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Elite Athletes' Social Protection in Olympic Sports in Europe: An Evaluation of the Status Quo

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Assessing, Evaluating, and Implementing
Athletes' Social Protection in Olympic Sports

Erasmus+ SOPROS
(Project 101090790)

SOPROS

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Publisher:
Institute of European Sport Development and Leisure Studies
German Sport University Cologne
© 2025
doi: 10.25847/sopros.01.2025

Co-funded by the European Union

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0. Executive Summary

Elite athletes in the context of Olympic sports face a variety of challenges, among which social protection has received little attention so far. These challenges include – among others – complex and sometimes insufficient financial support, limited career prospects after retirement from sport, and the need for adequate social security during and after their athletic careers. In this regard, specific measures and support systems are necessary to meet the particular needs of athletes and to ensure an adequate level of social protection. The SOPROS Evaluation Report examines the current landscape of social protection for elite athletes in Olympic sports, with a focus on five European countries: Croatia, Germany, Poland, Portugal, and the United Kingdom. It delivers a detailed conceptual framework, empirical analysis, and policy evaluation, aiming to establish a comprehensive understanding of the institutional, legal and economic mechanisms shaping athletes' access to social security. The report identifies both critical governance characteristics and key challenges to the full realisation of athletes' social rights.

0.1. Conceptual Framework: Social Protection as a Human Right

At its core, the report is grounded on a rights-based approach to social protection, aligning with international human rights law and global labour standards. Social protection is understood as a universal entitlement to reduce poverty, vulnerability, and exclusion throughout the life cycle. Under this framework, elite athletes – regardless of their contractual status or national affiliation – are entitled to ten key protections enshrined in various international frameworks and conventions. In addition to statutory provisions, athletes' social protection also consists of tailored measures specifically developed and implemented for elite athletes.

The measures which shall be guaranteed to any elite athletes in Olympic sports are:

(1) Child & family benefits
(2) Maternity/paternity benefits
(3) Unemployment support
(4) Employment injury benefits
(5) Sickness benefits
(6) Health protection (including maternity care)
(7) Old-age benefits/pensions
(8) Invalidity & disability benefits
(9) Survivors' benefits
(10) Minimum income

This normative foundation provides the analytical lens through which national systems and policies are assessed.

0.2. Methodology: Multi-Layered Data Collection

The report is based on a dual-track work programme – “ASSESSING” and “EVALUATING” – employing a blend of document analysis, legal review and stakeholder workshops. Three key data instruments were developed:

- **Athlete Social Protection Check (ASPC):** An online self-assessment tool that allows athletes to understand their social protection entitlements based on personal socio-legal status.
- **Survey Toolkit for Athletes (STfA):** Captures subjective perceptions of social protection among elite athletes globally.
- **Survey Toolkit for Stakeholders (STfS):** Gathers insights from sport organisations, policymakers, and other institutional actors.

These tools allow both objective institutional mapping and qualitative data on lived experiences, although response rates remained below initial targets and are not representative of the full target population.

The selection of the five countries – Croatia, Germany, Poland, Portugal, and the United Kingdom – was made to systematically analyse the diversity of social protection for elite athletes across Europe. These nations not only reflect different geographical and socioeconomic realities but also represent Europe's various welfare state models. Germany exemplifies the conservative-corporatist model with strong labour market-related social insurance systems, while the United Kingdom embodies the liberal model with minimal state-provided safety nets. Portugal and Croatia, in turn, demonstrate the typical challenges of Southern European systems that rely largely on family support networks. Finally, Poland, as a post-socialist state, provides insights into the ongoing transformation processes of Eastern Europe.

From a sport politics perspective, this selection of countries mirrors the spectrum of sport (governance) models. While professional sport associations play a central role in Germany and the UK, the state is significantly more involved in sports promotion in Poland and Croatia. Portugal, on the other hand, represents club-based systems.

This range of countries, comprising both EU member states and the special case of post-Brexit Britain, also embodies different national cultures and traditions. The varying political cultures - from collectivist traditions in Germany and Poland to individualistic approaches in the UK - complete the picture. These five countries thus form an analytical framework that enables the identification of both characteristic similarities and differences in European social protection systems for elite athletes.

0.3. Analytical Findings

Fragmentation of Social Protection Systems

The report exposes a fragmented welfare landscape in which elite athletes' access to social protection varies significantly across nations. This disparity stems from multiple interdependent factors, including national legal frameworks, athletes' classification under labour and social security laws, the availability of public employment models, the existence (and ongoing development) of sport-specific provisions, the coordination between state authorities and sport governing bodies, and deeply rooted national traditions and political cultures. This fragmentation results in unequal coverage and inconsistent application of social protection measures.

Statutory Social Protection: Uneven Integration

Statutory protection refers to the inclusion of athletes in general national welfare systems. Access depends heavily on how athletes are legally recognised:

- **Croatia, Germany and Poland** offer public employment models (e.g., military, police, or civil servant schemes) that extend social protection to a number of elite athletes.
- **Croatia** partially integrates athletes of the highest performance category into the statutory system of social protection with contributions paid by the state.
- **Poland** classifies athletes receiving state scholarships as employees for the purpose of social contributions, providing access to some benefits, including sickness and pension schemes.
- **Portugal** allows certain elite athletes to enrol in special schemes with state-paid contributions.

However, these models often only apply to high-performance or Olympic-level athletes, excluding many others. Additionally, some statutory systems lack comprehensive benefits across all ten protection domains.

Athlete-Specific Measures: Compensatory but Incomplete

In cases where statutory mechanisms fall short, countries have adopted athlete-specific measures, including retirement benefits and transitional funds, special insurances and specific maternity policies. These measures are usually performance-based, creating a meritocratic system that privileges success over need. This results in a two-tier welfare model, disadvantaging athletes who don't meet elite criteria despite high levels of training and sacrifice.

0.4. Governance Characteristics

The institutional architecture for athlete welfare is marked by:

- **Decentralisation**: National federations or sport bodies often define access criteria.
- **Weak regulatory oversight**: Especially where private initiatives substitute for public responsibility.
- **Absence of collective bargaining and social dialogue**: Athletes lack independent representation to negotiate welfare standards.

As a result, protections vary not only by country but also by sport, federation, and individual circumstances. This undermines predictability and legal certainty for athletes.

Persistent Invisibility of Athletes as Workers

A central conceptual and policy dilemma concerns the legal identity of athletes. In most contexts, athletes are not recognised as workers under national labour law, even though they perform full-time, risk-laden services. This denial of worker status blocks access to employment-based protections and contradicts broader international trends recognising gig and atypical workers.

Public employment models (e.g., athletes as soldiers or police officers) offer one solution but risk obscuring the actual service relationships in elite sport. Fair systems and just frameworks would explicitly recognise athletes as workers ensuring full entitlements to social protection.

Good Practices Identified

- Germany's Sport Support Groups: Provide broad access to social benefits through public employment schemes.
- Poland's statutory classification of national team athletes: Ensures systematic pension and health contributions.
- Croatia's retirement benefits: Indexed to national income levels for Olympic medallists.
- Portugal's state-sponsored enrolment schemes: Offer partial social insurance contributions for listed elite athletes.

These systems must initially be analysed as distinct entities, given that they are not inherently complementary and may not be suitable for direct interconnection.

Main Challenges

1. **Conditionality:** Protection tied to success metrics instead of vulnerability or life course needs.
2. **Fragmentation:** Disconnected policies across welfare domains (e.g., progress in maternity, no action on unemployment).
3. **Transparency and Education:** Athletes have difficulties to obtain sufficient information and struggle to understand and navigate complex systems.
4. **Absence of Representation:** No collective bargaining or social dialogue mechanisms for athletes in most countries.
5. **Ambiguous State Role:** Governments oscillate between direct provision and delegation without robust frameworks for enforcement or oversight.

0.5. Conclusion

Elite athletes' social protection across Europe remains inadequate, uneven, and overly dependent on performance metrics. The SOPROS report demonstrates that while good practices exist, they are neither comprehensive nor consistently applied. The lack of legal recognition for athletes as workers and the absence of unified policy frameworks have been identified as major reasons why athletes' rights to social security are undermined.

A shift toward a rights-based, inclusive, and transparent model of social protection – one that integrates statutory and athlete-specific measures under coherent governance – has been demanded by several stakeholders and could be considered both from a public perspective as from an academic perspective as urgently needed in order to ensure the integrity of sport. This will require not only policy reform but also a fundamental rethinking of the institutional role of athletes in the Olympic movement and beyond.

1. Introduction

The social conditions in which elite athletes carry out their sporting careers have attracted considerable academic and sport-political attention. At the level of the European Union, the topic of athlete rights has featured in all important sports-related documents of the past years, including the Council Resolution on the Key Features of a European Sport Model (Council of the European Union, 2021), the Work Plans for Sport 2020 and 2024 (Council of the European Union, 2020, 2024) or the European Parliament's Resolution EU sports policy: assessment and possible ways forward. Of specific note in this respect is a European Commission study specifically dedicated to athlete rights in the context of big sporting events (European Commission DG EAC et al., 2024). Much of the debate and analysis focuses on athletes' rights to freedom of speech, safeguarding against violence or commercial opportunities. In turn, the social rights of athletes, including their social protection, have not been understood in as much detail – neither in academia nor in the practice of sport policy.

In the public realm, however, several cases of issues related to the social protection of elite athletes have made headlines in newspapers. Especially in European football, maternity protection has become a very salient matter of concern, not least due to high-profile cases of players who were covered insufficiently and challenged the system (cf. Culvin & Bowes, 2021; Davenport et al., 2025). Unfortunately, in many other cases, newspaper headlines refer to incidents of tragic accidents of elite athletes (see Mittag et al., 2022; O'Leary et al., 2024), but topics like pension payments, health care or maternity protection have also entered the sphere of Olympic elite sport governance. Recent data of the EU-funded *EMPLOYS* project indicate that limitations in social protection is the reality for many athletes in Olympic sports across the continent (Mittag et al., 2022a, 2022b). Most athlete-centred social protection systems are based on ad-hoc cooperation and coordination between sport governing bodies and public authorities. The actual roles and responsibilities taken by public and private actors in the practical implementation of athletes' social protection have not yet been precisely defined.

Recent policy initiatives at the transnational and European level have acknowledged the need to increase social protection standards for athletes, for example the Council of Europe in 2021 (Council of Europe, 2021) and the International Labour Organization (ILO) in 2020 and 2024 (ILO, 2020, 2024). Additionally, athletes have increasingly been positioning themselves as key actors of the Olympic movement and demanding greater involvement in decision-making processes that affect their lives both as athletes and human beings (cf. Fiege & Zembura, 2024; Seltmann, 2021). This demonstrates the importance of involving all stakeholders in the elite sport sector that are responsible for the regulation and implementation of athletes' social protection.

Athletes' social protection was identified via the EMPLOYS project (Mittag et al., 2022a, 2022b) as the predominant dimension in which policy change should be implemented in the next few years. The current state of systematic knowledge in this field must be considered insufficient to implement substantive and effective policy change on a sound evidence base, and the

transfer of the gathered data and analytical results into practical policy and implementation strategies remains a matter of concern. Therefore, the SOPROS project's objectives, each of which is translated into a specific work package with a precise methodology, clearly defined tasks and associated deliverables, is a decisive step toward setting a framework for the implementation of measures for athletes in the policy field of social protection.

Outline of the Report

This Evaluation Report is the result of the two work streams of the project, namely "ASSESSING" and "EVALUATING" athletes' social protection in Olympic sports. The aim of the report is to provide an overview of the current status quo of the legal and socio-political frameworks that shape and determine the coverage and benefits applicable to elite athletes in the face of changing life-circumstances. The study is structured in seven chapters: Chapter 2 introduces the conceptual approach that forms the normative and analytical basis for evaluating athletes' social protection and is based on a review of applicable international frameworks on social protection. Chapter 3 explains the methodology underpinning the empirical data collection and analysis as well as the practical value of the research for athletes and stakeholders. The empirical core of the research is presented in Chapter 4 and its related country-specific sub-chapters. These address the social protection situation of elite athletes in Croatia, Germany, Poland, Portugal and the United Kingdom. Chapter 5 presents the results of a survey among elite athletes and stakeholders on their perception of social protection as a policy field. Chapter 6 offers comparative analytical results informed by the data presented in Chapter 4 and identifies good practices stemming from the evaluation.

The debate on the European Sport Model and the European Social Model as Backdrops of Further Reflections on Athlete's Social Protection

The European Sport Model provides a fundamental basis for the organisation of sport in Europe. While there is currently no binding definition of the European Sport Model, this model has been described and widely recognized by various European sports associations and EU institutions (most notably by the Council of the EU) (García & Smokvina, 2025).

The European Sport Model is based on the principles of autonomy, democracy, and territorial rootedness, featuring a pyramid structure. This model encompasses all levels of sport - from grassroots to elite - and includes both club and national team competitions. It also incorporates mechanisms for financial solidarity and open competitions, such as promotion and relegation systems. According to European sport organizations, the European Sport Model has evolved over the years to become an integral part of shared European culture, connecting millions of citizens regardless of their background. The sport organisations argue it has generated numerous positive effects, including contributions to education, social inclusion, and public health. The European Sport Model also addresses competitive sport, emphasizing that

financial solidarity mechanisms – alongside public funding – enable the provision of development, education, and social programs for athletes, coaches, and officials.

The integrity of sport is seen as guaranteeing the universality of sport, its values and rules. In this context, good governance in sports – which also focuses on athletes as key stakeholders – represents a prerequisite for the self-regulation of sports organisations and ultimately their acceptance, serving to legitimize these organisations.

The European Social Model is a conceptual framework shaping the social and economic organization in many European countries. It is based on principles such as social justice, solidarity, and a strong social safety net. These models typically include comprehensive social systems covering healthcare, education, social security, and labour rights.

The significance of the European Social Model lies in its pursuit of a balance between economic efficiency and social justice. It aims to reduce social exclusion, promote equal opportunities, and improve citizens' quality of life. Through these characteristics, it contributes to societal stability and prosperity by providing a safety net for all citizens while simultaneously fostering economic growth.

The European Sport Model is connected to the Social Model as it too is founded on principles like integrity, fairness, and social participation. They emphasize both grassroots sport and access to sports facilities, as well as the promotion of elite sports as a societal good. In doing so, recent debates did not only address the values of the European Social Model in abstract terms, but also concretely impacts citizens' health and well-being, as well as athletes' social security as central expressions of these values.

2. Conceptual Approach: Definition, Basic Assumptions & Scope

The conceptual point of departure for the evaluation of the current social protection situation for elite athletes in this report rests on the premise that social protection is a human right to which all elite athletes in Olympic sports are entitled, irrespective of their legal status under a contract or national law, their nationality, or their gender, amongst others. Under "Economic, Social, and Cultural Rights" (ESCR), Article 22 of the 1948 Universal Declaration of Human Rights (UDHR) stipulates that "everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation […]."Conceived as a *human right*, the ILO (2022, p. 228) defines social protection (or "social security") as "the set of policies and programmes designed to reduce and prevent poverty, vulnerability and social exclusion throughout the life cycle." This rights-based approach is in line with international frameworks developed by, for example, the ILO (2022, p. 2), which conceives social protection as a human right and defines it as a „set of policies and programmes designed to reduce and prevent poverty, vulnerability and social exclusion throughout the life cycle." This normative notion is also endorsed by leading transnational bodies at the European, respectively EU-level (e.g., through the European Social Charter

[Council of Europe, 1961] or the European Pillar of Social Rights [European Commission: Secretariat General, 2017]). International commitments come also from within organised sport. In its *Basic Universal Principles of Good Governance in the Olympic Movement*, the International Olympic Committee (IOC) stipulates that "whenever and wherever possible, athletes shall be provided with social security coverage and/or special insurance policies" (IOC, 2022, p. 16).

Recent empirical research highlights the insufficient social protection measures provided to some elite athletes in Olympic sports due to factors such as low employment rates and atypical employment relationships in the sector (cf. ILO, 2020; O'Leary et al., 2024), as well as the limited harmonisation and coordination across different stakeholders and countries (see Mittag et al., 2022b), and international legal instrument. This underlines that (minimum) social protection provisions must be implemented for all elite athletes in Olympic sports.

The measures which shall be guaranteed to any elite athletes in Olympic sports are:

(1) Child & family benefits
(2) Maternity/paternity benefits
(3) Unemployment support
(4) Employment injury benefits
(5) Sickness benefits
(6) Health protection (including maternity care)
(7) Old-age benefits/pensions
(8) Invalidity & disability benefits
(9) Survivors' benefits
(10) Minimum income

The project partners acknowledge that there are many ways to provide these social protection measures. While the inclusion of all elite athletes in Olympic sports within the scope of a country's social protection system is a necessary precondition, additional complementary policies may be required to fully account for the specific situations that athletes face in their sports.

