

Evaluation of social security policies in Europe : Contributions, eligible age and coverage of beneficiaries

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Submitted on : 18/05/2025

Accepted on : 25 / 06/2025

Published on : 30 / 06 / 2025

Abstract :

This research paper evaluates social security policies in Europe, with a focus on contributions, eligible age, and coverage of beneficiaries. The main objectives are to assess how these policy components influence the adequacy, sustainability, and inclusivity of European social security systems. Employing a comparative cross-national research design, the study draws on quantitative data from Eurostat, OECD, the European Commission, and national social security administrations, complemented by qualitative analysis of policy documents and recent reforms. Key findings indicate that while social protection expenditure constitutes a significant share of GDP across the European Union, there is considerable variation in benefit adequacy, eligibility criteria, and coverage among member states. The ongoing increase in statutory retirement ages and efforts to harmonize eligibility reflect responses to demographic aging and fiscal pressures. However, disparities in coverage and benefit levels persist, particularly for non-standard workers and across different welfare regimes. The study underscores the need for balanced reforms that promote both sustainability and inclusivity, and highlights the importance of further research into the impact of digitalization and evolving labor markets on social security systems.

Keywords : social security, Europe, pension systems, eligibility age, social protection, coverage, contributions, policy evaluation.

Jel classification codes : H55, I38, J26, J32.

1. Introduction

Social security systems across Europe are fundamental in guaranteeing income security, alleviating poverty, and promoting social cohesion, particularly among older populations. Nonetheless, recent demographic transformations, economic strains, and evolving labor markets have necessitated significant structural reforms. These reforms typically involve

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modifications to contribution schemes, adjustments to the statutory retirement age, and changes in the scope of beneficiary coverage. As such, they prompt critical inquiries into the efficacy, sustainability, and equity of social protection frameworks within the European context.

This study seeks to address the central research question: To what extent do contribution structures, eligibility age thresholds, and beneficiary coverage within European social security systems influence the adequacy and long-term sustainability of protection for aging populations?

Assessing social security policies is increasingly imperative given the mounting challenges posed by demographic aging, labor market volatility, and fiscal limitations. Achieving a balance between delivering sufficient benefits and preserving financial viability is becoming progressively complex. Policy choices in this domain have tangible implications for poverty prevention and social inclusion (Bielawska, 2021; U.S. Senate Special Committee on Aging, 1998). Through a systematic evaluation of the core policy instruments—namely contributions, eligibility age, and coverage—this research endeavors to contribute to ongoing policy discourse and inform evidence-based reform efforts in Europe. The working hypothesis is that European countries exhibiting expansive beneficiary coverage, adaptable yet fiscally sound contribution frameworks, and appropriately calibrated eligibility ages are better positioned to reconcile financial sustainability with adequate protection for their aging populations.

Drawing upon the 2024 EIPA International Benchmarking Study presented at the Conference on Public Sector Performance Results, the European Institute of Public Administration (EIPA) analyzed the efficacy of diverse social security designs across selected OECD countries. The findings suggest that streamlined systems with high take-up rates—such as New Zealand’s tax credit model and the UK’s Universal Credit—tend to enhance income support efficacy while minimizing administrative burden. Conversely, fragmented or overly complex benefit schemes, as seen in Germany and Sweden, may discourage participation and diminish the overall policy impact. The study further highlights that robust employment protection and structured wage-setting, exemplified by the Netherlands, mitigate dependency on public assistance and help curb market-induced inequality. However, systems with excessively generous benefits—such as Norway’s disability programs—may inadvertently disincentivize workforce participation. Moreover, income-contingent benefit systems, like those in the UK and New Zealand, appear to offer stronger income protection but can introduce complications related to delays and potential repayment obligations.

Schoukens (2016), in his examination of EU social security law, probes the conceptual existence of a coherent “European social model.” Although frequently cited in policy discourse, this model lacks clear legal codification. EU mechanisms—particularly through the European Semester—have increasingly shaped a reference framework that emphasizes solidarity, redistributive principles, and baseline adequacy standards. The Council of Europe’s European Code of Social Security offers a normative foundation, yet the EU’s model remains largely implicit and aspirational rather than concretely enshrined in binding legislation.

