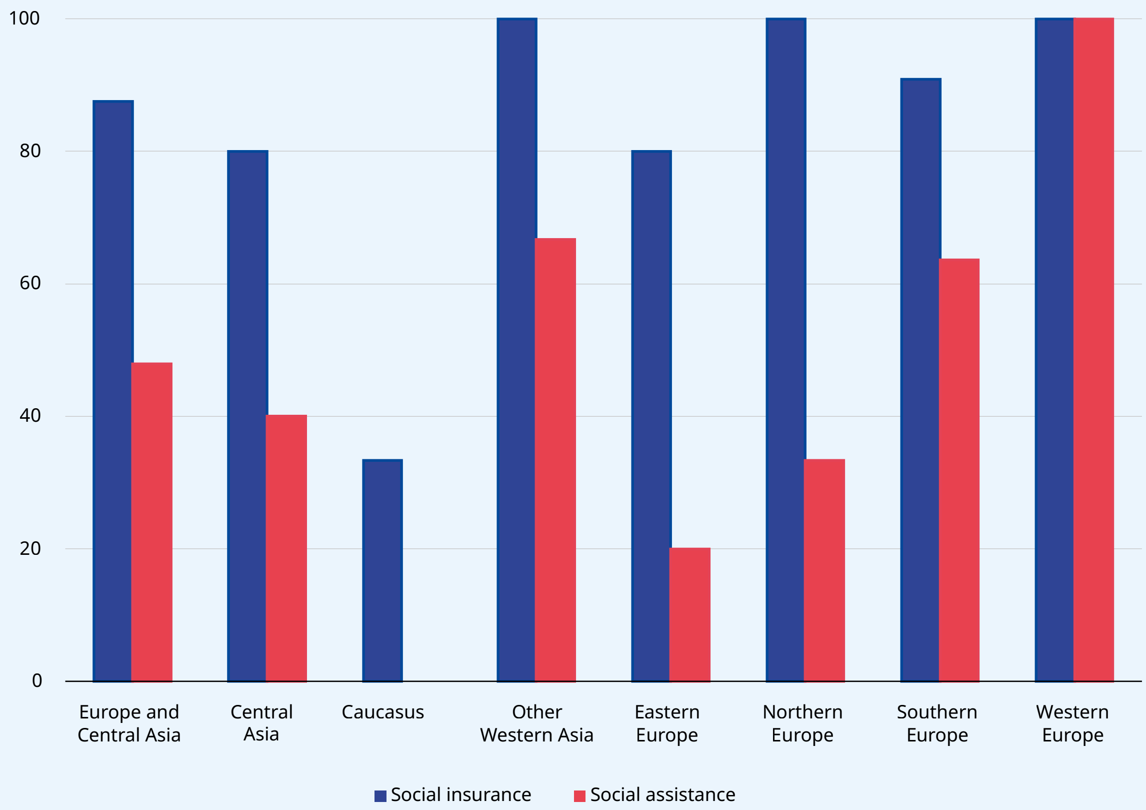
2.1.2 Adequacy of social protection benefits

Coverage indicators alone do not present a full picture of the quality of social protection. It is therefore necessary to also consider the adequacy of benefits to ensure that these benefits are sufficient for lifting people above the poverty line and providing an adequate level of income replacement. This is a particular concern in countries where benefits are very low and not adjusted regularly for cost-of-living increases, and where inflation rates are high or increasing, as is the case in many parts of the region.

International social security standards, ILO Convention No. 102 and the ILO Social Protection Floors Recommendation No. 202 (2012), require that levels of cash benefits are periodically reviewed and adjusted to the increasing costs of living.[3] While the majority of social insurance schemes in the region comply with this requirement for long-term benefits, only a minority allow for automatic indexation. When it comes to social

[3] ILO Convention No. 102 and the European Code of Social Security require this explicitly regarding long-term benefits. ILO Recommendation No. 202 stipulates that the levels of all basic social security guarantees "should be regularly reviewed through a transparent procedure that is established by national laws, regulations or practice…".

Figure 5 Indexation of social protection benefits in Europe and Central Asia (percentage of countries with automatic indexation regulations)**, 2023**



Note: According to the IMF study, in all three Caucasus countries, social assistance benefits are indexed only on a discretionary, ad hoc basis.

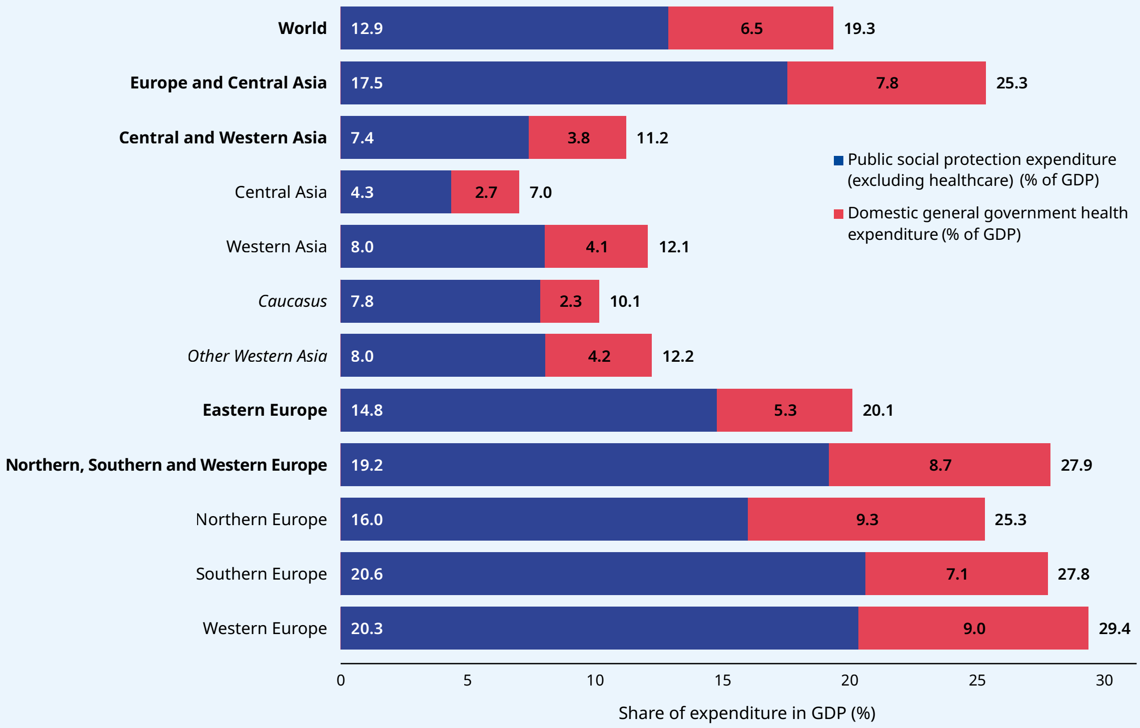
Source: Gigineishvili et al. (2023).

assistance benefit levels, income thresholds used for assessing eligibility for benefits, and other monetary parameters are usually adjusted by discretionary decisions and often remain frozen for many years despite high inflation,[4] thereby aggravating the ongoing cost-of-living crisis (see figure 5).

Pension adequacy in the EU remains a complex challenge, with significant disparities across countries and demographic groups. While public pension systems provided relative stability during recent economic crises, older people continue to face risks of poverty and social exclusion, particularly women and those in advanced old age. Although the average income of pensioners is around 86 per cent of that of the working-age population, replacement rates are projected to decline over the next four decades, even with increasing retirement ages and longer working lives. Despite pension indexation mechanisms, inflation in 2022–23 reduced the real value of pensions in most EU Member States. In the context of discussions on the sustainability of pension systems in the face of demographic change, it is essential to preserve the adequacy of pension levels and avoid their erosion, which not only puts

[4] Gigineishvili et al. (2023) point out to problems with social assistance benefit adequacy and their poverty reduction capacity in countries of Caucasus and Central Asia, where indexation is only discretionary and ad hoc.

▶ **Figure 6 Public social protection expenditure, 2023 or latest available year, domestic general government health expenditure, 2021, by region and subregion** (percentage of GDP)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 3 for more detailed data. Global, regional and subregional aggregates are weighted by GDP. Estimates are not strictly comparable to the previous World Social Protection Report due to methodological enhancements, extended data availability and country revisions.

Source: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; IMF; WHO, national sources.

at risk the living standards of older persons, but also social cohesion and trust in public authorities (Social Protection Committee and European Commission 2024).

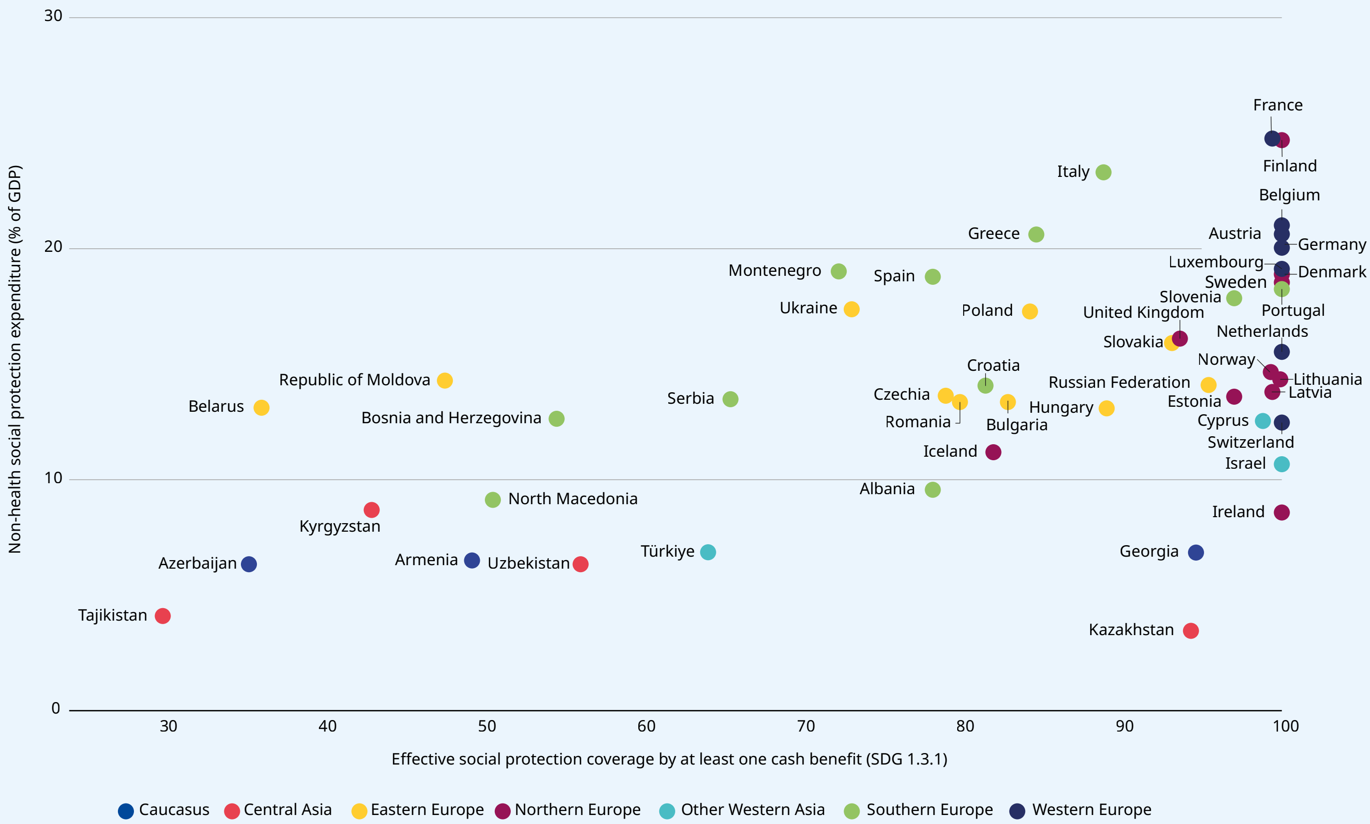
2.1.3 Social protection expenditure

Social protection expenditure reflects both the extent and scope of coverage, as well as the adequacy of benefits.[5] It is also closely related to the degree of formality of labour markets and the level of trust in institutions. At the same time, social protection expenditure reflects the existing policy space and resulting fiscal space available for social protection in a country.

Social protection expenditure as percentage of GDP varies strongly across different subregions, echoing earlier findings on variations in coverage (figure 6). Universal coverage requires adequate fiscal space which makes it possible to invest sufficient resources in comprehensive and adequate social protection in a sustainable and equitable way. While high social protection coverage can sometimes be achieved with relatively low expenditure, this often compromises benefit adequacy and quality of the services. However, high expenditure is not always an indication of high coverage with adequate benefit levels. It

[5] While social protection expenditure provides valuable insights into the level of public investment, it does not, on its own, reveal whether such spending results from broad coverage or high benefit levels for a limited group. Careful interpretation is required to assess whether expenditure translates into equitable and adequate social protection outcomes across the population.

▶ **Figure 7 Non-health social protection expenditure** (percentage of GDP) **and effective coverage (SDG indicator 1.3.1), latest available year (2021 or 2022)**



Note: General government actual expenditure on social protection excluding healthcare.

Source: Social protection expenditure and coverage: See Annex 1 and 2 of the World Social Protection Report 2024–26.

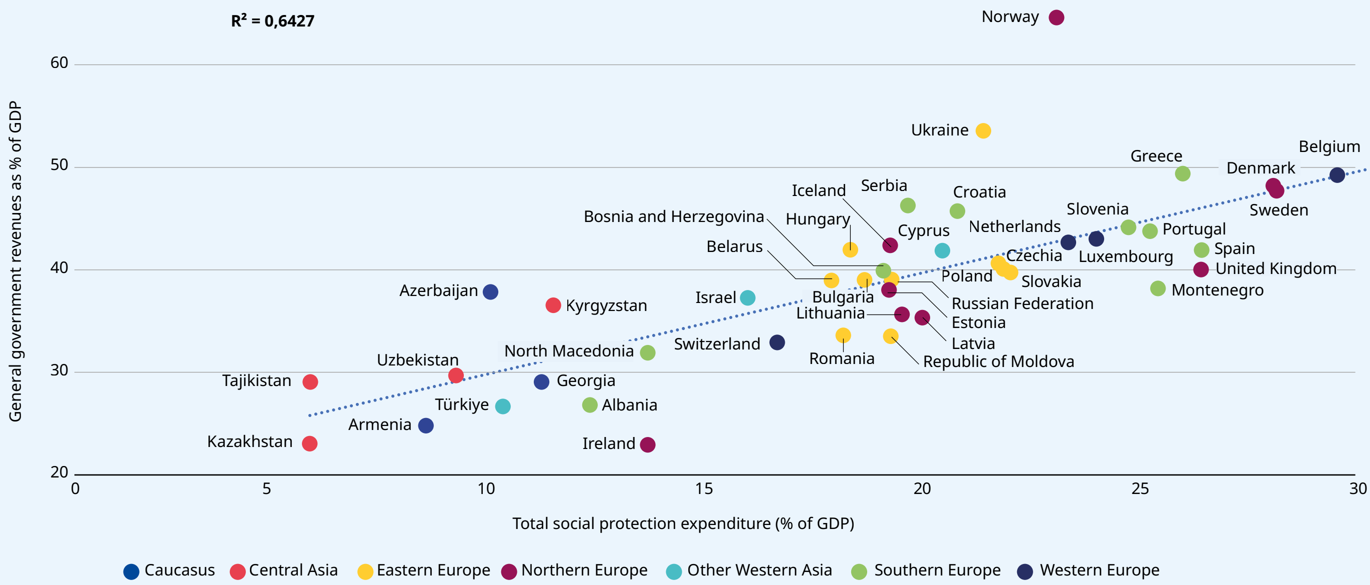
may sometimes result from generous benefits offered to a minority (for example, civil servants), while the majority of the population might not be adequately covered. An equitable distribution of expenditure among beneficiaries is important to achieve the major objective of social protection – its universality.

In the Europe and Central Asia region, social protection expenditure (including health expenditure) accounts for 25.3 per cent of GDP on average, significantly varying among subregions, with 27.9 per cent of GDP in Northern, Southern and Western Europe, compared to 20.1 per cent in Eastern Europe and just 11.2 per cent in Central and Western Asia (figure 6). Similar differences exist in non-health social protection expenditure and domestic general government expenditure on healthcare.

Figure 7 shows the relationship between the size of social protection expenditure (excluding health) and coverage indicator SDG 1.3.1. While countries with high coverage tend to spend a larger portion of GDP on social protection, some countries achieve nearly universal coverage with relatively low expenditure. For example, in Ireland and Switzerland, publicly managed schemes provide only a basic level of protection – a social protection floor. Similarly, Georgia and Kazakhstan achieve high coverage with even lower expenditure. However, social protection coverage alone is not sufficient – benefits also need to be adequate and provide comprehensive protection.

In ageing societies with comprehensive social protection systems, expenditure is dominated by pensions and healthcare. In some countries, more than half of available fiscal resources are allocated

▶ **Figure 8 General government revenue and total social protection expenditure** (percentage of GDP), **latest available year (2021 or 2022)**



Note: General government actual expenditure on social protection including healthcare.

Source: General government revenue: IMF Government Finance Statistics Database and Staff Country Reports. Social protection expenditure: See Annex 2 of the *World Social Protection Report 2024–26*.

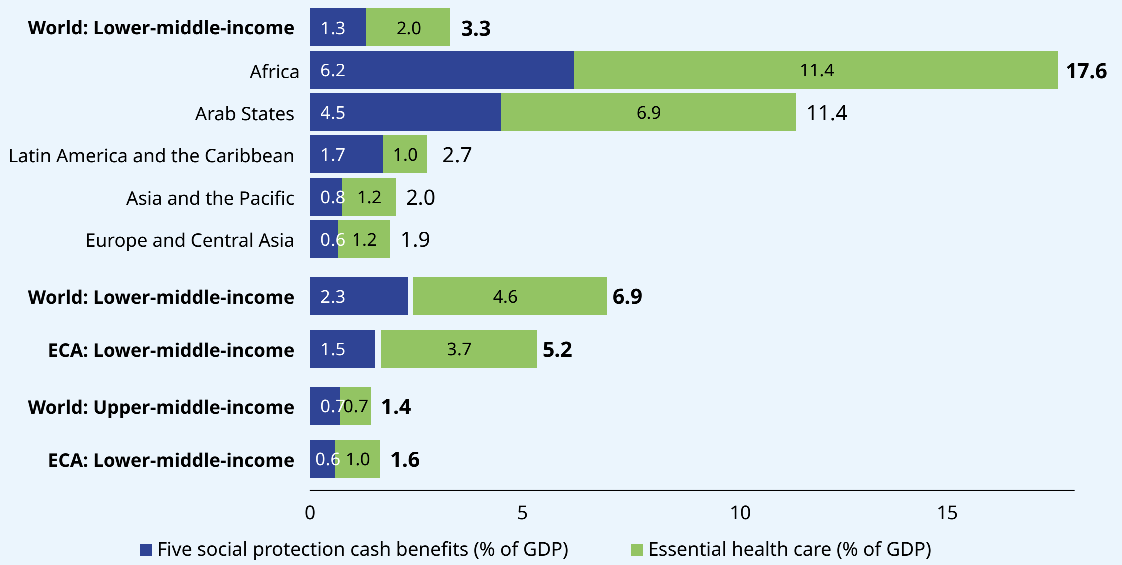
to social protection. However, in many cases the available resources are also relatively high (figure 8). There is a significant correlation between the size of social protection expenditure and total general government revenue – but this correlation does not make it possible to refer to a causal relationship and or to infer the direction of causality – the relationship may work in both directions. On the one hand, achieving a comprehensive social protection system with high coverage and adequate benefit levels requires significant and sustained investment. On the other, the capacity of countries to mobilize and manage public revenues is closely aligned with their capacity to deliver such systems effectively and equitably.

2.1.4 The social protection floor financing gap: Guaranteeing at least a basic level of social security for a just transition

Although average social protection expenditure in the region is higher than elsewhere in the world, significant financing gaps remain in some parts of the region. In particular, across middle-income countries in Europe and Central Asia, there is an urgent need to guarantee at least basic income security and access to healthcare for everyone – a social protection floor.

The ILO estimates that middle-income countries in Europe and Central Asia would need to invest an additional 1.9 per cent of their GDP to guarantee a social protection floor (figure 9) to ensure a basic level of social security for all those currently not

▶ **Figure 9 Financing gap for achieving universal social protection coverage per year, by social protection benefit, Europe and Central Asia, 2024** (percentage of GDP)



Notes: The financing gap for the five social protection income guarantees (for children, persons with severe disabilities, mothers of new-borns, older persons and the unemployed) refers to the monetary resources needed to provide a basic social security guarantee to those who should be eligible for a benefit but are not currently receiving it. To identify minimum levels of income that correspond to such guarantees, the monetary value of a set of necessary goods and services, national poverty lines, income thresholds for social assistance or other comparable thresholds established by national law or practice were used. The financing gap for essential healthcare is based on WHO estimates (Stenberg et al. 2017). For further methodological details, see Cattaneo et al. (2024). Global and regional and income-level aggregates are weighted by GDP.

Sources: ILO (2024e, figures 2.3b and 3.13), based on ILO estimates, World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT.

covered. This includes 1.2 per of GDP for essential healthcare and 0.6 per cent of GDP for five key social protection cash benefits: child benefits (0.3 per cent); unemployment benefits (0.2 per cent); disability benefits (0.1 per cent); maternity benefits (0.02 per cent); and old-age pensions (0.1 per cent) (Cattaneo et al. 2024).

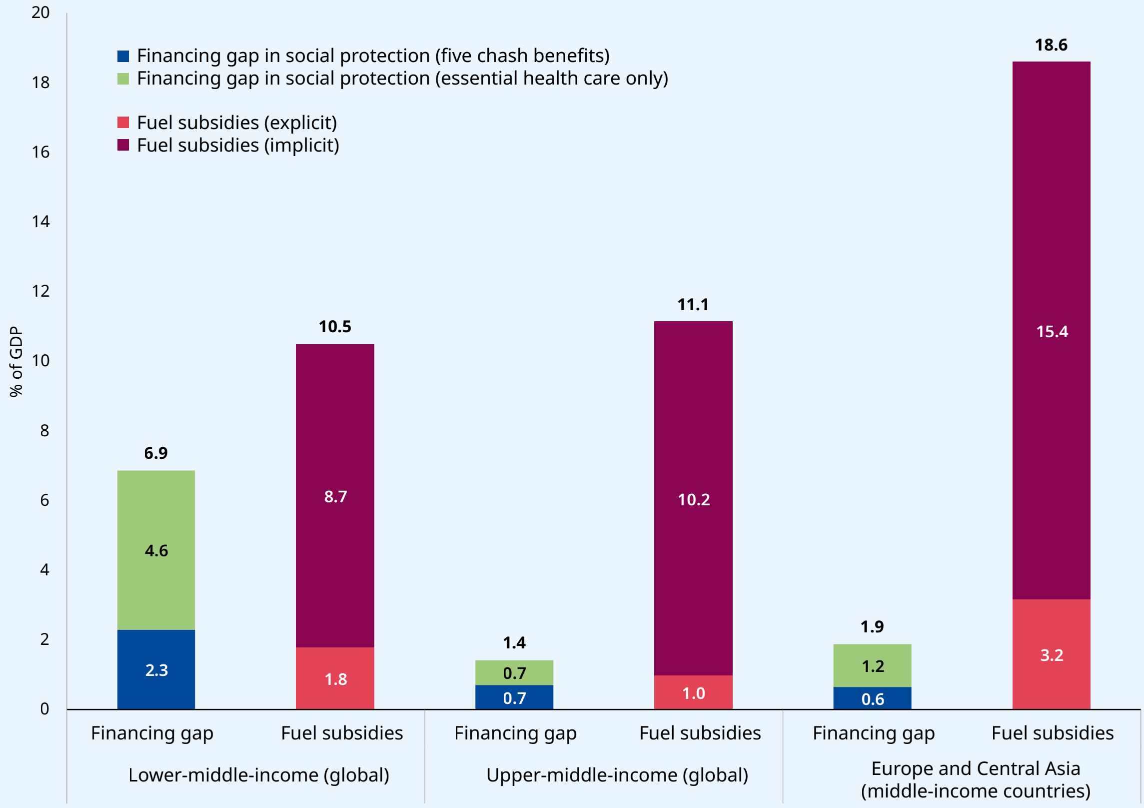
Closing financing gaps for social protection floors can draw on different financing strategies (Ortiz et al. 2019). Among these are options that can help to address increasing climate inequalities within and between countries, and to support people least responsible for climate change and least equipped to adapt (Chancel, Bothe and Voituriez 2023).

