



ESPN Thematic Report on Social protection for the self-employed in Europe

Lichtenstein

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P. Hornich, W. Marxer, Liechtenstein Institut
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European Social Policy Network (ESPN)

**ESPN Thematic Report on
Social protection for the
self-employed in Europe**

Liechtenstein

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Contents

SUMMARY	4
1 CONTEXT: SELF-EMPLOYMENT IN THE NATIONAL ECONOMY AND LABOUR MARKET.....	4
2 DESCRIPTION AND ASSESSMENT OF SOCIAL PROTECTION PROVISION FOR SELF-EMPLOYED.....	6
2.1 Overall approach.....	6
2.2 Healthcare, sickness and maternity: cash benefits and benefits in kind	7
2.3 Old-age and survivors' pensions	7
2.4 Unemployment benefits and social assistance benefits	9
2.5 Long-term care benefits.....	10
2.6 Invalidity, accidents at work and occupational injuries benefits	10
2.7 Family benefits	11
3 CONCLUSIONS AND RECOMMENDATIONS	11
REFERENCES	14

Summary

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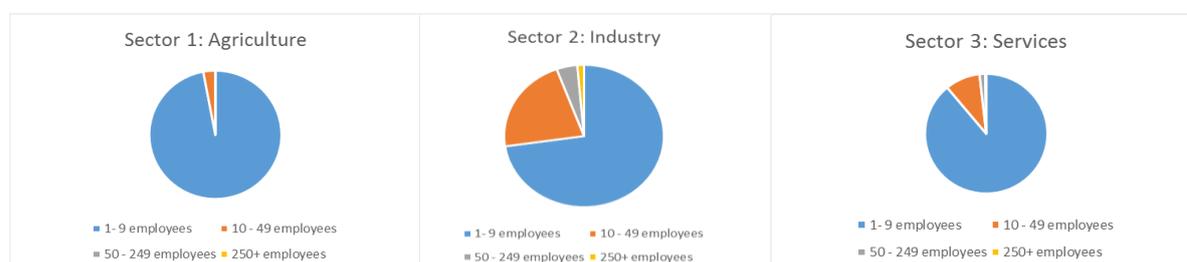
It is essential that all experts provide, at the start of their report, a succinct one-page summary that (broadly) reflects the different sections of the report and spells out clearly the main findings and recommendations of their report.

1 Context: self-employment in the national economy and labour market

Liechtenstein has an extremely diverse national economy with a large number of small and medium-sized enterprises. The high value-added generated can mainly be attributed to a strong industrial sector and to financial service providers. At the same time, the contribution of the public sector to the national economy is comparatively small.

1. Table: Number of enterprises by sector and size of employees¹

	Sector 1: Agriculture	Sector 2: Industry	Sector 3: Services
1- 9 employees	99	431	3236
10 - 49 employees	3	129	336
50 - 249 employees	-	25	55
250+ employees	-	8	9



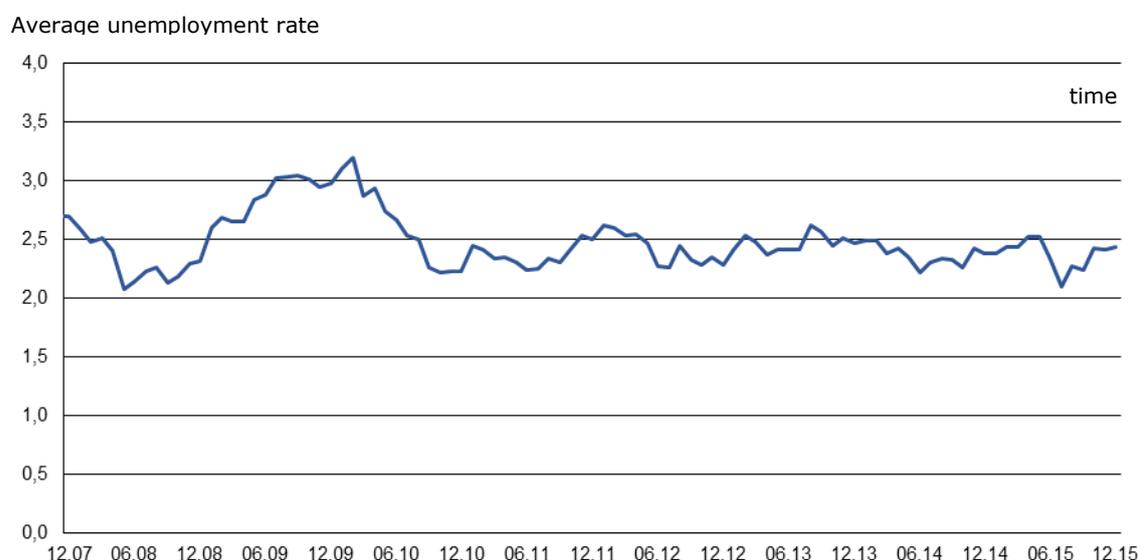
- In Liechtenstein the term "self-employment" is often used as a synonym for entrepreneurship, meaning the creation of a small business. But self-employment can also be just another form of working for a larger organization, with no prospect of this directly creating employment for others. In many cases, this is the situation in Liechtenstein, as professional specialist or skilled workers have become self-employed as consultants or tradesmen. They work mainly for larger