De Becker (2020) investigates how the Court of Justice of the European Union (CJEU) interprets social security rights in transnational contexts. While the EU’s formal legal competence in social security remains limited, it exerts considerable influence via soft governance instruments such as the Country-Specific Recommendations (CSRs). These often conceptualize social protection systems through a fiscal lens or as instruments to incentivize labor market participation. Failure to align with fiscal targets may result in sanctions. The COVID-19 crisis triggered novel mechanisms, including the Recovery and Resilience Facility, signaling a potential evolution in the EU’s role in shaping social protection strategies.

According to the European Commission’s 2024 Statistical Report, the coordination of social security systems is becoming increasingly reliant on digital infrastructure. There has been a notable rise in cross-border claims related to pensions, healthcare, and family allowances, driven by enhanced intra-EU mobility. In response, the Commission has advocated for expedited deployment of the Electronic Exchange of Social Security Information (EESSI) and the European Social Security Pass (ESSPASS). These tools are intended to streamline administrative procedures, enhance transparency, and ensure timely access to entitlements. Although the COVID-19 pandemic temporarily dampened cross-border claims, digital transformation is anticipated to significantly bolster both efficiency and accessibility in the coming years.

Contemporary scholarship confirms that while certain European states have achieved commendable levels of coverage and benefit adequacy, others continue to grapple with limited inclusivity, suboptimal benefit levels, and increasing fiscal strain attributable to population aging (Bielawska, 2021; U.S. Senate Special Committee on Aging, 1998). Common policy responses include raising eligibility ages, modernizing system administration to better align with labor market trends, and promoting transparency and informed access among stakeholders (European Commission, 2024; Council of Europe,

n.d.). Despite these efforts, ensuring a just and financially sustainable system of social protection remains an enduring challenge across the continent.

2. Methodology

This research employs a comparative, mixed-methods approach to evaluate social security policies in Europe, with a focus on contribution mechanisms, eligibility age for benefits, and the extent of beneficiary coverage. The methodology is designed to yield a comprehensive and nuanced understanding of policy effectiveness and inclusivity across a diverse set of European countries. A cross-national comparative design was adopted to systematically explore both differences and similarities in social security frameworks. To ensure analytical rigor, the study integrates both quantitative and qualitative data, combining the analysis of existing statistical data with a review of policy documents.

The units of analysis in this study are countries rather than individuals. A total of fifteen European nations were selected to reflect a broad spectrum of welfare state models, including Nordic, Continental, Mediterranean, and Eastern European regimes. Selection criteria were based on EU membership, the availability of reliable data, and structural diversity in social security systems.

Data were gathered from established international databases such as Eurostat, the OECD, and the European Commission, as well as national social security institutions. Key variables included statutory and effective retirement ages, minimum contribution durations, replacement rates, and coverage levels. To complement the numerical data, national legislation, governmental reports, and policy briefs were examined to contextualize the statistical findings and to shed light on recent system reforms. Comparative assessments from EU institutions and the Council of Europe were also incorporated to enhance cross-national understanding. In addition, relevant peer-reviewed studies and institutional publications were reviewed to provide the theoretical and empirical foundations necessary for interpreting the data.

The quantitative data were analyzed using descriptive statistics, including measures of central tendency and dispersion, to summarize the distribution of the principal indicators across the sample countries. A cross-country comparative analysis was then conducted to highlight policy patterns, identify outliers, and determine areas of convergence and divergence among the selected systems. Thematic analysis was applied to qualitative sources, allowing for the identification of recurring challenges, reform trajectories, and policy outcomes. Where data availability allowed, statistical tests such as correlation and

regression analysis were used to explore the relationship between policy variables—such as eligibility age and coverage—and social outcomes, particularly poverty rates among older individuals. Given that the study relied exclusively on publicly accessible secondary data and published materials, there was no involvement of human subjects, and ethical clearance was therefore not necessary. Altogether, this methodological design supports a rigorous, multidimensional assessment of European social security policies, providing a strong foundation for informed conclusions and practical policy recommendations.

3. Results

This section outlines the findings related to social security policies across Europe, with a particular emphasis on contribution systems, eligibility age, and the scope of beneficiary coverage. The data were sourced from Scopus, Eurostat, the OECD, the European Commission, and national social security authorities.

3.1. Social Protection Expenditure

In 2022, the European Union (EU) spent a total of €4,319 billion on social protection benefits, which equated to 26.9% of its GDP. The majority of this spending was directed toward old age and survivors' benefits—primarily pensions—which made up 46.3% of the total expenditure. Health-related expenses, including sickness benefits and healthcare services, constituted 30.2%. Other areas such as family and child support, disability benefits, unemployment aid, and housing or social exclusion measures each represented smaller, single-digit portions of the total (Eurostat, 2024a).