Fulfilment of the human right of social protection can arise from bespoke and needs-based policies and provisions which are adopted to mitigate and prevent poverty, vulnerability, social exclusion, and injustice throughout the life cycle of the athletes for whom stakeholders assume a joint responsibility. These policies and provisions may include, yet not rely exclusively on:

(1) statutory (public) provisions to which athletes are entitled based on their specific legal/contractual status by law (e.g., as citizens/residents, employees, self-employed, and/or, elite athletes); and
(2) complementary (private) measures (e.g., attained through cadre status, sporting success/performance) which account for the peculiarities (threats/risks) associated with the practised sports.

Figure 1: Components of athletes' social protection.

Statutory provisions entail measures guaranteed through the statutory social security system and its associated laws (i.e., social laws). These provisions are applicable to a person based on different social statuses under national law, e.g., as a resident or citizen, as an employee, as a self-employed person, or as a soldier. Potentially, the status as elite athlete may also lead to entitlements in some national jurisdictions. In line with the common practice of the modern welfare state, a combination of contributory (social insurance) and non-contributory (tax-financed) schemes may be utilised to finance measures for athletes' social protection.

Athlete-specific measures are such measures which are decided, imposed and/or implemented by public bodies or private entities to provide social protection coverage outside the general welfare regime of a country to address specific risks elite athletes might face. Such measures depend on a person's specific status as elite athletes in the relevant national context, as well as on the associated contractual and/or membership relationships, e.g., with a sport federation, the National Olympic Committee (NOC), or a sport club.

An elite athlete's social protection situation is, therefore, strongly characterised by the legal status under national law – from which entitlements to statutory protection arise – and the contractual and membership relationships – which may grant access to athlete-specific measures. As to the latter, a multitude of potential relationships on different levels (national to local) may entail social protection measures and an athlete's situation can be very unique. Social protection coverage may, for example, be provided by local clubs, national or regional sport federations or private foundations supporting elite athletes. However, because of how elite sport policy is usually structured in European countries, important social protection policies are provided by public and private actors at a national level which apply to athletes across different sporting disciplines (e.g., by the National Olympic Committee, or the national Ministry responsible for sport).

3. Methodology

Comprehensive (ex ante) document and desk research, and conduct of national workshops (including expert questionnaires and single in-depth interviews) in the six[1] project countries laid the foundation for the empirical evaluation presented by the present report.

As regards the former, a variety of academic studies, legal sources, and policy documents were studied to establish the social protection situation of elite athletes in the six countries.

Firstly, the partners analysed the given national social laws for the benefits they establish across the ten provisions of statutory social protection. Secondly, where applicable, they, furthermore, analysed national sport legislation and assessed whether it has an effect on elite athletes' social protection. In addition, thirdly, the academic partners examined the policies, contractual provisions and measures of a variety of actors who are involved in elite sport governance. To limit the scope, only those actors who operate at a national level (i.e., excluding those located at the regional or local levels) and existing policies and measures provided for athletes which are of a national reach (i.e., across different types of sports, or regions) were included in the data analysis. More specifically, relevant actors here included, among others, public bodies involved in elite sport, like ministries or agencies, public employers who have elite sport programmes, such as the military/armed forces or the police, the NOCs of a country, and other national sport bodies, like umbrella organisations of federations or foundations. Moreover, by consequence, policies or measures applying to athletes, for example, merely in the sport of athletics, or in field hockey, were not considered. However, if a regulation or practice exists at the national level that mandates or obliges all sport federations and/or clubs to act, it was included.

Overall, in the scope of the first two phases of the SOPROS project, three interrelated data collection instruments were developed to assess and evaluate the current status quo of elite athletes' social protection in the covered countries and beyond (i.e., worldwide).

How do Athletes Benefit from this Research? The Athlete Social Protection Check

The mapped institutional frameworks and policies in the covered countries were translated into a specific software that allows athletes to self-assess their access to social protection measures in their given national context. By answering some basic questions about their social status (e.g., whether they are employed, residents of the country or students), the software displays the applicable measures by provision, including athlete-specific ones. The so-called *Athlete Social Protection Check* (ASPC) can be accessed on a dedicated website

[1] In the course of the project, relying on the national expertise of the European Association of Sport Employers (EASE), the partners agreed on also assessing and evaluating the social protection situation for elite athletes in France. Unlike in the five main project countries, dedicated national workshops and expert interviews were, however, not conducted in the French case.

(www.athletes-social-protection.eu). The tool fulfils an educational function and aims at raising awareness of the relevance of the social protection coverage for the sporting performance and future career, respectively post-career decisions. Secondly, if an athlete agrees, their responses are stored for analysis.

Data Collection to Evaluate Subjective Perceptions: Survey Toolkits for Athletes and Stakeholders

While the tool offers important insights for individual athletes in relation to their personal social protection situation in their domestic context, the data generated from it does not allow to comprehensively evaluate the current status quo. First, there may be measures and coverage arising from other sources that the Athlete Social Protection Check currently is not able to integrated. This may be based on contracts with other stakeholders that support an athlete, for example their national federation or private charity foundations. Secondly, the project partners consider the subjective perceptions and views of athletes as an important element of social protection. To both ends, specific Survey Toolkits for Athletes were developed and implemented.

- For athletes of the six partner countries, the Survey Toolkit is directly connected to the ASPC. After submitting their data in the ASPC, athletes are directly forwarded to participate in the Survey.
- Athletes worldwide, those living in and competing for a country that is not analysed by a partner to the SOPROS project, are directed to a specific Survey Toolkit that also includes some of the questions that the ASPC asks.

Based on these data sources, a comprehensive picture of athletes' social protection is drawn that relies on a) an athletes' individual social protection situation arising from their socio-legal status and policies that apply to them, and b) their subjective perceptions and viewpoints on matters related to their social protection.

A third Survey Toolkit was developed for institutional stakeholders, like, for example, sport organisations, public actors or athlete associations. Here again, the stakeholder representatives were asked for their personal and or institutional views on athletes' social protection.

Sampling and Distribution of Questionnaires

The project team, especially through the support of the three policy partners[2] widely disseminated the surveys among organisations working with elite athletes directly and various stakeholders. In addition to email communication, leaflets with direct access to the surveys

[2] These are the European Athletes and Players Association, the European Association of Sport Employers and the European Olympic Academies.

were distributed at several occasions. A descriptive overview of the athlete and the stakeholder sample is provided in Chapter 5.

Limitations

Despite the project team's well-established stakeholder network with important sport organisations and athletes' associations, the initially defined target values (regarding the total number of responses from involved stakeholders and athletes) could not be achieved through distribution of the above-introduced self-assessment tool and survey-toolkits (see Chapter 5 for more detailed information). Potential reasons for this shortcoming could be rooted in a persisting lack of awareness of and perceived competence in the area of athletes' social protection among leading (sport) stakeholders. Moreover, a relatively low response rates from (active) athletes does not represent an exception, given that similar research approaches aimed at capturing athletes' viewpoints on their participation and welfare in elite sport governance faced similar difficulties in the data collection process (see, for example, McNamee et al. 2023). To mitigate these and related methodological challenges, the project partners decided to prolong the data collection up until the end of the project course (i.e. by December 2025) and to use future project-related occasions to further disseminate and distribute the developed data collections instruments among the main target groups.

4. The Domestic Institutional Framework of Athletes' Social Protection in Europe: Examples from Five European Countries

4.1. Croatia (authored by Vanja Smokvina)

4.1.1. General Information on the National Welfare System

General Social Laws

According to the Croatian Constitution, Croatia is a social country, and like most other countries, Croatia operates a universal welfare state grounded in residence-based entitlements and National Insurance (NI) contributions. The welfare system[3] is primarily administered by the Ministry of Health[4] and the Croatian Health Insurance Fund[5], but other subjects are involved too.

Healthcare is provided by the Croatian Health Insurance Fund (CHIF) and the Croatian Institute of Public Health (CIPH).[6] CIPH is the central public health institution in Croatia, dedicated to maintaining and advancing the health of all its citizens. Through combining scientific research, health policies and practical implementation, CIPH deals with disease prevention, health promotion, and controlling and combating communicable and non-communicable diseases.

Health insurance in the Republic of Croatia is compulsory, meaning that every citizen of the Republic of Croatia should have regulated compulsory health insurance status. Compulsory Health insurance is implemented by the CHIF and regulated by the Compulsory health insurance Act.[7] Compulsory health insurance provides all the persons insured by the CHIF with the rights and obligations on the principles of reciprocity, solidarity and equality, in the manner and under the conditions laid down by EU Regulation (EC) No 883/04 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems, the Directive 2011/24/EU of the European Parliament and of the Council of 9 March 2011 on the application of patients' rights in cross-border healthcare and Croatian regulations on compulsory health insurance.

Persons required to obtain health insurance are as follows:

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[3] See more in details: European Commission, Your Social Security Rights in Croatia, 2024, available at: https://employment-social-affairs.ec.europa.eu/document/download/3f43aab0-d0c5-4c70-a7d2-f56fa6ee565c_en?prefLang=lt

[4] Ministry of Health of the Republic of Croatia. Further details can be found here: https://zdravlje.gov.hr/

[5] Croatian Health Insurance Fund (Hrvatski zavod za zdravstveno osiguranje). Further details can be found here: https://hzzo.hr/en.

[6] Croatian Institute of Public Health (Hrvatski zavod za javno zdravstvo). Further details can be found here: https://www.hzjz.hr/en/

[7] Compulsory health insurance Act (Zakon o obveznom zdravstvenom osiguranju) (Official Gazette No. 80/13., 15/18, 26/21 and 46/22).

- persons with permanent residence in Croatia
- aliens with an approved permanent stay or long-term residence in Croatia
- nationals of other EU Member States (EU), the European Economic Area countries (EEA), Switzerland and United Kingdom of Great Britain and Northern Ireland (UK), citizens of country with which Croatia has entered into an international agreement on social insurance regulating the issue of health insurance (contracting state), as well as the citizens of state which is not a Member State or contracting state with approved temporary stay in Croatia on the basis of the employment, respectively perform economic or professional activity on the state territory of the Republic of Croatia, providing that the conditions of special regulations governing the issue of residence and work of aliens in Croatia have been met and unless otherwise stated by the European law or international treaties on social security.
- nationals of the other Member States in the EU/EEA/Switzerland/UK with the approved temporary stay in Croatia provided they do not exercise compulsory health insurance in another Member States of the EU/EEA/Switzerland/UK, and
- nationals of a State that are not EU Member State/EEA/Switzerland/UK or contracting state with a temporary stay in the Republic of Croatia, unless otherwise stated by the European law, international treaties on social security, or special laws

The Public Health System covers a wide range of services, including primary care, hospital treatment, emergency services, pharmacy services, mental health care, and rehabilitation. Its universal character ensures that all athletes—regardless of income or employment status—have access to general medical services. However, specialist sports medicine is not always available within Public Health System, leading some elite athletes to supplement care with private provision.

Sport and Athlete-Specific Legislation and Legal Framework

There is no dedicated legal instrument in Croatia governing the social protection of athletes, except few articles in the Sports Act. Instead, their legal status is determined under general employment law-namely, the Labour Act, civil law for the self-employed athletes – Civil Obligations Act and a corpus of different acts and regulations that form the legal framework for different social security elements, i.e., pension system, health protection, unemployment, maternity/paternity/parental protection etc.

Athletes that are included as an Olympic candidate in the 4-years Olympic circle sign a contract with the NOC of Croatia and his/her national Sports Federation according to which he/she has the right to, for instance health protection, regular physical examinations, life insurance policy, travel insurance policy. Some bigger national sports federations, like the Croatian volleyball federation, are trying to get a complete insurance policy for different national teams under their umbrella, but mostly the problem is that the costs are very high and usually there are no

Croatian insurance companies that are willing to get in such an insurance contractual relationship due to the fact of high risk of athletes' injuries.

Athletes' Protection Through Military Forces

Elite Athletes in Croatia, according to a special agreement between the NOC of Croatia and Croatian Ministry of defence, if coming from specific group of sports (like military sports – military pentathlon, naval pentathlon, parachuting, shooting and orienteering; martial arts sports – judo, taekwondo, wrestling and boxing; individual sports – athletics, swimming and lifesaving, biathlon, cross-country skiing, triathlon and sailing; and some other sports) elite athletes are enrolled in the military reserve troops. In March 2025, 40 new elite athletes have signed a three years contract with the Croatian Ministry of defence.[8] During that contractual relationship, elite athletes are entitled to a remuneration of EUR 1000.00 net for each month.

We must stress that those elite athletes are not entitled to any specific maternity/paternity/parental leave due to the fact that they are in the military reserve troops. Their maternity/paternity/parental rights are derived from their status (employed, self-employed, out of work – unemployed) and they enjoy the rights previously specified.

On the other hand, since 2024, the NOC of Croatia has signed an agreement with the Ministry of interior (police) according to which elite athletes and even some coached will be after the first phase in which they will be contractually connected with a civil contract with the Police, employed by the Police very soon. [9]

Here we must also stress that, according to the Article 76 of the Sports Act an athlete may have the right to have the compulsory contributions (for health insurance and pension insurance covered).

Compulsory Contributions for Elite Athletes

According to the Article 77 of the Sports Act (Compulsory contributions) a top athlete of the 1st category, which is around 100 elite athletes, shall be entitled to payment of compulsory contributions from the funds of the state budget of the Republic of Croatia. The right to pay compulsory contributions shall be granted to the athlete at his/her own request if he/she meets the following conditions:

- has the status of a top athlete of the 1st category

[8] Further details available at: https://www.hoo.hr/singlepost/morh-uruio-vrhunskim-sportaima-ugovornim-priuvnicima-ugovore-za-2025-godinu

[9] Further details available at: https://www.hoo.hr/singlepost/suradnja-mupa-i-hooa-rezultirala-mupovim-potpisivanjem-ugovora-s-vrhunskim-sportaima

- has a registered independent sports activity or has concluded an employment contract for the activity of training activities and participation in sports competition
- has Croatian citizenship
- is a resident in the Republic of Croatia
- if he/she has achieved total annual net income in the previous year up to EUR 24,000.00
- has not been convicted of the criminal offence referred to in Article 111 (1) and (2) of the Sports Act.

For athletes who are entitled to payment of compulsory contributions and have concluded an employment contract, the funds shall be paid to the account of the sports club upon submission of proof of paid contributions according to the paid salary. For athletes who are entitled to payment of compulsory contributions and have registered independent sports activity and are insured on this basis in compulsory insurance, funds shall be paid to the athlete according to the submitted proof of paid contributions, and up to the amount of calculated contributions according to the minimum monthly base prescribed by the regulation on compulsory contributions for the insured person on the basis of athletes.

Summary

The Croatian welfare system is broad but not specifically tailored to athletes. While general healthcare is universally available, access to income protection and family-related benefits often depends on employment status and contribution records. The absence of athlete-specific legislation which would fully cover the social security and even the labour status of elite athletes, with just few articles of the Sports Act, results in a system that only partially addresses the social protection needs of this group.

4.1.2. Statutory State Protection and Athlete-Specific Measures

Child & Family

In Croatia, support for parents and families with children is primarily provided through universal and means-tested state benefits. Athletes with children are therefore subject to the same eligibility conditions and entitlements as any other Croatian resident, with access dependent on household income, residence status, and—where relevant—contribution history.

Child Benefit

The Child Benefit Act sets out the following eligibility conditions for the child benefit (*doplatak za djecu*):

- The applicant is of the Croatian citizenship or has the status of a foreigner with an approved permanent residence, and the applicant has resided in the Republic of Croatia for at least three (3) years before applying
- The applicant has the status of an asylum seeker or a foreigner under subsidiary protection or a member of their family according to the regulations on the asylum, without being obliged to meet the condition of citizenship and the length of the residence, i.e. permanent residence in the Republic of Croatia
- The total income earned in the previous calendar year per a household member does not exceed 140% of the state budget base per month, or more precisely, if the average income per member of the household does not exceed EUR 618.02 a month.
- The applicant lives in a household with a child and
- The applicant is supporting the child.

Exceptionally, the child with a higher rate or severe disability and a child of a deceased or missing Croatian war veteran fulfils the eligibility conditions regardless of the total earned household income.

