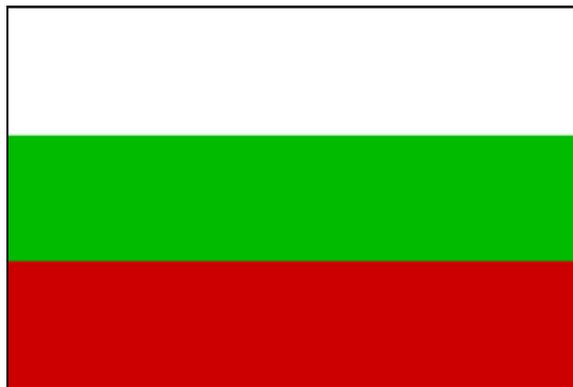


# FACTSHEET

## ON SOCIAL INCLUSION/ EQUAL OPPORTUNITIES

### IN BULGARIA



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## 1) Risk of poverty

	Results	Age Range	Sources	Year
At risk of poverty by age (cut-off point: 60% of median equivalised income after social transfers)	25	Less than 18	<a href="#">Eurostat</a>	2006
Distribution of cross income by main sources of income for poor households with children: <b>work income</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.158</a>	2005
Distribution of cross income by main sources of income for poor households with children: <b>Unemployment benefit</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.158</a>	2005
Distribution of cross income by main sources of income for poor households with children: <b>Family allowance</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.158</a>	2005
Distribution of children by the type of household ( <b>lone parent</b> ) and work type of adults of the household: <b>jobless</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.166</a>	2005
Distribution of children by the type of household ( <b>lone parent</b> ) and work type of adults of the household: <b>in full-time job</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.166</a>	2005
Distribution of children by the type of household ( <b>couple with children</b> ) and work type of adults of the household: <b>both in full-time job</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.166</a>	2005
Distribution of children by the type of household ( <b>couple with children</b> ) and work type of adults of the household: <b>both jobless</b>	-		<a href="#">Children poverty and well-being in EU. Current status and way forward. EC.2008 p.166</a>	2005
Risk of poverty rate by household type: <b>Single parent with dependent children</b> (cut-off point: 60% of median equivalised income after social transfers)	31.00		<a href="#">Eurostat</a>	2006
Risk of poverty rate by household type: <b>Household without dependent children</b> (cut-off point: 60% of median equivalised income after social transfers)	16		<a href="#">Eurostat</a>	2006
Risk of poverty rate by household type: <b>Household with dependent children</b> (cut-off point: 60% of median equivalised income after social transfers)	20		<a href="#">Eurostat</a>	2006

## 2) Social Subsistence/Protection

The social protection of Bulgaria system is categorised by East-European model. Social security in three pillar system from EU point of view:

1. First pillar covers statutory and compulsory security
2. Second pillar is supplementary / professional security
3. Third pillar is other security

(Kari & Markwort 2005.)

Health care is applicable statutory basis for Bulgarian citizens and for residents in Bulgaria. Cash benefits include employers, entrepreneurs, professional farmers and artists. Visiting at the doctor's patient pays 1% from his minimum salary. Motherhood daily cash is 90% maximum salary. (Kari & Markwort 2005, MISSOC 2007.)

Pension of income include employers, entrepreneurs, professional farmers and artists. Pension is paid accumulation earnings from works and periods of insurance: old age-, disabled- and family pensions. Social pension is paid those, who have not rights to earning pension. Disabled pension is paid when sickness daily allowance ends. Minimum period of insurance is 0-5 years. The amount of pension depends also taxation income, people's age and reduction of working capacity min. 50%. Full pension for persons with reduced working capacity is over 90 %. Who are not able to any work or

can work in limited conditions. Family pension: in case of death of the insured person the husband, (the wife) the children and the parents are entitled to a lump-sum benefit equal to two monthly national minimum salaries divided equally between them paid in addition to the survivor's pension. The widowed is paid if the person who died got pension or he had been insured min 5 years. Family benefit is 50% from disabled pension or that pension that he had rights if there is only one beneficiary, 75% if there are two beneficiaries and 100% if there are three or more beneficiaries. Cemetery benefit is paid and it is double minimum salary. (Kari & Markwort 2005, MISSOC 2007.)

Daily allowance during short-time incapacitated because of the employment related injuries is 90% from maximum salary. Accidental pension is paid if capacity for work is reduced remarkably. Amount the pension depends period of insurance, taxation income, persons age and degree of incapacity (min 50%). (Kari & Markwort 2005, MISSOC 2007.)

Unemployment benefit: Qualifying period at least 9 months during the last 15 months before the unemployment (insurance against all risks). Main conditions: to be unemployed either voluntarily or involuntarily, no working activity that requires compulsory insurance, to be capable for work, to be registered as unemployed at their territorial branch of the Employment Agency, no entitlement to a pension for old-age or early occupational pension. Daily allowance amount is 60% average salary. Daily allowance is paid during 4 months if the insurance is repayable under 3 years and most during 12 months and if insurance is paid 25 years. (Kari & Markwort 2005, MISSOC 2007.)