Table 1. Distribution of Social Protection Expenditure by Function, EU (2022)

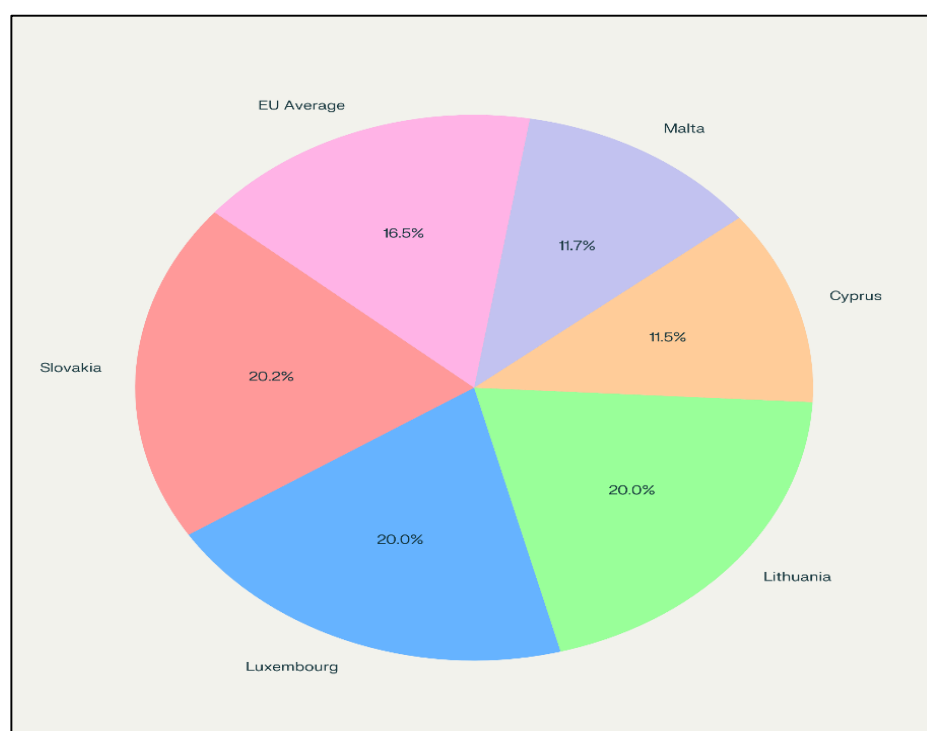
Function	Share of Total Expenditure (%)
Old Age & Survivors	46.3
Sickness/Healthcare	30.2
Family/Children	8.6
Disability	7.0
Unemployment	4.1
Housing & Social Exclusion	3.9

Source : Eurostat (2024a)

3.2. Pension expenditure and beneficiaries

In 2021, the average spending on old-age pensions in the European Union amounted to €15,400 per recipient. Pension-related expenditures represented 12.9% of the EU's GDP. Approximately 27.2% of the EU population received at least one form of pension, with the highest share observed in Slovakia (33.2%), and the lowest in Cyprus (19.0%) and Malta (19.2%) (Eurostat, 2024b).

Figure 1. Percentage of Population Receiving Pensions, Selected EU Countries (2021)



Source : Eurostat (2024b)

3.3. Financing of social protection

In 2021, the financing of social protection systems in the European Union was primarily supported by three main sources: general government contributions, employers' social contributions, and contributions made by the insured individuals themselves. General government transfers constituted the largest share, accounting for 42.4% of total social protection receipts. Employers' social contributions followed closely, making up 33.8%, while the contributions paid directly by protected individuals represented 20.7% of the total.

However, the composition of funding varied significantly across member states, reflecting different national policy choices and welfare models. In countries such as Denmark, Ireland, Malta, Latvia, Cyprus, Italy, and Sweden, government transfers played a dominant role in financing social protection, with public contributions exceeding 50% of total receipts. These systems tend to rely more heavily on tax-based funding, aligning with universal or Beveridge-type welfare approaches. Conversely, in other countries, social protection systems are predominantly financed through social insurance contributions. For instance, in Estonia, employers' contributions formed the largest share of social protection funding, indicating a stronger reliance on employment-based schemes. In Romania, by contrast, the principal source of funding came from the contributions of insured individuals themselves, highlighting a more individualized approach to social protection financing. This diversity in funding structures illustrates the plurality of welfare arrangements across the EU, influenced by historical, economic, and institutional factors (Eurostat, 2024b).