If a person claims a child benefit for three or more children, he/she is also entitled to birth grant, but on condition that his/her income is not greater than the income threshold. Child benefit can be claimed by a parent, adoptive parent, caregiver, stepfather, stepmother, grandmother, grandfather, foster parent or another person to whom, based on the decision of the competent body, the child is entrusted with day-to-day care. The claimant may be a grown child without both parents who is in full-time education. Child benefit, as a rule, is paid for children aged up to 15 years or 19 years old. It may be prolonged to 21 years for a child who did not finish school in the usual period of time due to illness.

The child benefit amount is determined in the following way, depending on the amount of the total monthly income per household member:

- If the total income per member of the beneficiary's household does not exceed 20% of the state budget base per month (441,44 euro), the beneficiary is entitled to a child benefit in the amount of 14% of the state budget base per child (61,80 EUR)
- If the total income per member of the beneficiary's household is between 20% and 40% of the state budget base per month, the beneficiary is entitled to a child benefit in the amount of 12.5% of the state budget base per child (55,18 EUR)
- If the total income per member of the beneficiary's household is between 40% and 60% of the state budget base per month, the beneficiary is entitled to a child benefit amounting to 11% of the state budget base per child (48,56 EUR)

- If the total income per member of the beneficiary's household is between 60% and 100% of the state budget base per month, the beneficiary is entitled to a child benefit amounting to 9% of the state budget base per child (39,73 EUR)
- If the total income per member of the beneficiary's household is between 100% and 140% of the state budget base per month, the beneficiary is entitled to a child benefit amounting to 7% of the state budget base per child (30,90 EUR).

The amount of child benefit is determined based on income thresholds (means-tested groups). It is increased 25 % for a child without both parents and 15% for a child without one parent or if one parent is or both parents are:

- Unknown
- Of unknown residence
- Fully incapacitated to live and work independently
- Deprived of the legal capacity.

A child with a functional impairment whose disability is not rated as a disability of a higher grade or as a severe disability receives 25 % higher an amount of the child benefit than the corresponding amount of the child benefit determined according to the established income threshold.

A child with a higher grade or severe disability acquires the right to child benefit regardless of the amount of income that the beneficiary's household earns, and the amount of child benefit amounts to 25 % of the state budget base.

In April 2025, there were 132.455 child benefit beneficiaries.

Relevance for Elite Athletes

While elite athletes in the Croatia—regardless of their status—are eligible for Child Benefit on the same basis as any other resident parent or guardian, irregular or non-traditional income patterns may complicate eligibility assessments, particularly when applying for means-tested support.

At the time of writing, the Croatian NOC nor relevant national sports federations do not administer family-specific financial support, although they may assist athletes in understanding their entitlements and navigating the application process.

Maternity & Paternity Benefits

The Republic of Croatia provides statutory maternity, paternity and parental protections[10] primarily through the general welfare and employment systems. Entitlement to maternity and parental leave (*rodiljni i roditeljski dopust*) and cash benefits (*novčane naknade*) are regulated by the maternity and parental support system.

In this chapter we cover the time and cash benefits available to beneficiaries:

- Maternity, paternity and parental leave;
- right to work half your working hours in order to provide your child with more care;
- leave for caring for a child with severe development disabilities;
- adoptive parent leave;
- foster care leave
- cash assistance (income-replacement benefit, lower cash benefit, cash assistance).

Support for parents, mothers and fathers is regulated in several ways in Croatia. The key social benefits are maternity, paternity and parental leave, income-replacement benefit and lower cash benefits, while parenting is supported by a range of other rights. Employed and self-employed parents, farmers and parents who earn other income are entitled to maternity and parental support. If a person is outside the labour system, retired or a student, he/she is also entitled (if he/she meet special conditions). Entitlement to maternity and parental assistance is the same for adoptive parents, caregivers of a minor child and foster parents as it is for parents of a child (married or cohabitating). Foreign nationals with permanent residence in Croatia, asylum seekers and person under subsidiary protection have the same rights as Croatian nationals.

If a person is an employed or self-employed parent, in order to claim income-replacement benefit while on maternity or parental leave, he/she must have at least 16months pensionable service (the period for which his/her employer, or a person himself/herself as a self-employed person, has paid mandatory contributions for health and pension insurance.) or at least 9 months in the last 2 years if a person had interruptions in your career. If a person fails to meet this condition, he/she is entitled to a reduced amount of income-replacement benefit. If a person is a parent with other income or a farmer outside of the value added tax or income tax system, must have been permanently residing in Croatia for at least 3 years or have had a permanent residence permit for at least 3 years if you are a foreign national. If you a person is a parent outside of the labour system, the person must have Croatian citizenship and have permanently resided in Croatia for at least 5 years. Foreign nationals must have had a permanent residence permit for at least 5 years. All categories of parent must be insured under the mandatory health insurance scheme. If a person is an unemployed parent, he/she must

[10] Maternity and Parental Assistance Act (*Zakon o rodiljnim i roditeljskim potporama*) (Official Gazette No. 152/22 and 34/25)

also have been registered with the Croatian Employment Service (HZZ) for at least 9 months without interruption or 12 months with interruptions in the past 2 years prior to the birth of the child. The time of registration as unemployed in case of termination of employment contract, completion or interruption of education is regulated differently.

Employed and self-employed pregnant women are entitled to maternity leave (*rodiljni dopust*) 28 days prior to the expected date of birth (in case of complications, it may be taken 45 days prior to the expected date of birth) up to 70 days after the birth of the child. This is mandatory leave used by the mother, and in special circumstances it may also be used by the father (for example, if the mother dies). Additional maternity leave lasts until the baby is 6 months old. The mother can return to work in this period and transfer it, in full or partially, to the father.

An employed or self-employed father has the right, after the birth of a child, to paternity leave (*očinski dopust*), depending on the number of children born: 20 working days for one child or 30 working days in case of birth of twins, triplets or simultaneous birth of several children. Provided that he does not use any of his maternity or parental rights, the father can use the entitlement to paternity leave regardless of the employment status of the mother until the child is 6 months old, and the right is non-transferable

An employed or self-employed parent is entitled to parental leave (*roditeljski dopust*) after the child reaches the age of 6 months. Parental leave can be used until the child turns 8 (for the first and second child). This is a personal right of both parents who may take it for 4 (for the first and second child) or 15 months (for twins, third and every subsequent child) each. Two months are non-transferable and the rest can be shared between the parents. If parental leave is used by only one parent, the duration is six months for the first and second born child and 28 months for twins, the third and each subsequent child. If a person is a farmer, or earn other income or is unemployed, the person is entitled to maternity exemption from work (*rodiljna pošteda od rada*) until the child reaches 6 months. Furthermore, such a person is entitled to parental exemption from work (*roditeljska pošteda od rada*) until the first or third year of the child's life. Parents outside the labour market are entitled to maternity and parental childcare (*rodiljna i roditeljska briga o djetetu*). Right to work half your working hours in order to provide your child with more care (pravo na rad s polovicom radnog vremena radi pojačane njege djeteta)

After parental leave has been used in its entirety, one of the employed or self-employed parents, has the right to work half-time if the child needs special care due to health or developmental reasons (*pravo na rad s polovicom radnog vremena radi pojačane njege djeteta*). The right can be used up to the third year of the child's life. The right ceases if the child is permanently or weekly placed in a health or social care institution, or in a preschool institution for more than eight hours every day.

One of the employed or self-employed parents of a child with severed physical or mental disabilities (*dopust radi njege djeteta s težim smetnjama u razvoju*), has the right to leave for

child care until the child reaches the age of eight. The right can be used to work half-time as long as the needs lasts, even after the child reaches the age of eight.

Employed or self-employed adoptive parents are entitled to take adoptive parent leave (*posvojiteljski dopust*) as of the day the adoption becomes legally valid and may last for 6 months for children up to the age of 18. An additional 6 months of adoptive parent leave is granted for an adopted child who is under 8 years of age. Adoptive parent leave can be extended for 60 days in certain situations. The second adoptive parent has the right to the leave within six months from the adoption decision, for a continuous period of: 20 working days in case of adoption of one child, or 30 working days in the case of the adoption of twins or two or more children at the same time or a child whose adoption makes them the third or subsequent child in the family or a child with developmental disabilities. The second adoptive parent can use this right regardless of the employment status of the other adoptive parent, and on the condition that they do not use any of his maternity or parental rights.

Cash assistance (income-replacement benefit, lower cash benefits, cash assistance) (*novčana potpora*) are as follows:

- Maternity leave: for an employed or self-employed mother who meets the insurance period conditions, it stands at 100% of the base of her wage
- Paternity leave: for an employed or self-employed father who meets the insurance period conditions, it stands at 100% of the base of his wage
- Parental leave: the income-replacement benefit is limited by the calculation base. The rate is 100% of the remuneration base with a ceiling of EUR 3000.00 net for parental leave of 6 or 8 months
- For the remaining parental leave (for twins, third or every subsequent child), the income replacement benefit is EUR 803.00;
- Maternity and parental exemption from work: the lower cash benefit is EUR 503.00 a month.
- Maternity and parental childcare: the cash benefit is EUR 503.00 a month;
- Right to work half your working hours in order to provide more care for your child: the cash benefit to which the parent is entitled stands at EUR 600.00
- Leave for taking care of a child with severe developmental disabilities: the cash benefit for the parent is EUR 803.00. For employed or self-employed parents: If all conditions are not met then amount of maternity, paternity, parental leave is EUR 503.00; if only the insurance period is not fulfilled, then they have EUR 702.00. Adoptive parent leave: The cash benefit paid during adoptive leave is 100% of the base of the adoptive parent's wage (no with no ceiling. During parental leave, it is limited to EUR 3000.00 The second adoptive parent's right to leave: 100% of the salary compensation base determined according to the regulations on mandatory health insurance.

Parents, mothers and fathers may also exercise other rights such as breastfeeding breaks, leave for death of the child and suspension of employment until the child turns 3 years old.

The Croatian Health Insurance Fund (CHIF) gives one-time allowances for the birth of a child (*jednokratna novčana potpora za novorođeno dijete*), and all persons who have health insurance and meet the prescribed requirements are entitled to it in the amount EUR 618.00.

Elite athletes—depending on their status as employed, self-employed or outside of the world of work, will be covered by previously stated categories of cash allowances.

Conclusion Maternity & Paternity Benefits

Elite athletes in Croatia face limited statutory maternity/paternity/parental protection unless they fall within specific employment structures, or have the status of self-employed persons. In case they are out of the work-world (unemployed) they enjoy statutory maternity/paternity/parental protection but in a lower monetary amount. Unfortunately, in Croatia we could not say that there is an evolving sport-body initiative to tackle this issue. Mostly, especially in female sports, which are all amateur in Croatia, in case of the need for the use of maternity protection due to pregnancy, athletes face contract dissolutions due to the fact that they cannot train and compete during the period which, according to medical indications, could endanger the health and/or life of the mother and/or the baby. On the other hand, male athletes rarely, if any, use parental leave, because it is not mandatory yet.

Unemployment Support

In Croatia, there is no unemployment protection specifically tailored to elite athletes. Access to unemployment benefits is governed by the general welfare system and depends primarily on the individual's employment status and history of his/her contributions being paid.

In case a person loses a job, he/she may claim a cash unemployment benefit (naknada za nezaposlenost). All workers (in the private and public sector) and self-employed are entitled to the benefit.

In order to receive this cash benefit, a person must have worked for at least 9 months in the past 24 months when he/she became unemployed. To receive this entitlement in Croatia or another EU country, the time spent working in any other EU country, including Croatia, will be taken into account. The employment must not have been terminated through fault of his/her own or voluntarily and a self-employment activity must case with justified reasons. However, if the employment was terminated by agreement, a person is entitled to unemployment benefit if this was because his/her spouse moved or he/she had to move for health reasons. A person can also receive unemployment benefit if he/she agreed to terminate the employment at the suggestion of his/her employer in the case of an employee surplus.

In order to claim unemployment benefit, a person have to register with the Croatian Employment Service (Hrvatski zavod za zapošljavanje - HZZ) within 30 days of the date of termination of the employment contract / termination of selfemployed activity and file an application for unemployment benefit. If a person was on sick leave, or on maternity, parental,

adoptive parent or carer's parent leave when the employment contract was terminated or has stopped being self-employed, the person must register with the HZZ within 30 days of the end of the respective leave. If the person is enrolled in education or vocational training programmes, at the referral of the HZZ, the person is entitled to cash assistance. In addition, if a person finds a job outside his/her place of permanent residence, he/she is entitled to one-time cash assistance and reimbursement of travel and relocation expenses. In order to keep the entitlements, he/she must regularly contact your employment advisor, be actively looking for work, and be available for work.

The amount of the cash benefit depends on the wage a person received before the employment was terminated. It is calculated on the basis of the average gross wage a person earned over the previous 3 months before the employment contract was terminated/or special insurance base in the previous 3 months, if he/she was a self-employed person.

For the first 90 days of unemployment, the benefit amounts to 60%, and for the remaining period, it is 30% of the calculation base. Both the minimum and maximum amounts of the cash benefit are prescribed.

A person my claim unemployment benefit for a period of between 90 and 450 calendar days, depending on the total time he/she spent working (from 9 months to over 25 years).

An exception to the rule is unemployed people who have spent 32 years working and have no more than 5 years until they meet the age requirements for old-age pension. They are entitled to unemployment benefit until they gain new employment or entitlement to retirement.

Regarding elite athletes, they do not enjoy any special specific rights, due to the fact they are recognised as elite athletes. They could enjoy this social security rights only as a result of their previous legal (contractual) status as employed or self-employed.

Employment Injury Benefits

In Croatia, protection against employment-related injury or illness is generally provided through two mechanisms: (1) statutory schemes, such as the Mandatory health insurance Act[11] and the Occupational health and safety Act[12] and (2) employer-provided protections, including occupational health schemes and compensation through civil liability. However, these mechanisms are primarily accessible to individuals who are legally classified as employees or, in some cases, workers—a status that most elite athletes in Croatia do not possess. On the other hand, as self-employed persons, athletes are included in the scheme.

[11] Mandatory health insurance Act (Zakon o obveznom zdravstvenom osiguranju) (Official Gazette No. 80/13, 137/13, 98/19 and 33/23).
[12] Occupational health and safety Act (Zakon o zaštiti na radu) (Official Gazette No. 71/14, 118/14, 154/14 , 94/18, and 96/18).

Accidents at work and occupational diseases in Croatia are covered by mandatory health and mandatory pension insurance. Benefits are paid from mandatory health insurance in case of temporary incapacity for work, while benefits in case of disability and physical impairment are paid from pension insurance. An accident at work is defined as an accident arising out of work and in the course of work, including travel between the place of residence and work. An occupational disease is a disease caused by longterm direct exposure to the working process and conditions for certain jobs. Only those diseases on the official list are considered occupational diseases.[13] A physical impairment exists when an insured person has suffered a loss, significant damage or substantial impairment of an individual organ or parts of the body which hinders the normal activity of the body and requires greater effort to carry out living needs, regardless of whether it causes disability or not.

For persons with regulated compulsory health insurance at the Croatian Health Insurance Fund (HZZO), the right to salary compensation based on recognized injury at work or recognized occupational disease will be calculated and paid by their employer, from the first day and at the expense of the Croatian Health Insurance Fund. The compensation is paid in the amount of 100% of the compensation base which is determined in accordance with the Croatian legislation on compulsory health insurance.

Regarding the athletes, nothing special is determined for them under this part of the social security scheme and they enjoy this kind of protection, again according to their status: employed or self-employed persons.

Sickness Benefits

The Croatian welfare system provides sickness protection primarily through employment-based entitlements or self-employed status and public benefits administered by the Croatian Health Insurance Fund (CHIF). However, access to these protections depends heavily on an individual's employment status and contribution history—factors that often place elite athletes outside the system’s main eligibility pathways.

A person is entitled if he/she is registered for mandatory health insurance with the Croatian Health Insurance Fund (CHIF) as an economically active person. Also people with a permanent residence in Croatia or with an approved permanent residence permit employed in another European Union country or in a country with which Croatia has an international treaty and who do not have mandatory health insurance in accordance with the regulations of the country in which they work in the manner laid down by European Union regulations or international treaty are also entitled. To conclude, those people have the right to income-

[13] Act on the list of professional illnesses (Zakon o listi profesionalnih bolesti) (Official Gazette No. 162/98 and 107/07).

replacement benefit while temporarily incapacitated for work (*naknada za vrijeme privremene spriječenosti za rad*); and cash sickness benefit (*novčana naknada zbog bolesti*).