Filling social protection floor financing gaps through revenues from explicit and implicit fossil fuel subsidies

Filling social protection floor financing gaps can benefit from and support the progressive removal of fossil fuel subsidies (explicit fossil fuel subsidies) or the increase in the price of carbon-intensive goods and services through a carbon tax or emissions trading system (implicit fossil fuel subsidies). While in the short run, social protection systems need to be already in place to cushion the adverse impacts of fossil fuel subsidies removal on households, in the longer run, reinvesting the savings and/or revenues from such reforms into social protection can increase the coverage and adequacy of benefits, win public support for the reforms, and even reduce poverty and inequality to below pre-reform levels. This can be part of progressive taxation and social policies to reduce the unequal impact of climate change on national populations, including by taxing those that consume and produce more CO_2.

While ILO World Social Protection Database shows a quasi-universal social protection coverage in high-income countries of the European and Central Asia region, reallocating the fuel subsidies

▶ **Figure 10 Comparison between the resources allocated to explicit and implicit fuel subsidies and the financing gap for a social protection floor, lower and upper middle income countries, 2024** (percentage of GDP)



Notes: National income group and regional estimates weighted by GDP.

Source: Cattaneo et al. (2024) based on data from the IMF Climate Change Indicators Dashboard (accessed February 2024).

to social protection appears as an opportunity to extend the fiscal space for social protection in the middle-income countries. In middle income countries in Europe and Central Asia region, explicit fuel subsidies – amounting to 3.2 per cent of GDP in 2024 (IMF n.d.) – could progressively be reallocated to close the social protection financing gap, which is estimated at 1.9 per cent of GDP. While carbon pricing schemes (removal of implicit fuel subsidies) can generate up to 15.4 per cent of GDP in additional government revenues, which could be allocated to social protection. Options for reinvesting such resources include extending coverage, improving benefit adequacy and increasing the comprehensiveness of social protection. However, not all reinvestment options will automatically cushion households from any negative impacts caused by fossil fuel subsidies removal or carbon taxes. The most appropriate option depends on the parameters of the existing system and the estimated impact of the reforms on prices and households.

Leveraging international climate finance and disaster risk financing instruments for social protection

Climate inequalities between countries imply differentiated mitigation responsibilities, with countries that are larger net contributors to global warming needing to provide financial assistance to countries with limited adaptation capacity (Chancel, Bothe and Voituriez 2023). The EU has set up the Social Climate Fund, which will cover the 2026–32 period. The Fund will provide support to vulnerable households, micro-enterprises and transport users for investments to reduce their reliance on fossil fuels (European Parliament 2023). The Social Climate Fund budget is €65 billion, and will be financed through revenue generated by the EU Emissions Trading System II, a new carbon pricing mechanism established by the EU to address greenhouse gas emissions from sectors not previously covered under the original EU Emissions Trading System (for example, fuel combustion in buildings and road transport) (Jüngling et al. 2025).

Greater integration of disaster-risk financing instruments into social protection financing can enable a more effective, timely and sustainable response to climate-related and other shocks. Instruments may include national contingency budgets, reserve funds, and contingency credits or loans, as well as regional sovereign risk insurance mechanisms such as the EU Solidarity Fund (see box 1). [6] Disaster-risk financing is typically embedded in a country's legal, policy and institutional frameworks, and better linkages with social protection systems must be developed, including through pre-agreed contingency plans, forecast-based triggers and scalable delivery mechanisms. These efforts should be supported by pre-arranged financing that combines both "build" resources (for system preparedness) and "fuel" funds (released when forecast thresholds are met), sourced from domestic budgets, development partners, and humanitarian pooled funds such as the United Nations Central Emergency Response Fund. Crucially, these instruments must complement, not replace, other financing necessary for ensuring sustainable and equitable social protection systems (UNICEF 2023; Secades and Solorzano 2022).

Box 1. EU Solidarity Fund

In 2002, the EU Solidarity Fund was established with the purpose of supporting Member States in cases of natural disasters such as floods, storms and earthquakes and, since 2020, also major public health emergencies. Since 2021, the Solidarity Fund and another instrument, the Emergency Aid Reserve, have been financed as one instrument, called the Solidarity and Emergency Aid Reserve (SEAR). SEAR is a key EU post-disaster recovery instrument, and when such catastrophic events occur, Member States can apply to use its resources not only in cases of non-insurable damages, but also to restore healthcare and education, as well as provide temporary accommodation. This framework could also be explored as a means to finance emergency response measures through social protection systems in times of crisis, particularly when aimed at meeting basic needs such as income security, access to healthcare, and temporary shelter.

Source: European Commission (n.d.).

2.2 Regional challenges to social protection

Climate change and just transition

Climate change presents a growing challenge to social protection systems across Europe and Central Asia, requiring urgent adaptation to both mitigation efforts and the increasing frequency of extreme weather events. While the EU has established an advanced policy framework for transitioning to a zero-emissions economy by 2050, social protection mechanisms across the region are not uniformly prepared to absorb the socio-economic consequences of these shifts.

In many countries, social protection has yet to fully integrate climate risks, leaving vulnerable populations exposed to rising costs of living and employment disruptions linked to decarbonization policies and direct impacts of climate change.

Mitigation measures, such as carbon pricing and the phasing-out of fossil fuel subsidies, while essential, create affordability challenges, particularly for lower-income households that rely on energy-intensive goods and services. Higher energy costs can increase the price of essentials such as

[6] The Caribbean region's integration of social protection with climate resilience – exemplified by the parametric disaster coverage provided through the Caribbean Catastrophe Risk Insurance Facility – offers valuable lessons in linking social security systems with anticipatory climate-risk financing. See Policy Brief - Linking Social Protection with Climate Resilience & Adaptation | CCRIF SPC.

food and heating, making adequate social protection policies, such as targeted energy subsidies or income support, crucial in preventing deepening inequality. Additionally, economies dependent on fossil fuel production face structural adjustments, leading to job losses in carbon-intensive sectors. Without active labour market and income protection measures, these transitions risk exacerbating social vulnerabilities, underscoring the need for robust just transition policies and climate-responsive social protection frameworks.

Comprehensive frameworks will be required to support workers and communities affected by structural changes, while ensuring that rising costs of living do not disproportionately impact vulnerable populations. Coordinated economic and social policies, along with robust disaster risk management systems, will play a critical role in managing the transition to a sustainable, low-carbon and resilient economy (OECD 2024a; World Bank 2024a; 2024b).

Cost-of-living crisis effect

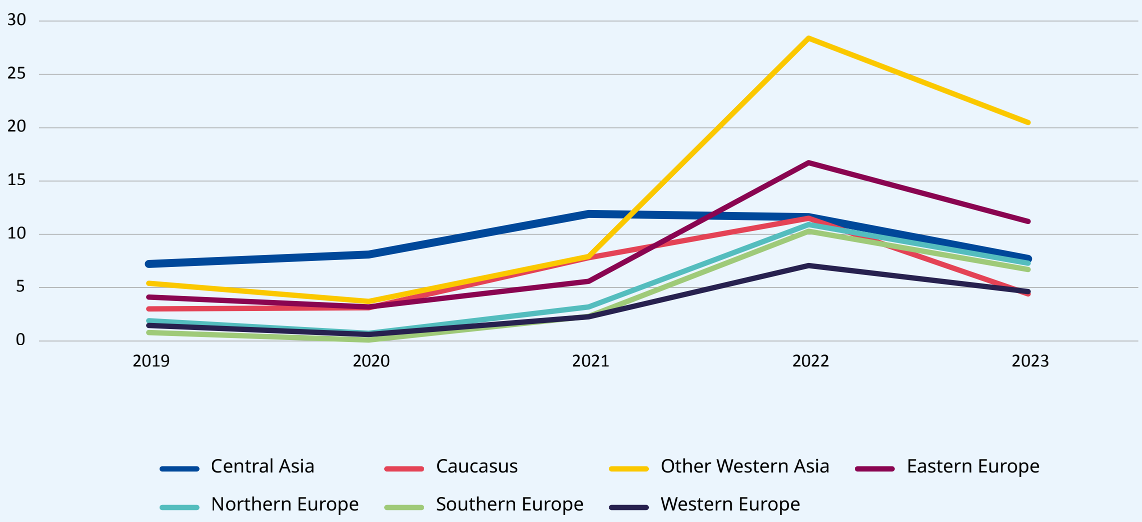
Countries in the region use a mix of policies to address the effects of increasing energy prices on households. On the one hand, social protection systems have played a central role, mainly in the form of targeted cash and in-kind income support. These interventions directly helped mitigate the adverse effects of energy price inflation on vulnerable households, protecting them from falling into deeper deprivation (Celasun and Iakova 2022). On the other hand, there are price subsidies and fiscal measures reducing the impact of producer cost increases on consumer prices, such as temporary price caps and negative carbon taxes.[7] The prevailing policy trend – as recommended by many national and international institutions – is to gradually phase out price subsidies and other fiscal measures supporting fuel and energy consumption in favour of income support. However – similar to when structural changes occur in the economy – there is, in many countries, a deficit in the communication of policy intentions and social dialogue aimed at a social contract with stakeholders. As a result, opposition to changes slows down the mitigation process, as recently seen in the European Union, as well as in fossil fuel-producing countries in Eastern Europe and Central Asia that are showing only limited willingness to embark on a transition process. Although per capita fossil fuel consumption in Europe is significantly lower than in other countries such as the United States, it is being reduced at a relatively slow pace (Energy Institute 2024). In EU countries, fossil fuel consumption has gradually declined since the early 2000s. However, in non-EU countries within the region, consumption continues to rise. Only a few countries in the region have achieved a situation where less than half of their primary energy comes from fossil fuels.

The OECD has compiled a database on fossil fuel support measures covering both member and partner countries in Eastern Europe and Caucasus (OECD 2024b). In EU Member States, the overall government support for fuel consumption between 2010 and 2018 was, on average, at the nearly constant level of 0.3 per cent of GDP. In the Caucasus region, only Azerbaijan sometimes had higher levels of such support, but it has fluctuated from one year to another. Moldova (OECD 2018; UNDP 2024) had a programme of gradually reducing a wide range of fuel subsidies and phasing out income support for the most vulnerable to energy poverty, and as a result, fiscal costs for fuel consumption support declined from about 1 per cent of GDP in 2010 to less than 0.6 per cent of GDP in 2020. However, this process was interrupted in 2022 when the Russian Federation's aggression against Ukraine and resulting sanctions caused a dramatic increase in global fuel and energy prices (Gencer and Arizu 2024). In the absence of sufficiently robust social protection systems, many governments reverted to less efficient subsidies and price freezes to alleviate immediate household hardships. In the EU, the fiscal costs of such fuel consumption support measures increased from 0.4 per cent of GDP to 0.8 per cent of GDP in 2022 (Nill 2024). Moldova's government, in response to the 2021/2022 energy price shocks, introduced untargeted subsidies for gas, heating, and electricity and extended access to means-tested programmes; in 2022/2023, amid continued energy price increases, it launched the Energy Vulnerability Reduction Fund (EVRF) to provide more targeted household compensation (World Bank 2024c).

However, in 2024, according to the World Bank (ESMAP 2024), Uzbekistan became the first country in the world to receive a payment for carbon emission reductions resulting from policy actions related to energy subsidy reforms.

[7] Prices paid by enterprises are also sometime subsidized, but in the majority of countries in the region, this is happening less and less often.

▶ **Figure 11 Inflation rates** (percentage) **2019–23 in Europe and Central Asia**



Source: IMF Government Finance Statistics Database and Staff Country Reports.

The surge in global energy and food prices, compounded by market disruptions from the ongoing conflicts and lingering effects of the pandemic, has led to accelerated inflation, further challenging adequacy of social protection benefits (see figure 11). In 2022, inflation rates doubled or tripled in Western, Northern, Southern and Eastern Europe, with the Caucasus, Central Asia and other Western Asia (in particular Turkey) experiencing earlier and sharper increases due to higher baseline inflation levels. While inflation receded slightly in 2023, it remains significantly above pre-2022 levels.

This jump in inflation, often referred to as the cost-of-living crisis (present with differentiated intensity globally, not only in the Europe and Central Asia region) poses a major challenge to social protection systems and has ignited various policy responses (Ecker, Gray Molina and Ortiz-Juarez 2022; Gentilini et al. 2022). Inflation increases the risk of poverty and erodes living standards, particularly for households relying on fixed incomes. The extent of its impacts depends on how effectively incomes – both from work and social transfers – are adjusted to inflation.

Changes in the labour market, demographic and technological transition

The Europe and Central Asia region is undergoing a dual transformation driven by demographic shifts and rapid technological advancements, reshaping labour markets and social protection needs. An ageing workforce, with the old-age dependency ratio set to rise sharply by 2050, challenges pension sustainability, income security and productivity, with significant variation across subregions. Across the region, the ratio of people aged 65 and older to those aged 15–64 years is projected to increase from 28 per 100 in 2024 to 43 per 100 by 2050, creating significant financing pressures on social protection systems (De Gobbi et al. 2025). In some parts of the region, challenges are already evident, such as in Southern Europe. In 2022, 20.2 per cent of people aged 65 or above in the EU were at risk of poverty or social exclusion, with women disproportionately affected (22.9

per cent versus 16.7 per cent for men). As ageing accelerates, social protection systems must adapt to rising costs to ensure adequate support. The challenge is even greater for women, as their pension incomes on average were 26.1 per cent lower than those of their male counterparts (gender pension gap) in 2022, reflecting disparities in lifetime earnings, career interruptions due to a disproportionate share of care responsibilities, and pension entitlements (Social Protection Committee and European Commission 2024).

Active labour markets policies, such as the EU Youth Guarantee initiative, are essential for addressing the significant challenges for young adults to access the labour market. Despite some improvements in parts of the region, youth unemployment and the large numbers of youth not in education, employment or training remain a pressing concern, with young people experiencing 2.5 times higher unemployment rates compared to adults (ILO 2025a). Moreover, informality remains a challenge in certain parts of the region, with informal employment rates of 44.7 per cent in Central Asia, 29.8 per cent in Western Asia, 19 per cent in Eastern Europe, and 8.6 per cent in the Northern, Southern and Western Europe subregion in 2024. An estimated 51 million workers in Europe and Central Asia have no access to contributory social insurance and remain in informal employment, which deepens inequality and strains existing social security mechanisms (ILO 2025a).

At the same time, digitalization and automation are transforming the world of work, offering both opportunities and risks. Artificial intelligence, platform work and new business models are reshaping employment structures, which often lack labour and social protection (ILO 2024c). While technological advances can enhance productivity and provide solutions for an ageing workforce, they also threaten job stability, particularly for middle-skilled workers vulnerable to automation. Platform workers, many of whom are classified as independent contractors, frequently lack access to social protection, highlighting regulatory gaps in adapting social security systems to the changing nature of work. To build resilient and inclusive labour markets for a digital just transition, active labour market policies and social protection systems need to adapt to foster the skilling and reskilling of workers across the life cycle and to meet the challenges of both demographic change and technological transition.

Another challenge to social protection systems in the region results from increased migration and influx of refugees. Refugees in the region are still in large majority issued from wars and political crises, including for those who had to flee the war in Ukraine and found refuge in the EU (see box 2). However, climate change has also contributed to generating new forms of poverty resulting in increased population migration. In this context, ensuring the portability of social protection rights becomes critical to prevent migrants and refugees from falling into poverty traps when crossing borders.

Bilateral and multilateral social security agreements play a crucial role in facilitating the portability of social protection rights for migrant workers. Globally, there has been a significant increase in such agreements, particularly driven by labour migration patterns and regional integration initiatives (ISSA 2024). In the EU, Iceland, Liechtenstein, Norway and Switzerland, the coordination of social security systems creates a framework for individuals who move to another Member State. Such a framework provides the rules under which individuals, based on the principle of equal treatment, can accumulate entitlements to social security (insurance periods or residence) in one or several countries, and become eligible for a benefit. When it comes to third-country nationals, there is a more considerable variation in the EU, as their status depends on the legal basis of their stay. In principle, all long-term migrants and most labour migrants should enjoy equal treatment. Yet, in practice, access to benefits may be constrained by eligibility criteria such as length of stay and contributory periods. Such interplay of migration status and eligibility criteria is especially acute in case of short-term migrants. Furthermore, a possibility to export accrued rights (for example, insurance periods) that would count towards benefits in a country of origin depends on bilateral agreements on social security. For example, Germany has 23 such agreements with non-EU states, France has 39 agreements, while Poland has 13 agreements with non-EU states.

▶ Box 2. EU Temporary Protection Directive

The EU has a mechanism called the Temporary Protection Directive (Council Directive 2001/55/EC of 20 July 2001) to establish minimum standards for granting temporary protection in the event of a mass influx of displaced persons. This Directive also promotes a balanced effort among Member States for receiving and supporting such persons.

The activation of the Directive was triggered in response to the Russian Federation's invasion of Ukraine on 24 February 2022 for the first time since its introduction. As a result of the Russian Federation's aggression, approximately 6.5 million individuals have fled Ukraine. By the end of 2022, 3.8 million were receiving temporary protection status in the EU. This number increased to 4.3 million by the end of 2023 and slightly decreased to 4.2 million by the end of 2024 (Eurostat, n.d.). The Directive streamlines procedures by waiving individual application examinations required for international protection, allowing Ukrainian nationals – and third-country nationals or stateless persons with prior international protection in Ukraine, along with their family members – to access harmonized rights across the EU.

The temporary protection of Ukrainian refugees was supposed to expire in March 2025, but was extended in 2024 until March 2026, and further extended in June 2025 until 4 March 2027 (Council of the European Union 2025).

These rights include access to a residence permit, education, medical care, housing, the labour market and social welfare.

As for social welfare assistance, EU Member States have gone beyond the Directive's minimum requirement of providing the necessary social welfare and means of subsistence if they do not have sufficient resources. Many Member States now offer a wide range of benefits, including cash support, unemployment allowances, housing supplements and dedicated benefits available to international protection applicants (ECRE 2022).

Social protection for all throughout the life course – state of affairs

chapter 3

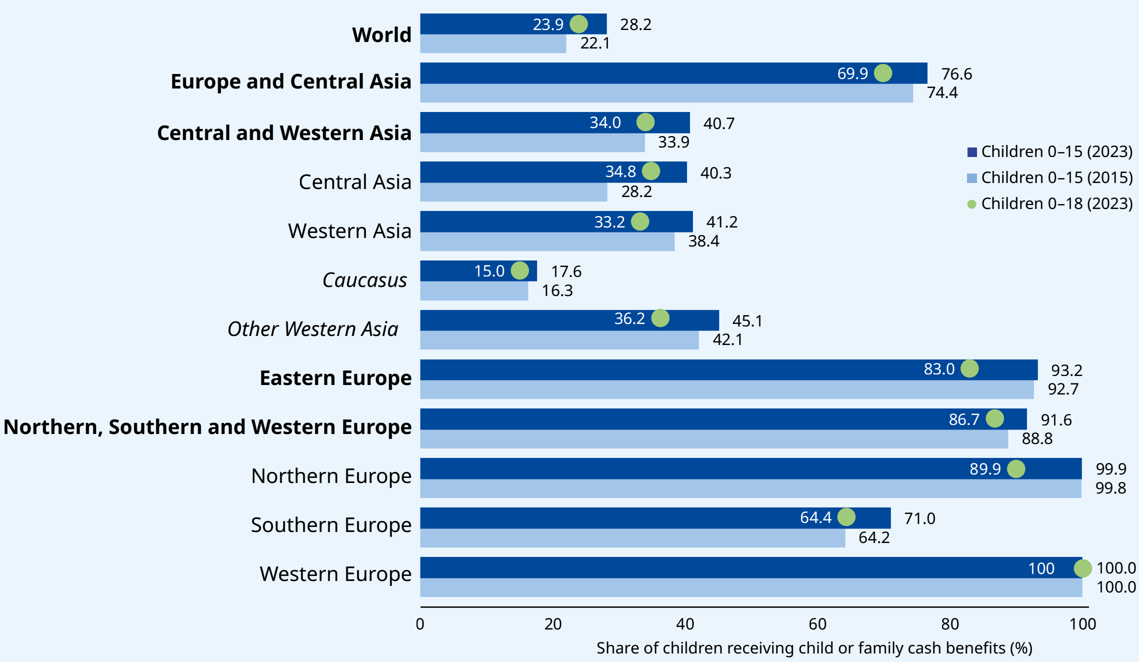
For social protection systems to play their key role in addressing life-cycle risks and also contribute to climate action and a just transition, they need to provide adequate protection for everyone throughout their lives (ILO 2024e). This chapter explores social protection systems through the lens of the four basic social security guarantees outlined in ILO Recommendation No. 202. It examines income security for children and families (section 3.1), people of working age (section 3.2) and older people (section 3.3), as well as social health protection (section 3.4).

3.1 Social protection for children and families

The positive impacts of social protection for children are beyond question. Extensive evidence shows that child-sensitive social protection reduces poverty while also contributing to income security in households, protects against child labour and has broader significance for child health, early childhood development, education and food security (ILO and UNICEF 2023).

On average, over 75 per cent of children up to the age of 15 in Europe and Central Asia receive at least one cash benefit, which is nearly three times the global average, and which has significantly increased in all subregions since 2015 (see figure 12). In Eastern, Northern, Southern and Western Europe, coverage under SDG indicator 1.3.1 is either universal or close to universal. Expenditure on family benefits (see figure 13) in these subregions

Figure 12 SDG indicator 1.3.1 on effective coverage for children and families: Share of children receiving child or family cash benefits, aged 0 to 15 (2015 and 2023) and aged 0 to 18 (2023), by region and subregion (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Data for coverage of children aged 0 to 18 is available for 2023 only. Global, regional and subregional aggregates are weighted by population aged 0 to 15 and 0 to 18. Estimates are not strictly comparable with the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

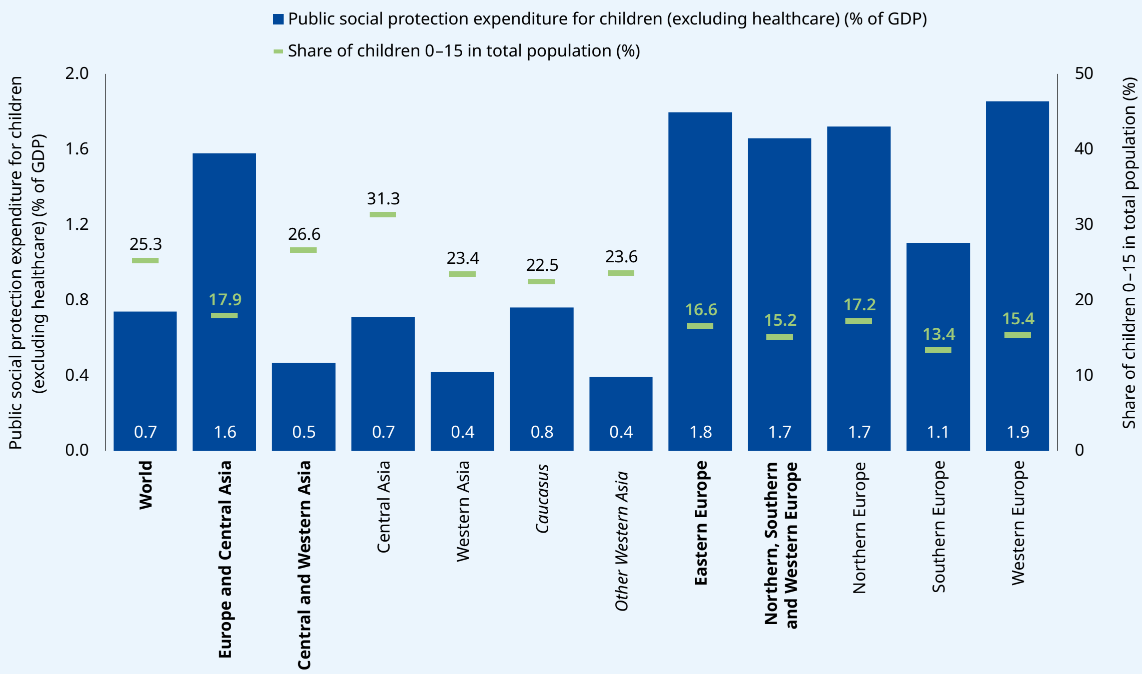
ranges from 1.7 to just under 2 per cent of GDP, with Southern Europe being the exception at 1.1 per cent. The situation in Central Asia and Western Asia is very different. Child benefit coverage is around 40 per cent, except in Caucasus where less than 20 per cent of children have access to any of these benefits. Expenditure levels are also lower, averaging 0.7 per cent of GDP in Central Asia and 0.4 per cent in Western Asia. This is particularly striking given the high share of children in the total population in countries in the subregion.