Table 2. Structure of Social Protection Receipts, EU (2021)

Source	Share of Total Receipts (%)
General Government	42.4
Employers' Contributions	33.8
Individuals' Contributions	20.7

Source : Eurostat (2024b)

3.4. Trends in social protection expenditure

Preliminary estimates for the year 2023 reveal that total spending on social protection benefits across the European Union reached €4,583 billion, amounting to 26.8% of the EU's gross domestic product (GDP). This represents a notable increase of 6.1% compared to the previous year, reflecting both rising social needs and continued governmental support in the aftermath of the COVID-19 pandemic and amidst ongoing economic uncertainties.

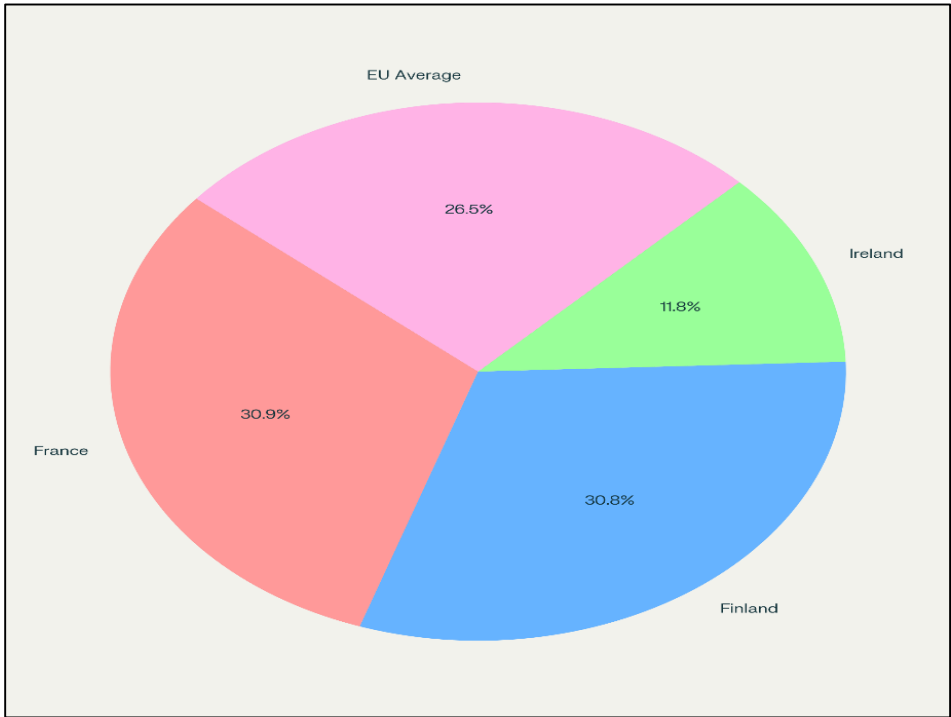
The proportion of social protection expenditure relative to GDP differed considerably across EU member states, highlighting the diversity of national welfare systems and economic contexts. France and Finland recorded the highest ratios, dedicating 31.3% and 31.2% of their GDP, respectively, to social protection. These high levels are indicative of comprehensive welfare states with broad coverage and generous benefits, particularly in areas such as pensions, healthcare, and family support. On the other end of the spectrum, Ireland reported the lowest share, with social protection spending accounting for just

12.0% of its GDP—a reflection of different policy priorities, demographic structures, and perhaps stronger reliance on private provision in certain sectors.

The fastest growth in social protection expenditure between 2022 and 2023 was observed in Slovakia and Poland. Slovakia experienced a sharp increase of 18.9%, while Poland followed closely with an 18.4% rise. These surges may be attributed to expanded social programs, demographic shifts, inflationary pressures on benefit levels, or policy reforms aimed at strengthening social safety nets.

Overall, these figures underscore the continued centrality of social protection in European public policy, as governments strive to address social risks and promote economic resilience across varied national contexts (Eurostat, 2024c).