¹ Central Statistical Office of Liechtenstein, link: <http://www.llv.li/files/as/beschaefigungsstatistik-31-dezember-2015.pdf>

firms on a voluntary or sub-contract basis. The reason for this development appears to be companies' wish to maintain the maximum flexibility over the cost of employment by using self-employed labour. It is unclear how many of these self-employed persons accept their status only because of redundancy or lack of alternative employment. There are no figures available in Liechtenstein regarding the trends in self-employment.

- The Liechtenstein economy has been able to somewhat withstand the recession of 2009. The Principality of Liechtenstein made progress in its budget consolidation, has outstandingly high wealth levels, debt-free public accounts and consensus-based prudent financial policies. Liechtenstein is in many ways an atypical European country, and this includes its economy. The graph below shows the average unemployment rate from 2007 to 2015. Compared to Europe or even most of the rest of the world, Liechtenstein has a very low unemployment rate. The average unemployment rate in recent years was 2.4 percent, with a minimum of 2.1% in May 2008 and a maximum of 3.4% in January 2007. Thus, the increase in unemployment in 2009 compared to the year before was mainly the result of economic factors, but represented no sustained trend.

2. Table: Average unemployment rate in Liechtenstein²



- Unfortunately, in Liechtenstein there are no official statistics which would allow any conclusions to be drawn as to the extent to which self-employed persons within particular sectors are at greater or lesser risk of poverty or social exclusion. To the knowledge of the authors no such data exists, though this would be needed for further research in this area.
- Beside the general economic environment in Liechtenstein the regulatory framework encourages self-employment. Liechtenstein offers support at various levels to entrepreneurs willing to move or to create their own business. New companies, especially if active in the field of innovative technologies, are supported through a vast number of available incentives.
- The unemployment insurance fund supports insured persons who want to start their own permanent and full business both financially and by coaching during the planning period. One of the preconditions is that the person must have been

² Central Statistical Office of Liechtenstein, link: <http://www.llv.li/files/as/arbeitslosenstatistik-2015.pdf>

registered with the unemployment insurance and be entitled to unemployment insurance compensation.³

- All persons working on a self-employed basis in Liechtenstein must pay income tax on revenue from any self-employed activity, as well as on other income. The amount of tax due is determined by the taxation authorities. The individual tax rates are progressive, with the tax bands ranging between a minimum of 3% and a maximum of 24%, while a certain amount of revenue per year is tax-free.

2 Description and assessment of social protection provision for self-employed

2.1 Overall approach

Liechtenstein has a close-knit network of different types of social insurance which offer those living and working in Liechtenstein - and their dependents - broad protection against risks whose financial consequences could not be covered without insurance.

As a general rule, persons who are self-employed in Liechtenstein are subject to the social security system of their country of residence (which might be Liechtenstein, but in respect of commuters could also be Switzerland or an EU Member State). The Liechtenstein social security system is based on three pillars, with a threefold system of public retirement insurance, insurances and pensions related to professional work, and private insurances, savings etc. The main goal is to allow people to maintain approximately the previous standard of living after retirement and in case of disability or unemployment. The same holds for relatives of a person in case of the death of that person.⁴

The public authorities contribute different shares to the social insurance funds (old-age, survivors, and invalidity), or finance them completely (supplementary benefits). For individuals with particularly low incomes the public authorities subsidise premiums (reduced health insurance premiums).