Analysis of age-related spending shows that all children – and the families in which they live – are underserved in terms of social protection, particularly in early childhood. To address these shortfalls and ensure meaningful improvements in children's well-being, increased expenditure is essential to close protection gaps and achieve positive outcomes for all children.

Comparative global data on coverage of children and expenditure allocated to finance such coverage, presented in this report, mainly focus on cash benefits, while comparable data on benefits in kind are not available for the entire region, but only for the EU. In 2022, EU Member States spent 2.3 per cent of GDP on children and family benefits (including maternity benefits), of which 1.4 per cent is allocated to cash benefits and 0.9 per cent to benefits in kind – usually pre-school childcare and education programmes. About two thirds of expenditure goes to non-means-tested benefits and one third to means-tested benefits (Eurostat 2025).

Spending priorities differ across European countries. Nordic countries, such as Denmark and Finland, allocate over 1.8 per cent of GDP to in-kind benefits, while Poland focuses more on cash transfers, allocating 2.4 per cent of GDP in 2022 (Eurostat, n.d.). Despite that countries in the European Union spend much more on child and

Figure 13 Public social protection expenditure (excluding health) on children (percentage of GDP) **and share of children aged 0 to 15 in total population** (percentage), **by region and subregion, 2023 or latest available year**



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 3 for more detailed data. Global, regional and subregional aggregates for expenditure are weighted by GDP.

Sources: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; IMF; UNWPP and national sources.

family benefits than countries in other parts of the region, still close to 25 per cent of all children in the EU are at risk of poverty or social exclusion. Consequently, the Council of the EU approved, in 2021, a Council Recommendation establishing a European Child Guarantee to prevent and combat child poverty and social exclusion, and declared its intention to support Members in implementing this guarantee (European Commission 2025). In 2022, all EU Member States developed national action plans that identified prioritized groups of children in need, key interventions to address their vulnerabilities, budget needs and resources and a well-defined monitoring and evaluation framework to track progress between now and 2030.

Continuous efforts to strengthen the social protection of children and families are present also in other parts of the region. In 2022, the Government of Montenegro introduced a new universal child benefit, originally only for children aged 0–6 years, but soon extended it to the age of 18 (ILO 2024e). The Government of Armenia aims to cover by 2025 all eligible children aged 0–2 years with a quasi-universal child benefit (National Assembly of the Republic of Armenia 2025).

At the national level, discussions about children and family benefits are often divided between arguments in favour of providing universal benefits to all children as a human right and an investment in children that can facilitate participation in employment for caregivers in the context of labour force shortages and the need for a highly-skilled workforce, and those in favour of restricting social protection to the most vulnerable families as a means of limiting fiscal cost (see box 3).

▶ Box 3. Universal child benefits in Poland

Poland's universal child benefits are an interesting case of changing policy preferences. Before the political change in 2015, the Government preferred to invest in childcare facilities and thus extended access to nurseries and kindergartens. All cash benefits were income-tested. The Government introduced, in 2016, a semi-universal child benefit, called "500+". It was universal for parents with two or more children, and income-tested for families with one child. Under the pressure of the opposition, the benefit was then fully universalized. As it was relatively generous (compared with social assistance benefits), it immediately brought very positive effects in terms of reducing child poverty. However, this universal child benefit had not been indexed, and when inflation started to accelerate and then exploded in 2022–23, child poverty began to increase again. At the end of its second term, the Government decided eventually to increase the benefit value by 60 per cent, starting in January 2024 (slightly more than the inflation during the period since its implementation in 2015). Any further adjustments are left to the discretionary decisions of the Government, while best practices would require a legal reform with an automatic adjustment of periodic social protection benefits (as stipulated in Article 66 of ILO Convention No. 102).

Source: Gromadzki (2024).

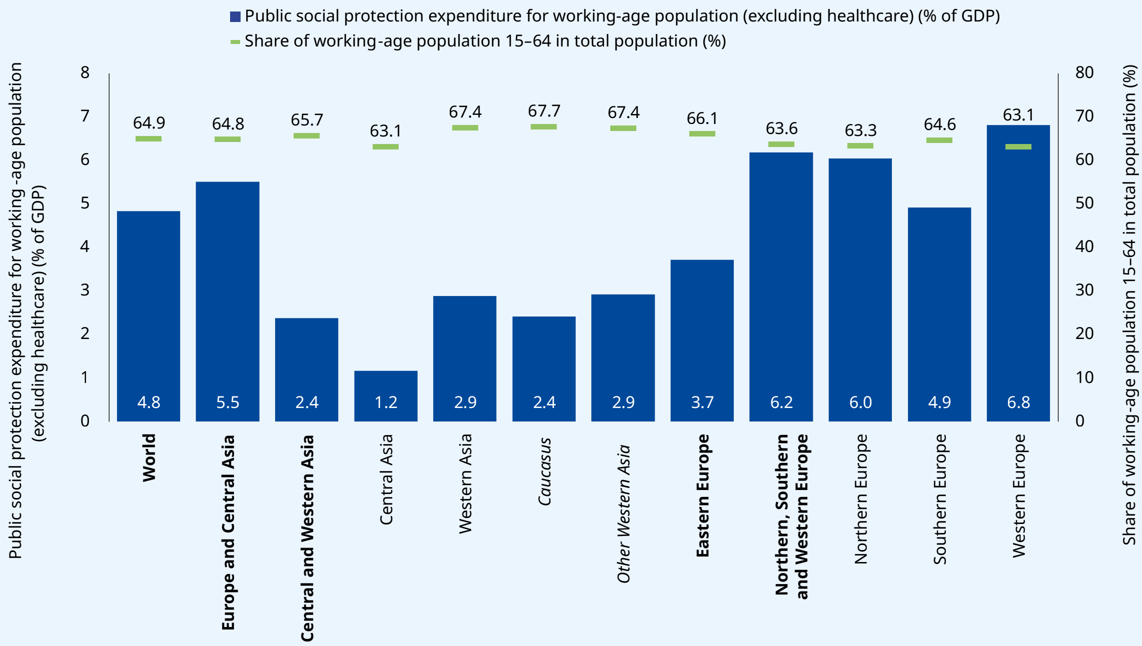
3.2 Social protection for women and men of working age

Although the proportion of working-age persons within the total population is quite similar across the subregions, the resources allocated to their protection vary significantly. In Northern and Western Europe, social protection expenditure reached 6–7 per cent of GDP, 4.9 per cent in Southern Europe, 3.7 per cent in Eastern Europe, 2.9 per cent in Western Asia and only 1.2 per cent in Central Asia (see figure 14), including maternity protection, sickness benefits, employment injury protection, unemployment protection and disability benefits.

3.2.1 Maternity and paternity protection

Maternity protection is crucial for preventing and alleviating poverty and vulnerability, enhancing the health, nutrition and overall well-being of mothers and new-borns, fostering gender equality and promoting a dignified life for all from the very start. It encompasses provisions such as income support, access to free maternal healthcare, paid

Figure 14 Public social protection expenditure (excluding health) on working-age population (percentage of GDP) **and share of population aged between 15 and 64 in total population** (percentage)**, by region and subregion, 2023 or latest available year**



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 3 for more detailed data. Global, regional and subregional aggregates for expenditure are weighted by GDP.

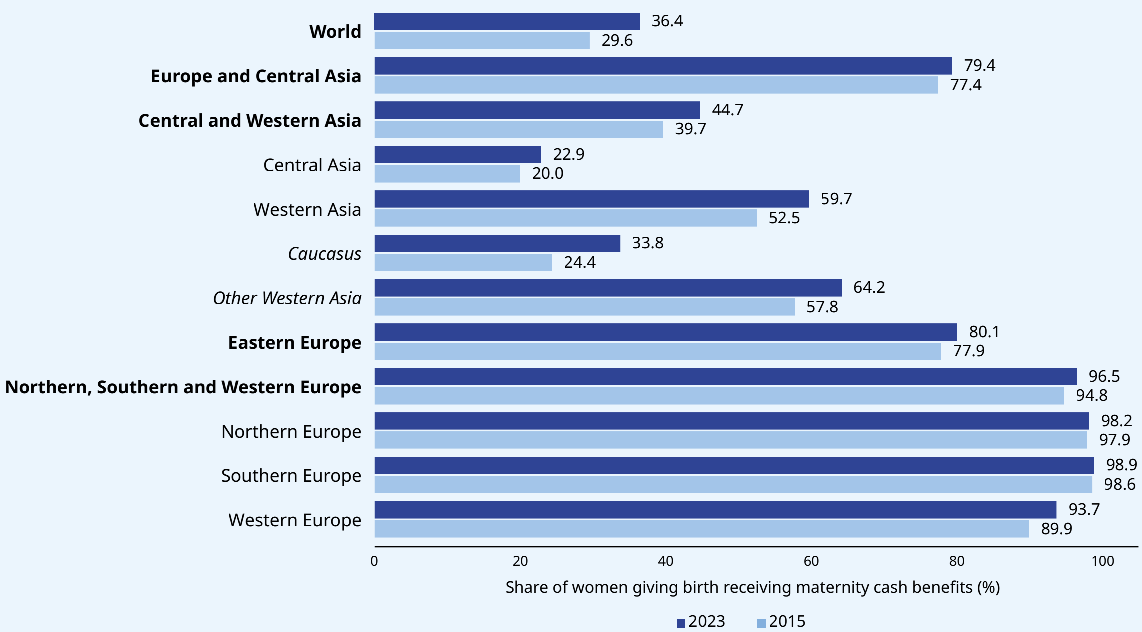
Sources: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; IMF; UNWPP and national sources.

maternity leave, time to breastfeed, safeguards against discrimination in employment, parental leave, right to return to work and childcare options upon returning to work.

While these are mainly labour protection measures, this section focuses on maternity protection measures pertaining to social protection, that is, maternity cash benefits and free maternity care. The coverage of the former is nearly universal in Northern, Southern and Western Europe; reaches 80 per cent in Eastern Europe; over 60 per cent in Western Asia other than Caucasus; over 30 per cent in Caucasus; and only 23 per cent in Central Asia (see figure 15).

In Western Asia and Caucasus, while legal coverage for maternity cash benefits is high, with most countries providing either contributory or non-contributory entitlements and with limited reliance on employer liability, less than 45 per cent of women in the subregion who give birth receive a periodic maternity cash benefit to ensure income security during pregnancy, childbirth and recovery from delivery (ILO 2024a). Coverage rates often correlate with the levels of formal employment, although there are countries that also provide tax-financed cash maternity benefits for women not covered by sickness and maternity insurance. For example, Poland offer a special flat rate parental/family benefit covering uninsured mothers, mirroring the duration of social insurance maternity cash benefits, allowing to reach comprehensive maternity coverage (Zakład Ubezpieczeń Społecznych 2025). Social assistance maternity benefits can also be found in Iceland, Italy, Spain and Portugal.

▶ **Figure 15 SDG indicator 1.3.1 on effective coverage for maternity protection: Share of women giving birth receiving maternity cash benefits, by region and subregion, 2015 and 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Data for coverage of children aged 0 to 18 is available for 2023 only. Global, regional and subregional aggregates are weighted by population aged 0 to 15 and 0 to 18. Estimates are not strictly comparable with the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

3.2.2 Sickness benefits

Sickness benefits play a central role in ensuring income security for workers, and have also proven to be a central element of pandemic prevention, preparedness and response, as they supported public health and social measures during the COVID-19 crisis. Responding to the decent work deficits especially of vulnerable workers, including frontline workers and migrant workers, even within the most comprehensive social protection systems, many countries introduced at least temporary expansions and extensions of sickness benefits (ILO 2021a; 2024). These efforts need to be sustained and extended.

Sickness benefits are also essential to cushion some of the direct impacts of climate change on health and labour productivity, for which related needs are projected to be most acute in countries and regions where sickness benefit coverage is at its lowest (ILO 2024e). To maximize their impact on health and well-being, the portability, eligibility criteria and disbursement modalities of sickness benefits may need to be adapted to changing national circumstances that could include more intense and frequent adverse climate events and health emergencies.

Usually, sickness insurance covers only employees on a mandatory basis, while self-employed individuals in some countries may insure themselves voluntarily. Still, in a number of countries, the coverage of employees is fully reliant on employers' liability for paid sick leave during temporary incapacity for work, which presents challenges in terms of coverage, adequacy of protection and solidarity in financing (ILO 2024e). Table 1 presents the statutory coverage for sickness benefits in different parts of the region.

▶ Table 1. Sickness benefits: legal coverage, percentage of labour force, 2023 or the latest available year

	Contributory mandatory	Contributory voluntary	Employer liability
Europe and Central Asia	72.7	4.5	13.7
Central and Western Asia	49.8	0.0	27.5
Eastern Europe	85.4	6.9	0.0
Northern, Southern and Western Europe	72.4	4.6	17.8

Source: Annex 7 of the *World Social Protection Report 2024–26*.

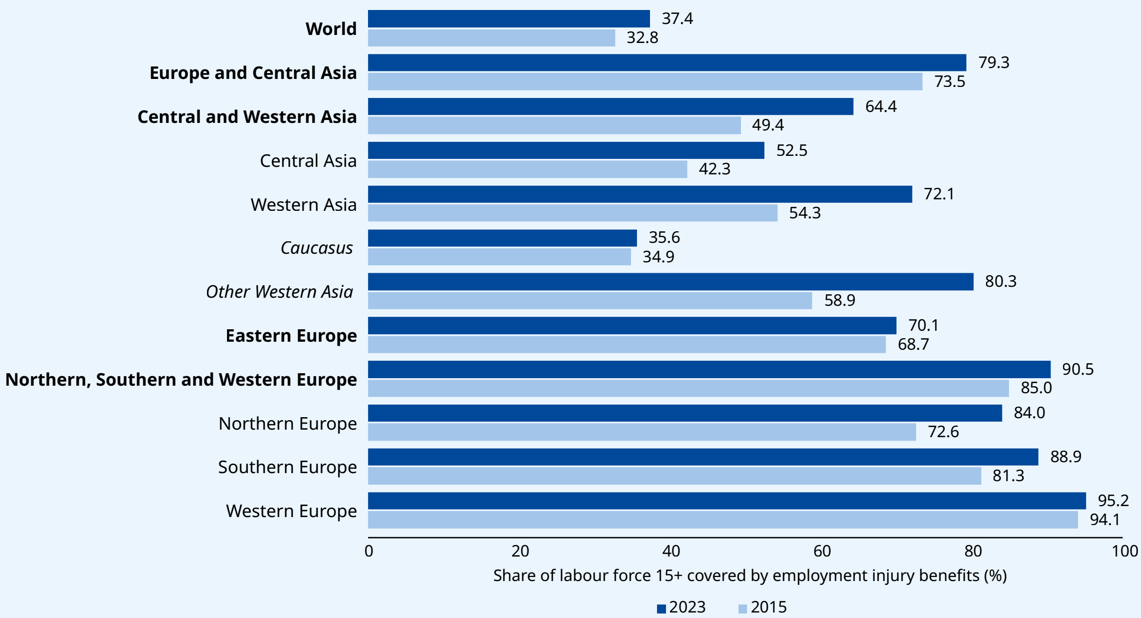
In Central and Western Asia, almost half of the workforce is mandatorily covered for sickness cash benefits. Five countries in the subregion rely exclusively on employer liability to provide income security in case of sickness, which is less robust in providing effective protection (ILO 2024a).

3.2.3 Employment injury protection

In the context of climate change, it is even more essential to accelerate the extension of employment injury protection for work-related injuries and occupational diseases, as part of realizing the fundamental right to a safe and healthy working environment for all workers. This is particularly urgent for those prone to the risks of climate change, including rising heat stress and extreme weather events. Safety and health at work can benefit from policy synergies with employment injury benefits for all workers. As part of the broader goal of securing the right to a safe and healthy working environment, it is vital to underscore that the two guarantees under employment injury insurance as defined by the ILO – medical care and both temporary incapacity benefits and long-term benefits – should be given equal prominence compared to other benefits.

The cost of employment injury benefits and of safety and health at work, including prevention of injury or disease and rehabilitation of injured workers, is part of the overall cost of production and contributes to preventing injured workers, and the families of injured and deceased workers, from falling into poverty.

▶ **Figure 16 SDG indicator 1.3.1 on effective coverage for employment injury protection: Share of persons in labour force aged 15 and over covered by cash benefits in case of employment injury (active contributors), by region and subregion, 2015 and 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global, regional and subregional aggregates are weighted by labour force aged 15 and over. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

Employment injury protection often covers only employees, as social insurance for this contingency is typically employer-financed. Consequently, self-employed workers are often excluded. That is why coverage rates reflect the structure of employment, being lower in subregions with higher levels of self-employment, despite some improvement of coverage in all the subregions since 2015 (see figure 16). Extending employment injury protection to workers who are currently not covered, including those currently in the informal economy, remains of high importance as part of the right to a safe and healthy workplace. This is particularly important in the face of pressures in some countries to shift from regular employment contracts to other types of contracts, such as business-to-business contracts and civil code contracts, which are usually associated with lower labour and social protection (ILO 2021b; European Training Foundation 2024).[8] Such trends are more evident in countries where trade unions are less influential and collective bargaining systems are less developed, limiting institutional safeguards for some types of workers (ILO 2021c; 2024d; Monastiriotis and Sakkas 2021). The rise of platform work over the last decade has further amplified this shift (ILO 2024c), with ongoing debates regarding the classification of employment relationships and ensuring labour and social protection, and with diverse country experiences (see box 4). This issue is far from being negligible as platform workers can be exposed

[8] This is for example visible in the aviation industry, where already in 2015, in so-called low-cost airlines, only slightly more than half of pilots had direct employment contracts (European Parliament 2016).

to particular safety risks and injuries. Especially for workers in high-risk roles, such as drivers or delivery workers, there is a growing recognition of the need for coverage under occupational safety and health standards, as well as employment injury insurance (European Agency for Safety and Health at Work 2017).

Climate change accelerates some hazards and occupational diseases that affect workplace safety in many sectors of the economy, calling for systemic social protection approaches. Agriculture and forestry, already among the most hazardous and informal sectors in many economies, face challenges from increasingly higher temperatures that can significantly impact occupational safety and health by increasing the risk of heat-related illnesses (ILO 2024b). These risks particularly affect workers engaged in physically demanding tasks or prolonged exposure to hot environments. Although Europe and Central Asia had the lowest rate of person-days of work affected by excessive heat (under 29 per cent), the region experienced the greatest increase in excessive heat exposure since 2000. The growth rate almost doubled the global average increase in Europe and Central Asia, with a 17.3 per cent rise from 2000 to 2020, while heat-related occupational injuries increased by 16.4 per cent (ILO 2024b). Moreover, the agriculture and forestry sectors often rely on temporary and seasonal employment, contract workers or the self-employed, leaving many without adequate protection against workplace risks (European Agency for Safety and Health at Work 2021).

▶ Box 4. Digital platform workers

The rapid expansion of digital labour platforms has created new employment opportunities across Europe and Central Asia. Digital platform workers – those who provide services through digital platforms – are frequently excluded from employment injury protection systems. Among them are groups such as food delivery workers, ride-hailing drivers, domestic service workers and freelance digital workers.

In recent years, several countries in the region have taken steps to close these gaps. These include legislative reforms, judicial rulings, collective agreements and pilot mechanisms aimed at extending coverage and improving working conditions. In Spain, the 2021 “Riders’ Law” reclassified delivery couriers as employees, granting them access to standard employment-based social protection. In a parallel development, through judicial rather than legislative means, courts in France and Italy have reclassified platform workers on a case-by-case basis, compelling platforms to assume employer responsibilities (Weber, Eiffe and Adăscăliței 2024). While rulings mark important steps toward closing protection gaps, these remain legal questions, subject to current national legislation and judicial interpretation.

Some countries have introduced sector-specific measures. France, for instance, requires platforms to provide occupational injury insurance for workers earning above a set threshold, either through voluntary insurance taken by workers with reimbursement, or via platform-arranged insurance schemes. Belgium’s 2022 Labour Deal obliges platforms to provide accident insurance, regardless of the employment status of the worker. In Italy, injury insurance has been extended to self-employed workers, and platforms are held liable as employers under the 2020 legislative framework (ISSA 2025).

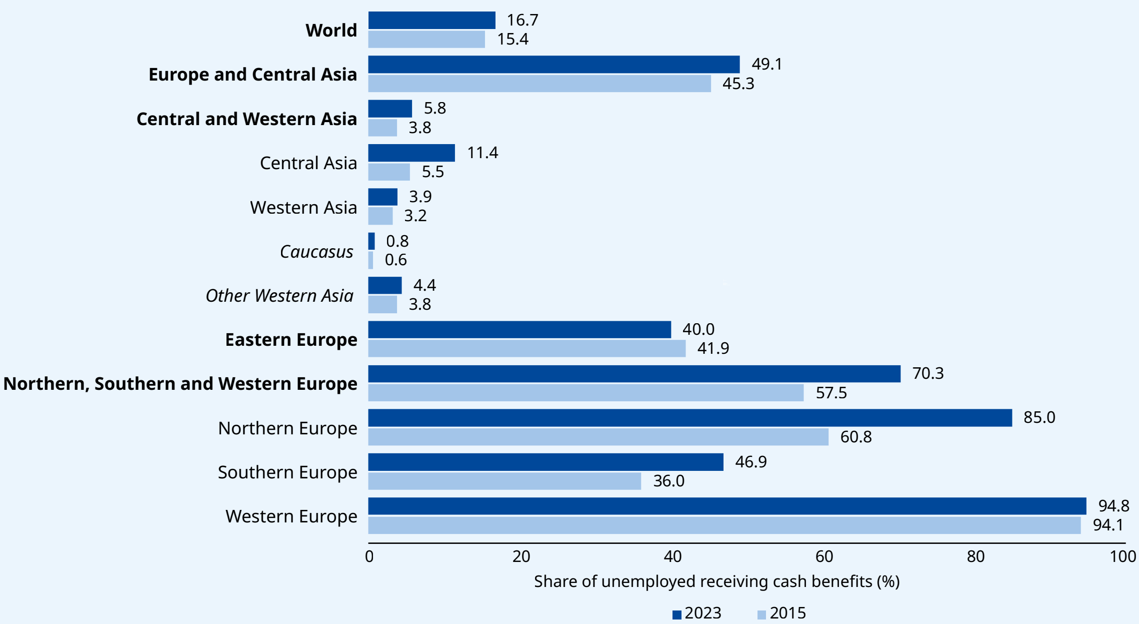
Meanwhile, Estonia has opted for a simplified administrative approach. Its “Entrepreneur Account” enables individuals engaged in platform work to register and pay taxes through a streamlined scheme, which includes access to limited social security benefits such as health insurance and pension rights, depending on declared income levels (Government of Estonia 2024). Some criteria applied to platform workers stem from existing legislation, as in the case of Portugal’s designation of “contracting entities” (Government of Portugal 2018). When a self-employed person declares their income to tax or social security authorities, any client responsible for more than 50 per cent of that income may be classified as a contracting entity, which can entail social security obligations (DGSS 2018). In Denmark and the Netherlands, collective agreements concluded with individual platforms have expanded access to sickness, pension, wage and liability insurance (Weber, Eiffe and Adăscăliței 2024) and, in Germany, the platform "content.de" contributes a share of its writers' earnings directly to a social security fund (Eurofound 2018).

Despite these developments, significant challenges remain. Coverage is often partial or fragmented, and financial sustainability concerns persist where contributions are flat-rate and do not reflect differing risk levels across occupations. Many platform workers remain ineligible for unemployment or sickness benefits due to low or intermittent income.

3.2.4 Unemployment protection

In response to the job crisis triggered by the COVID-19 pandemic, many countries conducted social dialogue to design or reform their unemployment protection schemes. However, progress in adopting and improving unemployment protection schemes has slowed down as unemployment rates have been decreasing in the region, reaching 5.5 per cent in 2024 (compared to 6.6 per cent in 2019). In 2023, women faced higher unemployment rates than men in 16 out of 27 EU countries, with Greece showing the largest gap (14.3 per cent for women versus 8.5 per cent for men). In the remaining 11 countries, men had higher rates, most notably in Latvia (7.6 per cent for men versus 5.4 per cent for women) (Eurostat, n.d.).

▶ **Figure 17 SDG 1.3.1 on effective coverage for unemployment protection: Share of unemployed persons receiving cash benefits, by region and subregion, 2015 and 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global, regional and subregional aggregates are weighted by the number of unemployed. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions. Effective coverage data for 2023 is still affected by the high numbers of 2020 and 2021, when countries deployed large unemployment protection responses to the COVID-19 crisis, funded by their national budget.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

Effective coverage by unemployment protection schemes remains limited and with significant regional disparities (figure 17). Youth, self-employed workers, agricultural and migrant workers are among those often lacking any form of unemployment protection when they lose their jobs or earnings.