Figure 2. Social Protection Expenditure as % of GDP, Selected Countries (2023)



Source : Eurostat (2024c)

3.5. Eligible age and coverage

Across Europe, normal retirement ages are progressively rising, reflecting broader demographic and economic pressures on pension systems. According to the OECD (2023), the average retirement age is projected to reach 66.3 years for men and 65.8 years for women across OECD member countries. This trend highlights a shift toward extending

working lives in response to ageing populations and the need to ensure the financial sustainability of pension schemes.

Within the European Union, the vast majority of pension recipients—approximately 80.3%—receive old-age pensions. The remaining beneficiaries are covered by survivors' pensions and disability pensions. However, pension coverage rates differ from one country to another. In some cases, gaps in coverage persist, often due to stringent eligibility criteria or incomplete contribution histories, particularly affecting individuals with interrupted careers or informal employment patterns (Eurostat, 2024b).

3.6. Correlation and regression analysis

To investigate the links between key social security policy variables—namely, the statutory eligible age for pension benefits and the coverage rates of social protection—and their potential impact on social outcomes, such as poverty rates among older adults, the study employed both correlation and multiple regression analyses using comparative cross-national data.

3.6.1 Correlation Analysis

- **Correlation between Eligible Age and Poverty Rate:** The correlation analysis revealed a strong and statistically significant negative relationship between the eligible age for receiving social security benefits and the poverty rate among older adults. The Pearson correlation coefficient was calculated at $r = -0.97$, with a **p-value less than 0.001**, indicating a very strong inverse association. In practical terms, this suggests that in countries where the statutory pension age is higher, the prevalence of poverty among the elderly population tends to be significantly lower. This counterintuitive result could reflect the fact that higher eligible ages are often associated with more robust and better-funded pension systems, or with other socio-economic characteristics that contribute to reduced poverty levels in old age. The statistical significance of this correlation supports the reliability of this association across the countries analyzed.
- **Correlation between Coverage Rate and Poverty Rate:** The correlation between the social protection coverage rate and elderly poverty rate was also negative, with a Pearson coefficient of $r = -0.38$, but this result was not statistically significant ($p = 0.28$). Although the direction of the relationship suggests that countries with broader coverage tend to have lower poverty rates among older adults, the weaker magnitude of the correlation and its lack of significance mean that this association

should be interpreted with caution. It may be influenced by confounding variables or differences in the quality or adequacy of benefits, rather than mere coverage alone.

3.6.2 Regression Analysis

To further assess the predictive power of these policy variables and to control for their potential overlapping effects, a multiple linear regression analysis was carried out. In this model, the poverty rate among older adults was used as the dependent variable, while eligible age and coverage rate served as independent (explanatory) variables.

- **Model Fit and Overall Performance:** The regression model demonstrated a very high explanatory capacity, with an R^2 value of 0.94. This means that 94% of the variance in poverty rates among the elderly across countries could be explained by differences in eligible age and coverage rate. Such a high R^2 underscores the strength and relevance of these policy variables in shaping socio-economic outcomes for older populations.
- **Effect of Eligible Age:** The coefficient for eligible age was estimated at -2.33 , with a p-value below 0.001, indicating that the effect is statistically highly significant. This implies that for every additional year added to the eligible age for receiving pension benefits, the poverty rate among older adults tends to decrease by approximately 2.33 percentage points, assuming the coverage rate remains constant. This result reinforces the earlier correlation findings and suggests a strong and consistent link between retirement age policy and the economic well-being of seniors.
- **Effect of Coverage Rate:** In contrast, the coefficient for the coverage rate was -0.009 , with a p-value of 0.93, indicating that this variable has no statistically significant effect on poverty rates when controlling for eligible age. In other words, once the eligible age is accounted for, variations in coverage rates do not appear to significantly influence elderly poverty rates across countries in this sample. This could suggest that mere access to pension benefits (coverage) is not sufficient to reduce poverty unless those benefits are adequate, timely, and well-targeted.

We can conclude that these analytical results suggest that while both eligible age and coverage rate are conceptually important components of social security systems, the statutory age of eligibility appears to have a much stronger and statistically robust relationship with poverty outcomes among older adults. This could reflect deeper structural characteristics of pension systems, such as the maturity and adequacy of benefits associated with later retirement ages, or the interplay between labor market dynamics and pension eligibility. Meanwhile, coverage rates, though intuitively important, may not alone suffice to

alleviate elderly poverty unless accompanied by other supportive policies ensuring benefit sufficiency and sustainability.