The Old Age and Survivors' Insurance (AHV, OASI), Disability Insurance (IV, DI) and Family Equalisation Fund (FAK, IC) schemes distinguish between employed persons and the self-employed. For the purposes of social insurance law, the self-employed are defined as persons

- who work under their own name and for their own account; and
- who operate independently and bear their own economic risk.

Whether an insured person counts as self-employed for the purposes of the above-mentioned insurance scheme is a question which the compensation office assesses on a case-by-case basis in relation to the remuneration paid for a given activity. This is especially relevant for agents and freelance staff.

In addition, self-employed persons in Liechtenstein are obliged by law to contribute to a health insurance, but there is no obligation on compulsory accident insurance. A self-employed person is also not insured against unemployment, nor are self-employed persons subject to mandatory occupational pension provisions. In respect of an occupational benefit plan as well as accident and occupational diseases insurance, the self-employed may contribute voluntarily.

³ Office of Economic Affairs of Liechtenstein, link: http://www.amsfl.li/ams/upload/downloads/merkblatt_foerderung_selbstaendigkeit.pdf

⁴ Act on Social Welfare, link: https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1985017000&version=5&search_text=Sozialhilfegesetz&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&ablesele=0&observe_date=20.10.2016

An important difference between employed persons and the self-employed shows up in the contribution levels. An employed person has to contribute only up to 50% of the contribution rates in most of the above-mentioned mandatory insurances, while the other 50% is contributed by the employer. Self-employed persons have to pay the full contribution rates themselves. The following table shows the current contribution rates for different insurances:

3. Table: Overview of contribution rates to social insurance schemes⁵

Social insurance	Contribution rate for a self-employed person	Contribution rate for an employed person	Contribution rate for the employer
Old-age and survivors insurance (OASI)	7.8%	3.8%	4%
Invalidity insurance (DI)	1.5%	0.75%	0.75%
Family Equalisation Fund (IC)	1.9%	-	1.9%
Unemployment Insurance	-	0.5%	05%
Company pension funds (pillar II)	-	Min. 50% of mandatory rate	Min. 50% of mandatory rate

2.2 Healthcare, sickness and maternity: cash benefits and benefits in kind

All permanent residents of Liechtenstein must contribute to the national healthcare fund, and employers must register their staff with the health insurance fund. Employees and employers pay into the healthcare fund. Self-employed persons must make their own contributions based on the Act on Sickness Insurance of 24 November 1971 (Gesetz über die Krankenversicherung, KVG)⁶.

The healthcare system is decentralized with free market elements through mandated health insurance coverage in Liechtenstein. Thus, residents of Liechtenstein individually arrange their health insurance, known by the abbreviation "OKP", with the mandated health insurance companies to best suit individual needs.

The national healthcare "OKP" covers most medical services including treatment by specialists, hospitalisation, prescriptions, pregnancy and childbirth, and rehabilitation. Additional add-on healthcare insurances for self-employed persons cover in general accommodation and treatment in an agreed-upon ward (private or semi-private), including physician and hospital costs. Under specific conditions also costs for emergency transport, rescue and recovery costs up to an agreed maximum amount are covered. Additionally, self-employed persons in Liechtenstein can enter into an optional daily sickness benefits insurance contract in the event of short-term inability to work.

The contributions for these benefits have to be paid fully by the insured person.

2.3 Old-age and survivors' pensions

The Liechtenstein social security system is based on three pillars.