Furthermore, many existing schemes are not prepared to tackle climate-related challenges, with some exceptions, such as those of France and the Netherlands (Section 4.1). This requires strengthening and expanding unemployment protection, including through tax-financed mechanisms to support those who do not qualify for unemployment insurance benefits, and ensuring that benefits work in conjunction with active labour market policies.

Coverage rates for unemployment benefits are significantly lower than coverage rates of other social security contingencies (except for Western Europe) for several reasons. First, usually only job seekers contributing to the unemployment insurance scheme and registered in employment offices are entitled to unemployment benefits, which constitute only a subset of all unemployed (as estimated from labour force surveys). Second, social insurance unemployment legislation often covers only employees, and therefore, in countries with a high incidence of self-employment, coverage is low. Third, social insurance unemployment benefits are designed for temporary unemployment and have limited duration, implying that those affected by long-term unemployment in countries that do not have unemployment assistance (present only in several countries of mainly Western Europe) must rely on general social assistance. Lower unemployment protection coverage rates in Southern and Eastern Europe and very low in Central and Western Asia can be explained by the above factors.

Cash unemployment benefits are only one part of a much broader set of social protection and labour market policies to effectively support unemployed persons and facilitate their return to decent employment, including assistance with training and retraining, the whole range of so-called active labour market policies and, finally, job creation. Income support, combined with these labour market policies (such as re-skilling) and job creation, will be indispensable to ensure a just transition to a green economy and promote the integration of young people who are not in employment, education or training.

With the transition to a green economy, one of the key questions in Europe and Central Asia is the capacity of active labour market policy mechanisms to provide workers with adequate career guidance and skills training. Skills requirements of the green economy are rapidly changing, which presents an additional challenge to re-skilling (Bischler et al. 2024).

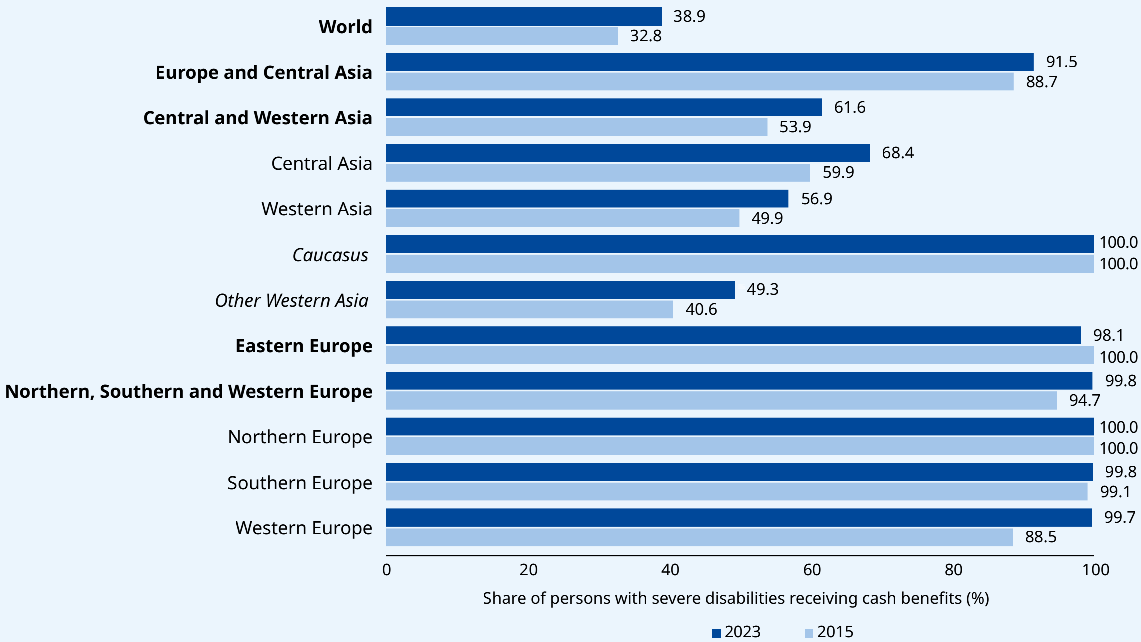
3.2.5 Social protection for persons with disabilities

Social protection needs to ensure access for persons with disabilities to both mainstream and disability-specific schemes, fulfilling the following core functions: (a) income security and adequate standards of living; (b) effective access to healthcare and financial protection (coverage of healthcare costs), including early intervention, rehabilitation, and assistive devices; and (c) coverage of disability-related costs, including access to support services. Disability cash benefits are thus just a part of a whole set of social protection policies needed by persons with disabilities.

Coverage by disability cash benefits for persons (contributory or not) with severe disabilities based on WHO disability rates remains uneven across the region. Countries in Eastern, Northern, Southern and Western Europe achieved close to universal coverage during the period examined (figure 18). However, it does not necessarily mean that benefits are always adequate. In Eastern Europe, the main benefits include disability pensions, whose level depends on the degree of disability and the duration of payment, as well as other, often small benefits that can be paid either in addition to a disability pension or independently of disability pension entitlements. However, these cash and in-kind benefits are usually far from being adequate (Cook and Iarskaia-Smirnova 2023).

In Central and Western Asia, coverage is significantly lower than in the western parts of the region (except in Caucasus, where there exists universal coverage through combination of contributory and non-contributory benefits), demonstrating a positive trend: coverage increased in Central Asia from 59.9 per cent to 68.4 per cent and in Western Asia other than Caucasus, from 40.6 per cent to 49.3 per cent between 2015 and 2023 (figure 18).

▶ **Figure 18 SDG indicator 1.3.1 on effective coverage for disability protection: Share of persons with severe disabilities receiving cash benefits, by region and subregion, 2015 and 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for methodological explanation, and Annex 2 for more detailed data. Global, regional and subregional aggregates are weighted by population. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

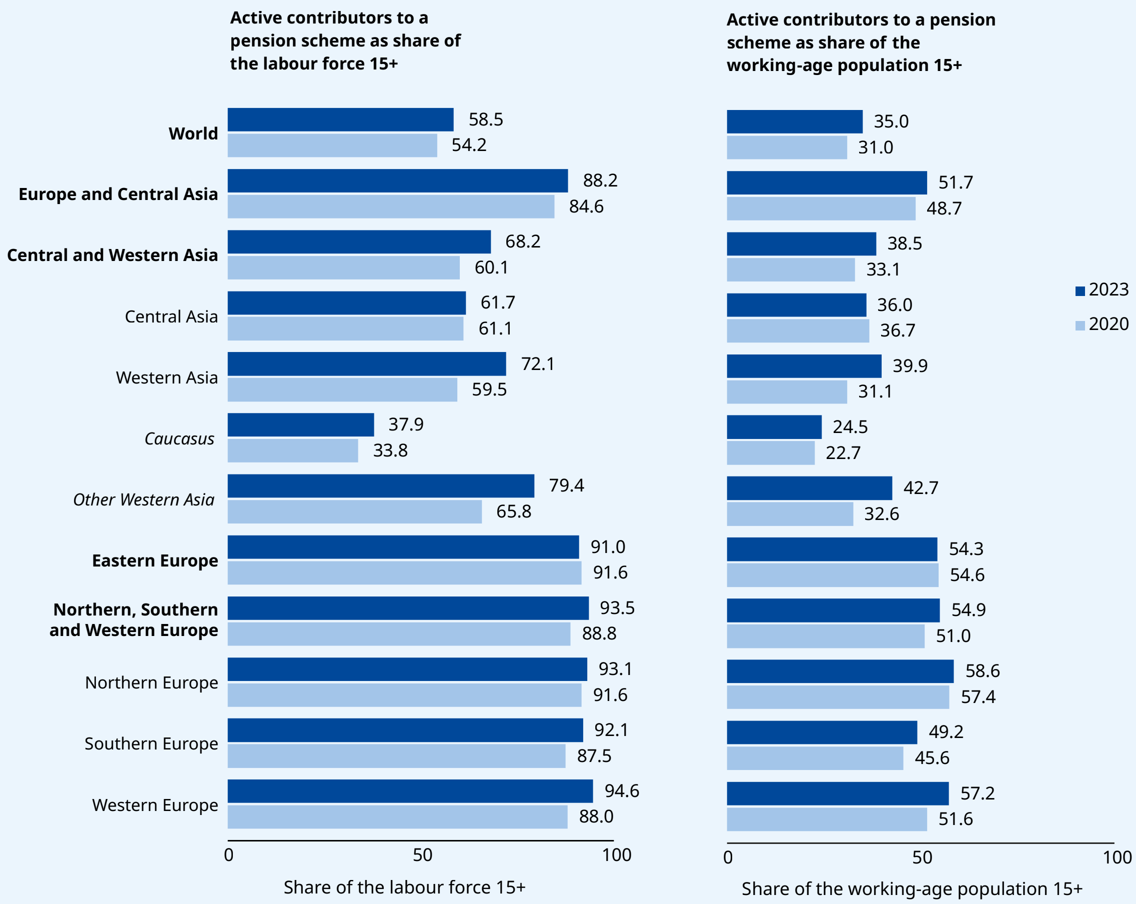
Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

▶ 3.3 Social protection for older women and men

Social protection for older men and women includes old-age pensions (periodical cash benefits paid from retirement age until the end of life), along with possible lump-sum payments at retirement. Adequate pensions support living standards, but access to quality, affordable healthcare and long-term care is equally vital (see section 3.5). As people age, the need for long-term care increases, making its affordability a critical social challenge across the region. Without public social protection, long-term care costs can far exceed pension incomes, particularly for those with severe needs. Women who live longer in ill health and have lower incomes are especially vulnerable. Ensuring that older people maintain a decent standard of living requires well-integrated pension and long-term care policies.

Pension coverage can be measured by two key indicators, focusing on the current working-age population or the current cohort of older persons (figure 19). The share of active contributors in the labour force shows that, in Europe, coverage is high, yet not fully universal. Many European countries cover not only employees but also the self-employed, including farmers, through general or special social insurance pension schemes. In other subregions, such as Central Asia, the share of active contributors is considerably lower, which might be linked with the major economic restructuring and increase in informality in the labour markets that occurred after the 1990s. For example, in some countries in the Commonwealth of Independent States, individuals who were formerly employees of large

▶ Figure 19 Effective coverage for old-age protection: Share of labour force and working-age population aged 15 and over covered by a pension scheme (active contributors), by region and subregion, 2020 and 2023 (percentage)



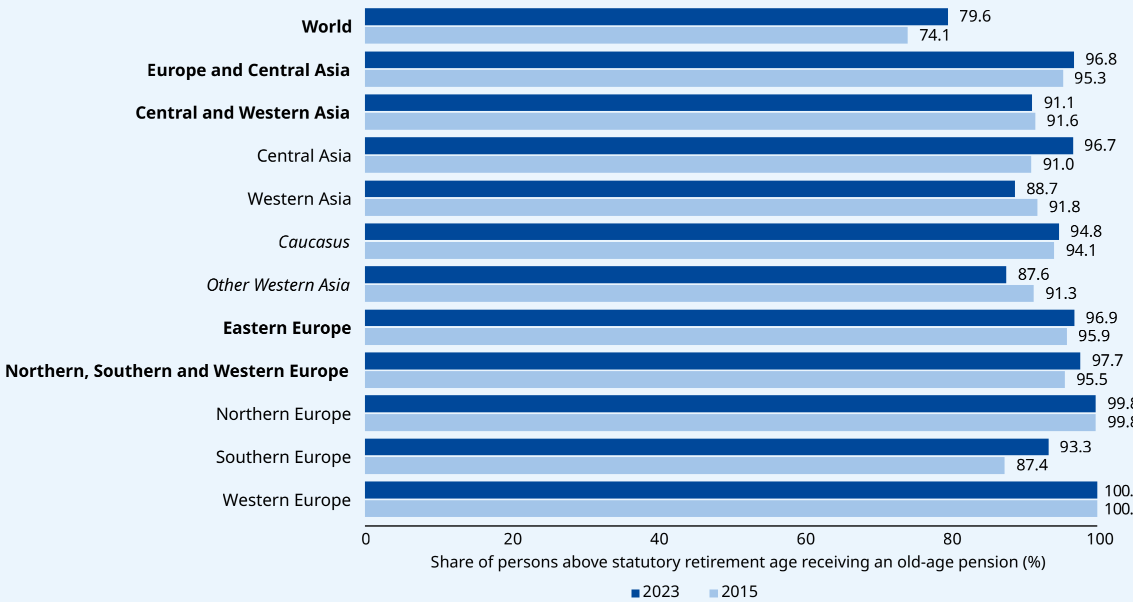
Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global, regional and subregional aggregates are weighted by the labour force aged working-age population aged 15 and over. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

state-owned farms are now independent farmers who are not members of pension schemes. Moreover, the share of active contributors as a share of the working-age population points to the need to ensure protection also for those who are temporarily or permanently outside the labour force (see figure 19).

Effective pension coverage among the population above statutory retirement age is relatively high. In both European and Asian parts of the region, it is higher than 90 per cent. Compared to 2015, coverage increased substantially in Southern Europe and in Central Asia, but declined in countries of Western Asia, other than Caucasus (figure 20).

▶ **Figure 20 SDG 1.3.1 on effective coverage for old-age protection: Share of persons above statutory retirement age receiving an old-age pension, by region and subregion, 2015 and 2023** (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global, regional and subregional aggregates are weighted by population aged 65 and over. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

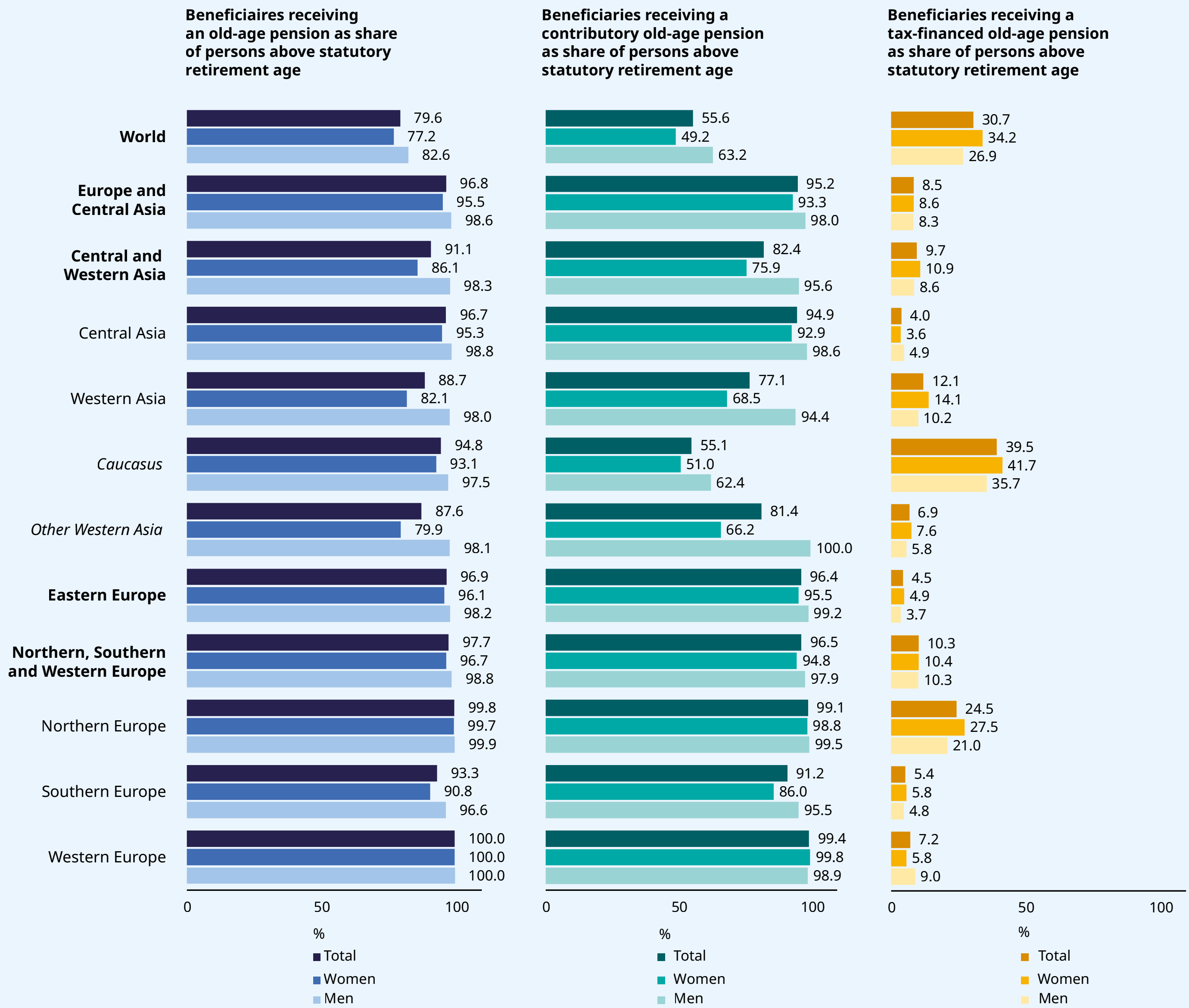
Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

Across the region, the key source of adequate income security in old age is contributory old-age pensions (see figure 21). In addition, non-contributory universal or income-tested basic pensions play a particularly important role in countries such as Denmark and the United Kingdom, but also in the Caucasus, mainly in Georgia. Especially in countries with high labour market informality, non-contributory pensions enable the provision of at least a basic level of income security to older persons who have not been able to contribute sufficiently. In fact, many countries of the region combine several types of benefits to reach universal coverage (horizontal dimension) and higher levels of benefits (vertical dimension).

As a long-term benefit, the adequacy of cash pension benefits is a key indicator to measure. As shown in figure 22, expenditure on pensions as percentage of GDP seems to be correlated with the share of older persons compared to the working-age population. However, countries differ with respect to numbers of people who retire early (voluntarily or because of job loss), before reaching statutory retirement age (many early retirement provisions still exist in Eastern Europe and Central Asia).

Budgetary pressures in a context of population ageing led to reforms across the region (figure 23). These include strengthening the link between contributions paid over the whole career and pension entitlements at retirement, or moving parts of contributory pension schemes from defined-benefit to defined-contribution – either in the form of pay-as-you-go, "notional" or "non-financial" defined-contribution schemes, or prefunded, privately or publicly managed schemes. Examples of radical reforms in this respect come from Sweden, Latvia and Poland, and other countries in Eastern Europe and in Central Asia. Some countries have reversed this trend or are considering doing so (Hungary, Kazakhstan and Uzbekistan). Statutory retirement ages have been increasing, despite opposition from the trade unions in most of the region.

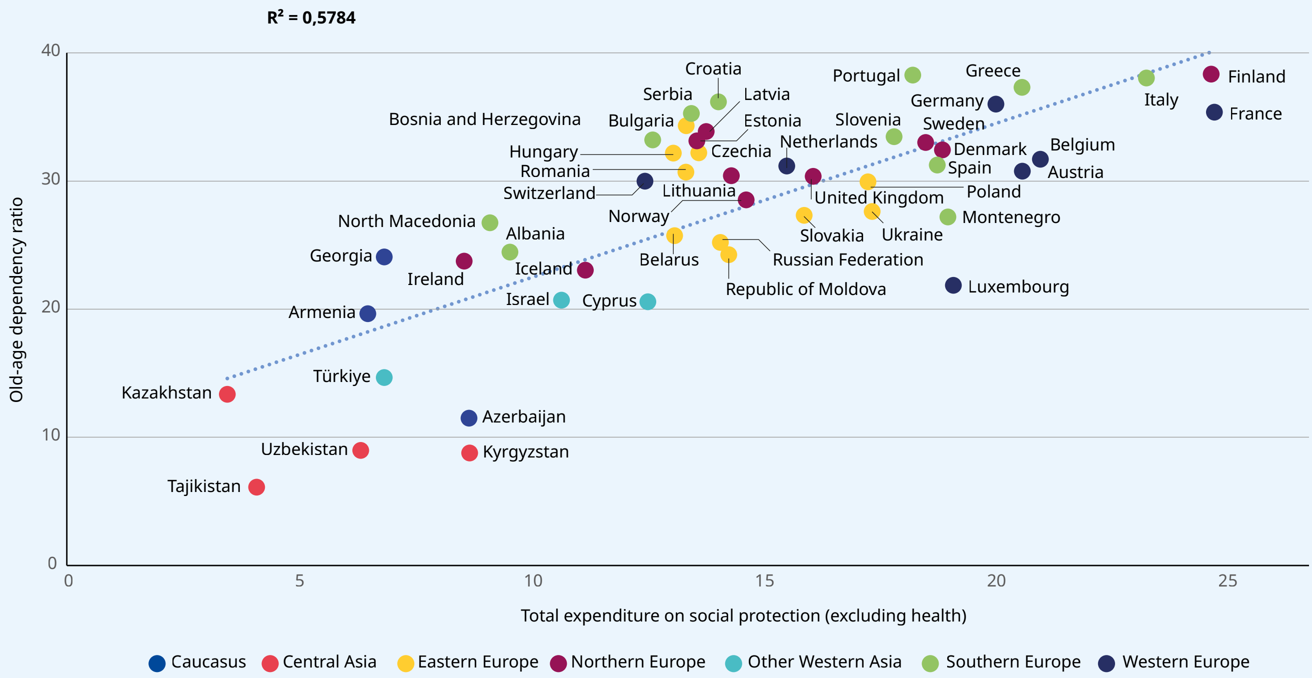
▶ Figure 21 SDG 1.3.1 on effective coverage for old-age protection: Share of persons above statutory retirement age receiving an old-age pension, regional and subregional estimates for contributory and tax-financed pensions, by sex, 2023 (percentage)



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 2 for more detailed data. Global, regional and subregional aggregates are weighted by population aged 65 and over. Estimates are not strictly comparable to the previous *World Social Protection Report* due to methodological enhancements, extended data availability and country revisions.

Sources: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

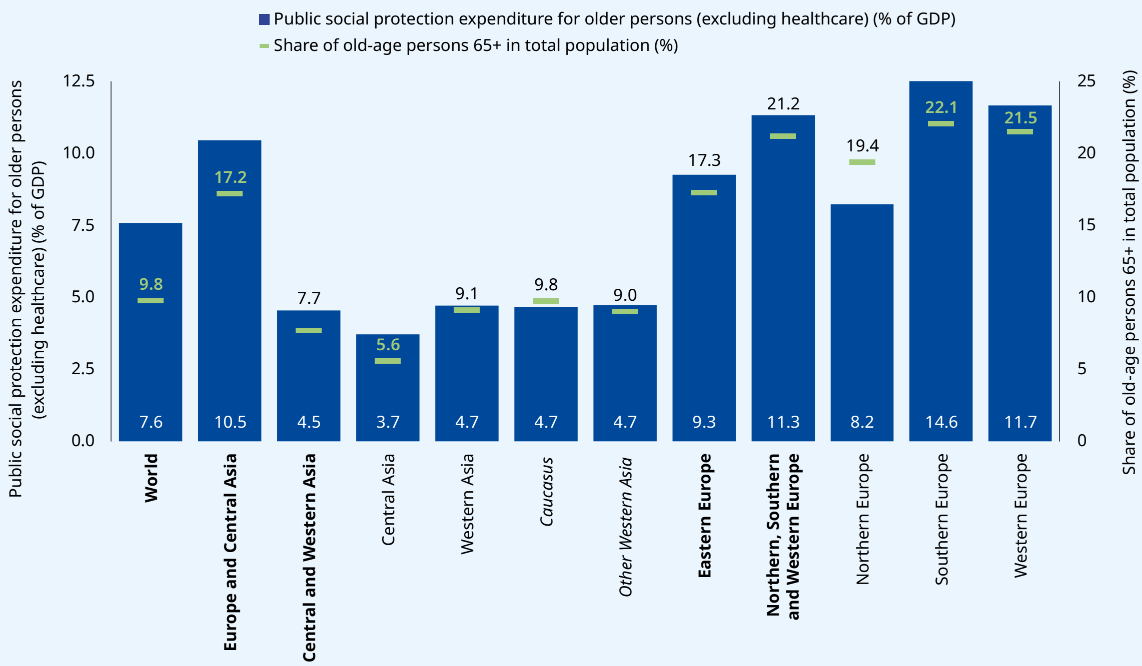
▶ **Figure 22 Old-age dependency ratio and non-health social protection expenditure** (percentage of GDP)**, latest available year (2021 or 2022)**



Source: Old age dependency ratio (65+/15-64): UN, World Population Prospects, 2024 revision. Social protection expenditure: ILO, *World Social Protection Report 2024–26*.