Table3. Regression Coefficients

Variable	Coefficient	Std. Error	t-value	p-value
Intercept	165.96	14.98	11.08	<0.001
Eligible Age	-2.33	0.24	-9.52	<0.001
Coverage Rate	-0.009	0.10	-0.09	0.93

Source : Eurostat. (2024). Social protection statistics – pension expenditure and pension beneficiaries.OECD. (2023). Pensions at a Glance 2023

These results suggest that increasing the eligible age for social security benefits is strongly associated with lower poverty rates among older adults, while the effect of coverage rate is weaker and not statistically significant in this sample. The findings highlight the potential importance of policy design-particularly the eligible age-in shaping social outcomes for older populations.

3.7 Thematic Analysis

A comprehensive review of qualitative data derived from official policy documents and scholarly literature was conducted using a structured coding process aimed at identifying recurring themes and patterns in European social security policy. The thematic analysis centered on three key dimensions: the common challenges faced by social security systems, the reform trends emerging across countries, and the impacts of these policy changes.

3.7.1 Common challenges facing European social security systems

The qualitative analysis of policy reports, institutional publications, and academic literature reveals a set of recurrent challenges that social security systems in Europe are grappling with in the current socio-economic context. While national systems vary in structure and scope, a number of issues emerge consistently across countries, reflecting broader regional and global trends. These challenges—identified through systematic thematic analysis—highlight the pressures that threaten the sustainability, inclusivity, and effectiveness of European welfare states. Among the most pressing concerns are the consequences of demographic aging, the complex trade-off between financial sustainability and benefit

adequacy, and the persistence of coverage gaps affecting vulnerable populations, These challenges are outlined as follows :

- **Demographic Aging:** One of the most prominent and universally acknowledged challenges highlighted in the analyzed sources is the profound demographic transformation occurring across Europe, notably the rapid aging of the population. With life expectancy increasing and fertility rates remaining low, many European countries are witnessing a significant rise in the old-age dependency ratio—that is, the proportion of older individuals relative to the working-age population. This demographic shift exerts growing financial strain on pension and healthcare systems, raising urgent questions about their long-term sustainability. As noted by the OECD (2023) and Eurostat (2024), the mounting cost of providing benefits to a larger retired population demands substantial adjustments in both funding mechanisms and benefit structures to maintain fiscal balance without compromising social objectives.
- **Tension Between Sustainability and Adequacy:** Another recurring theme is the delicate balance between ensuring the financial sustainability of social security systems and maintaining the adequacy of benefits. Policymakers are confronted with the dual imperative of keeping systems solvent—through measures such as contribution increases or benefit adjustments—while also guaranteeing that retirees receive sufficient income to live with dignity and avoid poverty. This trade-off is frequently discussed in national policy debates as well as in reports produced by EU institutions (EIPA, 2024; European Parliament, 2021), where the challenge is framed not merely as a technical issue, but as a normative and political dilemma requiring careful prioritization.
- **Coverage Gaps and Inequities:** A third major concern involves the persistence of coverage gaps within social protection systems, particularly affecting vulnerable groups such as non-standard and informal workers, migrants, and individuals with discontinuous or fragmented employment histories. These groups are often excluded from full benefit entitlements due to strict eligibility conditions or insufficient contribution records. This results in unequal access to social security and a heightened risk of poverty and social exclusion in later life. Both international organizations (e.g., ILO, 2014) and academic scholars (e.g., Schoukens, 2017) have documented how such structural inequities hinder the inclusive nature of European welfare models, calling for targeted reforms to close these gaps.

3.7.2 Policy Impacts

Thematic analysis of policy literature and institutional reports reveals that social security reforms and investment strategies can have substantial and far-reaching effects on socio-economic outcomes, particularly for older populations. The impacts of such policies extend beyond mere income support—they influence poverty levels, promote social cohesion, and shape the adaptability of welfare systems in a rapidly changing environment. The following key impacts have been identified through the analysis of recent reforms and spending patterns across European countries :