⁵ Old Age and Widow's/Widower's Pension, link: <http://www.ahv.li/beitraege/arbeitnehmer-arbeitgeber/beitraagsansaeetze-ahv-iv-fak-vk-queltiq-ab-01012017/>

⁶ Link to the Health Insurance Law (KVG): https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1971050000&version=13&search_text=KVG&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=20.10.2016

Pillar I is heavily based on the idea of solidarity, as contributions which are obligatory for all self-employed, employed and unemployed over the age of 20, are not limited, but the maximum monthly pension is limited, regardless of how much an individual has contributed. It is composed of the Old Age and Widow's/Widower's Pension Fund /Insurance (OASI, DI and IC), defined by the following act and regulation:

- Old Age and Widow's/Widower's Pension Act, 14.12.1952 (AHVG)
- By-law on the Old Age and Widow's Pension Act, 30.11.2010 (AHVV)

The OASI, DI and IC schemes cover insured persons from the loss of income due to retirement or invalidity, and aim to ensure a basic lifestyle and provide financial benefits in case of invalidity. In the case of the self-employed, the OASI, DI and IC schemes contributions are calculated on the basis of the gross income, generally applying a rate of 7.8% for old-age and survivors insurance, 1.5% for invalidity insurance and 1.9% for family allowance. Additionally, 4.2% of the income has to be paid as an administration fee to the Pension Fund. This leads in total to a contribution of 11.6704% for self-employed persons to the Old Age and Widow's/Widower's Pension Fund.⁷

The compensation offices set contributions on account. These are provisional contributions based on the foreseeable income over the current contribution year. The final contributions will be set on the basis of the tax assessment of the self-employed person. The compensation office will calculate the difference between the contributions on account which have already been paid and the final contributions. Any differences will have to be paid or are refunded.

The obligation to pay contributions as a self-employed person ends when the person ceases to be gainfully employed or reaches the ordinary retirement age. If a self-employed person carries on working after reaching ordinary retirement age, special rules apply. Ordinary retirement age is 64 for men and women.

The pension benefits are only paid up to a certain upper limit (as of 2016, the maximum pension for an individual is CHF 2,320 per month (approx. €2,140), paid 13 times per year. Higher earners pay so-called solidarity contributions that do not apply to their own pensions; this enables the pensions of those who only make low contributions to be funded. In contrast to many other systems, the first pillar also encompasses legally mandated contributions by non-employed persons; in particular, all non-employed spouses of employed insured persons must make contributions, without exception. This is less for purposes of creating an additional funding source, but rather to implement the principle of insurance; whoever is entitled to a pension should also be required to make contributions.

For persons who have reached statutory retirement age but remain gainfully employed, they still have to pay contributions to the OASI, DI and IC schemes. However, they can benefit from a personal allowance (threshold). Contributions are only due on that portion of the income which exceeds this threshold.

Pillar II covers a professional social security based on occupational retirement provisions (company pension funds)⁸ as follows:

- Act on Occupational Retirement, 20.10.1987 (BPVG)⁹

⁷ Old Age and Widow's/Widower's Pension Fund, link:

http://www.ahv.li/fileadmin/user_upload/Dokumente/Online-Schalter/Beitrags-Skriptum/Beitragskriptum-2016.pdf#page=28&zoom=auto,54,760

⁸ Pension funds, which are subject to the Law on the Supervision of Institutions for Occupational Retirement Provision (Pension Funds Act; PFA), require a license by the Financial Market Authority of Liechtenstein (FMA) to take up their business activities. The FMA supervises all the business activities of the pension funds and requires them to comply with appropriate internal control procedures.

⁹ BPVG:

<https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lgblid=1988012000&version=5&sear>

- By-law on Occupational Retirement, 20.12.2005 (BPVV)¹⁰

Pillar II is designed for gainfully employed persons in Liechtenstein to provide pensioners with a comfortable life, since it is presumed that in most cases the whole cost of living cannot be covered by the first pillar, the AHV. The contribution system is based on payments by the insured person which are usually split equally between employer and employee. In this way, old-age capital is accumulated during employment which may be paid out to the employee upon retirement either as a monthly pension or as a lump-sum payment.

Self-employed persons are not covered by compulsory occupational pensions and must make contributions themselves.

Pillar III works in addition to the first pillar and the occupational retirement insurance to further increase benefits at retirement. This is made up of private savings and/or private and voluntary old-age insurance policies. The idea behind the third pillar is to supplement the state pension and occupational retirement provisions with additional, individual means to provide for an ultimately comfortable retirement. Nevertheless, the third pillar is not a supported pension scheme and does not include state or employer contributions.

Within the group of self-employed, no different rules apply regarding old-age and survivors' pensions. Thus, self-employed in the sense of independent service providers or "dependant" self-employed are not treated differently under the above-mentioned provisions. Liechtenstein's old-age and survivors' pension system does not make any differences in this respect.