Early retirement provisions have also been discontinued, except for the most arduous and dangerous jobs. The increase in the retirement age in the region does not automatically translate into an increase in the employment rate of older workers. Employment rates of workers aged over 55 years remain low, affecting their earnings-related pensions at time of retirement. If not covered by some forms of early-retirement benefits, the budgetary cost of social benefits for senior workers are transferred to unemployment benefit provisions to protect them from poverty, with the hope that some of them will manage to re-integrate into the labour market. As a result of all the reforms, with cost containment as a priority both in the short and long term, the adequacy of pensions in the region is likely to deteriorate. Even in the EU, the risk of poverty and social exclusion for older people has continued growing, driven by the rising relative income poverty (Social Protection Committee and European Commission 2024). In 2022, more than one in five people aged 65 and above were at risk of poverty or social exclusion in the EU (Social Protection Committee and European Commission 2024). This represents 18.5 million people, a number growing due to both the rising poverty rate and population ageing. While there remain significant differences between countries, older women face higher poverty risks than men in all countries. In 2022, almost one in four women aged 75 and above in the EU were at risk of poverty or social exclusion. Pension replacement rates for a given career are projected to decrease over the next four decades. The majority of older people are women, making gender gaps in old age a particular social challenge. Pensions for the self-employed are projected to be on average a third lower than those of full-time employees with

Figure 23 Public social protection expenditure (excluding health) for older persons (percentage of GDP) and share of old-age persons aged 65 and over in total population (percentage), by region and subregion, 2023



Notes: See Annex 2 of the *World Social Protection Report 2024–26* for a methodological explanation, and Annex 3 for more detailed data. Global, regional and subregional aggregates for expenditure are weighted by GDP.

Sources: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; IMF; UNWPP and national sources.

a similar career, due to differences in rules and in average earnings. Many countries of the region have also aligned the retirement age between men and women, which used to be lower for women than men (Social Protection Committee and European Commission 2024).

According to the EU, public pension expenditure in the EU is projected to increase moderately by 0.7 percentage points by 2045, before declining slightly to near-2022 levels by 2070, due to reforms lowering replacement rates and increasing retirement age (European Commission 2024). In some countries, the projected increase, under status quo assumptions, might be much higher: Hungary, Lithuania, Luxembourg, Portugal, Slovakia, Slovenia and Spain. In other countries, the projected expenditure will slightly decline within the same period: Finland, France, Greece, Latvia and Sweden. Of course, the current levels of public pension expenditure to GDP ratios differ significantly: from 14.5 per cent in Greece and France down to slightly over 7 per cent of GDP in Hungary, Latvia and Sweden.

Not only pension expenditure but also expenditure on healthcare and on long-term care for older and dependent persons are expected to grow quickly. Here, however, any projections are being made in conditions of great uncertainty, as the majority of countries have not yet adopted comprehensive long-term care policies, and face significant challenges related to fiscal space.

Outside the EU, reform processes have also been driven by both short-term and long-term fiscal considerations, with less demographic pressure. However, higher informality and lower participation in social insurance schemes result in financial challenges for long-term sustainability.

▶ Box 5: Low evidence between contribution rates and employment formalization: Cases of Ukraine and Uzbekistan

Ukraine, followed by Uzbekistan, undertook similar reforms, hoping to increase formalization by reducing labour and social protection contribution rates. In Ukraine in 2016, the Government drastically reduced employer pension contribution rates, arguing that this would increase coverage and compliance. This has not happened. Due to frozen indexation, pension expenditure sharply declined from 16.4 per cent of GDP in 2013 to 10.1 per cent in 2018. Then, a new pension law was adopted, significantly tightening pension entitlement conditions. At that time, actuarial projections made by the Pension Fund of Ukraine predicted that, as a result of this reform, although the average replacement rate of old-age pensions to those entitled to a full pension would increase, the share of old-age pensioners receiving only the minimum pension would double by 2050. Moreover, despite the strongly ageing population, the percentage of older persons receiving contributory old-age pensions was projected to decline from 97 per cent in 2020 to only 36 per cent in 2050.

In Uzbekistan, the 2019 tax and pension reform removed the 8-per cent employee contribution rate, but also reduced the employer contribution rate from 25 to 12 per cent. The income tax rate was reduced to a flat rate of 12 per cent. Social insurance contributions had been significantly reduced with the expectation that this would contribute to formalization. However, this tax and pension reform did not result in any significant labour market formalization and generated a large pension fund deficit (1.3 per cent of GDP in 2023) that has to be bridged by general government revenues.

Sources: IMF (2016), ILO, UNICEF and the World Bank (2020).

▶ 3.4 Social health protection

The right to social health protection is not yet a universal reality globally. Even in the region where coverage rates are amongst the highest in the world, barriers to healthcare access remain in the form of out-of-pocket health expenditure incurred by households, physical distance, limitations in the range, quality and acceptability of health services, long waiting lists linked to shortages and unequal distribution of health and care workers, and opportunity costs such as lost working time. These gaps particularly affect the countries in the region that are at the lowest end of the income spectrum (ILO 2024a).

Social health protection: population coverage and awareness of rights

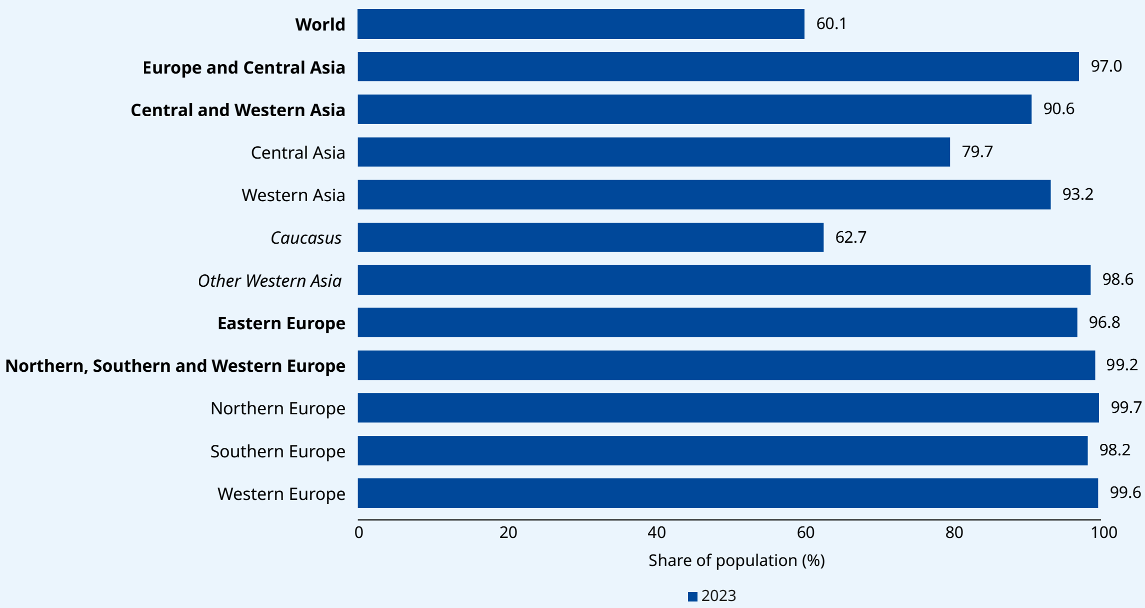
Most countries in the region made historical commitments to universal health coverage and therefore expanded legal and effective population coverage of social health protection early on. Legal coverage is quasi universal, with some remaining challenges often linked to the level of inclusion of migrants. The Europe and Central Asia region provides high levels of effective social health protection population coverage in comparison to the world average, with important subregional differences, and notably the exception of Caucasus countries (figure 24).

Coverage has stalled since 2020, showing important implementation gaps. Enhanced legal and effective protection data should be a priority for monitoring progress on coverage and adequacy. This necessary improvement includes the systematic collection of data disaggregated by sex, age, place of residence, disability, migratory status, income levels and socio-economic conditions to track progress on equity.

Availability, acceptability, adaptability and quality of healthcare services

Investing in the availability of quality healthcare services is crucial. This requires improved working conditions, social protection coverage and contractual modalities for millions of health and care workers. The COVID-19 pandemic further pushed workers out of the sector, jeopardizing any strategy to extend access to healthcare without hardship delivered by well-trained, supported and motivated staff. Among countries in Europe and Central Asia, over the period 2019–21, 16 experienced a moderate decrease in the average coverage of essential

▶ **Figure 24 Share of the population protected by social health protection (protected persons), by region and subregion, 2023** (percentage)



Note: Based on data collected for 127 countries and territories representing over 90 per cent of the world's population. Regional estimates are weighted by the total population. The figure represents the best estimate of people protected by a healthcare scheme for their primary coverage. Mechanisms include: national health insurance; social health insurance mandated by the State (including subsidized coverage for those living in poverty); and national healthcare services guaranteed for free or with small co-payments; and other programmes (such as user fee waivers and vouchers). For primary coverage, 202 schemes were identified and included. Only public or publicly mandated privately administered primary healthcare schemes were included. Supplementary public and private programmes were not included.

Source: Based on data from the ILO Social Security Inquiry and OECD Health Statistics 2023; national administrative data published in official reports; information from regular national surveys of target populations on awareness of rights.

health services (Universal Health Coverage Service Coverage Index, SDG 3.8.1) (WHO 2025).

The availability of adapted health services also needs to take into consideration the changing needs of the population and how ageing in the region is affecting those needs. Particularly, the needs of older persons are changing and a continuum of health and social protection benefits encompassing a range of in-kind and in-cash benefits are required. Those needs are compounded by the challenges encountered in reaching and sustaining adequate pension levels (see prior section). In this respect, stronger linkages and better coordination between access to medical care and income security are urgently needed to address key determinants of health. The climate crisis is directly impacting people's health while also exacerbating existing socio-economic inequalities, which act as powerful determinants of health equity. Health and well-being should not be the privilege of the few, and the inequalities triggered by the climate crisis call for urgent investments (ILO 2024d).

Impoverishment, unmet needs and the case for sustainable investments in the health sector

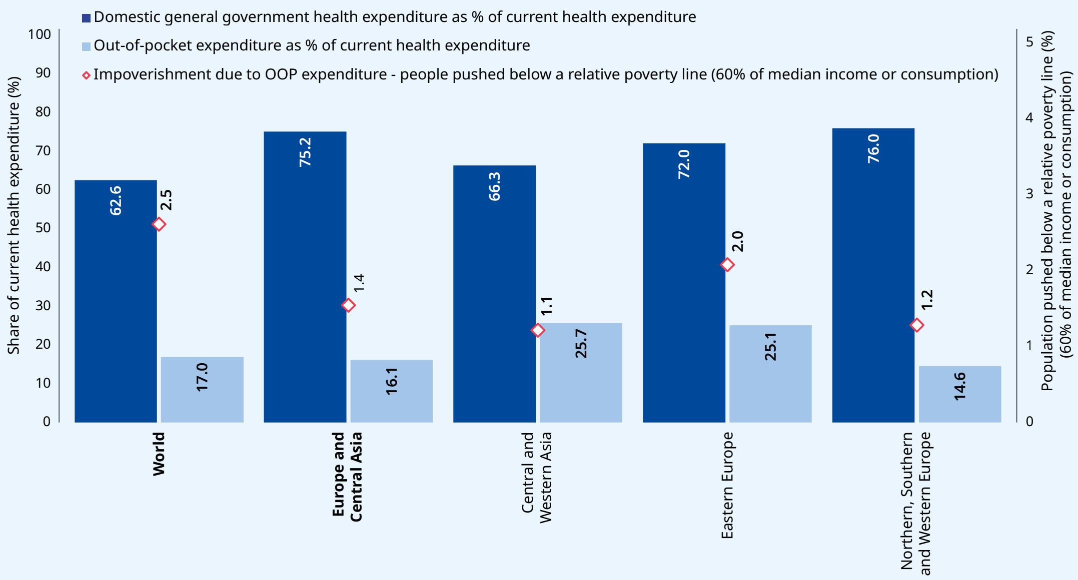
Collective financing, broad risk pooling and rights-based entitlements are key conditions to support effective healthcare access for all in a shock-responsive manner. The principles provided by ILO standards are more relevant than ever on the road to universal health coverage. Ratification of ILO Conventions Nos 102 and 130 is a key marker of long-term commitment.

At the global level, low levels of public spending on health correlate with higher levels of out-of-pocket payments from households and often with higher rates of impoverishment due to health expenditure (figure 25). Since resources are fungible within households, catastrophic health expenditure creates an important risk of poverty not only for the person affected by a health condition but also their entire household. In the region, the share of public spending on health in current health expenditure is higher than the world average but with pronounced differences between Central and Western Asia and the rest of the region, in a context where health spending per capita is relatively lower than the regional average (figure 26).

Social health protection reforms in Central and Western Asia

A recent ILO report analyses in detail policies aimed at progressing towards universal health coverage in Central and Western Asian countries (ILO 2024a). In former Soviet Union countries, legal entitlements to essential healthcare without hardship are in place and legal coverage is therefore near universal in the subregion. With some exceptions, non-nationals – such as migrant workers, asylum seekers and refugees – enjoy a variable level of inclusion in such legal frameworks and remain legally excluded in some countries. Some countries have put in place legal guarantees that are either limited to population groups below a certain income threshold, or universal guarantees but for a limited range of services, which restrict both effective access, adequacy and financial protection. While legal frameworks tend to secure broad population coverage, several countries still have segmented rights where different population groups are entitled to different ranges of services in different networks of service providers. In practice, the implementation of legal entitlements can be limited by many barriers. These include lack of awareness and registration, physical distance, limitations to the range, quality and acceptability of health services, informal out-of-pocket payments at the point of care and long waiting lists, which are linked to shortage and unequal distribution of health and care workers, and opportunity costs, such as lost working time.

▶ **Figure 25 Impoverishment due to out-of-pocket healthcare expenses: Share of general government and out-of-pocket expenditure in total health expenditure, and share of population pushed below a relative poverty line (60 per cent of income or consumption), by region, 2021 or latest available year** (percentage)



Note: Global and regional estimates are weighted by current health expenditure for domestic general government health expenditure and out-of-pocket expenditure, and by population for impoverishment due to out-of-pocket expenditure.

Source: ILO estimates based on data from the WHO Global Health Expenditure Database and World Bank World Development Indicators.

The adequacy of benefits provided remains a challenge. Adequacy of benefits implies they are sufficiently comprehensive (wide spectrum of services), of high quality, and provide a sufficient level of financial protection, as defined in international social security standards. Out-of-pocket expenditures represent less than a fifth of current health expenditures in Cyprus, Israel and Türkiye, while they remain the main source of health expenditures in Armenia, Azerbaijan, Tajikistan, Turkmenistan and Uzbekistan (ILO 2024a).

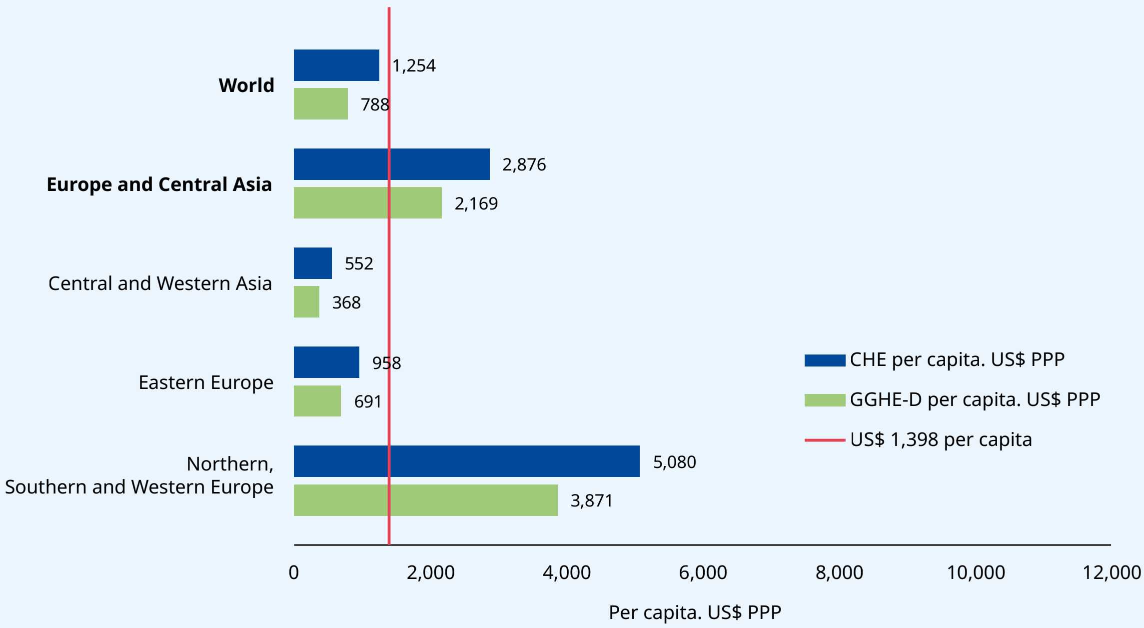
Three main factors are indicative of significant adequacy gaps in Central and Western Asia:

Firstly, despite recent reforms, many countries have state-guaranteed benefit packages that include too few services provided without or with low co-payments. This explains why, while legal entitlements cover almost the entire population, out-of-pocket spending remains the primary source of current health expenditure in some countries. This means that countries need to both adapt their legally guaranteed benefit packages and reinforce service delivery on the ground to make services available effectively.

Secondly, levels of public spending remain relatively low, while countries experience pressure linked to increased costs of care due to new technologies, population ageing and a growing financial and societal burden of chronic diseases.

Thirdly, high population coverage does not necessarily translate into equitable access to services and health outcomes. This relates to the distribution and quality of facilities and services. Significant efforts have been undertaken to make health services and related infrastructure geographically available and accessible. Nonetheless, the issue of adequate distribution of services and retention of a skilled health workforce remains of concern in many countries, with a high brain drain of the health workforce, in particular from middle-income countries to high-income countries within the Europe and Central Asia region.

▶ Figure 26 Current health expenditure (CHE) per capita and domestic general government health expenditure (GGHE-D) per capita, by region, 2022 (US$ PPP)



Note: Analysis suggests that countries need to allocate US$1,398 PPP (red line in the graph) per capita in pooled health spending to reach 80 in the Service Coverage Index (Kruk, Ataguba and Akweongo 2020). Regional estimates are weighted by total population.

Source: ILO estimates based on data from the WHO Global Health Expenditure Database

The role of social protection in supporting a just transition

chapter 4

The Europe and Central Asia region is already experiencing diverse impacts of climate change, with socio-economic consequences varying significantly across subregions and often exacerbating existing vulnerabilities (World Bank 2024d). In the Mediterranean, extreme heat, water shortages and forest fires are increasing energy demand, contributing to climate-related mortality, and leading to job losses. In contrast, the Atlantic region is experiencing more frequent rainfall and heightened flood risks. Countries such as Bulgaria, Greece, Italy and Spain are particularly vulnerable to flooding and are already facing above-average levels of unemployment (European Environment Agency 2022).

The Western Balkans, identified as a climate hotspot, are increasingly exposed to both floods and droughts (World Bank 2024d). Central Asia is warming faster than the global average, resulting in water shortages from glacial melt and more frequent flooding due to increased precipitation. While some areas may benefit from improved crop productivity, the region is also at risk of greater food insecurity caused by extreme weather events (Daloz 2023). In the Caucasus, accelerated glacier shrinking has reduced river flows, threatening freshwater availability (UNEP 2024).

These evolving climate risks underscore the urgent need for targeted investments in adaptation and resilience, including the strengthening of social protection systems to help buffer vulnerable populations from worsening climate impacts. Climate change is intensifying risks to health, income and livelihood, with certain groups facing greater exposure and fewer resources to cope. Older persons and pregnant women are particularly vulnerable to extreme heat and evolving health risks, while agricultural and construction workers face longer exposure to unsafe outdoor conditions. Children and young adults are also affected, not only physically but psychologically, as climate-related uncertainty and disruption can contribute to stress, anxiety and other mental health challenges.

While broad transition frameworks such as the EU's European Green Deal may help mitigate economic impacts and even boost employment, they are likely to negatively affect carbon-intensive sectors, commonly referred to as the "brown" economy (Boehm 2024). In some subregions, particularly in Eastern Europe and Central Asia, these challenges are further compounded by structural reliance on fossil fuel-based industries and limited institutional capacity to implement socially inclusive transition strategies (OECD 2022).

The ILO underscores that, without adequate social protection, climate-related risks can reduce resilience, deepen poverty and inequality, and leave people without the means to recover from climate-related events. Social protection plays a central role in supporting a just transition to environmentally sustainable economies and societies, and as an enabler for both climate change adaptation and mitigation.

In the Europe and Central Asia region, where social protection systems are already well-developed, they can play a key role in addressing the challenges of climate change and supporting a just transition, even in countries facing political and socio-economic challenges due to their dependence on fossil fuels.

A truly just transition requires an integrated approach that combines multiple programmes – not only those supporting workers, such as unemployment protection, early retirement, re-skilling and access to employment services – but also initiatives that benefit vulnerable groups (for example, children, persons with disabilities and older persons) and local communities, while promoting enterprise adaptation and development.

▶ 4.1 Leveraging social protection to respond and adapt to climate change

Climate change disproportionately affects vulnerable populations, exacerbating existing inequalities and increasing exposure to socio-economic risks. Social protection systems play a crucial role in enabling adaptation to the impacts of climate-related changes by providing financial support and stability to affected persons and households. However, for social protection to effectively mitigate climate risks, its mechanisms must be designed to be predictable and responsive to climate-related risks. This entails ensuring that systems are adequate in terms of benefit levels, payment duration and frequency, that they extend coverage to all affected individuals, including those not traditionally eligible, and that they are capable of addressing the multidimensional nature of social vulnerability.

When built on these principles, social protection systems can effectively address the social risks associated with climate change. Many of these risks take the form of covariate shocks – events that affect entire communities or regions simultaneously. In Europe and Central Asia, social protection mechanisms often focus on discrete risks, such as unemployment, disability, or income fluctuations, and disaster relief is generally addressed in isolation. As a result, comprehensive and systemic approaches to managing climate-related risks remain underdeveloped, particularly with regard to the adequacy, coverage, comprehensiveness and coordination of responses. Nevertheless, social protection has already demonstrated its potential to address such shocks in contexts such as mass unemployment or the COVID-19 pandemic, where responses combined unemployment benefits, sickness allowances, employment retention schemes, and support for micro-entrepreneurs and health needs. These positive experiences demonstrate that social protection systems are capable of supporting societies in the face of geographically-concentrated and multidimensional climate-related events. Climate change presents new challenges, particularly due to the increasing frequency and scale of such shocks, which heighten the financial and administrative demands placed on social protection systems.

Addressing immediate needs: social protection responses to climate-related shocks

Within the nexus of social protection and climate-related shocks, a key challenge lies in the fragmented management of social protection and disaster risk management systems. These systems typically operate in isolation, with limited coordination or integration. Shock-responsive social protection, which is designed to function during disaster situations, frequently focuses on short-term financial assistance rather than on building resilience to future shocks. The experience of the COVID-19 pandemic underscored the need for extraordinary resources and more sustainable, adaptive responses, yet these measures have not consistently been incorporated into the permanent architecture of social protection systems (Fitzgibbon, Coll-Black and Pop 2023).

Effective responses to climate-related events require continuity across all phases of emergency management, including immediate relief, recovery, reconstruction, and longer-term preparedness and prevention. This was clearly demonstrated in 2024, when Spain experienced catastrophic flash flooding by a meteorological event known as a “DANA” (*depresión aislada en niveles altos* - isolated depression at high levels). The Spanish social security system responded swiftly under a legal decree, delivering benefits to 85,000 affected workers within a month to compensate for the extraordinary cessation of economic activity (Revista de la Seguridad Social 2024). This rapid and adaptive response highlights the potential of coordinated and responsive social protection mechanisms to manage the socio-economic impacts of natural disasters.

Nevertheless, significant gaps remain in the integration of social protection and disaster risk management systems across much of the Europe and Central Asia region. In countries such as Albania, Bulgaria, North Macedonia and Romania, challenges persist in institutional capacity, budget allocation, and the development of integrated disaster response frameworks. These gaps point to the need for stronger coordination and long-term investment in resilience-building approaches that incorporate social protection into national disaster preparedness strategies (World Bank 2024a; Fitzgibbon, Coll-Black and Pop 2023).

The role of technology in adaptive and scalable responses

Digital technologies offer important opportunities for enhancing the responsiveness and scalability of social protection systems. In countries such as Albania and North Macedonia, the digitalization of benefit processing and standardization of means-testing procedures have improved the capacity for rapid response. These systems allow for both horizontal expansion, by reaching new populations affected by shocks, and vertical expansion, by increasing the value of benefits to existing recipients in times of crisis.

Moreover, the use of interoperable management information systems linking social protection data with other government databases has proven beneficial. For example, in Albania, data from tax authorities can be cross-referenced with records from the Institute of Social Insurance. Expanding such interoperability to include climate risk data and early warning systems would enable responses that can be triggered before the full impact of a disaster unfolds.