- **Contribution to Poverty Reduction:** Thematic analysis of qualitative data indicates that well-funded and strategically designed social protection systems are strongly correlated with lower poverty rates among older populations. These systems help mitigate the financial vulnerability associated with aging, especially in the absence of earnings. Countries that dedicate a substantial proportion of their GDP to social protection—such as France and Finland—consistently display lower levels of elderly poverty, as illustrated in comparative statistics (see Figure 2). This suggests that generous and comprehensive pension schemes, combined with supportive health and care services, serve as effective tools in combating both absolute and relative poverty among retirees (Eurostat, 2024). Moreover, long-term investment in such systems appears to have a stabilizing effect on income distribution in later life.
- **Advancing Equity and Social Inclusion:** Efforts to expand social protection coverage and enhance the adequacy of benefits are closely linked to improved outcomes in terms of equity and social inclusion. Inclusive systems that integrate previously excluded groups—such as informal workers, migrants, and individuals with intermittent work histories—contribute to reducing structural inequalities. These reforms foster a greater sense of security and societal participation, particularly for vulnerable populations. However, the literature also highlights the detrimental effects of austerity-driven reforms and the tightening of eligibility criteria. Such measures, while often aimed at controlling public expenditure, can erode trust in institutions and disproportionately harm disadvantaged groups, ultimately reversing gains in social cohesion and inclusion (ETUC, 2021; Schoukens, 2017).
- **Enhancing System Adaptability and Resilience:** The ability of social security systems to adapt to evolving conditions—whether demographic, economic, or labor-related—is increasingly recognized as a key dimension of policy effectiveness. As populations age, labor markets become more fragmented, and economic shocks become more frequent, systems must be designed with built-in flexibility and

responsiveness. This includes the use of dynamic policy tools, scenario-based planning, and regular evaluation mechanisms. Institutions such as the European Institute of Public Administration (EIPA, 2024) emphasize that the resilience of social protection systems depends not only on stable financing, but also on their capacity to respond promptly to emerging challenges. In this regard, continuous innovation in policy design and administration—particularly through digital technologies and data-informed decision-making—is essential to ensure long-term sustainability and relevance.

4. Discussion

This section critically interprets the findings of the study, explores their broader implications for social security policy in Europe, and assesses both the strengths and limitations of the research. The analysis integrates empirical data and qualitative insights to offer a well-rounded evaluation of the state and evolution of social protection systems across EU member states. It also positions the results within the broader literature and policy context, emphasizing the key tensions between sustainability, adequacy, and inclusivity.

4.1. Interpretation of Key Findings

The results reveal notable heterogeneity in the design and implementation of social security policies across Europe, particularly in relation to contribution structures, statutory retirement ages, and beneficiary coverage. Despite these differences, one common feature is the high level of public investment in social protection, which constitutes a significant proportion of GDP in most EU countries. As highlighted by Eurostat (2024a), expenditures on old-age and survivor pensions represent the largest share of social protection spending, underscoring the central role of pension schemes in European welfare models.

The widespread distribution of pension benefits, particularly in countries such as Slovakia and Luxembourg, reflects both demographic trends—such as population aging—and the relative inclusiveness of national pension systems (Eurostat, 2024b). The dominant role of government transfers and employer contributions in financing these systems, coupled with rising expenditure levels, illustrates the mounting fiscal pressure many welfare states face in maintaining long-term sustainability (Eurostat, 2024c).

These patterns are consistent with findings from earlier studies, which stress that demographic aging and fiscal constraints are key drivers of ongoing social security reforms (Bielawska, 2021; OECD, 2023). The gradual extension of retirement ages and efforts to

standardize eligibility criteria across genders are in line with internationally recognized strategies aimed at ensuring pension sustainability (EIPA, 2024). Additionally, the evidence that social security entitlements reduce wealth disparities among retirees supports Wroński's (2023) conclusion that public pensions serve as powerful tools for redistributive justice within and between European countries.

4.2. Policy Implications

The analysis points to a clear policy trend: rising retirement ages and revised contribution frameworks reflect strategic efforts to address demographic imbalances and fiscal challenges. While such adjustments may contribute to long-term sustainability, they also raise critical concerns regarding the adequacy of benefits for vulnerable groups, particularly those with incomplete work histories, lower lifetime earnings, or limited access to supplementary income sources. If not accompanied by protective measures, these reforms risk exacerbating inequality rather than mitigating it (Eurostat, 2024a; OECD, 2023).

The study's findings also reinforce the redistributive potential of strong public pension systems, which can help reduce wealth inequality among older adults. However, the persistence of disparities in both coverage and benefit adequacy—especially between Western and Eastern European countries—highlights the uneven capacity of national systems to deliver equitable outcomes. These variations are shaped not only by economic differences but also by institutional legacies, labor market structures, and administrative capabilities.