2.4 Unemployment benefits and social assistance benefits

All gainfully employed persons in Liechtenstein must be covered by unemployment insurance. The contribution to the Unemployment Insurance (ALV) is 0.5% of the salary for both employers and employees. 80% of the insured's earnings is paid as unemployment benefit for up to 260 days for an insured person up to the age of 49 after at least 24 months of contributions. It is 400 days for 1.5 years if aged 50 to 59, and 500 days for 22 months if aged 60 to 64. Liechtenstein's unemployment benefits are generous, but restricted. Eligibility for unemployment is based upon being employed by an organization that was paying into the unemployment insurance fund. Thus, the self-employed must make their own arrangements; they are not covered by unemployment insurance. This is also valid for contractors and freelance workers ("dependent" self-employed) as they are not considered as employees and would not be eligible for unemployment benefits.

A governmental self-employment assistance program managed by the Labour Market Service Centre (AMS) exists, which offers unemployed workers some kind of financial support when they are starting a business. This self-employment assistance program pays per diems instead of regular unemployment insurance benefits, in order to help unemployed workers on their way to establishing a business and becoming self-employed.

In 2015 10 unemployed persons participated in the self-employment assistance program. In relation to the total number of deregistered unemployed persons in 2015 these 10 persons did not even represent 1%. About 20 percent of the participants of

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Personalvorsorge&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016](#)

¹⁰ BPVV:

[https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lglid=2005288000&version=6&search_text=betriebliche
Personalvorsorge&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016](https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lglid=2005288000&version=6&search_text=betriebliche
Personalvorsorge&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016)

the self-employment assistance program do not successfully start a self-employed business.

2.5 Long-term care benefits

Generally speaking, no specific long-term care regulation for the self-employed exists in Liechtenstein. The main state aid regarding long-term care is the helplessness allowance (Hilflosenentschädigung) and the care allowance (Pflegegeld). Eligibility for both allowances depends on being resident in Liechtenstein, on having a physical or mental disorder, and on the need for support to perform daily tasks. The relevant law concerning the financial support which could be classified as long-term care benefits in Liechtenstein is the Supplementary Benefits to the Old Age and Widow's/Widower's Pension Act (Gesetz über Ergänzungsleistungen zur Alters- und Hinterlassenenversicherung, ELG).¹¹

Helplessness allowance is granted irrespective of the applicant's economic circumstances and is additional to the care allowance. The helplessness allowance is financed by the general state budget; the care allowance is financed half by the state and half by the municipalities.

Self-employed persons with Liechtenstein residence may choose optional insurances offered by various social security branches.

2.6 Invalidity, accidents at work and occupational injuries benefits

Invalidity insurance benefits

The AHF/IV/FAK covers all insured persons (including self-employed) for the loss of income due to invalidity and aims to ensure a basic lifestyle based on the Act on Invalidity Insurance of 23 December 1959 (Gesetz über die Invalidenversicherung, IVG)¹². Invalidity insurance benefits consist of medical measures, supply of appliances, occupational measures, and cash benefits.

The by-law to the Act on Invalidity Insurance (IVV)¹³ covers measures regarding socio-professional rehabilitation. Targeted rehabilitation measures should assist the disabled as far as possible to restore their earning capacity fully or partially, and to become as independent as possible. On the one hand this supports self-determination and independent living for people with disabilities, but it is also an advantage for the whole society.

In addition, claimants who are disabled or likely to become disabled are entitled to rehabilitation measures where necessary and appropriate, to restore, maintain or improve their earning capacity or ability to carry out day-to-day activities. They are entitled to these measures irrespective of whether they were gainfully employed / self-employed prior to their disability. In this context, the anticipated working life of the person is taken into consideration.

A person is only entitled to an invalidity pension if the rehabilitation option is exhausted. The degree of disability determines the type of pension for a claimant. This

¹¹ Link to the ELG:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lglid=1965046000&version=6&search_text=Hilflosenentschädigung&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=20.10.2016

¹² Link to the IVG:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lglid=1960005000&version=5&search_text=Invalidität&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016

¹³ Link to the IVV:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lglid=1982036000&version=7&search_text=Invalidität&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016

pension is awarded to anyone aged 18 or more. IV pensions are only a subsidiary entitlement.