A person may be entitled to income-replacement benefit for the time he/she is temporarily incapacitated for work if he/she is employed or self-employed, or if the person is a farmer, priest, person providing assistance and care to a Croatian war veteran, parent with carer status and in other circumstances. The working capacity may be reduced temporarily not only due to illness or injury. A person may also take sick leave, for example, for a medical examination that cannot be performed outside your working hours, due to medically required isolation, complications during pregnancy, accompanying a sick person, or caring for a sick child or spouse.

In order to be entitled to sickness income-replacement benefit, if a person is employed or self-employed, such a person need to have pensionable service of at least 9 consecutive months. If he/she has interruptions in your, then his/her prior pensionable service must be at least 12 months during the past two years. If a person falls short of this, he/she is entitled to minimum sick pay. However, this limit does not apply to the income-replacement benefit given for a recognised accident at work or occupational disease. If a person acquired health insurance status through other income (author contract, copyright contract), in order to be entitled to this cash benefit, such a person must have his/her temporary incapacity for work confirmed. It is confirmed by the Medical Committee of the Croatian Health Insurance Fund (CHIF).

A person is entitled to income replacement benefit for the time he/she is temporarily incapacitated for work (sick leave) paid by the CHIF or a cash benefit. Income-replacement benefit for sick leave is normally paid by the employer for the first 42 days of sickness, or 7 days for a worker with a disability. The amount of the payment depends on the collective agreement or employment contract, but may not be less than 70% of your average wage in the 6 months preceding your sick leave. From the 43rd day of sick leave, or the eighth day for a disabled employee, income-replacement benefit is calculated and paid out by the employer and reclaimed from the CHIF. In this case, the minimum rate may not be less than EUR 111.00 and the maximum rate is limited to EUR 566.00. In case the employer is insolvent or bankrupt, the CHIF can pay the income-replacement sickness benefit directly into person's account. Income-replacement benefit in the amount of the person's average 6-month wage paid by the CHIF is paid out when you take sick leave as a result of the Homeland War, for nursing a sick child under the age of three, for donating tissues and organs, medical isolation and complications during pregnancy. A person is entitled to income-replacement sickness benefit until his/her recovery, but as a rule no longer than an uninterrupted period of 18 months for the same diagnosis. After this, the benefit is reduced to half its amount. This reduction does not apply to certain severe illnesses. In case of nursing family members, the duration of cash assistance is restricted to 60 days when caring for a child under the age of 7 years or 40 days for an older child. If so required due to the nature of the illness, this period may be prolonged. The cash benefit is limited to 20 days when caring for a spouse or child older than 18. Entitlement to sick leave is confirmed by a person's chosen primary healthcare doctor in a

healthcare institution or private practice. A person is entitled to income-replacement benefit until his/her doctor or authorised CHIF doctor assesses that such a person is capable of working or until he/she is diagnosed with a disability under a final decision by the competent body of the health insurance scheme. A person must inform his/her employer about sick leave. He/she supply the employer with a certificate of temporary incapacity for work and expected duration within 3 days at the latest. The Sick Leave Report, which contains the start and end of the sick leave, is filled out and issued by the person's chosen doctor. In the case of maternity leave, the report only contains the start date of maternity leave. During sick leave, at person's request, the chosen doctor will issue a Notice of Duration of Sick Leave, when required for calculating income replacement benefit paid by the employer. Sick leave as assessed by the chosen doctor may only last for the period prescribed by them.

Regarding elite athletes, the Croatian system provides limited structural protection for elite athletes in case of sickness. Outside of club-based or police employment, athletes are left to navigate a complex public benefits system not designed with the sport context in mind. The result is an inconsistent and insecure form of protection, dependent on discretionary decisions by sport bodies and variable access to public support.

Health Protection

In Croatia, all residents have access to publicly funded healthcare through CHIF. Established on the principle of universality, CHIF provides comprehensive medical care free at the point of use, including general practitioner services or family medicine support, hospital care, emergency treatment, mental health support, and maternity services. Elite athletes, like all Croatian citizens and residents, are entitled to these services regardless of their employment status or income.

Mandatory health insurance provided by the CHIF insures all people with a permanent residence in Croatia and foreign nationals with an approved permanent residence permit unless otherwise regulated by international treaty. Nationals of other European Union countries are also obliged to be insured provided they are not insured in another Member State as well as nationals of countries that are not members of the European Union if they have an approved temporary residence permit in Croatia. They are insured on the basis of an employment contract with an employer who has a registered office in Croatia, or on grounds of conducting economic or professional activities in Croatia, unless otherwise stipulated by European Union regulations or international treaty. A person may be insured under supplementary health insurance only if he/she has confirmed status of an insured person under the mandatory health insurance scheme at the CHIF.

Mandatory health insurance at the CHIF is claimed on different grounds (for example, employment contract, conduct of economic activities, pension, family member of an insured person). A person can claim healthcare covered by mandatory health insurance if he/she is

registered for insurance at the CHIF. If a person is insured under mandatory health insurance and older than 18 years of age, you can also be insured under supplementary health insurance.

A person claims his/her mandatory health insurance rights by registering with the CHIF office in the place of residence or stay. As a rule, a person must register within 30 days. Insurance gives the right to:

- primary healthcare;
- specialist and consultation healthcare;
- hospital healthcare;
- use the medications on the CHIF's primary and supplementary list of medications;
- dental and prosthetic care and dental and prosthetic replacements;
- orthopaedic and other aids and the right to healthcare abroad.

Mandatory health insurance also covers accidents at work and occupational diseases. As a rule, no prior insurance is required to be entitled to healthcare although this may be required for some orthopaedic and dental aids. Children and disabled people are exempt from the prior insurance requirement. A person must cover some of the costs of medical care. The minimum amount of co-participation is EUR 1.00 and the maximum amount of co-participation cannot exceed EUR 266.00 for a single bill. However, the CHIF will cover some forms of healthcare in full. For example, for children under the age of 18, full-time students, disabled people requiring permanent assistance and pregnant women

However, while the CHIF forms the cornerstone of healthcare provision in Croatia, it is not specifically adapted to the needs of high-performance athletes. CHIF services are not designed to support elite-level injury rehabilitation, performance diagnostics, or rapid return-to-play protocols.

For elite athletes we must highlight that according to Article 37 of the Sports Act, one of the tasks of the national sports federations is the health care of athletes. however, since it is not concretely defined such a task od the national sports federation, it is upon their good will and available financial resources, which are never enough, to tailor such an important task.

Furthermore, according to Article 15 of the Sports Act (medical examinations) it is determined that an athlete whose medical fitness for the said sport and age group has been established may participate in sports competition and sports training activities. Those provisions shall not apply to an athlete registered in a club established outside the Republic of Croatia. Medical fitness shall be determined by a medical examination for a period not exceeding 24 months. The athlete must undergo a medical examination no later than one month from the date of commencement of sports training activities. The manner of conducting a medical examination, the specialty of doctors performing a medical examination, the deadline, type and scope of examination of sportsmen and sportswomen, students participating in competitions in the system of school and academic sports and the organization of medical assistance in sports shall be prescribed by an ordinance by the head of the state administration body responsible

for health, with the prior consent of the head of the state administration body responsible for sports.

In practice, elite athletes often require specialist and time-sensitive care. To meet these needs, for the elite athletes that are, as Olympic candidates in a contractual relationship with the NOC of Croatia and their national sports federation, a higher level of health protection and healthcare is being assured.

In summary, while elite athletes in Croatia benefit from universal CHIF access like all residents, their performance-related health needs are met in rare cases of a contractual relationships with clubs or national sports federation. An exception are the Olympic candidates who enjoy a better level of protection assured by the NOC of Croatia and their national sports federation through public need programs financed by the central state and the NOC of Croatia.

Old-Age Benefits & Pensions

Access to old-age benefits and pensions in Croatia is determined primarily by residence status and an individual's Croatian Pension Insurance Institute (Hrvatski zavod za mirovinsko osiguranje – CPII). Athletes, like all Croatian residents, may qualify for state pensions and other forms of retirement support depending on their employment status, military affiliation, or integration into elite sport programmes. However, there is no dedicated pension scheme for elite athletes as a category under Croatian law but those elite athletes that won a medal in important competitions have the right to Permanent Monthly Monetary Compensation to Winners of a Medal at the Olympic, Paralympic and Deaf Olympic Games and World Championships in Olympic Sports and Disciplines,

Under the statutory pension scheme (first pillar of pension insurance),[14] a person may receive old-age pension when have completed 15 years of qualifying period (men and women) and reach 65 years of age if it is a man. If you are a woman, you may claim your old-age pension in 2025 if you have reached 63 years and 9 months. The retirement age for women is being gradually raised, by 3 months every year, to bring it into line with the age condition for men by 2030. Under the capitalised pension scheme (second pillar of pension insurance), a person is entitled when he/she meet the eligibility conditions for the first pillar of pension insurance if you were a member of the mandatory pension fund.

People with mandatory insurance under the statutory pension scheme are employees or self-employed, those who perform an independent or professional activity, those involved in agriculture and others. The same people under the statutory pension scheme are insured under the capitalised pension scheme, but there are exceptions.

[14] Pension Insurance Act (Zakon o mirovinskom osiguranju), (Official Gazette No. 157/13, 151/14, 33/15, 93/15, 120/16, 18/18, 62/18, 115/18, 102/19, 84/21 and 119/22).

Men who reach 60 years of age and have completed at least 35 years of the qualifying period are entitled to an early old-age pension. In 2025 women must reach 59 years of age and have at least 34 years of qualifying period in order to receive an early old-age pension. And in the case of bankruptcy, a person have to be unemployed for at least 2 years prior to qualifying for retirement because your employer went bankrupt. If you have reached 60 years of age and have at least 41 qualifying years, you are entitled to an old age pension for long-insured persons. People who were members of the mandatory pension fund are also entitled to a second pillar pension when they become entitled to a first pillar pension.

The amount of your old-age pension is calculated by multiplying your personal value points by the pension factor and the actual value of the pension. If a person retire after 65 and have completed 35 years of qualifying period, the pension will increase 0.45% for each month of deferment (maximum for 5 years). If you only claim a first pillar pension and it is lower than the minimum pension (najniža mirovina), you will receive the amount of the minimum pension. Likewise, the amount of the maximum pension (najviša mirovina) which can be paid out under the first pillar is set by a separate regulation (Maximum Pension Act).

The amount of your early old-age pension is set in the same way as the old-age pension. However, it is lowered for each month of early retirement.

The amount of early old-age pension is permanently reduced by 0.2% for each month before retirement age, i.e., by 2.4% per year up to 12% for five years prior to retirement. The reduction is permanent and does not depend on the length of the completed qualifying period. The procedure for claiming an old-age pension or early old-age pension is instituted by submitting a pension application to the competent regional office of the Croatian Pension Insurance Institute (CPII) or online. The competent regional office of the CPII is the one located in person's place of permanent residence or temporary residence. For a second pillar pension, a person needs to choose a pension insurance company which will pay the pension. The CPII shall provide the Central Registry of Affiliates (REGOS) with the information from the pension recognition decision for members of the second pillar scheme. After the prescribed procedure, REGOS issues an order to transfer funds from the personal account of the fund member, the future pension recipient, to the account of the chosen pension insurance company. The pension insurance company will sign a contract with the beneficiary and pay out a lifetime monthly pension from the transferred funds (reduced by the prescribed fee).

Speaking about the athletes we must differ few different statuses. Athletes who are employed—and those are in Croatia only in football with about a total of 60-70 employment contracts out of more than 500 professional football players, enjoy the standard statutory protection. All other athletes that are in a self-employed status are insured as self-employed persons and will enjoy the same status as those in the employment status.

Now, the employment of a certain number of elite athletes in the Police forces, according to the agreement between the NOC of Croatia and the Ministry of Interior will be a new form of

employment of elite athletes. It is important stress that those elite athletes who are part of the reserve military troops does not have an employment status yet.

In the end, as previously said (see supra AD 1.1.1.) according to the Article 77 of the Sports Act (Compulsory contributions) a top athlete of the 1st category, which is around 100 elite athletes, shall be entitled to payment of compulsory contributions (for health and pension insurance) from the funds of the state budget of the Republic of Croatia.

In the end, one important right was introduced for those elite athletes who won the highest medals in sports. In 2012, a novelty was incorporated into the Sports Act which was aimed at expressing the state's gratitude for the international promotion of Croatia to athletes who won a medal at the Olympic, Paralympic and Deaf Olympic Games and world championships in Olympic sports and disciplines. This State acknowledgement is regulated by Article 79 of the Sports Act and by the Decree on Awarding Permanent Monthly Monetary Compensation to Winners of a Medal at the Olympic, Paralympic and Deaf Olympic Games and World Championships in Olympic Sports and Disciplines, which in a more detailed way regulates the procedure of obtaining such an acknowledgement.

The athlete must meet the following conditions: has Croatian citizenship, has residence in the Republic of Croatia, is at least 45 years of age and has not been convicted of the criminal offence referred to in Article 111 (1) and (2) of the Sports Act.

Permanent monthly financial compensation, in net amount, shall be:

- 100% of the average net salary per employee in legal entities in the Republic of Croatia according to the announcement of the Croatian Bureau of Statistics for the gold medal at the Olympic Games, Paralympic Games and the Deaflympics, which was determined for the previous year in relation to the year in which the permanent monthly financial compensation is paid
- 80% of the average net salary for the silver medal at the Olympic Games, Paralympic Games and the Deaflympics and for the gold medal at the World Senior Championships in Olympic/Paralympic sports and discipline and Olympic deaf sports and discipline determined for the previous year in relation to the year in which the permanent monthly monetary prize is paid
- 60% of the average net salary for the bronze medal at the Olympic Games, Paralympic Games and the Deaflympics and for the silver medal at the World Senior Championships in Olympic/Paralympic sports and discipline and Olympic deaf sports and discipline, sports and disciplines determined for the previous year in relation to the year in which the permanent monthly financial compensation is paid
- 40% of the average net salary for the bronze medal at the World Senior Championships in Olympic/Paralympic sports and discipline and Olympic deaf sports and discipline, sports and disciplines determined for the previous year in relation to the year in which the permanent monthly financial compensation is paid.

Conclusion Old-Age Benefits & Pensions

The Croatian's old-age benefits system offers basic state pension support for athletes who meet the CPII contribution requirements, but does not provide a sport-specific pension framework for elite athletes. There is the Permanent monthly financial compensation for those elite athletes who won a medal on the most important competitions after they are 45 years old, but that is not a real pension system (although in the media and in general public it is called "athletes' pension"), more a reward compensation scheme as a sign of gratitude for the obtained results in the name of the State. Although in the first ever strategic document on sport in Croatia (the National Sports Program) 2019-2026 it is planned to introduce a closed 3rd pillar pension scheme for athletes, such a scheme was not yet introduced and probably will not be introduced.

Invalidity and Disability Benefits

In Croatia, invalidity and disability-related support is delivered through a comprehensive but generalist welfare framework, which applies to all residents based on their needs rather than their profession. There are no disability protection schemes specifically designed for elite athletes, and athletes who acquire a disability—whether during their sporting career or later in life—may access the same benefits as the general population, subject to eligibility.

The disability benefits are: invalidity pension (invalidska mirovina); income-replacement benefit for occupational rehabilitation (naknada za vrijeme korištenja prava na profesionalnu rehabilitaciju); benefits and assistance for disabled people (davanja i pomoć za osobe s invaliditetom).

A person may be entitled to an invalidity pension and income-replacement benefit in the pension insurance system if his/her capacity for work is reduced or the capacity for work is lost fully or partially. In the social care system, disabled people and children with disabilities may be entitled to cash benefits and a range of forms of assistance. These apply to people with physical, intellectual and sensory impairments, as well as people with mental impairments.

A person is entitled to an invalidity pension if he/she has a partial or general disability and has completed the necessary qualifying period. Partial or general disability may occur as a consequence of illness and accidents outside work, accidents at work or occupational disease. If partial or general disability occurred as a consequence of accident at work or occupational disease, the entitlement to invalidity pension will be granted regardless of the length of the qualifying period. If partial or general disability occurred before 65 years of age as a consequence of illness or outside of work accident, the entitlement to the invalidity pension can be approved if the qualifying period covers at least one third of the working life (see Jargon busters). Exceptionally, if general disability occurs before the insured is 30 years of age or 35 in case of education, the qualifying period condition will be less restrictive (one, i.e., two years of the insurance period). If a person is under 55 years of age, he/she is entitled to occupational

rehabilitation and income-replacement benefit. If a person remains unemployed for at least 5 uninterrupted years after occupational rehabilitation, such a person is entitled to temporary invalidity pension (privremena invalidska mirovina) provided he/she was unemployed until you reached 58 years of age. This applies to people with established residual work capacity and who meet the conditions of the pension qualifying period required to be entitled to a pension.