Examples from the region and lessons for future preparedness

Some European countries have already mobilized social protection in response to climate-related disasters. In Slovenia, households affected by the August 2023 floods were eligible for extraordinary social assistance cash benefits, regardless of their income (Government of Slovenia, n.d.). Similarly, households affected by the 2024 floods in Bosnia and Herzegovina received assistance in the form of vouchers. However, the absence of dedicated budgetary lines for these responses meant that resources were diverted from other programmes, raising concerns about the sustainability of such mechanisms (UNICEF 2024a). In Central Asia, UNICEF has advocated for introducing benefits similar to the United Kingdom's Cold Weather Payment to address the growing risks associated with heatwaves, with Uzbekistan identified as a possible pilot location (UNICEF 2024b).

Another challenge that has emerged is the disincentive for disaster-affected individuals to participate in employment programmes due to fears of losing their existing benefits. This was evident in the aftermath of the 2023 earthquake in Türkiye, where many beneficiaries hesitated to engage in employment initiatives for fear that doing so would jeopardize their access to social assistance. The Turkish experience underscores the need for phased exit strategies that allow individuals to gradually transition from assistance to employment, ensuring support is not withdrawn abruptly and that incentives to re-enter the labour market are preserved (ILO and IOM 2024).

Scaling and reforming systems for climate resilience

Adapting social protection systems to the realities of a changing climate increasingly requires reforming and expanding existing programmes to address emerging and intensifying risks. One area of innovation involves recalibrating unemployment protection schemes to respond to disruptions caused by extreme weather events, particularly for workers in sectors highly exposed to heat stress and other climate-related hazards.

In France, unemployment benefits have been adapted to account for heatwaves, especially in the construction sector. During the designated summer watch period (1 June to 15 September), employers or site managers can activate temporary unemployment measures when amber or red weather alerts are issued (Allen 2024). Italy is exploring similar adaptations, including the potential introduction of hourly unemployment benefits for workers affected by extreme temperatures, with an initial focus on permanent agricultural workers (Il Messaggero 2024). In the Netherlands, hourly unemployment benefits are available as well, although their application depends on provisions negotiated within collective labour agreements (Government of the Netherlands, n.d.).

These examples illustrate how established unemployment schemes can be expanded and adapted to enhance climate resilience. They provide models for other countries seeking to align social protection systems with new environmental risks.

Protecting climate affected and displaced populations

Social protection also plays an important role in supporting communities that are displaced or whose livelihoods are threatened by environmental degradation. In some regions, the effect of climate change, such as desertification, sea-level rise, or the collapse of traditional sectors, has rendered areas economically unsustainable, forcing relocation and the redefinition of livelihoods.

Uzbekistan offers a notable example. The desiccation of the Aral Sea has led to widespread job losses, particularly in the fishing industry, and prompted large-scale displacement. Since the 1990s, the Government has provided targeted social assistance to affected households, illustrating how environmental degradation can shape long-term institutional responses. More recently, Uzbekistan has adopted a national plan of action for transitioning to a green economy, and established the National Agency for Social Protection, signalling a stronger integration of climate-related objectives into the national social policy framework (World Bank 2023).

In Kyrgyzstan, individuals displaced due to natural disasters are formally recognized as internally forced displaced persons and are entitled to targeted social protection, rehabilitation, and livelihood support. One recent initiative includes a three-year adaptation project to develop the Ak-Tilek experimental village in the Ak-Talaa district. This project provides safer housing and sustainable employment opportunities for approximately 1,500 residents relocated from areas affected by frequent earthquakes and mudflows (Scissa and Martin 2024). These examples reflect the important recognition that migrants – particularly those in informal or vulnerable employment – often lack adequate social protection and are disproportionately affected by climate change.

Integrating social protection into climate strategies for a fairer transition

Integrating social protection into climate strategies beyond individual programme reforms, embedding social protection in national climate strategies – particularly in nationally determined contributions – represents a strategic opportunity to scale equitable and inclusive transitions. Aligning climate policy with social protection systems ensures that efforts to reduce emissions and build climate resilience do not come at the expense of social equity. Integrating these domains at the policy level reinforces the role of social protection as not only a tool for poverty reduction and economic stability, but also as a key enabler of just and sustainable development in a climate-constrained world.

Moldova offers a positive example: its nationally determined contribution acknowledges the role of social protection in increasing the climate resilience of rural livelihoods and connects social protection with food security, agriculture and disaster risk management (Government of the Republic of Moldova 2025). While still limited in scope, this illustrates how social protection can be aligned with key climate and development sectors. Other emerging examples come from initiatives in Europe and Central Asia. In countries such as Georgia, Montenegro, North Macedonia and Uzbekistan, national trade unions have actively worked to bring social protection into climate policy discussions. In Georgia, for instance, the Georgian Trade Union Confederation proposed that nationally determined contributions include steps to reinforce social protection systems for workers affected by transitions away from carbon-intensive sectors. These initiatives underline the potential of social dialogue as a tool for integrating technical areas such as social protection into climate strategies.

Despite such efforts, regional experiences remain fragmented. The 27 EU Member States are pursuing ambitious zero-emission and digital agendas, referred to as the "twin transition", [9] yet gaps persist in translating them into comprehensive "eco-friendly" frameworks that include social protection. Analyses of national recovery and resilience plans in several Southern European countries reveal limited incorporation of principles from the EU's European Green Deal and Recovery and Resilience Facility into social buffering mechanisms (Theodoropoulou, Sabato and Akgüç). The European Green Deal aims to reduce the economic impact on the climate and may have a positive effect on employment, though it will heavily affect "brown" economy sectors (Boehm 2024). In Eastern Europe and Central Asia, implementation challenges are shaped by structural economic dependencies, particularly on carbon-intensive industries, and weaker institutional capacities to operationalize socially inclusive strategies. Across the region, national climate or recovery strategies tend to underemphasize social protection, employment policies and social dialogue, which are key instruments for equitable transitions.

Despite increasing recognition of the need for socially just climate policies, social protection remains largely underrepresented in nationally determined contributions. According to a recent study (ILO and EPFL 2024), only about 22 per cent of nationally determined contributions mention social protection, and even fewer propose clear mechanisms for implementation. As a result, few countries are able to fully harness the potential of social protection to reduce vulnerability, enhance adaptive capacity, and shield populations from the social and economic shocks induced by climate change (USP2030 2025).

[9] See: https://joint-research-centre.ec.europa.eu/predict/twin-transition-dataset_en.

▶ 4.2 Enabling climate change mitigation and environmental protection

Cushioning distributional effects and providing compensation for carbon pricing, including fossil fuel subsidy reforms

In Central Asia, energy subsidies remain a critical tool for protecting households from the rising and volatile costs of electricity, gas and heating. While these subsidies play an important short-term role in cushioning the impact of energy transitions, they are frequently criticized by market-oriented institutions such as the International Monetary Fund and the World Bank for being fiscally inefficient and regressive in impact. Market-based instruments such as carbon pricing, intended to encourage environmentally responsible consumption, often disproportionately affect lower-income households. Social protection benefits, in this context, can serve to cushion the distributional effects (for example, rising energy prices) of these mitigation policies, enhancing social acceptability and ensuring a just transition.

For example, in Uzbekistan, targeted one-off lump sum benefits have been implemented to address energy price increases. In mid-2022, allowances totalling 2.2 trillion soums were distributed to specific beneficiaries. Benefits included recipients of pensions, disability and survivor benefits, and caregivers of children with disabilities, with payments set at 300,000 soums in the regions and 400,000 soums in Tashkent. Similarly, in mid-2024, one-off assistance reached approximately 1.5 million individuals, including some outside of the Unified Register of Social Protection (Kun.uz 2022a; 2022b; 2022c). These measures, while valuable, underscore the need for more systematic approaches. Market-based mechanisms, such as carbon pricing, require complementary policies to mitigate regressive effects. This includes targeted cash transfers, subsidies, or other social protection measures to ensure that transitions do not disproportionately impact lower-income groups. Policies must balance ecological goals with social equity, fostering inclusive growth.

Research findings suggest that the comprehensive welfare state mitigates the perceptions of economic risk and unfairness associated with carbon taxation, both among economically better-off and those who more strongly depend on social protection (Nordbrandt et al. 2025).

Facilitating a just transition for workers and enterprises

Enabling a just transition also involves supporting workers and enterprises affected by structural shifts in the economy. In Eastern Europe and Central Asia, active labour market policies are a key mechanism for this purpose. They often focus on skills creation and re-skilling but remain underfunded, with a low proportion of unemployed persons benefiting from these programmes. In some countries of the region, this limited emphasis on active labour market policies is compounded by modest unemployment benefits, creating pressure for job seekers to accept any available job.

An example of projects and structural programmes that demonstrate efforts to address these challenges is the mining and energy sector's "leave" scheme in Poland. This arrangement offers eligible workers a "bridge" to retirement, facilitating transitions for those employed in the energy and lignite coal sectors. Specific categories of workers in these sectors can access this leave provided they have less than four years remaining until retirement and voluntarily resign from their employment.[10] While limited in scale, the programme has received formal approval from the European Commission.

Anticipating future needs and financial preparedness remain key to facing future challenges and facilitating a just transition. Social security schemes should also factor climate risks into their actuarial valuations and reserves for financial sustainability (ILO, ISSA and OECD 2023). For example, in the United Kingdom, pension funds for persons working in local government have made progress in internalizing climate risk analysis as part of the actuarial valuation process (Kokoszka 2024). There are increasingly accurate and comprehensive forecasts of long-term climate change, the effects of which can be considered by actuarial valuations to ensure fund resilience.

[10] See: https://isap.sejm.gov.pl/isap.nsf/DocDetails.xsp?id=WDU20230001737 (in Polish only).

Directly contributing to climate change mitigation and environmental protection

Mitigating the climate crisis ultimately requires major changes to production, energy use and consumption patterns. While the onus for change rests in other policy areas, there are ways that social protection can contribute to mitigation efforts, especially when it comes to pension fund investments and interventions to protect and restore ecosystems. In fact, all social protection institutional operations can be greened further (ISSA 2023). For instance, institutions running health and social care schemes can use their purchasing power in procurement to support the greening of those services (ILO 2024c). By integrating sustainability into investment, procurement, infrastructure and service delivery, social protection can reinforce broader climate and environmental goals while maintaining its core function of reducing vulnerability and promoting social cohesion.

Pension assets are one of the largest singular blocks of capital in the world, amounting to US$53 trillion in the OECD alone (OECD 2023). How these funds are managed and invested can reconfigure and potentially transform socio-economic arrangements for greater sustainability, by shifting investments from the fossil fuel industry to the emerging green and renewables sector, thereby contributing to a transition away from fossil fuels and to the accelerated implementation of climate change mitigation (ILO 2024c).

▶ Box 7. EU Regulation on environmental transparency for pension funds' investment policy

The EU has developed Regulation 2019/2088, also known as the Sustainable Finance Disclosure Regulation (SFDR) on sustainability-related disclosures in the financial services sector, which entered into force in 2022. This Regulation requests that financial and investment products should come with comprehensive information on their environmental, social and governance criteria.

As EU regulations are binding in their entirety and are directly applicable in all EU Member States, and by extension to the European Economic Area (EEA), it means that all EU and EEA pension funds will have to disclose information on sustainable investment policy and decisions as per the three criteria defined in this Regulation:

- Article 6: financial products and funds without a sustainability scope
- Article 8: financial products and funds that promote environmental or social characteristics ("light green")
- Article 9: financial products and funds that have sustainable investment as their objective ("dark green")

Based on this typology, EU pension funds and sovereign wealth funds (in particular the Government Pension Fund of Norway valued at US$1.7 trillion in March 2025) can take documented and transparent decisions on their long-term and sustainable investment strategy.

Source: EU, Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector, https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32019R2088.

Conclusion: Regional priorities for action

chapter 5

While Europe and Central Asia remains the region with the highest level of social protection population coverage, the region remains highly diverse, with some improvements across all subregions and for all population groups. Yet, there are some persistent coverage and adequacy gaps that would need to be addressed in order for social protection to play its role in addressing current and future challenges. The region has seen some promising policy reforms: for example, the recent adoption of universal health insurance reforms in almost all countries in Central and West Asia. However, many challenges remain.

Reinforcing social protection systems, including floors, is the key to addressing ongoing transformations, whether demographic, technological or climate-related, to make sure that they can help countries manage the restructuring of economies and labour markets and a just transition as a cornerstone of social contracts (ILO 2025b). Ensuring that everyone is adequately protected throughout the life course is key to enhancing the resilience of individuals, families and communities, societies and economies, including in the face of climate-related and other shocks. One of the key lessons from the COVID-19 pandemic is that universal, comprehensive, adequate and predictable social protection is a necessary condition for dealing with such shocks (ILO 2021c).

International social security standards provide essential guidance on strengthening social protection systems, including the minimum standards set out in Convention No. 102 and more advanced standards set out in the Employment Injury Benefits Convention, 1964 [Schedule I amended in 1980] (No. 121), the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), the Medical Care and Sickness Benefits Convention, 1969 (No. 130), the Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168), and Recommendation No. 202.

These actions are key for reinforcing social protection systems as an essential enabler for climate action and a just transition, and for the region's capacity to address climate challenges, including rising temperatures, water stress, and energy transition demands, which threaten livelihoods and economic stability. Social protection systems can contribute to both mitigation and adaptation by reducing vulnerability, providing income security and access to healthcare, facilitating retraining programmes for workers in transitioning sectors, and supporting vulnerable populations affected by climate shocks and a policy shift to low-carbon economies.

Establishing systemic and rights-based approaches to social protection remains the most critical aspect of durable and effective social protection systems. The establishment of a social protection system comprising integrated programmes that deliver the social protection guarantees to cover life course risks is an important precondition for the integration of climate-related measures. At the same time, it is important to recognize that existing social protection programmes – while not initially designed to address climate risks – already play a significant role in enhancing resilience and coping mechanisms for communities affected by climate change. These beneficial effects will be even stronger if social protection systems are strengthened to be climate sensitive and if coverage is expanded to deal with emerging risks and affected geographical areas.

Ensuring robust social protection systems that offer income security, healthcare, and social services in accordance with international labour standards. These systems should aim to enhance resilience, protect populations from economic and environmental vulnerabilities and shocks, and support the objectives of productive employment, social inclusion and poverty eradication during the transition.

The following sections will highlight some priorities for action that are particularly important for the region.

Extending social protection coverage to segments of the population that are not yet adequately protected in line with international social security standards. This is particularly critical to reduce vulnerabilities to life-cycle risks and climate-induced shocks.

- Closing remaining coverage gaps so that no individual is left behind. Universal access to social protection is key for ensuring greater resilience against both life-cycle and climate-induced risks.
- This includes ensuring adequate social protection for workers in all types of employment, including in part-time, temporary and self-employment, whether in agri-food systems, domestic work or platform work, and whether for nationals or migrant workers. This should be undertaken with particular attention to the needs and situation of workers strongly affected by climate change and the digital and energy transitions.
- This goes hand in hand with ensuring decent working conditions, addressing undeclared

work and facilitating transitions of both enterprises and workers from the informal to the formal economy.

- Social security is not a hindrance to labour market flexibility – it is a precondition to ensure that such flexibility does not come at the expense of decent work.
- Ensuring a robust national social protection floor that guarantees at least a basic level of social security across the four basic social security guarantees is essential for the countries of Europe and Central Asia (OHCHR and ILO 2025).

Ensuring adequate benefits is a critical dimension of effective social protection. It is essential that social protection schemes deliver benefits that sufficiently meet the diverse and evolving needs of individuals, especially in the face of multiple risks, including climate-related shocks and economic challenges such as high inflation. Experiences suggest that rigid or minimal benefits often fall short when unexpected or intensified risks occur.

- Striving for higher levels of benefits to achieve adequate protection for as many people as possible, as soon as possible, including through strengthening social insurance schemes.
- Ensuring the adequacy of benefits, so that in the event of various risks, including climate-related ones, the needs of affected individuals are met. Experiences demonstrate the need for flexibility – in the case of climate-related shocks, the needs of individuals might be more extensive than usual.
- Ensuring the adequacy of social protection benefits in the face of high inflation in many countries in the region, making sure that benefits are regularly indexed to prices and/or wages so that they keep pace with living standards and foster social cohesion.

Ensuring financially sustainable financing for social protection systems, as both the adequacy and coverage of benefits are contingent upon available resources. As populations age, the pressure on pension schemes, health services and long-term care systems continues to grow, requiring robust financing mechanisms, which are financially sustainable and which can adapt to shifting demographic trends and climate shocks.

- There are different options to create and extend fiscal space for social protection. The key sources of financing, however, need to be domestic regular sources (such as progressive taxes and social security contributions), given that social protection systems imply regular long-term commitments that need to be sustainable to effectively protect people in the event of life-cycle and climate risks.
- Removing explicit and implicit fuel subsidies can contribute to filling social protection floor financing gaps and improving the adequacy of social protection benefits. In Europe and Central Asia, fossil fuel subsidies account for 18.6 per cent of GDP, while the financing gap for achieving universal social protection is just 1.9 per cent of GDP (Cattaneo et al. 2024). Therefore, a progressive reallocation of these subsidies towards social protection offers a realistic and effective strategy to expand coverage and improve benefit levels.
- Although population ageing is one of the region's major challenges, middle-income countries in the region are struggling to ensure a social protection floor for children. More public investments are needed in this area. Achieving universal child benefits coverage would require 0.3 per cent of the region's GDP, exceeding the investment needed to universalize any other cash benefit (Cattaneo et al. 2024).

Fostering policy coordination across sectors. For social protection to play its role in supporting climate adaptation and mitigation, and in facilitating a just transition, governments need to ensure that climate risks are included in needs assessments and policy planning, and that policy, legal and financing frameworks include the necessary provisions as part of preparedness strategies. Attention should also be given to embedding social protection into nationally determined contributions, improving coordination between disaster risk management and social protection mechanisms, and integrating forecasting (including localized information) into social protection responses by leveraging localized, high-quality data for effective and efficient responses to disasters and slow-onset events. Supporting a just transition through well-coordinated unemployment protection, skills development policies and job matching is essential for preparing the workforce for climate-friendly economic shifts, as well as supporting demographic and technological transitions.

By addressing inequalities and enhancing adaptive capacities, social protection not only safeguards against climate risks but also supports long-term sustainability, making it an indispensable tool for achieving resilient, inclusive development in the region.

- Integrating social protection – with objectives such as reducing poverty, enhancing resilience to shocks, and promoting social inclusion – into national climate strategies, such as nationally determined contributions, is key to aligning environmental goals with poverty reduction and social inclusion efforts.
- Improving coordination between disaster risk management and social protection mechanisms and strengthening linkages to minimize the harm caused by natural disasters more effectively.
- Linking social protection measures with green policies – such as sustainable public works programmes or incentives for eco-friendly practices – can promote both social equity and environmental outcomes. These systems also facilitate a just transition by ensuring that workers and communities are not left behind in the shift to low-carbon economies.
- Investing in education and training for a just transition. Integrate social protection measures with lifelong learning initiatives to support workers affected by climate-related economic shifts, ensuring they have access to retraining and skills development while receiving adequate income support during transitions to climate-friendly jobs.
- Strengthening policies and measures that buffer individuals against income loss and other risks during economic and environmental transitions, moving beyond one-off responses to prioritize systemic and well institutionalized social protection solutions.

Reinforcing institutional capacities. The extent to which social protection programmes can strengthen climate resilience largely depends on their design and the operational capacity of public institutions and bureaucracies to deliver services and transfers in a predictable, regular manner.

- Reinforcing institutional capacities for sustainable, equitable and flexible social protection solutions, including integrated management information systems, an up-to-date and comprehensive beneficiary registry, and effective payment and distribution mechanisms.
- Promoting regional cooperation to facilitate knowledge sharing and best practices among countries to address common challenges and leverage regional synergies.
- Integrating forecasting within social protection responses and enhancing state and community preparedness by leveraging localized, high-quality data for effective responses.

Building a climate-resilient social protection system requires collaboration among various stakeholders, including local, regional and national state institutions, social partners, civil society organizations and development partners. In a climate related context, this requires special attention to cross-sectoral planning, designing and implementation.

Health coverage in the region is among the highest in the world, with many countries committing to universal health coverage. Yet, the regional disparities cannot be ignored. Climate change, as well as mitigation and adaptation policies, are likely to reinforce existing social and economic inequalities that are responsible for inequity in health and well-being globally and locally (ILO 2024c). Realizing universal health coverage is a key precondition for climate action and a just transition.

- Increasing investment in quality healthcare is crucial, especially in prevention and primary care. This requires strengthening health systems, reinforcing social health protection entitlements, and expanding social protection cash benefits.
- Prioritization of public investments to guarantee access to healthcare without hardship, as part of nationally-defined social protection floors and systems, is central to delivering on the promise of the 2030 Agenda for Sustainable Development, and crucial in order to leave no one behind.
- With rapid ageing, there is an increasing need to have long-term care services that are provided in such a way that is respectful of the dignity of older persons and supportive of ageing in place. To ensure equity, it is also essential that the costs of such services are born collectively.
- In the context of climate change risks and related diseases and illnesses, the coordination and policy coherence between different sectors is of utmost importance. Reviewing the design of social health protection benefits to ensure their responsiveness to the changing burden of disease induced by climate change, and to maximize health and climate action, is key.

Engaging in social dialogue at all stages of policy development and implementation is essential to reinforce social protection systems and to promote pathways toward environmental sustainability, decent work and social justice, in line with international labour standards. Social dialogue mechanisms need to be fostered to implement national social, economic and environmental goals, with a focus on addressing the challenges of climate change. Social partners, including employers' and workers' organizations, should be part of national dialogues and policy consultations on social protection provisions, and in view of supporting a just transition, climate action and sustainability with decent work.

Social dialogue processes Europe and Central Asia have played a proactive role in promoting the integration of social protection into climate strategies, emphasizing its importance for just transitions. Building on these early efforts – such as those in Georgia, where the Georgian Trade Union Confederation outlined concrete social protection measures for inclusion in nationally determined contributions – policymakers now have a tested pathway for aligning worker protection with climate goals.

As countries finalize nationally determined contributions (NDCs 3.0) by September 2025, it is essential to go beyond recognition and embed concrete mechanisms, including income support, unemployment insurance, and early retirement options for displaced workers, within these frameworks. These mechanisms must also address the vulnerabilities of informal workers, women and older adults.

To ensure these policies are implemented effectively, institutional coordination is critical. A major challenge is the fragmented governance of climate and social protection policies, which often fall under different ministries. Within the UN system, for example, the UNDP typically supports climate policy planning, while the ILO supports functioning social protection and social dialogue systems. Strengthening collaboration across these institutions, and across national ministries, is necessary to enhance the coherence and impact of social protection in climate transitions.

By integrating these approaches, Europe and Central Asia can advance towards a just transition that safeguards vulnerable populations while achieving ambitious climate and economic objectives.