Accidents at work and occupational injuries benefits

A self-employed person in Liechtenstein is not legally required to take out accident insurance according to the by-law of the Act on Compulsory Accident Insurance (Unfallversicherung, UVersV)¹⁴. This also applies to family members who work with them in the same business and who are not covered by compulsory insurance. Self-employed persons and involved members of their family can make private arrangements with insurance companies to protect themselves against the financial consequences of an accident. These are voluntary accident insurances.

2.7 Family benefits

Working women who have been registered with the national healthcare fund for at least 270 days before the date of birth of their child are entitled to sickness cash benefit for 20 weeks. The pre-condition to receive sickness cash benefit is independent of being gainfully employed or self-employed. Of these 20 weeks, at least 16 weeks must follow the birth. The benefit amounts to at least 80% of the most recent wages, including regular supplementary allowances.

Tax financed and income-dependent maternity allowance (Mutterschaftszulage) is provided to those residents who are not gainfully employed or self-employed. The amount of the one-off payment depends on the household income and on the number of children: the higher the income, the lower the maternity allowance is. The minimum maternity allowance is 500 Swiss francs (approx. € 460), the maximum is 4,500 Swiss francs (approx. € 4,100).

A lump-sum birth allowance, also for the adoption of children under the age of 5 years, is paid to persons who satisfy the conditions for receipt of the Family Equalisation Fund benefits in general. The amount is 2,300 Swiss Francs (approx. € 2,100)

The amount of the monthly child allowance (Kinderzulage)¹⁵ depends on the number and age of the children. It amounts to 280 Swiss francs (approx. €250) per child if the family has one or two children, and it increases to 330 Swiss francs (approx. €300) per child in the case of multiple births, if there are three or more children in the family, or for every child over the age of 10 years. The child allowance is paid by the Family Equalisation Fund.

For single-parent households the lone parent's allowance (Alleinerziehendenzulage)¹⁶, approx. €90 per month, is paid on top of the child allowance.

3 Conclusions and recommendations

Since the start of the economic crisis in 2008, more people have struck out on their own, with the result that many of them are now self-employed. There is no statistical data, though, on how many persons out of the recent increase had lost their jobs and changed to self-employment instead, or how high the rate of successful self-employment is up to now. But, in accordance with the European trend, self-employment has grown in Liechtenstein in nearly every year since the turn of the century. The implication is that self-employment has as much to do with long-term

¹⁴ UVersV:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lglid=1990070000&version=5&search_text=Unfallversicherung&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016

¹⁵ Family Equalisation Fund, Link: <http://www.ahv.li/leistungen/fak/kinderzulagen/>

¹⁶ Family Equalisation Fund, Link: <http://www.ahv.li/leistungen/fak/alleinerziehendenzulagen/>

structural trends in our economy – new technologies, changing mindsets and shifting demographics – as with a short-term cyclical blip.

So far, Liechtenstein's government has not supported this trend with specific measures or political packages to enforce it. Traditionally, Liechtenstein has a supportive setting for small businesses. The framework is mostly interpreted as a liberal economy with low administrative hurdles. Due to the lack of data and specific surveys it is not really possible to define how strong the effect of the legal and economic framework is compared to other effects like e.g. assistance by the employment services to start one's own business.

As a conclusion from the given situation in Liechtenstein and as recommendations, it can be said that:

- the life risk of the self-employed is individualised rather than being pooled with others under the umbrella of a single organisation. The assistance of an employer is not given to the self-employed and they have to take care of their social security provision mainly on their own. There is also a severe financial disadvantage for the self-employed: Accident insurance payment, paid holidays, training support and employer pension contributions are just a few of the occupational benefits that people forgo when they strike out on their own to be self-employed. These are still powerful reasons for many people not to start their own business, even if difficulties in employment (unemployment, missing career options, etc.) arise.
- A self-employment-portal for training information could be established to collate information about training in the area of general business management and related to specific industries.
- Self-employed mothers or fathers should have the possibility to deduct the cost of child care from tax, regardless of whether the self-employment is done as a single-person enterprise or by having established any other legal form of company.
- Based on the different social protection schemes applicable to self-employed and employed persons, the self-employed may also be storing up trouble for the future at least in terms of pensions and personal development. Due to missing pension payments from pillar II, self-employed persons have to rely very much on what they are able to save during their active working life. For many of them, what awaits them after retirement is a rather bleak picture.
- Models of a workplace pension scheme for the self-employed should be developed and any mandatory contribution schemes should be evaluated. There could also be a survey/pool which asks the self-employed to state – yes or no – whether they wish to join a workplace pension scheme.