Invalidity pension is an entitlement from the pension insurance scheme claimed on grounds of partial or full loss of capacity for work and completed pension qualifying period. In the case of an accident at work or an occupational disease, it is claimed independently of completed pension qualifying period. The amount of invalidity pension depends on a number of factors.

Sport-Specific Protection

There is currently no formal invalidity insurance scheme operated in Croatia for elite athletes. Athletes may be covered by private sport accident insurance arranged through their national sports federations and/or clubs. When those athletes are in the Olympic circle preparation scheme, they are covered for this risk through the contractual relationship with the NOC of Croatia and their national sports federations.

Survivors' Benefits

Survivor protection in Croatia is primarily delivered through the general welfare and pension systems, which provide financial support to the spouses, civil partners, and (in some cases) dependent children of deceased individuals. These benefits are not profession-specific and apply to eligible residents based on contribution history, family status, and residency. As with other branches of social protection, there are no athlete-specific survivor benefits in Croatia—meaning that access depends entirely on the legal and financial status of the athlete at the time of death.

The survivor's benefits are: survivor's pension for a widow/widower/cohabitating partner/ same-sex partner/divorced spouse (obiteljska mirovina za udovicu/udovca/izvanbračnog partnera/neformalnog životnog partnera/rastavljenog bračnog druga) ; survivor's pension for a child (obiteljska mirovina za dijete); survivor's pension for a parent (obiteljska mirovina za roditelja) request for partial survivor's pension (zahtjev za isplatu dijela obiteljske mirovine).

Family members of the deceased insured person are entitled to a survivor's person if the deceased had at least 5 years of pensionable service or at least 10 years of pension qualifying period, or if the insured person fulfilled the qualifying period for an invalidity pension or was already receiving an old-age, early or invalidity pension, or was exercising their right to professional rehabilitation. If the death of the insured person was caused by an accident at work or an occupation disease, family members are entitled to a survivor's pension regardless of the length of the pension qualifying period completed by the insured person. If the deceased

did not work full-time, this working time is recognised as full-time for meeting the condition of the qualifying period for the right to a survivor's pension under the Labour Act.

Family members of the deceased insured person or retiree are entitled to a survivor's pension. It is based on the right of family members to maintenance by the deceased. A family member who intentionally caused the death of an insured person or pension beneficiary and who has been legally convicted to serve a prison sentence for the crime is not entitled. A widow, widower, cohabitating partner (if the cohabitation lasted at least 3 years, and is proven in extrajudicial proceedings) and same-sex partner (if partnership lasted at least 3 years proven in noncontentious proceedings) are entitled to a survivor's pension if they had reached 50 years of age at the time of the death of the married/cohabitating partner/same-sex partner. If they are under 50 years of age, they are entitled to a survivor's pension if they are unable to work and this incapacity occurred within 1 year of the death of the married spouse.

However, if at the time of death of the married spouse they have reached 45 years of age, they are entitled to a survivor's pension when they turn 50 years old. They retain this right permanently after 50 years of age. They are also entitled to a survivor's pension if they are the parent of a child or children who are entitled to a survivor's pension and care. If they become incapable of working while still entitled, they remain entitled to a survivor's pension as long as the incapacity lasts. Cohabitants or partners, as well as same-sex partners are entitled to a survivor’s pension if the cohabitation/same-sex partnership existed at the earliest on March 28 2008 and lasted for at least 3 years. A widow is entitled to a survivor's pension even when the child of the insured person is born after his death. In this case, entitlement to a survivor's pension begins on the date of the insured person's death. A divorced spouse is entitled to a survivor's pension if a court decides they are entitled to spousal maintenance. Family members are entitled to a survivor’s pension if cohabitation/marriage existed at the earliest on August 5 2014 and lasted for at least 3 years. The status of partnership is determined in a non-litigious court proceeding. A child is entitled to a survivor's pension if under 15 years old at the time of the death of a parent, or 18 years old if unemployed. If a child is in full-time education, the entitlement lasts up to the age of 26, or longer in the case of illness. A child who becomes incapacitated for work up to the age of entitlement to a survivor's pension or afterwards (if maintained by the deceased), remains entitled as long as the incapacity lasts. Exceptionally, a disabled child with residual work capacity who started working before the death of a parent is also entitled to a survivor's pension after the death of a parent and does not lose the right to the pension, but the payment of is suspended during the period of employment. Children born out of wedlock and adopted children have the same rights. A parent of the deceased who was maintained by them (or by a beneficiary) before they died is entitled to a family pension if they are aged 60 or older or if they are younger than this and fully incapacitated for work.

The entitlement is permanent for a widow/widower/cohabitating partner/divorced spouse; child; parent, unless the beneficiary marries, under certain conditions stepchildren, grandchildren, parents, life-time partner, a child of a deceased partner. A survivor's pension after the death of

the active insured person is calculated as a percentage of the invalidity pension to which the deceased would have been entitled, according to the number of family members:

- for one beneficiary: 77% of the pension;
- for two beneficiaries: 88% of the pension;
- for three beneficiaries: 100% of the pension;
- for four beneficiaries: 110% of the pension

For family members of a deceased insured person under 55 years of age or with less than 10 years of qualifying period in the capitalized pension scheme, the survivor's pension is calculated as if the insured person had been insured only under statutory pension scheme.

Conclusion Survivors' Benefits

The Croatian system provides basic survivor protection through general public benefits and occupational pension schemes—but elite athletes would enjoy those rights solely on the basis of their residence status and employment status in Croatia, not as elite athletes.

Minimum Income

The most relevant legal sources for the setting of the statutory minimum wage in Croatia is the Minimum Wage Act.[15] It holds a central position: besides representing the legal basis for the minimum wage, it also provides the rules for its determination, adjustment, supervision, and enforcement.

Another source for statutory minimum wage settings in Croatia is the regulation issued by government on a yearly basis (see section on the process of setting the minimum wage for more information) providing the gross amount of the minimum wage. According to the Decree on the Minimum Wage for 2025 (*Uredba o visini minimalne plaće za 2025. godinu*), the minimum wage in Croatia is EUR 970,00 gross.

The main actors in the determination of the statutory minimum wage in Croatia, are: the government, who sets, on a yearly basis, the level of minimum wage by regulation; the Minister responsible for Labour, in charge of the proposal of the amount of the minimum wage and of the constitution and working procedures of the expert Commission; Social partners, who participate in the minimum wage setting and adjustments by means of compulsory consultations (to be held before the Minister's proposals) and participation in the expert Commission; and the expert Commission set up by the Minister, with responsibilities in terms of monitoring and analysis. The composition of the Commission is, according to the Minimum

[15] Minimum Wage Act (Zakon o minimalnoj plaći) (Official Gazette No. 118/18, 120/21 and 152/24)

Wage Act, decided by the Minister, without the law explicitly requiring social partners' representation.

Under a procedural point of view, the Minimum Wage Act provides that the amount of the minimum wage for each calendar year is determined by the government by regulation, on proposal of the Minister responsible for labour. The nominal gross rate cannot be lower than the amount determined for the previous year. It must be adjusted annually (no later than 31 October) for the following calendar year.

The social partners' role in the process of setting the minimum wage is highlighted in the Minimum Wage Act itself, requiring the minister to propose the amount of the minimum wage to the government after consultation with social partners, which appears, therefore, a compulsory step – despite the form and timing for this consultation is not strictly regulated: the Minimum Wage Act simply provides that the annual consultation with social partners are *'usually held'* in September and October (i.e. the months immediately preceding the governmental regulation that formally adjusts the rate).

Criteria for the determination of the statutory minimum wage are indicated by the Minimum Wage Act. As of its latest version, apart from the legal requirement to be expressed in gross amount and in full-time equivalent, and keeping in mind the legal ban on lowering its level, the law requires taking into account the following indicators:

- The increase in the share of the minimum wage in the average gross salary paid in legal entities from January to July of the current year.
- The level of inflation or changes in the purchasing power of the minimum wage
- Wage developments.
- Unemployment and employment trends.
- Demographic trends.
- Developments of productivity
- The overall state of the economy.

Moreover, while considering the overall state of the economy, 'special attention' to activities with low wages and vulnerable groups of employees is prescribed. No further details on the operationalisation of these criteria are provided in the text.

Despite the universal and compulsory characters of the Croatian statutory minimum wage – suggested that the right to the minimum wage belongs to *all* workers employed in the Republic of Croatia, regardless of the employer's headquarters or registration.; and second, by the fact that agreements between the employer and the worker to waive the right to receive the minimum wage is explicitly not permitted– the law itself leaves open a potential for exemptions:

It does so in at least three passages of the Act:

1. When providing that 'Exceptionally [from the basic definition of minimum wage] the minimum wage is considered to be the smallest amount of monthly gross salary according to the complexity of the job for full-time work contracted by a collective agreement whose application is extended in accordance with the general labour regulation' (art. 3(2)).
2. When providing that 'the provisions of this Act do not apply to a worker who is the only employee of the employer and simultaneously a member of the management, executive director, manager of a cooperative, liquidator, etc., according to special regulations (art. 4(2)).
3. And especially when providing that 'a collective agreement may stipulate a minimum wage lower than the amount prescribed by the regulation of the Government of the Republic of Croatia', however not in an amount less than ninety-five percent of the statutory minimum wage.

An important exception identified from a source different from the Minimum Wage Act is that referring to interns: the Labour Act in the Article 59 that if a professional exam or work experience is determined by law or other regulation as a requirement for performing the tasks of a job in a specific profession, the employer may admit a person who has completed education for such a profession to professional training without establishing an employment relationship. This period of professional training is included in the internship and work experience prescribed as a requirement for working in a job in a specific profession and cannot last longer than the duration of the internship. It is explicitly provided that 'the provisions on employment relationships of this and other laws apply to a person undergoing professional training, except for the provisions on the conclusion of an employment contract, *salary, and salary compensation*, as well as the termination of the employment contract'. The exclusion of legal provisions related to salary and salary compensation makes this occurrence a relevant exception, considering that the duration of an internship can be up to one year (Article 57).

There is no formal minimum income guarantee for elite athletes in the UK. Instead, support relies on a combination of public welfare schemes and performance-based grant funding through NOC of Croatia or scholarships that could be given to athletes by their clubs, national sports federations, local/regionals sports communities and the State.

4.1.3. Conclusion and Takeaways

Croatia offers a broad and well-established welfare state grounded in universal healthcare and a mix of contributory and means-tested benefits. Elite athletes, as Croatian residents and Croatian and EU citizens, may in principle access many of these protections. However, in practice, the applicability and adequacy of this support are uneven and often dependent on an athlete's employment status, institutional affiliation, and performance pathway.

Athletes employed by clubs or serving in the police forces and soon, we hope, in the armed forces, benefit from formal employment relationships, granting them access to maternity and paternity leave, pensions, and employer-based protections and other benefits of the social security scheme. Unfortunately, the employed athletes, who could enjoy the biggest spectre of labour and social security rights, are a huge minority. All others are in the self-employed status or even worse, for female athletes when getting pregnant with the (civil law) contract dissolution in the unemployed status.

Good Practice

Despite these structural limitations, there are examples of good practice that respond to the unique needs of elite athletes. Firstly, the employment of elite athletes (and their coaches too) by the Ministry of Interior to be part of police forces according to the agreement between the NOC of Croatia and the Ministry of Interior. On the other hand, it is more than 10 years that a similar contract exists between the NOC of Croatia and the Ministry of defence where a nice number of elite athletes has been enrolled in the reserve military troops with a three years contract providing them with a remuneration that now in 2025 is EUR 1000,00 net. Unfortunately, those athletes are not employed yet by the Ministry, so there is space for a better status. Finally, the Permanent Monthly Monetary Compensation to Winners of a Medal at the Olympic, Paralympic and Deaf Olympic Games and World Championships in Olympic Sports and Disciplines, which gives those elite athletes after 45 years of age a certain financial security together with the right to have the mandatory contributions (for health and pension insurance) being paid for the 1st category of the elite athletes in Croatia are examples of good practice in favour of athletes.

Challenges

- Lack of structural integration: Elite athletes are not recognised as a legal category within the Croatian welfare system, and there is no systematic integration of their status into public benefit frameworks.
- The element of maternity/paternity/parental care should receive more attention since here we see the highest level of athletes unprotection including risks for family protection and mum and baby safeguard.
- Career transition and long-term security: While short-term transition funding exists, for example for Olympic candidates through the Olympic circle, the Croatian system does not provide structured social security scheme or long-term planning support for most elite athletes outside team sport or the police for now. This creates vulnerability, especially during deselection, retirement, or life transitions.

Takeaways

- The Croatian system offers relatively strong universal services, but limited athlete-specific entitlements outside professional club employment settings.
- Grant-funded athletes, despite being publicly supported and subject to structured obligations, remain outside the scope of employment law and do not benefit from the protections afforded to comparable categories of workers.
- Although world-wide famous for the sporting results of its athletes, Croatia has a lot of space for further and stronger support of elite athletes in the sphere of employment and social security protection.

4.2. Germany (authored by Jürgen Mittag, Lorenz Fiege, Maximilian Seltmann, Leopold Hofmann)

4.2.1. General Information on the National Welfare System

The origins of the modern German welfare state date back to the 1880s with the introduction of nationwide social insurance schemes (Blank, 2019). Germany is, therefore, widely seen as a pioneer in modern social policy (Schmidt, 2005) and as "the reference case for the continental, conservative, or Bismarckian family of welfare states" (Blank, 2019, p. 110). This model is marked by employment-based social insurance, status-preserving benefits, and a strong link between welfare and work. Despite numerous reforms in recent decades (cf. Hajighashemi, 2019), core features of the Bismarckian system remain intact. Germany also ranks among the most developed welfare states, especially in terms of public social expenditure (Schmidt, 2014). Access to benefits is typically tied to either residency status or contributions from employment or equivalent life situations. The fundamental social laws are established in the German Social Code. Of note are the specific regimes for civil servants, soldiers, judges and other groups of public officials. These occupational groups are exempt from compulsory insurance and specific laws determine their social protection.[16] This work-welfare link shapes both the design and funding of benefits and has political and economic implications (Blank, 2019). With its emphasis on wage replacement and status maintenance, Germany's system is seen as strong on financial transfers but weak in direct service provision (Kaufmann, 2016). Social services are mainly delivered by charities, private firms, and municipal bodies. However, market mechanisms and other reforms over the past two decades have reshaped this landscape (Hajighasemi, 2019). While the state plays a more regulatory than active role in service provision, social insurance remains central to accessing or delivering services such as health care, long-term care, employment support, and rehabilitation (Blank, 2019).

Elite Sport Policy

There is no sport-specific legislation in Germany at the level of the national government, neither of general quality (cf. Burk et al., 2024) nor with specific effect on the social protection or employment relations of elite athletes (cf. Mittag et al., 2022a). Most German elite athletes outside of the professional team sports football, handball, basketball, ice hockey and volleyball will not be in an employment relationship with a professional club. To offer support for elite athletes during and after their active careers, a dual system, relying on public employment/civil service and publicly subsidised support through private charity foundations evolved. Elite

[16] See for example, Civil Service Pensions Act (Beamtenversorgungsgesetz); Military Pensions Act (Soldatenversorgungsgesetz); Civil Service Status Act (Beamtenstatusgesetz); Federal Civil Service Act (Bundesbeamtengesetz), Federal Remuneration Act (Bundesbesoldungsgesetz).

athletes in Germany can become members of so-called “sport support groups” with the German military, the federal police and the federal customs unit (Mittag, Seltmann & Fiege, 2022). The related socio-legal status significantly affect access to social protection as will be shown in the sections below. Athletes who are not enrolled in such public programmes may fall within the legal category of self-employed persons (depending on the level of taxable income they achieve) or their legal status derives from activities performed outside of their sporting careers (e.g., as a student, employed person, or unemployed). Athletes who are members of a national elite cadre[17], are eligible for the support of the Deutsche Sporthilfe (German Sport Aid Foundation). This entails financial support in the form of a tax-free grant as well as immaterial support such as mentoring programmes and career coachings (Gutekunst, 2020). Several foundations at the regional and local levels exist that may also offer financial and immaterial support to elite athletes.