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annexes

▶ Annex 1 Regional breakdown

Central and Western Asia					
Central Asia	**Western Asia**	**Eastern Europe**	**Northern, Southern and Western Europe**		
Kazakhstan	***Caucasus***	Belarus	**Northern Europe**	**Southern Europe**	**Western Europe**
Kyrgyzstan	Armenia	Bulgaria	Denmark	Albania	Austria
Tajikistan	Azerbaijan	Czechia	Estonia	Bosnia and Herzegovina	Belgium
Turkmenistan	Georgia	Hungary	Finland	Croatia	France
Uzbekistan	***Other Western Asia***	Poland	Iceland	Greece	Germany
	Cyprus	Republic of Moldova	Ireland	Italy	Luxembourg
	Israel	Romania	Latvia	Malta	Netherlands
	Türkiye	Russian Federation	Lithuania	Montenegro	Switzerland
		Slovakia	Norway	North Macedonia	
		Ukraine	Sweden	Portugal	
			United Kingdom	Serbia	
				Slovenia	
				Spain	

Annex 2 Social protection effective coverage (including SDG indicators 1.3.1 and 3.8.1)

Annex 2.1 Social protection effective coverage (including SDG indicators 1.3.1 and 3.8.1). 2015 and 2023 (percentage of the relevant population group) - Regional and subregional estimates

Income level/region	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						People protected by social protection systems including floors																SDG 3.8.1 – Universal health coverage (WHO)[10]		Population affiliated to a social health protection scheme[11]	
	By year		By sex (2023)		By type of scheme		Children (0–15)[2]		Children (0–18)[3]		Mothers with newborns[4]		Workers in case of work injury[5]		Persons with severe disabilities[6]		Unemployed[7]		Older persons[8]		Vulnerable persons receiving social assistance benefits[9]					
	2015	2023	Men	Women	Contri-butory	Tax-financed	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2015	2023	2020	2023
World	42.8	52.4	54.6	50.1	35.0	17.3	22.1	28.2	...	23.9	29.6	36.4	32.8	37.4	32.8	38.9	15.4	16.7	74.1	79.6	26.7	37.3	64.5	67.4	60.4	60.1
Europe and Central Asia	82.1	85.2	85.8	84.8	66.7	18.5	74.4	76.6	...	69.9	77.4	79.4	73.5	79.3	88.7	91.5	45.3	49.1	95.3	96.8	57.7	67.5	79.1	81.1	97.8	97.0
Central and Western Asia	59.3	63.3	64.3	62.4	43.8	19.5	33.9	40.7	...	34.0	39.7	44.7	49.4	64.4	53.9	61.6	3.8	5.8	91.6	91.1	31.5	39.0	74.2	74.9	92.5	90.6
Central Asia	54.8	60.3	60.3	60.2	38.0	22.3	28.2	40.3	...	34.8	20.0	22.9	42.3	52.5	59.9	68.4	5.5	11.4	91.0	96.7	28.1	41.6	73.0	74.7	82.9	79.7
Western Asia	62.3	65.5	67.0	63.9	47.8	17.7	38.4	41.2	...	33.2	52.5	59.7	54.3	72.1	49.9	56.9	3.2	3.9	91.8	88.7	33.7	37.3	75.0	75.1	95.0	93.2
Caucasus	53.8	50.9	51.3	50.6	29.8	20.8	16.3	17.6	...	15.0	24.4	33.8	34.9	35.6	100.0	100.0	0.6	0.8	94.1	94.8	30.6	30.9	...	...	...	62.7
Other Western Asia	63.9	68.0	69.7	66.3	51.7	17.4	42.1	45.1	...	36.2	57.8	64.2	58.9	80.3	40.6	49.3	3.8	4.4	91.3	87.6	34.3	38.4	...	...	...	98.6
Eastern Europe	82.6	86.6	87.2	86.2	73.1	13.5	92.7	93.2	...	83.0	77.9	80.1	68.7	70.1	100.0	98.1	41.9	40.0	95.9	96.9	47.8	61.1	74.6	79.0	97.5	96.8
Northern, Southern and Western Europe	90.6	93.6	94.0	93.2	72.4	21.2	88.8	91.6	...	86.7	94.8	96.5	85.0	90.5	94.7	99.8	57.5	70.3	95.5	97.7	74.5	83.6	84.1	85.0	99.4	99.2
Northern Europe	94.3	95.8	96.1	95.5	68.6	27.1	99.8	99.9	...	89.9	97.9	98.2	72.6	84.0	100.0	100.0	60.8	85.0	99.8	99.8	81.2	99.7	84.0	86.2	99.9	99.7
Southern Europe	77.1	83.5	84.6	82.5	70.7	12.8	64.2	71.0	...	64.4	98.6	98.9	81.3	88.9	99.1	99.8	36.0	46.9	87.4	93.3	40.9	50.4	81.8	82.5	98.4	98.2
Western Europe	99.2	100.0	100.0	100.0	75.8	24.2	100.0	100.0	...	100.0	89.9	93.7	94.1	95.2	88.5	99.7	94.1	94.8	100.0	100.0	97.1	100.0	85.9	86.3	99.9	99.6

▶ Annex 2.2 Social protection effective coverage (including SDG indicators 1.3.1 and 3.8.1). 2023 or latest available year (percentage of the relevant population group) - Countries and territories

Full dataset available at: https://wspdb.social-protection.org.

Country/territory	People protected by social protection systems including floors																																				SDG 3.8.1 – Universal health coverage (WHO)[10]	
	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						Children (0–15)[2]				Children (0–18)[3]				Mothers with newborns[4]		Workers in case of work injury[5]				Persons with severe disabilities[6]				Unemployed[7]				Older persons[8]				Vulnerable persons receiving social assistance benefits[9]					
		By sex		By type of scheme[14]		Year																																
	Total	Men	Women	Contributory	Tax-financed		Total	Boys	Girls	Year	Total	Boys	Girls	Year	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Year
Europe and Central Asia																																						
Central and Western Asia																																						
Central Asia																																						
Kazakhstan	**94.3**	...	...	59.2	35.1	2023	**54.4**	...	...	2022	**47.1**	...	...	2022	**51.1**	2022	**71.9**	...	...	2022 [a]	**100.0**	100.0	100.0	2022	**23.2**	28.1	19.3	2022	**95.7**	97.5	94.9	2023	**75.1**	...	...	2022	**80.3**	2021
Kyrgyzstan	**42.9**	...	...	36.1	6.8	2022	**16.0**	...	...	2022	**14.0**	...	...	2022	**35.6**	2021 [a]	**58.3**	59.7	56.4	2021 [a]	**100.0**	100.0	100.0	2022	**0.3**	...	...	2021	**100.0**	100.0	100.0	2022	**10.7**	...	...	2022	**68.5**	2021
Tajikistan	**29.8**	29.4	30.2	16.4	13.4	2021	**15.6**	...	...	2021	**13.5**	...	...	2021	**10.0**	2021	**0.0**	0.0	0.0	2021	**53.9**	64.3	43.4	2021	**6.5**	7.9	3.6	2021	**100.0**	100.0	100.0	2021	**13.8**	13.9	13.7	2021	**67.3**	2021
Turkmenistan	**42.7**	...	...	36.1	6.6	2021	**14.5**	...	...	2021	**12.6**	...	...	2021	**38.6**	2021	**52.6**	...	...	2019	**84.6**	77.8	91.4	2021	**...**	...	...	...	**77.2**	...	...	2021	**10.3**	1.8	12.7	2021	**74.7**	2021
Uzbekistan	**56.0**	...	...	26.5	29.5	2022	**51.0**	...	...	2022	**44.2**	...	...	2022	**6.3**	2022	**44.1**	...	...	2019	**44.5**	...	...	2021	**6.0**	...	...	2022	**100.0**	100.0	100.0	2021	**40.2**	...	...	2022	**74.8**	2021
Western Asia																																						
Caucasus																																						
Armenia	**49.2**	...	...	35.6	13.6	2021	**31.8**	...	...	2021	**27.1**	...	...	2021	**61.2**	2021	**33.5**	37.0	30.4	2021 [c]	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2022	**81.9**	86.6	79.3	2021	**21.1**	...	...	2021	**68.2**	2021
Azerbaijan	**35.2**	...	...	27.6	7.6	2023	**10.3**	...	...	2023	**8.6**	...	...	2023	**28.5**	2022	**33.1**	39.7	26.5	2022	**100.0**	100.0	100.0	2023	**1.6**	2.6	0.8	2016	**97.0**	100.0	94.2	2023	**10.6**	...	...	2023	**65.7**	2021
Georgia	**94.6**	...	...	31.6	62.9	2022	**30.2**	...	...	2022	**25.9**	...	...	2022	**26.8**	2019	**45.5**	42.4	49.1	2021	**100.0**	100.0	100.0	2022	**0.0**	0.0	0.0	2022	**100.0**	100.0	100.0	2022	**92.0**	...	...	2022	**68.2**	2021
Other Wester Asia																																						
Cyprus	**98.8**	...	...	76.9	21.9	2022	**100.0**	100.0	100.0	2022	**84.1**	84.2	84.0	2022	**82.3**	2022	**77.7**	75.5	80.2	2022	**18.6**	...	...	2022	**21.6**	...	...	2022	**92.7**	100.0	83.6	2022	**74.5**	...	...	2022	**80.7**	2021
Israel	**100.0**	100.0	100.0	78.5	34.6	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**77.4**	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**42.8**	...	...	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**85.5**	2021
Türkiye	**64.0**	...	...	48.5	15.5	2022	**37.4**	...	...	2022	**27.6**	...	...	2022	**62.7**	2022	**76.5**	77.1	75.2	2022	**44.0**	54.6	33.4	2022	**2.5**	2.9	1.9	2022	**85.9**	100.0	69.4	2022	**31.7**	...	...	2022	**75.6**	2021

▶ Annex 2.2 (cont'd)

Country/territory	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						Children (0–15)[2]				Children (0–18)[3]				Mothers with newborns[4]		Workers in case of work injury[5]				Persons with severe disabilities[6]				Unemployed[7]				Older persons[8]				Vulnerable persons receiving social assistance benefits[9]				SDG 3.8.1 – Universal health coverage (WHO)[10]	
	By sex			By type of scheme[14]		Year																																
	Total	Men	Women	Contributory	Tax-financed		Total	Boys	Girls	Year	Total	Boys	Girls	Year	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Year
Eastern Europe																																						
Belarus	**36.0**	...	...	...	...	2019	**...**	...	...	...	**...**	...	...	...	**100.0**	2020	**70.9**	...	...	2019	**100.0**	100.0	100.0	2020	**44.6**	...	...	2015	**100.0**	100.0	100.0	2020	**...**	...	...	...	**78.6**	2021
Bulgaria	**82.8**	...	...	74.3	8.5	2022	**61.0**	...	...	2022	**50.7**	...	...	2022	**100.0**	2022	**85.1**	...	...	2022	**100.0**	100.0	100.0	2022	**39.4**	29.7	52.2	2022	**93.0**	100.0	87.5	2022	**37.7**	...	...	2022	**73.5**	2021
Czechia	**78.9**	...	...	73.3	5.7	2023	**41.6**	...	...	2023	**19.5**	...	...	2023	**100.0**	2022 [c]	**65.8**	...	...	2021	**100.0**	100.0	100.0	2022	**56.6**	...	...	2021	**100.0**	100.0	100.0	2021	**22.4**	...	...	2023	**84.2**	2021
Hungary	**89.0**	...	...	69.9	19.1	2022	**100.0**	100.0	100.0	2022	**98.9**	...	...	2022	**100.0**	2021	**96.0**	94.8	97.4	2020 [c]	**100.0**	100.0	100.0	2021	**21.4**	...	...	2022	**99.0**	97.3	100.0	2021	**69.6**	...	...	2022	**79.5**	2021
Poland	**84.2**	...	...	65.9	18.3	2023	**100.0**	100.0	100.0	2021	**92.8**	...	...	2021	**95.5**	2021	**85.5**	...	...	2022	**100.0**	100.0	100.0	2022	**31.2**	...	...	2020	**82.9**	100.0	72.9	2022	**53.5**	...	...	2021	**82.0**	2021
Republic of Moldova	**47.5**	...	...	40.7	6.8	2022	**22.9**	...	...	2022	**19.3**	...	...	2022	**77.8**	2022	**44.0**	43.9	44.1	2020	**100.0**	100.0	100.0	2022	**25.6**	...	...	2022	**94.0**	93.0	94.4	2022	**12.3**	...	...	2022	**70.8**	2021
Romania	**79.8**	...	...	56.3	23.4	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**41.0**	2022	**67.2**	65.1	70.0	2022	**100.0**	100.0	100.0	2022	**9.9**	6.9	15.0	2022	**98.9**	96.8	100.0	2022	**51.7**	...	...	2022	**78.4**	2021
Russian Federation	**95.4**	...	...	80.3	15.1	2022	**100.0**	100.0	100.0	2022	**84.8**	...	...	2022	**70.1**	2021	**65.2**	...	...	2021	**95.9**	...	...	2022	**61.9**	...	...	2021	**100.0**	100.0	100.0	2022	**76.4**	...	...	2022	**79.2**	2021
Slovakia	**93.1**	...	...	72.6	20.5	2022	**100.0**	100.0	100.0	2022	**80.6**	...	...	2022	**100.0**	2022	**75.2**	...	...	2021	**100.0**	100.0	100.0	2021	**19.8**	...	...	2022	**100.0**	100.0	100.0	2021	**77.2**	...	...	2022	**81.8**	2021
Ukraine	**73.0**	...	...	...	...	2019	**100.0**	100.0	100.0	2020	**...**	...	...	...	**100.0**	2020	**...**	...	...	...	**100.0**	100.0	100.0	2020	**17.0**	15.0	19.0	2018	**96.2**	...	...	2020	**39.0**	...	...	2019	**75.5**	2021
Northern, Southern and Western Europe																																						
Northern Europe																																						
Denmark	**100.0**	100.0	100.0	76.3	47.2	2023	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	2022 [a]	**87.7**	84.6	91.2	2022	**100.0**	100.0	100.0	2022	**95.6**	77.0	100.0	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2023	**82.0**	2021
Estonia	**97.0**	...	...	73.9	23.0	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	2022	**79.5**	75.7	83.4	2022	**100.0**	100.0	100.0	2022	**44.0**	...	...	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**79.3**	2021
Finland	**100.0**	100.0	100.0	75.7	58.1	2022	**100.0**	100.0	100.0	2022	**93.4**	93.4	93.4	2022	**100.0**	2021	**80.4**	75.3	85.9	2021	**100.0**	100.0	100.0	2022	**100.0**	...	...	2021	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**85.7**	2021
Iceland	**81.9**	...	...	62.6	29.4	2023	**74.7**	...	...	2023	**62.0**	...	...	2023	**100.0**	2022	**94.0**	94.3	93.7	2021	**100.0**	100.0	100.0	2021	**...**	...	...	...	**82.4**	77.3	87.0	2021	**...**	...	...	...	**88.9**	2021
Ireland	**100.0**	100.0	100.0	76.3	26.3	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**67.8**	2022	**82.8**	77.9	88.4	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**95.8**	100.0	90.3	2022	**100.0**	...	...	2022	**82.7**	2021
Isle of Man	**100.0**	100.0	100.0	100.0	4.5	2022	**95.1**	...	...	2022	**78.1**	...	...	2022	**...**	...	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**...**	...	...	...	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**...**	...
Latvia	**99.4**	...	...	78.9	20.5	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	2022	**82.1**	77.9	86.3	2021 [a]	**100.0**	100.0	100.0	2022	**46.1**	32.5	67.9	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**74.6**	2021
Lithuania	**99.9**	...	...	78.0	21.9	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**92.7**	2022	**90.7**	89.9	91.5	2022	**100.0**	100.0	100.0	2022	**88.2**	...	...	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**75.3**	2021
Norway	**99.3**	...	...	78.2	21.1	2023	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2023	**100.0**	2022	**96.3**	99.6	92.9	2022	**100.0**	100.0	100.0	2023	**43.3**	...	...	2022	**100.0**	100.0	100.0	2023	**96.6**	...	...	2023	**87.0**	2021
Sweden	**100.0**	...	...	78.5	23.2	2022	**100.0**	100.0	100.0	2021	**93.9**	93.8	94.0	2021	**100.0**	2021	**88.6**	88.7	88.5	2022	**100.0**	100.0	100.0	2021	**59.6**	...	...	2022	**100.0**	100.0	100.0	2020	**100.0**	100.0	100.0	2021	**85.3**	2021
United Kingdom	**93.6**	...	...	67.0	26.6	2023	**100.0**	100.0	100.0	2022	**86.0**	...	...	2022	**100.0**	2022 [a]	**81.5**	79.1	84.2	2022 [a]	**100.0**	100.0	100.0	2023	**94.1**	100.0	81.6	2022	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2023	**87.8**	2021

▶ Annex 2.2 (cont'd)

Country/territory	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1] – By sex – Total	Men	Women	By type of scheme[14] – Contributory	Tax-financed	Year	Children (0–15)[2] – Total	Boys	Girls	Year	Children (0–18)[3] – Total	Boys	Girls	Year	Mothers with newborns[4] – Women	Year	Workers in case of work injury[5] – Total	Men	Women	Year	Persons with severe disabilities[6] – Total	Men	Women	Year	Unemployed[7] – Total	Men	Women	Year	Older persons[8] – Total	Men	Women	Year	Vulnerable persons receiving social assistance benefits[9] – Total	Men	Women	Year	SDG 3.8.1 – Universal health coverage (WHO)[10] – Total	Year
Southern Europe																																						
Albania	**78.1**	...	...	51.3	26.8	2021	**24.6**	...	...	2021	**19.9**	...	...	2021	**47.9**	2019	**40.7**	...	...	2021 [a]	**100.0**	100.0	100.0	2021	**2.6**	...	...	2021	**96.5**	100.0	94.0	2021	**62.1**	...	...	2021	**63.8**	2021
Andorra	**86.7**	88.8	81.3	82.7	4.0	2022	**12.2**	...	...	2022	**9.9**	...	...	2022	**90.4**	2020	**100.0**	100.0	100.0	2020	**12.2**	11.0	13.4	2022	**8.4**	7.7	9.6	2022	**100.0**	100.0	100.0	2022	**22.9**	...	...	2022	**78.9**	2021
Bosnia and Herzegovina	**54.5**	...	...	46.7	7.9	2021	**14.6**	...	...	2021	**12.1**	...	...	2021	**100.0**	2021 [a]	**...**	...	...	...	**100.0**	100.0	100.0	2020	**5.3**	...	...	2019	**75.3**	100.0	43.8	2020	**14.7**	...	...	2021	**66.5**	2021
Croatia	**81.4**	...	...	70.7	10.6	2022	**45.7**	...	...	2022	**37.9**	...	...	2022	**100.0**	2021	**89.5**	87.7	91.7	2022	**100.0**	100.0	100.0	2021	**19.3**	...	...	2022	**93.2**	100.0	73.9	2022	**35.9**	...	...	2022	**80.2**	2021
Greece	**84.6**	...	...	73.6	11.0	2023	**48.9**	...	...	2023	**39.6**	...	...	2023	100.0	2023	**76.4**	...	...	2020	**100.0**	100.0	100.0	2019	**22.3**	...	...	2023	**99.2**	100.0	85.4	2020	**41.6**	...	...	2023	**77.2**	2021
Italy	**88.8**	...	...	75.7	13.1	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**51.5**	...	...	2022	**100.0**	100.0	100.0	2022	**53.8**	...	...	2022	**83.8**	2021
Kosovo	**60.8**	...	...	21.4	39.4	2022	**97.7**	...	...	2022	**78.4**	...	...	2022	**8.3**	2022 [b]	**...**	...	...	...	**63.0**	...	...	2022	**0.0**	0.0	0.0	2021	**100.0**	100.0	100.0	2022	**50.9**	...	...	2022	**...**	...
Malta	**86.7**	87.2	86.1	74.1	12.6	2021	**66.7**	...	...	2021	**56.3**	...	...	2021	**71.0**	2021	**99.5**	99.3	99.7	2021	**64.1**	74.4	52.9	2021	**61.6**	55.8	72.4	2021	**82.9**	100.0	47.3	2021	**48.7**	...	...	2021	**85.2**	2021
Montenegro	**72.2**	...	...	59.5	12.7	2022	**43.3**	...	...	2021	**36.3**	...	...	2021	**100.0**	2020	**78.2**	...	...	2022	**100.0**	100.0	100.0	2021	**23.3**	...	...	2022	**78.0**	...	...	2020	**38.8**	...	...	2021	**71.9**	2021
North Macedonia	**50.5**	...	...	44.3	6.2	2022	**22.6**	...	...	2021	**18.8**	...	...	2021	**100.0**	2020	**62.5**	59.9	66.5	2021	**96.3**	...	...	2021	**4.0**	...	...	2022	**65.8**	96.3	41.0	2021	**10.8**	...	...	2021	**73.5**	2021
Portugal	**100.0**	100.0	100.0	91.3	16.2	2022	**91.5**	...	...	2022	**74.3**	...	...	2022	**100.0**	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2022	**62.3**	...	...	2022	**96.7**	100.0	94.3	2021	**100.0**	100.0	100.0	2022	**87.9**	2021
San Marino	**88.7**	98.3	79.5	88.7	...	2023	**...**	...	...	...	**...**	...	...	...	**...**	...	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2023	**...**	...	...	...	**94.6**	100.0	90.1	2023	**...**	...	...	...	**77.1**	2021
Serbia	**65.4**	...	...	57.9	7.5	2022	**32.6**	...	...	2021	**20.8**	...	...	2021	**100.0**	2021	**66.7**	...	...	2021	**100.0**	100.0	100.0	2021	**10.0**	9.2	10.7	2021	**53.5**	...	...	2021	**32.0**	...	...	2021	**71.7**	2021
Slovenia	**97.0**	...	...	74.3	22.8	2022	**100.0**	100.0	100.0	2021	**86.0**	...	...	2021	**100.0**	2021	**93.2**	...	...	2022	**100.0**	100.0	100.0	2021	**39.1**	...	...	2021	**100.0**	100.0	100.0	2022	**88.4**	...	...	2021	**84.4**	2021
Spain	**78.1**	79.8	76.4	65.2	12.9	2022	**55.3**	...	...	2022	**44.9**	...	...	2022	**100.0**	2022	**81.9**	81.8	82.0	2022	**100.0**	100.0	100.0	2022	**57.2**	54.8	59.3	2022	**88.9**	93.0	85.7	2022	**38.9**	...	...	2022	**85.3**	2021

▶ Annex 2.2 (cont'd)

Country/territory	SDG 1.3.1 – Population covered by at least one social protection benefit (excluding health)[1]						People protected by social protection systems including floors																																SDG 3.8.1 – Universal health coverage (WHO)[10]	
	By sex			By type of scheme[14]		Year	Children (0–15)[2]				Children (0–18)[3]				Mothers with newborns[4]		Workers in case of work injury[5]				Persons with severe disabilities[6]				Unemployed[7]				Older persons[8]				Vulnerable persons receiving social assistance benefits[9]					
	Total	Men	Women	Contributory	Tax-financed		Total	Boys	Girls	Year	Total	Boys	Girls	Year	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Year
Western Europe																																						
Austria	**100.0**	100.0	100.0	79.0	24.1	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**89.9**	2022 [a]	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2022	**99.0**	91.2	100.0	2021	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2021	**84.5**	2021
Belgium	**100.0**	100.0	100.0	100.0	6.3	2022	**100.0**	100.0	100.0	2022 [a]	**100.0**	100.0	100.0	2022 [a]	**64.8**	2021	**79.0**	75.1	83.4	2022	**100.0**	100.0	100.0	2022	**100.0**	…	…	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**85.6**	2021
France	**99.4**	100.0	98.7	74.1	29.9	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**100.0**	2021	**90.2**	88.9	91.5	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**84.8**	2021
Germany	**100.0**	100.0	100.0	79.2	28.9	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**91.1**	2021 [a]	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**88.0**	2021
Guernsey	**91.4**	…	…	82.2	9.1	2022	**…**	…	…	…	**…**	…	…	…	90.8	2019	**99.8**	99.8	99.8	2020	**52.2**	…	…	2019	**100.0**	100.0	100.0	2019	**100.0**	100.0	100.0	2022	**…**	…	…	…	**…**	…
Jersey	**100.0**	100.0	100.0	100.0	8.9	2022	**17.5**	…	…	2021	**14.4**	…	…	2021	**70.5**	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2017	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**…**	…
Liechtenstein	**92.0**	…	…	90.4	1.6	2021	**100.0**	100.0	100.0	2021	**97.8**	…	…	2021	**100.0**	2021 [a]	**87.7**	90.3	84.7	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**16.7**	…	…	2021	**…**	…
Luxembourg	**100.0**	100.0	100.0	95.3	34.7	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**100.0**	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**57.4**	…	…	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**83.1**	2021
Monaco	**54.6**	…	…	51.1	3.5	2022	**62.9**	…	…	2022	**53.4**	…	…	2022	**…**	…	**70.5**	…	…	2022	**51.2**	…	…	2022	**…**	…	…	…	**24.2**	…	…	2022	**22.0**	…	…	2022	**85.9**	2021
Netherlands	**100.0**	100.0	100.0	81.9	19.4	2022	**100.0**	100.0	100.0	2022	**…**	…	…	…	**100.0**	2022	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2022	**56.7**	57.0	56.4	2022	**100.0**	100.0	100.0	2022	**100.0**	…	…	2022	**85.2**	2021
Switzerland	**100.0**	100.0	100.0	100.0	3.1	2021	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**100.0**	2021	**80.1**	…	…	2021 [a]	**92.7**	…	…	2021	**55.4**	59.7	49.4	2021	**99.3**	100.0	98.7	2021	**100.0**	100.0	100.0	2021	**86.3**	2021

▶ Annex 2.3 SDG indicator 1.3.1 on effective coverage for old-age protection: Share of persons above statutory retirement age receiving an old-age pension, by type of scheme, and share of labour force and working-age population aged 15 and over covered by a pension