Your feedback on MISSOC information related to this report

We would be very grateful if you could again provide a short feedback on the information included in MISSOC if you have used this when preparing your Thematic Report on social protection for the self-employed.

Please note that the MISSOC information on self-employed is not included in the tables, but can be downloaded here:

<http://www.missoc.org/INFORMATIONBASE/COUNTRYSPECIFICDESCS/SELFEMPLOYED/socialProtectionSelfEmployed2016.htm>

We would be interested in hearing from you if you found the information inaccurate, incomplete or unclearly written. Please indicate the specific items where this applies or elements which are missing which should be covered. Your feedback would be very valuable as we are continuously trying to improve the quality of the information as well as its usefulness and usability.

Please note that the information included in MISSOC is limited to statutory schemes and measures which fall within the scope of social protection. Some measures may therefore exist in your country which are not reported because they are outside the scope.

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Source: <http://www.llv.li/files/as/arbeitslosenstatistik-2015.pdf>

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Source: <http://www.llv.li/files/as/beschaefigungsstatistik-31-dezember-2015.pdf>

Old Age and Widow's/Widower's Pension Fund in Liechtenstein, AHV-IV-FAK, 2016

Source:

<http://www.ahv.li/leistungen/ahv/rentenhoehel> and

<http://www.ahv.li/beitraege/arbeitnehmer-arbeitgeber/beitragsansaetze-ahv-iv-fak-vk-guelteig-ab-01012013/>

Family Equalisation Fund, child allowance, 2016

Source: <http://www.ahv.li/leistungen/fak/kinderzulagen/>

Family Equalisation Fund, single parent allowance, 2016

Source: <http://www.ahv.li/leistungen/fak/alleinerziehendenzulagen/>

Laws

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Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1971050000&version=13&search_text=KVG&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=20.10.2016

Act on Occupational Retirement (Gesetz über die betriebliche Personalvorsorge, BPVG, LGBl. 1988.012)

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1988012000&version=5&search_loc=text&lqblid_von=1988012000&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=28.07.2016

By-law to the Act on Occupational Retirement (Verordnung zum Gesetz über die betriebliche Personalvorsorge, BPVV, LGBl. 2005.288)

Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=2005288000&version=6&search_text=betrieblichePersonalvorsorge&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=20.04.2016

Act on Supplementary Benefits of the Old Age and Widow's/Widower's Pension Fund (Gesetz über Ergänzungsleistungen zur Alters-, Hinterlassenen- und Invalidenversicherung, ELG, LGBl. 1965.46)

Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1965046000&version=6&search_text=Hilflosenentschaedigung&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=20.10.2016

Act on Act on Disability Insurance (Gesetz über die Invalidenversicherung, IVG, LGBl. 1960.005)

Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1960005000&version=5&search_text=Invalidität&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016

By-law on the Invalidity Insurance Act (Verordnung zum Gesetz über die Invalidenversicherung (Invalidenversicherungsverordnung, IVV, LGBl. 1982.036)

Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1982036000&version=7&search_text=Invalidität&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016

By-law on the Compulsory Accident Insurance Act (Verordnung über die obligatorische Unfallversicherung, Unfallversicherungsverordnung, UVerSV, LGBl. 1990.070)

Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1990070000&version=5&search_text=Unfallversicherung&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=14.04.2016

Act on Social Welfare (Sozialhilfegesetz, LGBl. 1985.017)

Source:

https://www.gesetze.li/lilexprod/lgsystpage2.jsp?formname=showlaw&lqblid=1985017000&version=5&search_text=Sozialhilfegesetz&search_loc=text&sel_lawtype=conso&compl_list=1&rechts_gebiet=0&menu=0&tablesel=0&observe_date=20.10.2016