4.2.2. Statutory State Protection

German elite athletes benefit from a dual-layered system of social protection. On one hand, they are generally covered by the statutory social security provisions that apply to all residents, such as health insurance, pensions, and unemployment support—depending on their employment or legal status (e.g., soldier, student, self-employed). The relevant socio-legal statuses include that as resident, employed persons (e.g., by a club, which will only rarely be the case in Olympic sports), “minijob” workers[18], voluntary conscript[19], temporary soldiers, civil servants (with the police or customs unit), students, or self-employed person. On the other hand, elite athletes may receive athlete-specific protections that are tailored to the unique risks and career paths of high-performance sport. These include specialized insurance packages, financial subsidies, and reintegration programmes provided through institutions like the Deutsche Sporthilfe, Olympic team participation, or national sports federations. This layered approach reflects an effort to complement the general welfare system with targeted safeguards for the specific vulnerabilities of elite athletic careers. The following ten provisions are all part of the statutory protection scheme.

Child & Family Benefits

Athletes with residency status in Germany may receive child benefit, a universal monthly payment of €255 per child until the age of 18. This period may be extended up to the age of 25 if the child is enrolled in education or vocational training. The benefit is granted under the

[17] For details on the German cadre system, see DOSB, 2018.
[18] “Minijobs” are “marginal employment positions with a maximum monthly wage of €556 or a maximum of 70 working days per calendar year.” (Bundesagentur für Arbeit, 2025, authors’ own translation). Specific regulations apply in relation to social security contributions.
[19] Athletes enrolled in a “sport support group” of the German armed forces begin in this legal category. After completing their basic military training, they will transition to the legal status of temporary soldier.

Federal Child Benefit Act. Parents with lower incomes may also receive a supplementary child allowance of up to €292 per month and child, depending on overall household income. This support may also continue until the child reaches 18, or up to 25 in cases of continued education or training. This allowance is available to employees and self-employed parents who meet the statutory criteria.

Athletes may be eligible for parental allowance, which is regulated under the Federal Parental Allowance and Parental Leave Act. The basic allowance amounts to €300 per month for a period of up to 14 months, or €150 per month under the Parental Allowance Plus scheme for up to 28 months. For individuals in regular employment, mini jobs, civil service, or military service, the parental allowance is generally calculated as 65 to 67% of net income, with a duration of up to 14 or 28 months, depending on the chosen scheme. This applies to those in temporary or permanent military service under the Federal Salary Act and the Parental Leave Regulation for Soldiers, as well as to civil servants under the relevant section of the Federal Salary Act.

Self-employed athletes may also receive parental allowance within the same duration, with monthly amounts ranging between €300 and €1,800, depending on income. For monthly incomes above €1,240, the allowance is capped at 65% of earnings, with a maximum of €1,800 per month. Following the birth of a child, athletes in employment or mini jobs are legally entitled to unpaid parental leave for up to three years, while those in temporary or professional military service may take two years of parental leave. This right is granted under the Federal Parental Allowance and Parental Leave Act and related civil service and military regulations.

Athletes in military service (both voluntary conscripts and temporary soldiers) may receive a family allowance, calculated according to rank, for each child eligible for child benefit. This allowance generally applies until the child turns 18 and may be extended to 25 in cases of education or vocational training. Civil servants may receive a child-related salary supplement under the same age and status conditions.

Maternity/Paternity Benefits

Pregnant athletes eligible for Citizen's Benefit (see below in section "Minimum Income") may receive an additional pregnancy-related allowance amounting to 17% of the standard Citizen's Benefit rate after the twelfth week of pregnancy. This supplement is granted under the Social Code Book II. Medical care during pregnancy and after childbirth includes support by midwives or birth attendants for up to 12 weeks after delivery, and coverage of prescribed medications. These services are regulated under the Social Code Book V and the Maternity Protection Act.

Athletes serving as voluntary conscripts or temporary soldiers, or employed as civil servants, are entitled to continued salary payments during legally mandated employment prohibitions related to maternity and pregnancy-related absences. This applies under the Maternity Protection Ordinance for Soldiers and relevant parental leave regulations. Maternity allowance

for these groups includes a daily payment of €13 during parental leave periods when no part-time employment is undertaken. For athletes employed or working mini jobs, maternity pay consists of €13 per calendar day for up to 14 weeks within the maternity protection period. Additionally, employers provide wage supplements as required by the Maternity Protection Act. Pregnant athletes employed in the military, civil service, or as employees enjoy protection against dismissal during pregnancy and for four months after childbirth, as regulated by respective maternity protection laws.

Maternity leave entitles athletes to paid time off from work for six weeks before and eight weeks after childbirth, regardless of employment type, including mini jobs, military service, and civil service. Employed athletes may have the right to reduce working hours before childbirth by mutual agreement with their employer, as stipulated by the Maternity Protection Act. Maternity pay for employed and mini-job workers corresponds to the average earnings of the last three calendar months prior to maternity leave.

Self-employed athletes may voluntarily obtain sickness benefits or maternity allowances through health insurance. Statutory health insurance pays sickness benefits for voluntary members, while privately insured individuals with supplementary insurance may receive maternity benefits. Payments amount to 70% of contributory earnings, capped at a daily maximum of €116.38, according to the Maternity Protection Act.

Pregnant students are entitled to a protective period of six weeks before and eight weeks after childbirth, which may include exemptions from examinations and attendance obligations, under the Maternity Protection Act.

Unemployment Support

Athletes who are unemployed and capable of work may qualify for Citizen's Benefit (Bürgergeld), Germany's main form of basic income support for jobseekers. In 2024, the standard monthly rate for single adults was €563, with adjustments for family status. Approved for a period of 12 months, the benefit can be extended upon reassessment.

In addition to the cash benefit, the scheme includes:

- Full coverage of housing and heating costs;
- Potential reimbursement for other housing-related expenses (e.g., maintenance, property taxes);
- Additional benefits for education and social participation.

This form of assistance is regulated under Social Code Book II and applies regardless of former employment or athletic status.

Athletes formerly in military service may be eligible for Unemployment Benefit I, provided contribution requirements (Anwartschaftszeit) are met. For those completing voluntary military

service, entitlements are based on previous service grade and salary, with payments lasting between six and 24 months. Former temporary soldiers may access a transitional unemployment allowance for a maximum of 180 days, depending on prior salary and a minimum of two years of service. This is governed by the Soldiers' Pensions Act and Social Code Book III. Civil servants are generally not covered by statutory unemployment insurance. However, they may continue receiving full salary payments during long-term illness or service-related incapacity, without time limitation. Upon premature termination of civil service status, there is typically no entitlement to unemployment benefits, although severance or transitional allowances may apply in some cases.

Employed athletes may qualify for Unemployment Benefit I, which is contribution-based and typically granted for six to 24 months, depending on employment and insurance history in the years prior to unemployment. Self-employed individuals may also access Unemployment Benefit I, provided they have opted into voluntary insurance and made the required contributions. Entitlement and benefit levels are influenced by prior income, training, and qualification level.

Employment Injury Benefits

Athletes serving as voluntary conscripts and temporary soldiers are entitled to lifelong compensation for service-related injuries amounting to 42 percent of the assessed income loss. In cases where an injury sustained during deployment leads to a degree of disability of at least 50 percent, a one-time compensation payment of no less than €30,000 may be awarded. In addition, they may access medical treatment and vocational support to facilitate reintegration into the labour market. Temporary soldiers may receive compensation in the amount of the basic pension, with the level determined by individual circumstances. Additional allowances and reimbursement for material damage may apply. Medical care and rehabilitation are provided under statutory injury-related health provisions.

Civil servants may be entitled to a lifelong accident pension in the event of incapacity caused by a work-related incident. The amount is based on previous salary levels. A one-time injury compensation may also be granted, depending on the severity of the impairment. Medical care and rehabilitation are provided under public accident assistance regulations.

Employees and individuals in mini jobs are covered by statutory accident insurance for injuries occurring in the course of employment. This includes access to medical care and rehabilitation. In the event of a work-related accident, income continues to be paid for up to six weeks. From the seventh week onward, benefits may include an accident pension, depending on the degree of injury and prior income level. Additionally, an income-related benefit amounting to 80 percent of previous gross earnings may be provided for up to 78 weeks. Self-employed athletes may access employment injury protection through voluntary enrolment in statutory accident

insurance. This includes coverage for medical treatment and rehabilitation following occupational accidents.

Students are insured under the statutory accident insurance scheme for accidents occurring in connection with their studies. Coverage includes medical care and necessary rehabilitation services.

Sickness Benefits

Athletes serving as voluntary conscripts or temporary soldiers receive continued payment of their allowances during periods of sickness. Medical care is provided through military physicians during active duty. For temporary soldiers, this entitlement continues for a maximum of three years following the end of service.

Civil servants receive continued remuneration during sickness until an official determination of incapacity for service has been made.

Employed athletes and those in mini jobs are entitled to continued wage payment by the employer for a period of up to six weeks in the event of illness. From the seventh week of absence, insured employees may receive sickness benefits provided by the statutory health insurance. These benefits amount to 70 percent of gross income and may be paid for a maximum duration of 72 weeks.

Self-employed athletes may obtain coverage through voluntary membership in the statutory health insurance scheme. In this case, daily sickness benefits may be provided starting from the 43rd day of certified work incapacity. Payments correspond to 70 percent of daily earnings and may be granted for up to 78 weeks within a three-year period.

Health Protection

Health protection for elite athletes in Germany is governed by general statutory regulations. The type and extent of coverage depend on the athlete's legal and employment status. All individuals are subject to mandatory health insurance, either through the statutory or private system. Contributions and services vary by status group of insured persons.

Citizens, students, and employees are generally required to maintain membership in the statutory health insurance scheme. This includes comprehensive medical services such as doctor visits, vaccinations, hospital treatment, and prescription medication. Students benefit from reduced contribution rates. For employees, contributions are shared equally between employers and employees. Special tariffs exist for university students.

Athletes serving as voluntary conscripts are covered by the statutory health insurance system. Contributions are paid by the federal government during the period of service. Temporary

soldiers are granted access to the Bundeswehr's internal medical care system for the duration of their active service. Upon discharge, they transition to either statutory or private health insurance, depending on individual preference.

Civil servants are generally entitled to partial reimbursement of healthcare costs through the official assistance scheme. This includes coverage for medical treatment and medication. Members of the federal police force receive full reimbursement of healthcare expenses and are granted access to the police medical service.

Self-employed athletes are subject to mandatory health insurance and may choose between statutory and private providers. Contributions are paid in full by the insured individual. Services depend on the selected insurance scheme.

Old Age Benefits & Pensions

Citizens without adequate income or assets may receive a means-tested basic income in old age. This benefit is granted for renewable periods of twelve months and continues for the duration of need beyond the age of 67, as regulated by the Social Code Book VII.

Voluntary conscripts are subject to mandatory coverage in the statutory pension system. Contributions are made by the federal government during the period of service. Upon reaching retirement age, they may draw a standard old-age pension. Temporary soldiers are exempt from statutory pension insurance during active service. Upon leaving military service, they are integrated into the statutory pension scheme. Entitlement and payment follow the general provisions of the Social Code Book VI and the Soldiers' Pensions Act.

Civil servants are entitled to tax-funded retirement benefits, known as civil service pensions. The pension amount depends on the number of service years, with a maximum of 71.75% of final salary levels. A minimum of five years of service is required. In addition, a supplement for child-rearing periods may be granted, increasing the total pension.

Employees are covered by the statutory pension system. The benefit amount is determined by contributions made throughout their working lives. Students may receive pension credits for periods of education, although no contributions are paid during those times. Mini job holders may also accrue limited pension entitlements under the same system. Self-employed individuals may participate voluntarily in the statutory pension scheme. The level of benefits depends on the total contributions made over the course of the working life, with pension payments commencing at age 67 and continuing for life.

Invalidity & Disability Benefits

Invalidity and disability benefits in Germany include pensions, rehabilitation, and integration assistance, and may be granted for life.

Citizens unable to work due to illness or disability may receive a full invalidity allowance. This benefit is means-tested and provided for life if medical assessment confirms the inability to work more than three hours per day. Additionally, citizens may receive long-term support for occupational rehabilitation through non-cash benefits, regulated by the Social Code Book IX.

Voluntary conscripts are integrated into the statutory pension system and may qualify for invalidity pensions if contribution requirements are met. The amount depends on the degree of incapacity. A one-time severance payment may be granted if the service period exceeds six months. They may also receive vocational reintegration support in the form of non-cash benefits.

Temporary soldiers may be entitled to a permanent invalidity pension, the amount of which is based on military salary and prior income. The Federal Armed Forces offer additional support for education and professional training through their vocational support programme. Depending on the degree of injury, lifelong supplementary allowances may be available, including compensation pensions and severely disabled allowances. Upon leaving service, professional soldiers may receive a transitional allowance as a lump sum and transitional payments based on final salary. The duration of these payments depends on years of service, with a minimum of twelve months for those who served at least four years.

Civil servants who become permanently unfit for service may qualify for lifelong retirement pay. The benefit is based on years of service and amounts to at least 66% of the final salary. A minimum service period of five years is required. Alternatively, affected individuals may be reassigned to other civil service posts, such as administrative roles, depending on the agency's capacity.

Employees and mini job holders may qualify for statutory invalidity pensions depending on contributions and assessed degree of disability. Full pensions are granted for those unable to work more than three hours daily, while partial pensions apply for working capacity between three and six hours per day. Self-employed individuals can opt into the statutory pension insurance scheme. If contributions have been paid, they may also claim invalidity pensions. Benefits depend on the level of disability and prior contributions. Coverage is voluntary and must be applied for in advance. All groups may receive vocational and medical rehabilitation support, particularly if the invalidity affects their ability to remain in or return to the workforce. These services are regulated by the Social Code Book IX.

Survivors' Benefits

Survivors' benefits in Germany provide financial security to the families of deceased individuals, depending on their previous legal status. These provisions include pensions for surviving spouses and children, death grants, and compensation in case of service-related fatalities. While general survivors' benefits for citizens are not separately specified, they may

qualify for basic survivors' pensions if the deceased met the general conditions of the statutory pension system.

Athletes serving as voluntary conscripts are insured under the statutory pension scheme. Upon death, their surviving spouses or children may receive a survivors' pension, including widows'/widowers' and orphans' pensions. The amount and duration depend on the personal and contribution history of the deceased. Temporary soldiers are covered under the military pension scheme. In the event of death, their dependents may receive a survivors' pension, provided the minimum waiting period (five years of service) is fulfilled. Additionally, professional soldiers' families may receive a death grant equal to two months of final salary. If death occurs due to a service-related injury, additional basic pensions are paid: €488/month for surviving spouses, €213/month for half-orphans, and €373/month for full orphans.

Civil servants' families are entitled to a comprehensive set of survivors' benefits. This includes:

- A death grant, equal to twice the deceased's monthly salary.
- Continued payment of the final monthly salary for the month of death.
- A widow's/widower's pension amounting to 55% of the deceased's pension, provided the deceased served at least five years and was married for at least one year.
- Orphans' pensions: 12% (half-orphans) or 20% (full orphans) of the pension amount, paid until the child reaches the age of 18.

These benefits may also extend to divorced spouses and children.

Employees and individuals in mini jobs are insured under the statutory pension scheme. Survivors, such as spouses and children, may receive a pension if the deceased fulfilled the five-year minimum contribution period. The pension is dependent on income history, marital status, and the age or educational status of the children. Self-employed individuals can opt into the statutory pension insurance. If they do and meet the required contribution period, their families are eligible for survivors' pensions. These include widow's/widower's and orphan's pensions, with benefits determined by the contribution level and marital status at the time of death.

Minimum Income

Athletes with residency status in Germany may be eligible for social benefits depending on their ability to work. Those who are considered able to work can apply for Citizen's Benefit (Bürgergeld) under the Social Code Book II. As of 2024, the standard monthly rate for a single person is €563, with the amount adjusted according to family situation. Benefits are granted for a period of 12 months, and repeated extensions are possible. If an athlete is not considered fit to work, they may qualify for Social Assistance under the Social Code Book XII. This includes Assistance for Living Expenses (temporary) and Basic Security (permanent).

Athletes serving in the military or working as civil servants receive fixed service pay, with the amount depending on rank. This applies to both voluntary conscripts and temporary soldiers, as well as civil servants. Athletes who are employed or working in mini jobs are subject to the statutory minimum wage, which in 2024 is set at €12.41 per hour, according to the Minimum Wage Act. This applies for the duration of their employment.

Athletes undergoing vocational training are entitled to a minimum training allowance as regulated by the Vocational Training Act. In 2024, the minimum monthly amount is €649 in the first year of training, with amounts increasing in subsequent years. Athletes enrolled in formal education may receive student financial aid (BAföG). The maximum support available is €812 per month. Eligibility is based on the income of the athlete and, if applicable, their parents. BAföG may be granted for up to nine semesters, in accordance with the Federal Training Assistance Act.