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age[8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year
World	**79.6**	82.6	77.2	2023	**55.6**	63.2	49.2	2023	**30.7**	26.9	34.2	2023	**58.5**	56.4	61.6	2023	**35.0**	40.9	29.1	2023
Europe and Central Asia	**96.8**	98.6	95.5	2023	**95.2**	98.0	93.3	2023	**8.5**	8.3	8.6	2023	**88.2**	87.3	89.6	2023	**51.7**	58.0	45.9	2023
Central and Western Asia	**91.1**	98.3	86.1	2023	**82.4**	95.6	75.9	2023	**9.7**	8.6	10.9	2023	**68.2**	72.1	65.9	2023	**38.5**	50.9	28.2	2023
Central Asia	**96.7**	98.8	95.3	2023	**94.9**	98.6	92.9	2023	**4.0**	4.9	3.6	2023	**61.7**	69.1	61.8	2023	**36.0**	49.1	28.7	2023
Western Asia	**88.7**	98.0	82.1	2023	**77.1**	94.4	68.5	2023	**12.1**	10.2	14.1	2023	**72.1**	73.7	68.6	2023	**39.9**	52.0	27.9	2023
Caucasus	**94.8**	97.5	93.1	2023	**55.1**	62.4	51.0	2023	**39.5**	35.7	41.7	2023	**37.9**	41.1	34.6	2023	**24.5**	28.5	20.9	2023
Other Western Asia	**87.6**	98.1	79.9	2023	**81.4**	100.0	66.2	2023	**6.9**	5.8	7.6	2023	**79.4**	79.1	79.1	2023 [c]	**42.7**	55.9	29.2	2023
Eastern Europe	**96.9**	98.2	96.1	2023	**96.4**	99.2	95.5	2023	**4.5**	3.7	4.9	2023	**91.0**	88.1	93.8	2023	**54.3**	59.7	49.5	2023
Northern, Southern and Western Europe	**97.7**	98.8	96.7	2023	**96.5**	97.9	94.8	2023	**10.3**	10.3	10.4	2023	**93.5**	93.0	93.9	2023	**54.9**	59.7	50.3	2023
Northern Europe	**99.8**	99.9	99.7	2023	**99.1**	99.5	98.8	2023	**24.5**	21.0	27.5	2023	**93.1**	93.4	92.8	2023	**58.6**	62.4	54.9	2023
Southern Europe	**93.3**	96.6	90.8	2023	**91.2**	95.5	86.0	2023	**5.4**	4.8	5.8	2023	**92.1**	92.0	92.1	2023	**49.2**	55.8	42.9	2023
Western Europe	**100.0**	100.0	100.0	2023	**99.4**	98.9	99.8	2023	**7.2**	9.0	5.8	2023	**94.6**	93.4	95.7	2023	**57.2**	61.2	53.3	2023
Europe and Central Asia																				
Central and Western Asia																				
Central Asia																				
Kazakhstan	**95.7**	97.5	94.9	2023	**0.0**	0.0	0.0	2023	**95.7**	97.5	94.9	2023	**100.0**	100.0	100.0	2023	**69.8**	74.9	65.2	2023
Kyrgyzstan	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2021	**0.4**	0.4	0.4	2022	**58.3**	59.7	56.4	2021 [a]	**34.6**	44.5	25.5	2021
Tajikistan	**100.0**	100.0	100.0	2021	**85.1**	98.7	77.9	2021	**31.0**	40.0	26.3	2021	**36.2**	30.2	45.9	2021	**14.8**	15.4	14.3	2021
Turkmenistan	**77.2**	...	...	2021	**70.3**	...	...	2021	**6.9**	1.1	11.2	2021	**89.9**	...	...	2021	**41.5**	...	...	2021
Uzbekistan	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**2.1**	...	...	2021	**40.5**	34.0	52.2	2022	**22.8**	45.1	11.4	2022

▶ Annex 2.3 (cont'd)

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age[8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year
Western Asia																				
Caucasus																				
Armenia	**81.9**	86.6	79.3	2021	**78.9**	84.7	75.7	2021	**3.0**	2.0	3.6	2021	**33.5**	37.0	30.4	2021	**20.9**	25.3	17.5	2021
Azerbaijan	**97.0**	100.0	94.2	2023	**81.9**	90.4	76.7	2023	**15.1**	11.1	17.5	2023	**33.1**	39.7	26.5	2022	**19.8**	23.8	16.0	2022
Georgia	**100.0**	100.0	100.0	2022	**0.0**	0.0	0.0	2022	**100.0**	100.0	100.0	2022	**63.0**	60.8	65.5	2022	**40.0**	44.4	36.2	2022
Other Wester Asia																				
Cyprus	**92.7**	100.0	83.6	2022	**82.4**	100.0	65.3	2022	**10.2**	0.9	18.3	2022	**82.3**	80.2	84.9	2022	**52.0**	55.4	48.7	2022
Israel	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**4.3**	4.3	4.2	2022	**100.0**	100.0	100.0	2022	**63.6**	67.1	60.2	2022
Türkiye	**85.9**	100.0	69.4	2022	**78.7**	100.0	61.5	2022	**7.2**	6.2	7.8	2022	**76.9**	77.1	75.2	2022	**40.5**	54.8	25.8	2022
Eastern Europe																				
Belarus	**100.0**	100.0	100.0	2020	**...**	...	...	...	**...**	...	...	...	**66.6**	...	...	2019	**41.7**	...	...	2019
Bulgaria	**93.0**	100.0	87.5	2022	**92.6**	100.0	87.2	2022	**0.4**	0.5	0.3	2022	**85.1**	84.5	85.8	2022	**48.7**	53.9	43.8	2022
Czechia	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2021	**87.9**	84.7	91.4	2022	**53.2**	58.1	48.2	2022
Hungary	**99.0**	97.3	100.0	2021	**99.0**	97.3	100.0	2021	**0.0**	0.0	0.0	2021	**96.0**	94.8	97.4	2020	**56.8**	63.8	50.5	2020
Poland	**82.9**	100.0	72.9	2022	**82.8**	100.0	72.9	2022	**0.1**	0.1	0.1	2020	**85.3**	80.5	91.2	2023	**49.7**	53.6	46.2	2023
Republic of Moldova	**94.0**	93.0	94.4	2022	**91.1**	89.2	91.8	2022	**2.9**	3.8	2.5	2022	**44.0**	43.9	44.1	2020	**18.5**	20.3	16.9	2020
Romania	**98.9**	96.8	100.0	2022	**99.0**	96.0	100.0	2022	**4.3**	0.7	6.2	2022	**63.4**	61.5	66.1	2022	**34.2**	39.7	29.3	2022
Russian Federation	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**8.0**	7.6	8.2	2022	**98.3**	96.5	100.0	2021	**60.0**	66.6	54.6	2021
Slovakia	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2021	**98.8**	92.3	100.0	2021	**61.0**	63.0	59.0	2021
Ukraine	**96.2**	...	...	2020	**...**	...	...	...	**...**	...	...	...	**47.1**	...	...	2019	**22.4**	...	...	2019

▶ Annex 2.3 (cont'd)

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age[8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year
Northern. Southern and Western Europe																				
Northern Europe																				
Denmark	**100.0**	100.0	100.0	2021	**96.8**	99.2	94.7	2020	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2022	**68.3**	69.9	66.8	2022
Estonia	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**0.0**	0.0	0.0	2022	**79.5**	75.7	83.4	2022	**51.7**	53.6	49.9	2022
Finland	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**88.1**	85.1	91.3	2021	**52.7**	53.5	52.0	2021
Iceland	**82.4**	77.3	87.0	2021	**82.4**	77.3	87.0	2021	**82.4**	77.3	87.0	2021	**94.0**	94.3	93.7	2021	**72.0**	75.9	68.0	2021
Ireland	**95.8**	100.0	90.3	2022	**82.0**	90.2	74.7	2022	**13.8**	11.8	15.6	2022	**100.0**	100.0	100.0	2021	**81.9**	88.2	75.7	2021
Isle of Man	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**12.8**	...	...	2022	**100.0**	100.0	100.0	2022	**62.0**	...	...	2022
Latvia	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**4.8**	8.1	3.1	2022	**95.0**	95.5	94.5	2021	**58.3**	65.3	52.5	2021
Lithuania	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**2.2**	...	...	2018	**90.7**	89.9	91.5	2022	**57.1**	61.3	53.5	2022
Norway	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2023	**15.2**	...	...	2023	**100.0**	100.0	100.0	2022 a	**64.4**	65.1	63.7	2022 a
Sweden	**100.0**	100.0	100.0	2020	**100.0**	100.0	100.0	2020	**34.9**	17.7	49.9	2020	**100.0**	100.0	100.0	2021	**64.6**	67.7	61.5	2021
United Kingdom	**100.0**	100.0	100.0	2023	**100.0**	100.0	100.0	2023	**11.5**	8.6	14.0	2023	**91.0**	91.7	90.2	2022	**57.0**	61.1	53.0	2022
Southern Europe																				
Albania	**96.5**	100.0	94.0	2021	**96.5**	100.0	94.0	2021	**0.5**	...	...	2018	**56.3**	54.7	58.2	2021	**33.4**	36.4	30.4	2021
Andorra	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2020	**10.0**	6.8	12.9	2022	**100.0**	100.0	100.0	2020	**76.9**	79.8	73.9	2020
Bosnia and Herzegovina	**75.3**	100.0	43.8	2020	**75.3**	100.0	43.8	2020	**0.0**	0.0	0.0	2020	**60.0**	62.1	56.6	2020	**29.5**	37.2	22.1	2020
Croatia	**93.2**	100.0	73.9	2022	**93.2**	100.0	73.9	2022	**0.0**	0.0	0.0	2022	**89.5**	87.7	91.7	2022	**46.4**	50.9	42.2	2022
Greece	**99.2**	100.0	85.4	2020	**94.0**	100.0	80.5	2020	**5.2**	5.6	4.9	2020	**100.0**	100.0	100.0	2019	**50.7**	57.9	43.9	2019
Italy	**100.0**	100.0	100.0	2022	**99.6**	100.0	93.9	2022	**7.8**	7.0	8.5	2022	**100.0**	100.0	100.0	2022	**50.8**	59.1	42.9	2022
Kosovo	**100.0**	100.0	100.0	2022	**27.5**	50.8	9.3	2022	**82.8**	68.3	94.1	2022	**63.5**	61.7	67.9	2022	**23.4**	...	...	2022

▶ Annex 2.3 (cont'd)

Country/territory	Beneficiaries receiving an old-age pension as percentage of persons above statutory retirement age[8, 14]				Beneficiaries receiving a contributory old-age pension as percentage of persons above statutory retirement age				Beneficiaries receiving a tax-financed old-age pension as percentage of persons above statutory retirement age				Active contributors to a pension scheme as percentage of the labour force 15+[12]				Active contributors to a pension scheme as percentage of the working-age population 15+[13]			
	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year	Total	Men	Women	Year
Malta	**82.9**	100.0	47.3	2021	**78.7**	100.0	41.4	2021	**4.2**	2.2	6.0	2021	**99.5**	99.3	99.7	2021	**62.9**	71.4	53.6	2021
Montenegro	**78.0**	...	...	2020	**78.0**	...	...	2020	**0.0**	0.0	0.0	2020	**78.2**	79.1	77.0	2022	**44.6**	51.0	38.6	2022
North Macedonia	**65.8**	96.3	41.0	2021	**63.6**	96.3	41.0	2021	**2.3**	...	...	2021	**62.5**	59.9	66.5	2021	**34.2**	39.4	29.1	2021
Portugal	**96.7**	100.0	94.3	2021	**96.7**	100.0	94.3	2021	**0.0**	0.0	0.0	2021	**100.0**	100.0	100.0	2021	**58.8**	63.5	54.6	2021
San Marino	**94.6**	100.0	90.1	2023	**94.6**	100.0	90.1	2023	**...**	...	...	...	**100.0**	100.0	100.0	2023	**74.7**	86.9	63.2	2023
Serbia	**53.5**	...	...	2021	**53.5**	...	...	2021	**0.0**	0.0	0.0	2021	**79.8**	...	...	2022	**45.0**	...	...	2022
Slovenia	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**...**	...	...	...	**93.2**	...	...	2022	**54.2**	...	...	2022
Spain	**88.9**	93.0	85.7	2022	**83.5**	88.4	79.8	2022	**5.4**	4.6	6.0	2022	**85.7**	85.6	85.7	2022	**49.3**	53.9	45.0	2022
Western Europe																				
Austria	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**1.0**	1.3	0.8	2021	**91.8**	94.6	88.7	2022	**56.2**	63.2	49.6	2022
Belgium	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**6.6**	5.2	7.7	2022	**100.0**	100.0	100.0	2022	**56.0**	61.4	50.9	2022
France	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**4.6**	4.6	4.5	2021	**96.4**	95.1	97.7	2021	**55.3**	58.7	52.3	2021
Germany	**100.0**	100.0	100.0	2022	**98.8**	97.6	99.7	2022	**11.6**	15.9	8.2	2022	**91.3**	89.1	92.9	2022	**56.3**	59.8	52.5	2022
Guernsey	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**0.0**	0.0	0.0	2022	**100.0**	100.0	100.0	2020	**71.7**	73.1	70.3	2020
Jersey	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**0.0**	0.0	0.0	2022	**100.0**	100.0	100.0	2021	**60.2**	...	...	2021
Liechtenstein	**100.0**	100.0	100.0	2021	**100.0**	100.0	100.0	2021	**0.0**	0.0	0.0	2022	**87.7**	90.3	84.7	2021	**53.5**	60.0	47.3	2021
Luxembourg	**100.0**	100.0	100.0	2021	**98.7**	100.0	96.3	2021	**2.2**	2.0	2.4	2021	**100.0**	100.0	100.0	2021	**89.3**	95.2	83.4	2021
Monaco	**24.2**	...	...	2022	**19.1**	...	...	2016	**5.1**	...	...	2022	**70.5**	...	...	2022	**41.4**	...	...	2022
Netherlands	**100.0**	100.0	100.0	2022	**100.0**	100.0	100.0	2022	**1.7**	1.7	1.8	2022	**100.0**	100.0	100.0	2021	**71.0**	75.2	66.3	2021
Switzerland	**99.3**	100.0	98.7	2021	**99.3**	100.0	98.7	2021	**0.0**	0.0	0.0	2021	**100.0**	100.0	100.0	2022	**67.2**	72.3	62.2	2022

Sources

Main source

Regional estimates (Annex 1.1): ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry (SSI).

Country/territory estimates (Annex 1.2 and 1.3): ILO estimates; World Social Protection Database, based on the Social Security Inquiry (SSI), national sources.

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Notes

Global and regional aggregates are weighted by relevant population groups. Estimates are not strictly comparable to previous regional estimates due to methodological enhancements, extended data availability and country revisions. For detailed definition of the indicators, please see Annex 2 of the World Social Protection Report 2024-26.

... Data not available.

[a] Estimated based on legal coverage.

[b] Not yet implemented

[1] Proportion of the population covered by at least one social protection cash benefit: ratio of the population receiving cash benefits, excluding healthcare and sickness benefits, under at least one of the contingencies/social protection functions (contributory or tax-financed benefit) or actively contributing to at least one social security scheme to the total population.

[2] Proportion of children (0 to 15 years old) covered by social protection benefits: ratio of children/households receiving child or family cash benefits to the total number of children/households with children.

[3] Proportion of children (0 to 18 years old) covered by social protection benefits: ratio of children/households receiving child or family cash benefits to the total number of children/households with children.

[4] Proportion of women giving birth covered by maternity benefits: ratio of women receiving cash maternity benefits to women giving birth in the same year (estimated based on age-specific fertility rates published in the UN World Population Prospects or on the number of live births corrected for the share of twin and triplet births).

[5] Proportion of workers covered in case of employment injury: ratio of workers protected by injury insurance to total employment or the labour force.

[6] Proportion of persons with disabilities receiving benefits: ratio of persons receiving disability cash benefits to persons with severe disabilities. The latter is calculated as the product of prevalence of disability ratios (published for each country group by the WHO) and each country's population.

[7] Proportion of unemployed receiving benefits: ratio of recipients of unemployment cash benefits to the number of unemployed persons.

[8] Proportion of older persons receiving a pension: ratio of persons above statutory retirement age receiving an old-age pension (including contributory and tax-financed benefits) to persons above statutory retirement age.

[9] Proportion of vulnerable persons receiving benefits: ratio of social assistance cash benefits (including non-means-tested benefits) recipients to the total number of vulnerable persons. The latter are calculated by subtracting from total population all people of working age who are contributing to a social insurance scheme or receiving contributory benefits, and all persons above retirement age receiving contributory benefits.

[10] Coverage of essential health services (defined as the average coverage of essential services based on tracer interventions that include reproductive, maternal, newborn and child health, infectious diseases, non-communicable diseases and service capacity and access, among the general and the most disadvantaged population).

[11] Proportion of the population protected by a healthcare scheme for their primary coverage. Mechanisms include: national health insurance; social health insurance mandated by the State (including subsidized coverage for the poor); national healthcare service guaranteed for free or with small co-payments; and other programmes (such as user fee waivers or vouchers). Only public or publicly-mandated privately administered primary healthcare schemes were included. Supplementary public and private programmes were not included.

[12] Proportion of the labour force actively contributing to a pension scheme: ratio of workers protected by pension scheme (active contributors) to the total labour force.

[13] Proportion of the working-age population actively contributing to a pension scheme: ratio of workers protected by pension scheme (active contributors) to the total labour force.

[14] Total number of beneficiaries does not always correspond to the sum by type of scheme due to possible simultaneous coverage by multiple social protection benefits.

▶ Annex 3 General government actual expenditure on social protection including and excluding healthcare, latest available year (percentage of GDP)

▶ Annex 3.1 General government actual expenditure on social protection including and excluding health care, latest available year (percentage of GDP) - Regional and subregional estimates

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group		
				Children[2]	Working age[3]	Old age[4]
Europe and Central Asia						
Central and Western Asia						
World	19.3	6.5	12.9	0.7	4.8	7.6
Europe and Central Asia	25.3	7.8	17.5	1.6	5.5	10.5
Central and Western Asia	11.2	3.8	7.4	0.5	2.4	4.5
Central Asia	7.0	2.7	4.3	0.7	1.2	3.7
Western Asia	12.1	4.1	8.0	0.4	2.9	4.7
Caucasus	10.1	2.3	7.8	0.8	2.4	4.7
Other Western Asia	12.2	4.2	8.0	0.4	2.9	4.7
Eastern Europe	20.1	5.3	14.8	1.8	3.7	9.3
Northern, Southern and Western Europe	27.9	8.7	19.2	1.7	6.2	11.3
Northern Europe	25.3	9.3	16.0	1.7	6.0	8.2
Southern Europe	27.8	7.1	20.6	1.1	4.9	14.6
Western Europe	29.4	9.0	20.3	1.9	6.8	11.7

▶ Annex 3.2 General government actual expenditure on social protection including and excluding healthcare, latest available year (percentage of GDP) - Countries and territories

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group			Year	Source
				Children[2]	Working age[3]	Old age[4]		
Europe and Central Asia								
Central and Western Asia								
Central Asia								
Kazakhstan	6.0	2.6	3.5	0.7	1.3	3.3	2021	IMF
Kyrgyzstan	11.6	2.9	8.7	1.5	0.5	6.7	2022	IMF
Tajikistan	6.0	1.9	4.1	0.3	0.6	3.2	2022	IMF
Uzbekistan	9.4	3.0	6.3	0.8	1.0	4.5	2021	National
Western Asia								
Caucasus								
Armenia	8.7	2.2	6.5	1.0	0.9	4.6	2022	IMF
Azerbaijan	10.2	1.5	8.7	0.3	3.4	4.9	2021	IMF
Georgia	11.3	4.5	6.8	1.7	1.1	4.1	2022	IMF
Other Western Asia								
Cyprus	20.5	8.0	12.5	2.5	2.2	7.8	2021	IMF
Israel	16.1	5.4	10.7	1.1	4.1	5.5	2022	IMF
Türkiye	10.5	3.6	6.9	0.0	2.5	4.3	2022	IMF
Eastern Europe								
Belarus	18.0	4.9	13.1	0.2	12.2	0.7	2022	IMF
Bulgaria	18.7	5.4	13.4	1.8	1.6	10.0	2021	IMF
Czechia	21.8	8.2	13.6	1.8	3.4	8.5	2021	IMF
Hungary	18.4	5.3	13.1	2.3	3.5	7.3	2021	IMF
Poland	21.9	4.6	17.3	2.9	2.8	11.6	2021	IMF
Republic of Moldova	19.3	5.1	14.3	1.3	4.7	8.3	2022	IMF

▶ Annex 3.2 (cont'd)

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group			Year		Source
				Children[2]	Working age[3]	Old age[4]			
Romania	18.3	4.9	13.4	1.5	2.0	9.9	2021		IMF
Russian Federation	19.4	5.3	14.1	1.6	4.1	8.4	2020		IMF
Slovakia	22.1	6.2	15.9	1.2	5.7	9.0	2021		IMF
Ukraine	21.5	4.1	17.4	0.0	5.2	12.2	2022		IMF
Northern, Southern and Western Europe									
Northern Europe									
Denmark	28.1	9.2	18.9	3.8	7.9	7.2	2022		IMF
Estonia	19.3	5.7	13.6	2.5	3.5	7.5	2021		IMF
Finland	33.1	8.4	24.7	3.0	7.1	14.5	2021		IMF
Iceland	19.3	8.1	11.2	2.4	5.6	3.2	2022		IMF
Ireland	13.8	5.2	8.6	0.9	3.8	3.8	2021		IMF
Latvia	20.1	6.3	13.8	1.8	4.3	7.7	2021		IMF
Lithuania	19.6	5.3	14.3	1.9	5.7	6.7	2021		IMF
Norway	23.1	8.5	14.7	2.4	6.6	5.7	2022		IMF
Sweden	28.2	9.7	18.5	2.3	5.8	10.4	2021		IMF
United Kingdom	26.5	10.4	16.1	1.3	6.1	8.7	2021		IMF
Northern Europe									
Albania	12.4	2.9	9.6	1.5	0.2	7.9	2021		IMF
Andorra	9.5	6.2	3.3	2.0	0.2	0.1	2023	p	National
Bosnia and Herzegovina	19.2	6.5	12.6	0.7	2.8	9.2	2021		National
Croatia	20.9	6.8	14.1	2.1	2.3	9.6	2021		IMF

▶ Annex 3.2 (cont'd)

Country/territory	Total expenditure on social protection (including health)	Domestic general government health expenditure, WHO (2021)	Total expenditure on social protection (excluding health)[1]	Expenditure on social protection systems including floors, by broad age group			Year	Source
				Children[2]	Working age[3]	Old age[4]		
Greece	26.0	5.4	20.6	1.1	3.2	16.3	2021	IMF
Italy	30.4	7.1	23.3	1.1	5.3	16.9	2021	IMF
Malta	17.9	7.1	10.8	0.9	1.9	7.9	2021	IMF
Montenegro	25.5	6.5	19.0	0.7	11.5	6.5	2021	National
North Macedonia	13.8	4.6	9.1	2.1	0.9	6.2	2022	National
Portugal	25.3	7.0	18.3	1.5	3.1	13.6	2021	IMF
San Marino	24.0	7.0	17.0	0.7	2.8	13.6	2022	IMF
Serbia	19.7	6.3	13.5	...	4.0	9.5	2023	National
Slovenia	24.8	6.9	17.9	2.0	4.2	11.7	2021	IMF
Spain	26.5	7.7	18.8	1.0	5.3	12.5	2022	IMF
Northern Europe								
Austria	30.1	9.5	20.6	2.1	4.2	14.4	2022	IMF
Belgium	29.6	8.6	21.0	2.2	7.6	11.1	2021	IMF
France	34.1	9.3	24.8	2.2	7.9	14.7	2021	IMF
Germany	30.3	10.2	20.0	1.8	6.4	11.8	2022	IMF
Luxembourg	24.1	4.9	19.1	3.5	6.0	9.7	2022	IMF
Netherlands	23.4	7.9	15.5	1.9	7.6	6.1	2022	IMF
Switzerland	16.7	4.3	12.5	0.6	5.1	6.7	2022	IMF

Sources

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Notes

Global and regional aggregates are weighted by GDP for the year 2024. Estimates are not strictly comparable to previous regional estimates due to methodological enhancements, extended data availability and country revisions. For a detailed definition of the indicators, please see Annex 2 of the World Social Protection Report 2024-26.

... Data not available.

[1] Total social protection expenditure (excluding health) does not always correspond to the sum of expenditures by age group, depending on data availability, source and year, and on inclusion of non-age-group-specific expenditures.

[2] Expenditure on children includes provision of social protection in the form of childcare and family benefits.

[3] Expenditure on working-age population includes social protection expenditure that cannot be classified under children and/or old-age benefits.

[4] Expenditure on old-age benefits includes social protection expenditure for persons who are survivors of a deceased person.

[p] Planned expenditure

See WSPR 2024-26 https://www.ilo.org/sites/default/files/2024-09/WSPR_2024_EN_WEB_1.pdf

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This regional companion report is intended to complement the ILO's *World Social Protection Report 2024–26*. It includes a section summarizing the status of social protection worldwide, followed by a section highlighting key social protection developments, challenges and priorities for this region from a life-cycle perspective.

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International Labour Organization
Route des Morillons 4
1211 Geneva 22
Switzerland