Family benefit is paid children under the age of 16. For the child, who studies, the benefit can be payable until he turns 18 years. Benefit is 36% minimum salary if the child is handicapped. Kari & Markwort 2005, MISSOC 2007.)

#### **Sources:**

Matti Kari, Jari Markwort 2005. Sosiaaliturvajärjestelmät eri maissa. Suomen vakuutusalan koulutus ja kustannus Oy.

[MISSOC 2008. Comparative Tables on Social Protection.](#)

### **3) Equal opportunities**

Population of Bulgaria is 7.7million. The majority are ethnic Bulgarians speaking South Slavic language, with Eastern Orthodoxy as their traditional religion. The largest ethnic minorities are the Turks, nearly 10 % of the population, the Roma 5% officially, but reality more and some other ethnic minorities under 2 %. Most important minority-religion is Islam. The Cyrillic alphabet has now become official in the EU. (Lindstedt, Miklossy, Rehn 2007, Bulgaria - Beyond the Facts 2007.)

One of the main problems of the country is population decrease: there are now a million Bulgarians fewer than in 1990, according to a recent UN estimate the population may decrease by as much as 35 %, over 2,5 million, by the year 2050. It will mean serious problem in the country where there are a lot of old and poor people. The problem is low salary and low purchasing power. Unemployment people are 10%. Serious risk is corruption and discrimination. (Lindstedt, Miklossy, Rehn 2007.) After 1989 many Bulgarians among quite many young people left the country in searching of better life connected mostly with better paid job. They agreed to lose their social status from the time of the communism in Bulgaria in order to receive higher remuneration even for low-qualified labour in Western Europe or North America. (Bulgaria - Beyond the Facts 2007.)

During last 6-7 years realization on the labour market abroad has decreased significantly. For the youth the value of Bulgaria as place for living and realization and for education has grown significantly. The post communist transition has increased the political stability in Bulgaria, as well as optimistic economical expectations and the possibilities for finding a well-paid job in a foreign or Bulgarian company. The possibility for relatively free and accessible travel in the EU and elsewhere turned the stay abroad from a luxury into trivia for a growing number of active young people. Nowadays students also have great opportunities for getting students exchange places and summer jobs abroad. (Bulgaria - Beyond the Facts 2007.)

Employment is a key element for the social inclusion and economic independence of all citizens of working age. Education is a basic factor in ensuring social inclusion and independence for all people, including those with disabilities. Social influences, for example from families and friends, also contribute, but for the purposes of this action line education shall

cover all stages of life, including pre-school, primary, secondary, high school education and professional training, as well as life-long learning. (Joint Memorandum on Social Inclusion of the Republic of Bulgaria 2005.)

Fundamental principles: Action Plans are: non-discrimination; equality of opportunities; full participation in society of all persons with disabilities; respect for difference and acceptance of disability as part of human diversity; dignity and individual autonomy including the freedom to make one's own choices; equality between women and men; participation of disabled people in all decisions affecting their lives, both at individual level and at society level through their representative organisations. The goal of the modernisation of educational system is to ensure equal access to quality education for all school students. The aim is also to improve working conditions and protection of employees' labour and social rights. (Joint Memorandum on Social Inclusion of the Republic of Bulgaria 2005.)

The young Bulgarians are not interested in politics. The young people in the social marginal, especially young Roma people, are not very optimistic. They have rarely gone to school, they do not have any profession and they are most often unemployed. This makes them serious social-political problem. Now and in the future there will be an open space for priority public policies – how to socialize and integrate these young people, how to help them to achieve equal chances in life. The problem is serious enough especially for the youth from the minorities. The young Bulgarians prefer to try to be competitive in their own country. The economical activity of the young people is high: 87% of people above the age of 26 years work, 7% are unemployed. Around 15% at age 23-30 years have their own business. The majority (over 70% of people between 24-30 years old) are employed in the private sector. The earnings of the young people depend greatly on the region in which they are living in. Young people living in Sofia or any other larger cities earn more and have higher standard of living than their peers in more rural areas. Their education level is also higher than the educational level of those who live in the countryside. The social and material situation of 14-18 still depends on the situation of their parents. Nowadays the young Bulgarian people have started to work part-time /seasonally parallel with their studies. Third of the young Bulgarians are university students. (Bulgaria - Beyond the Facts 2007.)

#### **Sources :**

[Bulgaria - Beyond the Facts 2007](#). United Nations Development Programme.

[Joint Memorandum on Social Inclusion of the Republic of Bulgaria 2005](#). The Government of the Republic of Bulgaria and Ministry of Labour and Social Policy.

Matti Kari, Jari Markwort 2005. Sosiaaliturvajärjestelmät eri maissa. Suomen vakuutusalan koulutus ja kustannus Oy.

## **ANNEX 5**

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## **ANNEX 6**

### **EQUAL OPPORTUNITIES**

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