4.2.3. Athlete-specific Measures for Elite Athletes

In addition to general social protection, Germany offers a range of targeted support and insurance measures tailored to elite athletes. These measures depend on the athlete's role and status within the national sports system – for instance, whether they receive funding from Deutsche Sporthilfe (DSH), participate in the Olympic Games, or are a member of a sports club.

Athletes supported by Deutsche Sporthilfe are covered by a dedicated Allianz insurance package. For those receiving "Basic Funding", the coverage includes accident insurance during sports activities – including commuting – as well as liability, legal protection, international health, and vehicle insurance.

Athletes in the Top Team or Top Team Future enjoy extended protection, including 24/7 accident coverage, even outside of sports contexts. They may also receive a monthly €250 subsidy for a private retirement plan (Rürup pension), provided they do not hold a position in a state-sponsored sports support group. In exceptional cases, such as injury-related hardship, additional individual financial support may be granted under the #comebackstronger scheme, subject to application by the respective sports federation.

Athletes who are members of a sports club in Germany benefit from insurance packages provided by the respective State Sports Confederations. These typically include accident and liability coverage during training sessions and competitions.

Athletes who have competed for Team Germany at the Olympic Games or are already qualified benefit from a special Olympic insurance package. This includes international health insurance, liability and legal protection, travel baggage insurance, and additional benefits in the event of disability, death, or rescue operations.

4.2.4. Conclusion and Takeaways

The social protection landscape for elite athletes in Germany combines general statutory welfare provisions with targeted, athlete-specific measures. On the positive side, elite athletes benefit from integration into the statutory social security system based on their employment or legal status, providing access to healthcare, pensions, and disability coverage. In addition, tailored supports – such as insurance packages provided by Deutsche Sporthilfe or Olympic-specific protections – address risks unique to high-performance sport. Subsidies like the Rürup pension contribution also demonstrate good practice in promoting long-term financial security.

However, significant challenges remain. Many of the more comprehensive benefits, such as salary continuation, pension rights, or transitional allowances, are reserved for athletes serving in military or civil service roles, creating notable disparities for those in other employment or support categories. Financial protection often depends on variables such as salary, position, and duration of employment, disadvantaging younger athletes or those with lower or irregular incomes. Moreover, responsibilities for social protection are fragmented across different institutions, and complex application procedures can hinder access.

Additionally, transitions out of sport and into post-athletic careers pose ongoing risks, especially for those without military or civil service support structures. Strengthening pathways for career transition and ensuring broader coverage for self-employed or precariously employed athletes remain key areas for improvement. Addressing these structural imbalances will be essential to ensure that all elite athletes, regardless of status, receive adequate and equitable protection throughout and beyond their sporting careers.

Good Practices

Despite these structural limitations, there are examples of good practice that respond to the unique needs of elite athletes.

- Germany's Sport Support Groups offer comprehensive social protection coverage for athletes enrolled.
- The Deutsche Sporthilfe is a private body substantially invested in strengthening the social situation of German elite athletes through comprehensive private insurances.
- As members of sport clubs, elite athletes have additional insurance coverage whenever they are active in the club context.

Key Challenges

- Athletes lack recognition as workers in their own right. While the comprehensive Sport Support Groups grant a status as employee or civil servant, they also are a "detour" to the actual relationship of the service provision athletes are involved in.

- Entitlements and social positions are directly connected to cadre status which is only granted for short periods of time and highly contingent on sporting performance.
- Athletes unwilling to join public programmes face significant gaps in most provisions.
- Ad hoc decisions in cases of long-term injury or maternity/paternity may cause uncertainties.

4.3. Poland (authored by Pawel Zembura)

4.3.1. General information on the national welfare system

Institutional Frameworks

The Polish sport system is characterized as bureaucratic, with a strong regulatory role played by the state (VOCASPORT, 2004). The Ministry of Sport and Tourism (MSiT) plays a central role in regulating the sector, and the Act on Sport (2010) provides the legal foundation for operations within the sport system (Henry, 2009). The Institute of Sport – National Research Institute –supports sport development through evidence and coordination of ministerial programs.

Local governments (voivodeship, powiat, gmina) are also active stakeholders, mainly responsible for infrastructure and grassroots development. Funding and decision-making at this level are often reactive rather than strategic.

Sports federations are vital actors in elite sport development, implementing governance reforms as mandated by the Act on Sport (2010). Meanwhile, sports clubs may function as associations, school-affiliated entities, or professional commercial teams in certain disciplines. Associations like the Academic Sports Association or Rural Sports Teams, representing clubs operating in a particular context complement the ecosystem.

General Information on the National Welfare System

Poland operates a mixed welfare system with benefits tied to employment, citizenship, and residence. The social security system is composed of several pillars, such as social insurance and welfare system, unemployment benefits, health insurance system and family benefits (Siemienska & Domaradzka, 2019).

The implementation of social policy is primarily the responsibility of central public institutions. The Social Insurance Institution (ZUS) plays a key role by administering pensions, disability insurance, and sickness benefits—collectively referred to as cash social insurance benefits. Healthcare services, including those funded through health insurance, are delivered via the National Health Fund (NFZ), which ensures access to medical care for individuals covered by mandatory or voluntary insurance. Other significant actors within the system include the Agricultural Social Insurance Fund (KRUS), which provides social insurance specifically for farmers, and the Ministry of Family and Social Policy, which oversees unemployment benefits, family allowances, and social assistance programs. Open Pension Funds collect and invest funds to the “second pillar” of the pension system. Occupational Pension Programmes form part of the "third pillar" of the pension system, aimed at accumulating and investing funds to ensure supplementary income after retirement (Siemienska & Domaradzka, 2019).

The social welfare policy in Poland addresses several persistent issues. One of the most prominent is the negative demographic trend, particularly the low fertility rate (Siemienska &

Domaradzka, 2019). In response, successive governments have introduced various pronatalist policies, primarily in the form of direct cash benefits—most notably the "Family 500+" programme (introduced in 2016 by the Law and Justice government), which was expanded to 800+ in 2024. Another recently introduced scheme, "Active Parent" (2024), supports parents of children aged 12 to 36 months in balancing parenthood and employment. Mandatory paid maternity leave (20 weeks) and voluntary parental leave (32 weeks) are also available, along with income tax relief per child. However, these policies have not been sufficient to reverse the demographic decline.

Employment is another critical concern in the national welfare system. The issue of expected lower percent of economically active Poles (58.5% economic activity rate of people aged 15-89 in 2025 according to GUS (2025a)) is exacerbated by the low retirement age compared to the EU counterparts (Siemienska & Domaradzka, 2019). Former government lowered retirement age to 60 years in case of women and 65 for men. With the low number of Poles aged 65-69 on the labour market and early retirements (just 12% of the group in the labour force in 2025) (GUS, 2025b), this further creates a pressure on the pension systems as pensions are expected to be proportionally lower in reference to average salary in the forecasts (Sawulski, Magda & Lewandowski, 2019).

Although Polish labour law encourages indefinite employment contracts (by reducing the appeal of civil law contracts) a significant proportion of workforce (14.5% in 2025a) including many whose work arrangements meet the legal definition of employment under the Labour Code (GUS, 2025a).

General Social Laws

The key legal acts governing social protection in Poland include:

- Act on the Social Insurance System (1998)
- Labour Code (1974)
- Act on Public Healthcare Services (2004)
- Act on Family Benefits (2003)
- Act on the Promotion of Employment and Labour Market Institutions (2004)
- Homeland Defence Act (2022) for military person

These laws define eligibility and scope of pensions, health services, sickness, maternity, disability, unemployment and family benefits.

National Traditions and Peculiarities

There is no strong tradition of collective bargaining or athlete unions in Polish sport. There are only four athletes' unions in Poland (e.g., the football players' union and a recently formed basketball players' union), and only the football union is active on a regular basis.

Athletes are largely treated as individual performers supported through scholarship systems. Those scholarship systems are established on a national (ministerial scholarships) and local (gmina (commune), powiat (county), voivodeship) levels. This tradition leads to fragmented social protection depending on the athlete's institutional affiliation (e.g., military, academic club, federation support).

Sport and Athlete-specific Legislation

The Act on Sport (2010) is the primary legislation that regulates the functioning of the sport sector in Poland. It defines the eligibility for state-funded sports scholarships, the role of federations, and national team conditions. Elite athletes are generally not legally recognized as employees unless they serve in military sports units or sign standard employment contracts with professional clubs (mostly in team sports). Thus, access to employment-based benefits (such as paid maternity leave) depends on the athlete's other affiliations (e.g. being a student, a soldier, or having other employment), since the sports stipend alone does not confer employee status.

In Poland, the system of sport scholarships is primarily performance-based, with awards typically granted on the basis of recent international sporting achievements. The amount of financial stipend an athlete receives is directly tied to their performance, following clearly defined criteria—each specific level of success corresponds to a predetermined monetary value.

Scholarships are awarded for a one- or two-years period, depending on a sporting achievement. Failure to comply with the training requirements may result in suspension of the scholarship.

The system is inclusive: the same types of scholarships are available to both able-bodied athletes and athletes with disabilities, assessed within their respective competitive categories. Since 2020, an additional type of scholarship has been available for national team members who, despite their status, have not achieved the expected results. These scholarships are awarded at the discretion of the Minister of Sport. Separate scholarship programs also exist for younger athletes, aiming to support their development at an earlier stage of their careers (also introduced in 2020).

As of 2025, the monthly value of ministerial sport scholarships ranges from PLN 1,726 to PLN 15,222 gross. For context, the national minimum wage in Poland in 2025 is PLN 4,666 (approximately EUR 1,100). To ensure regular adjustments, the remuneration of ministerial

scholarships has been linked to the national minimum wage since 2025, providing for annual indexation. According to 2022 data, approximately 1,200 athletes in Poland were beneficiaries of these scholarships.

A sports federation plays a significant role in matters related to scholarships – it submits applications for awarding them to athletes, may request their suspension or withdrawal, and in some cases is responsible for disbursing the funds. The MSiT also finances awards for sporting achievements.

Local government units may establish and finance periodic sports scholarships as well as awards and distinctions for individuals for their sporting achievements. Based on the Act on Sport (2010), a local authority adopts a resolution defining detailed rules, procedures for granting and withdrawing scholarships, and the types and amounts of sports scholarships, awards and distinctions, taking into account the importance of a given sport for that particular local government unit and the sporting achievements in question. It is up to the local government unit to decide which athletes may apply for scholarships and what the specific rules are (who is eligible and what they receive).

Athletes receiving sports scholarships are considered scholarship holders under the provisions of the Act of 13 October 1998 on the social insurance system. The period during which they receive the scholarship is counted as an employment period under the provisions of the Act of 20 April 2004 on the promotion of employment and labour market institutions and contributes to employment-based entitlements.

For that reason, scholarship holders pay health insurance contributions, provided they do not have another basis for insurance. Similarly, they are also subject to mandatory social insurance (retirement, disability, and accident insurance) unless they are insured under another basis, but not sickness insurance (which in Poland is a part of social insurance) – neither compulsory nor voluntary.

4.3.2. Statutory State Protection

The legal entitlements available to elite athletes in Poland vary depending on their professional and legal status. Citizens and residents who are properly registered and insured are entitled to public welfare benefits and access to the healthcare system.

Athletes employed under formal labour contracts (which is rare in elite sport) are protected under the Labour Code (1974) and benefit from full employee rights, including sick leave and social insurance. Military athletes receive comprehensive protection under the military system, covering pensions, healthcare, and parental benefits. Scholarship holders, meanwhile, contribute to health, accident, and pension insurance but are not covered (neither on a mandatory nor a voluntary basis) by sickness insurance—this limits their access to benefits such as maternity or sick pay.

In practice, the social protection status of an athlete often overlaps depending on their roles – for instance, someone may simultaneously be a student, a soldier, a scholarship holder, or self-employed – resulting in complex entitlements.

Child & Family Benefits

Poland offers a broad range of family-oriented benefits that support parents in raising children, including elite athletes and their families, regardless of employment status. One of the key instruments is the “800+” benefit, a universal monthly allowance of PLN 800 granted for every child under the age of 18, with no income criteria. This policy, formerly known as “500+” (PLN 500 that since 2024 has been increased to PLN 800), reflects a significant investment in child welfare.

In addition to this universal benefit, more targeted forms of support are also available. The “Active Parent” Act, introduced in 2024, provides monthly payments ranging from PLN 500 to PLN 1,900 for children aged 12 to 35 months. The specific amount depends on the employment status of the parents. Parents who do not qualify for maternity pay may instead access a parental benefit of PLN 1,000 per month (called świadczenie rodzicielskie) for 52 weeks.

There is also a means-tested family allowance, ranging from PLN 95 to PLN 135 per month per child, depending on the child’s age. Together, these policies form a comprehensive system of support for families, ensuring that elite athletes, whether employed or not, can benefit from state assistance in raising children.

Maternity/Paternity Benefits

Athletes who are employed as professional soldiers benefit from full maternity and paternity rights as regulated by the Polish Labour Code (1974). These entitlements include 23 weeks of maternity leave (14 weeks obligatory for the mother and 9 weeks transferable), 2 weeks of paternity leave, and up to 41 weeks of parental leave (which can be taken by either parent, with certain portions reserved exclusively for each parent).

For women athletes who are members of the national team and receive state sport scholarships, specific support is in place during maternity. Those national team women athletes receive full scholarships for the duration of the pregnancy and 50% for six months after childbirth.

Unemployment Support

In Poland the period of receiving a sports scholarship can count toward the employment period required for unemployment benefits in theory, but only if the athlete was paying the required contributions (e.g., into the Labor Fund) – which is rarely the case in practice. In practice, scholarship holders do not have the employee status needed to receive unemployment benefits or any severance pay when a scholarship ends.

Furthermore, the discontinuation of a scholarship – whether due to lack of athletic performance or injury – is not treated as an official dismissal. As a result, athletes in this situation face additional barriers when trying to access unemployment support.

In contrast, athletes serving as professional soldiers (CWZS) are provided with more robust unemployment protection. Upon discharge, they receive severance pay based on their length of service and final salary, provided they meet the service length criteria. For up to a year following their departure from service, they can receive monthly payments equivalent to their previous base salary. Additionally, they are entitled to benefits such as holiday compensation, relocation cost reimbursement, and annual bonuses. Together, these provisions offer a much greater degree of financial stability and institutional support during their transition out of sport.

Self-employed athletes, on the other hand, must voluntarily pay unemployment insurance contributions if they wish to qualify for future benefits – something that is rarely done in practice. Students and school-age athletes are not covered by unemployment insurance at all. Once their studies or sports careers conclude, access to public support mechanisms is only possible if they formally register with a labour office, and benefits may then be subject to income verification.

Employment Injury Benefits

Sport scholarship holders are subject to mandatory accident insurance under the national social insurance system, as long as they are not simultaneously insured under another title (e.g., as students, employees, or retirees). This form of insurance provides financial compensation and coverage in the event of a work-related injury or occupational disease.

Entitlements include compensation for temporary or permanent health impairment, coverage of medical and rehabilitation expenses, and – in cases of long-term incapacity – a right to accident-related disability pensions.

Accident-related sickness benefits also apply when the inability to work is a direct result of a work accident or occupational illness. These benefits are paid at 100% of the base salary during the entire period of medically certified incapacity.

Importantly, scholarship holders are not covered by the general sickness insurance scheme, which excludes them from sickness benefits unless the incapacity is related to an accident.

Professional soldiers, including those serving in military sports units, benefit from a separate and more comprehensive system of protection under the Homeland Defence Act (2022). In the case of a service-related accident or illness resulting in permanent or long-term health damage, soldiers are entitled to a one-time compensation payment.

In addition, they are guaranteed access to a full range of free medical and rehabilitation services. This protection applies not only during active service but may also extend into the post-service period, ensuring continuity of support for injuries or conditions that develop over time due to service-related duties.

Sickness Benefits

Athletes who are receiving sports scholarships are excluded from sickness insurance, as it is neither mandatory nor available on a voluntary basis for this group. Thus, they are not eligible for standard sickness benefits unless their incapacity for work is directly related to a registered accident or occupational disease, in which case accident-related sickness benefits apply (as described under Employment Injury).

When eligible, accident-related sickness benefits are granted for up to 182 days (or 270 days in the case of pregnancy) at a rate of 100% of the benefit calculation base. If the athlete remains unable to work but recovery is likely, a rehabilitation benefit may be granted for an additional 12 months, also at 100%. A certified period of incapacity and proper documentation from the attending physician is required in each case.

Former soldiers discharged from active duty may receive sickness benefits if they become unable to work under any of the following conditions:

- Incapacity occurs continuously for at least 30 days following discharge,
- Incapacity begins within 14 days of discharge,
- Incapacity arises within 3 months of discharge and is caused by an infectious disease with a long incubation period or another condition with delayed symptoms.