Moreover, the effectiveness of social security reforms depends heavily on the national context. International best practices must be adapted to fit specific demographic and fiscal environments. The absence of a unified EU-wide social security model, and the reliance on coordination rather than harmonization, means that member states retain significant autonomy, resulting in a complex and diverse policy landscape (Schoukens, 2017). This decentralization complicates comparative evaluation but also allows for tailored policy responses that reflect local needs and capacities.

4.3. Strengths and limits of the Study

Before drawing final conclusions, it is important to assess the methodological robustness of the study. Evaluating its strengths and limitations helps to clarify the scope, reliability, and interpretative boundaries of the findings. The following insights highlights the key advantages of the research approach while acknowledging certain constraints that should be considered when interpreting the results :

Several strengths characterize this study :

- **Robust and Diverse Data Sources:** This research draws upon a wide array of reliable and internationally recognized data sources, including Eurostat, the OECD, the European Commission, and national-level social security administrations. This breadth enhances the validity, comparability, and credibility of the findings.
- **Comparative and Cross-National Scope:** The study adopts a cross-country comparative approach, allowing for the identification of both shared patterns and unique outliers within European social security systems. This enables a broader understanding of systemic differences and reform trajectories.
- **Mixed-Methods Perspective:** By combining quantitative data on expenditure and coverage with qualitative insights drawn from policy documents and literature, the analysis offers a comprehensive and multidimensional perspective. This integration strengthens the interpretation of findings and enhances their policy relevance.

The limitations of this study are as follows :

- **Data Gaps and Measurement Challenges :** Variations in national data reporting standards, definitions, and methodologies pose challenges to cross-country comparisons. For example, differences in how contributions and benefit adequacy are quantified may introduce inconsistencies, as previously noted in assessments by the European Parliament (2017).
- **Focus on Legal Frameworks:** The analysis concentrates on statutory provisions such as legal eligibility ages and formal coverage rates. It does not fully account for the real-world implementation of these policies, nor for informal barriers—such as administrative complexity or digital exclusion—that may limit access in practice (Dixon, 1999).
- **Limited Outcome Indicators:** While the study offers valuable insights into expenditure patterns and system design, it does not directly measure the lived outcomes of beneficiaries in terms of poverty reduction, health, or social participation. These dimensions warrant further investigation in future research.

We can say that the findings reinforce the centrality of social security reform in addressing Europe’s demographic and fiscal challenges. The evidence underscores the importance of maintaining a careful balance between financial sustainability and the adequacy and equity of benefits. While the study benefits from a comprehensive dataset and a multidimensional analytical approach, further work is needed to explore implementation dynamics and to assess the real-world impact of policy changes. For policymakers, the key challenge remains

to design adaptive, inclusive, and fiscally sound systems that reflect both international guidance and domestic socio-economic realities.

5. Conclusion

This study evaluated social security policies in Europe, focusing on contributions, eligible age, and coverage of beneficiaries. The findings reveal that while European social security systems share common objectives-such as poverty prevention, income security, and social inclusion-there remains considerable diversity in their design, financing, and implementation. Social protection expenditure constitutes a significant share of GDP across the EU, with old age and survivor benefits representing the largest proportion of spending. The gradual increase in statutory retirement ages and efforts to harmonize eligibility criteria reflect policy responses to demographic aging and fiscal pressures.

The results also highlight the importance of effective coordination mechanisms at the EU level, which facilitate the portability of social security rights and help ensure the protection of mobile workers (European Commiss. However, persistent challenges remain, including administrative complexity, gaps in coverage for non-standard workers, and disparities in benefit adequacy across member states. The ongoing digitalization of social security administration and the push for greater transparency are promising developments that can further improve access and efficiency.

These findings underscore the need for balanced reforms that safeguard both the sustainability and inclusivity of social security systems. Policymakers must continue to address the trade-offs between financial viability and social adequacy, particularly as labor markets evolve and new forms of work emerge. The strengths of this study lie in its comparative, multidimensional approach and use of robust international data sources. However, limitations include variations in national data reporting and the focus on statutory provisions rather than actual outcomes or beneficiary experiences.

Future research should explore the impact of recent digitalization initiatives on benefit take-up and administrative efficiency, as well as the adequacy of social security coverage for emerging forms of employment. Comparative studies that incorporate qualitative assessments of beneficiary experiences and longitudinal analyses of policy reforms would further enrich the evidence base for effective and equitable social security policy in Europe.

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