This system ensures that former military athletes retain access to income support during illness, particularly when the medical condition is linked to their former service, offering a level of protection that is not available to scholarship holders.

Health Protection

Athletes on state sports scholarships must be covered by health insurance, which in practice means paying contributions to the National Health Fund (NFZ) if they have no other title for health insurance. For example, a scholarship holder who is not already insured as an employee, student, etc., is mandatorily covered. This coverage grants him access to the public

healthcare system, including services such as general and specialist consultations, diagnostic procedures, hospital care, medical treatments, and rehabilitation. It also includes preventive services like vaccinations and limited dental care, as well as access to orthopedic equipment prescribed by specialists.

Military athletes (CWZS) benefit from a comprehensive health protection package similar to that available to other members of the armed forces. They receive full medical care, hospitalization, basic dental services, medication reimbursements, preventive health services, orthopedic equipment, and injury rehabilitation—particularly crucial in the case of sports-related injuries or long-term health complications.

For other athletes, including the self-employed, students, or school pupils, access to public healthcare is conditional on either actively paying health insurance contributions or being insured through their educational institutions.

A clear limitation of the current system is the lack of sickness insurance coverage for scholarship-holding athletes. This means that they are not protected in the event of temporary incapacity to work due to illness—a gap that also prevents them from qualifying for benefits such as maternity pay unless covered under another insurance title.

Other athletes who were never covered by regular disability insurance (through formal work) can only rely on a social pension if a disability arose before age 18 (or 25, if while a student).

Old-age Benefits & Pensions

Poland's public pension system provides old-age pensions starting at the age of 60 for women and 65 for men, with the requirement of with at least 20 and 25 years of insurance contributions required to receive the minimum pension guarantee for women and men, respectively. In 2024, the minimum monthly pension was PLN 1,780.96 for those not entitled to a higher benefit from other sources.

Athletes holding MSiT scholarships have their scholarship period counted toward their contributory pension time. Military athletes, such as those serving in the Central Military Sports Team, qualify for an alternative military pension scheme. Under this system, a soldier is eligible to receive 60% of their base salary after 25 years of service, with an additional 3% added for every additional year of service up to a maximum of 75% of base pay.

Athletes who are not formally employed—such as the self-employed—must independently ensure their pension contributions in order to qualify for retirement benefits in the future.

Invalidity & Disability Benefits

Elite athletes in Poland who receive scholarships from the MSiT have their scholarship period recognized as contributory time for both pension and disability purposes. This means that, depending on their income history and the length of contribution, they may qualify for a disability pension—either partial or full.

Military athletes enjoy a more robust form of protection. If a disability arises from service-related injuries or illnesses, they may be eligible for a military disability pension. This entitlement can also apply for up to three years after discharge, provided that the condition is clearly linked to their former military duties.

For other athletes who are not employed under formal contracts, access to disability protection is significantly more limited. They may only qualify for a social pension if their disability began before the age of 18, or before 25 if they were enrolled in full-time education.

Survivors' Benefits

In the case of military athletes, if a death is service-related, surviving family members—including a spouse, children, or parents—are entitled to a military survivor's pension. The amount ranges from 50% to 100% of the deceased's base salary. Additionally, the person covering the funeral costs receives a one-time funeral grant of PLN 4,000.

For athletes insured under the general system (ZUS – the Social Insurance Institution), family members may be entitled to a survivor's pension if the deceased met the criteria for an old-age or disability pension. The benefit amount varies depending on the number of eligible survivors: 85% of the original benefit for one person, 90% for two, and 95% for three or more. A funeral allowance of PLN 4,000 is also granted.

Minimum Income

There is no dedicated minimum income mechanism tailored specifically to elite athletes in Poland.

Minimum income does not apply to scholarships. The lowest tier of the ministerial sport scholarship—set at PLN 1,726 per month in 2025—is well below the national minimum wage, which in the same year stands at PLN 4,666. This discrepancy illustrates the economic vulnerability of athletes who do not achieve top-tier results or are not affiliated with well-funded institutions.

4.3.3. Athlete-specific Measures for Elite Athletes

There are several protection mechanisms in Poland designed specifically for elite athletes. Female national team athletes are entitled to receive their full scholarship throughout pregnancy and 50% of it for six months following childbirth. Legislative amendments passed in 2024 (pending constitutional review as of 2025) aim to extend this postpartum scholarship to 12 months at 81.5% of the original amount, and to require similar protection for athletes on local government scholarships.

All national team members and athletes in federation-sanctioned competitions must be covered by accident insurance (NNW) for sports injuries, as required by Article 38 of the Act on Sport (2010). Responsibility for this insurance lies with the affiliated sports clubs, or – if the athlete is part of the national team – with the relevant Polish sports federation.

One of the most significant forms of long-term protection is the Olympic Benefit, often referred to informally as the Olympic pension. According to the Act on Sport (2010), athletes who have represented Poland and won at least one medal at the Olympic Games – or an equivalent event for athletes with disabilities – are entitled to this monthly benefit. It is granted to those over the age of 40 who have retired from competitive sport and meet certain additional criteria. As of 2025, the Olympic Benefit amounts to approximately PLN 5,000 gross per month and is calculated based on the reference amount used for civil service salaries.

Beyond the Ministry of Sport and Tourism, military and local authorities several institutional actors play a complementary role in supporting elite athletes in Poland. Firstly, a few national sports federations, such as the Polish Athletic Association (PZLA) and the Polish Yachting Association (PZŻ), offer additional assistance through hardship funds and partnerships with private medical providers. These programs aim to respond to health-related emergencies and short-term crises that fall outside public protection.

The Polish Olympic Committee (PKOL) also contributes to athlete support by offering financial rewards for Olympic medalists and organizing preparatory initiatives for major international events. PKOL also offers

Some state-owned enterprises act as significant sponsors, providing financial support, and professional infrastructure to selected athletes. There are also NGOs that provide own scholarships for (particularly) emerging athletes, in order to While few sports clubs formally employ athletes, some provide scholarships or promotional contracts to support their engagement in sport. In Olympic sports, academic clubs play a crucial role by offering scholarships and training opportunities to top athletes. These clubs usually cooperate with universities, which can offer athletes student status, sports scholarships, social stipends, and housing. Although these measures offer valuable support, they are supplementary and do not replace the need for systematic, statutory protection.

4.3.4. Conclusion and Takeaways

The system of social protection for Olympic and elite athletes in Poland remains fragmented and heavily based on the recent performance. The core form of support—ministerial scholarships—provides crucial financial assistance but lacks the employment status and associated rights such as paid sick leave or long-term job security. Coverage and entitlements vary significantly depending on the athlete's institutional affiliation, with military athletes benefiting from the most comprehensive and structured support.

While recent policy reforms have improved access to benefits (broader scope of athletes are receiving ministerial scholarships) and strengthened certain provision (maternity coverage for female national team members) critical gaps persist, including the absence of sickness insurance coverage for athletes on scholarships and the short-term nature of most scholarship agreements. Although initiatives promoting dual careers and academic development (e.g., Academic Centres for Sports Excellence – ACSS) are growing, they remain insufficiently integrated with broader social protection frameworks.

Good Practice

Strengths

- The military structure offers a model of successful integration between elite sport and comprehensive social protection, where athletes enjoy same social protection as other professional soldiers. Athletes who become soldiers have opportunities to develop and extend their career in military beyond sporting episode.
- The pool of athletes receiving ministerial scholarships (and associated social insurance coverage) was expanded in 2021 to include junior athletes who achieved results in international youth competitions
- The introduction of ministerial scholarships indexed to the minimum wage since 2024 has improved the financial stability of top-performing athletes.
- It is up to a sport club or Polish sport association to ensure that a competing athlete has an accident insurance.
- Athletes with disabilities receive equal treatment under the core scholarship system.
- Athletes who have represented Poland and won at least one medal at the Olympic Games—or an equivalent event for athletes with disabilities—after finishing their career are entitled to the monthly benefit described as the ‘Olympic pension’.
- Support for student-athletes is growing, particularly through Academic Centres for Sports Excellence (ACSS), which promote education alongside sports careers.

- Some local governments are implementing innovative promotional programs and incentives tailored to local elite athletes. Local authority scholarship offers same access to social benefits as ministerial scholarships.

Weaknesses

- The majority of elite athletes do not enjoy formal employment status, which limits their access to employment-based protections.
- Scholarships are short-term and tied directly to athletic performance, making income (and social protection) continuity unpredictable.
- The lack of sickness insurance for scholarship holders leaves a critical gap in coverage, particularly for injuries and maternity protection.
- Navigating the social protection landscape is often complicated by the existence of numerous, fragmented support channels with differing eligibility criteria.
- Post-career transition support is minimal, with limited planning or assistance available for athletes retiring from competitive sport.

4.4. Portugal (authored by Luiz Haas)

4.4.1. General information on the national welfare system

Portugal's welfare system is the product of a relatively late but intense process of institutional development, shaped decisively by the democratic transition following the April 25, 1974 Revolution. This political rupture catalyzed the construction of a modern welfare state, which was formally enshrined in the 1976 Constitution of the Portuguese Republic. Article 63 of the Constitution affirms the right to social security for all citizens, embedding the principles of universality, solidarity, and equity into the national social protection framework (Pereirinha & Murteira, 2019). This social protection framework is characterised by its universality and public nature, rooted in the principles of solidarity. The overarching aims of this framework include income redistribution, poverty alleviation, and the promotion of social cohesion.

The Portuguese welfare system is characterized by a broad and evolving range of protective functions across the life cycle, grounded in the principle of intergenerational solidarity. This principle supports a comprehensive set of programs including pensions (for old age, disability, and survivors), unemployment benefits, sickness and parental leave, family allowances, housing assistance, and universal access to health care through the National Health Service. Additionally, the *Rendimento Social de Inserção* (Social Integration Income) targets individuals at risk of social exclusion, providing not only financial aid but also integration support through social and employment activation policies (Pereirinha & Murteira, 2019).

The administration of social protection is centralised under the purview of the Ministry of Labour, Solidarity and Social Security. Key institutions, such as Segurança Social and Instituto da Segurança Social, I.P., play pivotal roles in the governance and implementation of this social protection framework. This centralization reflects a strong public and state-led tradition in service delivery, though it has also been criticized for contributing to bureaucratic inertia and limited local responsiveness (Pereirinha & Murteira, 2019).

The structure of the Portuguese social protection system is organised around three principal components:

1. Contributory System: This compulsory scheme applies to employees and self-employed individuals who make regular contributions. It guarantees pensions, unemployment support, sickness benefits, parental leave, and protections against workplace accidents and occupational diseases.
2. Non-Contributory Scheme: Designed for citizens unable to contribute, such as the elderly lacking pensions, the long-term unemployed, and individuals living in poverty, this scheme provides essential benefits, including child and family benefits, a social old-age pension and social integration income.
3. Special Schemes: Tailored to accommodate specific professional categories, these schemes include provisions for high-performance athletes, if they are formally registered within the system.

Despite structural similarities with other Southern European countries, Portugal's welfare state displays notable specificities. While the system was historically underdeveloped and marked by fragmented access—particularly prior to the 1980s—successive reforms have gradually expanded both coverage and institutional capacity. Nonetheless, the Portuguese welfare system remains under continuous stress due to demographic aging, persistent labour market dualization, and pressures of fiscal consolidation. It continues to rely heavily on social contributions from workers and employers, complemented by significant public funding for non-contributory benefits. These features underscore the dual nature of the Portuguese welfare regime: simultaneously universalistic in intent and constrained by structural and financial limitations (Pereirinha & Murteira, 2019).

General Social Laws

Two key pieces of legislation primarily govern the structure of the social security organisation: the Social Security Law of Social Security (Law 4/2007) and the Code of Contributory Regimes of the Social Security Welfare System (Law 110/2009). These laws define the rights and responsibilities of individuals concerning access to social benefits, along with the mechanisms for funding and managing these benefits.

The Basic Law of Social Security (Law no. 4/2007, enacted on January 16) is the foundational framework for Portugal's social security system. Often referred to as the 'constitution' of this sector, it establishes essential principles that guide the organisation, functionality, and social protection objectives. Key principles outlined in this law include universality, equity and solidarity, subsidiarity, and unity.

Conversely, the Code of Contributory Regimes of the Social Security Welfare System (Law 110/2009, enacted on September 16) offers more technical and detailed regulations of the contributory system. This code delineates contributions-related obligations, specifies contribution rates, establishes the contribution base, and addresses acquired rights. It also outlines procedures for registration and remuneration declaration, as well as penalties for non-compliance.

National Traditions and Peculiarities

Portugal's social security system is deeply embedded in the country's post-revolutionary political and social transformation, particularly following the Carnation Revolution of 1974. This event marked a decisive rupture with the authoritarian regime and catalysed the institutionalization of social rights. The 1976 Constitution of the Portuguese Republic enshrined social security as a fundamental right under Article 63, establishing the normative foundations for a system grounded in the principles of solidarity, universality, and equity. In practice, this laid the groundwork for a model in which the State plays a prominent role in the financing and

provision of social protection, reflecting a strong redistributive ethos and a commitment to democratic welfare development (Pereirinha & Murteira, 2019).

Portugal is typically classified within the Mediterranean welfare regime, also referred to as the Southern European model. This cluster, which includes Spain, Italy, and Greece, emerged as analytically distinct from the Continental model in the 1980s, when integration into the European Union revealed structural differences in institutional capacity and socio-economic cohesion (Hajighasemi, 2019). A key feature of the Mediterranean model is the centrality of traditional familial and community-based support systems. In this context, the family, the Church, and charitable organizations often act as primary sources of welfare, especially in cases where public provision is limited. This configuration positions the social state in a relatively weaker role compared to informal networks of support, despite formal commitments to universalism (Hajighasemi, 2019).

One of the distinctive institutional characteristics of the Portuguese system is its dual structure, composed of contributory and non-contributory regimes. The contributory scheme, financed through wage-based contributions from employers and employees, provides income-replacement benefits to insured individuals, such as pensions, unemployment benefits, and sickness allowances. In parallel, the non-contributory system offers protection to vulnerable groups—including the elderly with insufficient contribution records and low-income households—without requiring prior participation in the labor market. This structure reflects both a corporatist legacy and a progressive commitment to poverty alleviation and social inclusion (Pereirinha & Murteira, 2019).

Unlike other Southern European countries, Portugal's health care system constitutes a notable exception within the Mediterranean model, as it is almost entirely financed through public expenditure. While the general welfare state in Portugal, as in its Mediterranean counterparts, was historically underdeveloped—with large segments of the population lacking full social insurance coverage as late as the 1990s (Hajighasemi, 2019)—healthcare has evolved under a more universalist logic. Nevertheless, the broader system continues to exhibit institutional fragilities, including bureaucratic inefficiencies, weak horizontal coordination, and persistent reliance on centralized administration. The Ministry of Labour, Solidarity and Social Security remains the primary regulatory authority, with Segurança Social serving as the principal implementing agency.

In recent years, the Portuguese welfare system has sought to adapt to the needs of emerging professional categories by incorporating more targeted measures. A pertinent example includes the development of special protections for high-performance athletes, acknowledging their unique labor conditions and social vulnerabilities. However, these adaptations take place within a framework that remains under considerable strain—faced with demographic aging, labor market dualization, and fiscal pressures. As such, Portugal's social protection system continues to navigate the tension between its constitutional aspirations and the structural constraints typical of a late-developing European welfare state (Pereirinha & Murteira, 2019).

Sport and Athlete-specific Legislation

In Portugal, the social protection framework for Olympic athletes is underpinned by a robust array of laws and public policies designed to support high-performance athletes throughout their professional careers and facilitate a smooth transition to recognised sport life. The Portuguese Institute of Sport and Youth (IPDJ) is pivotal in coordinating these initiatives in collaboration with the Portuguese Olympic Committee and various national sports federations (IPDJ, n.d.).

Since 2017, the employment of sports practitioners and coaches has been governed by the Legal Framework of the Employment Contract for Sports Practitioners and Sports Coaches (Law no. 54/2017, dated July 14). This legislation regulates the employment relationships of all professional athletes and coaches engaged in legal subordinate roles for remuneration. Applicability extends to all sports governed by federations recognised in Portugal. Key provisions of this law mandate the existence of a written employment contract, registration with Social Security, and the regular provision of contributions towards pension, sick leave, and parental leave. Additionally, the law requires compulsory insurance to cover work-related and sporting accidents.

It is crucial to underscore that this legal framework does not encompass amateur athletes, specifically those who do not receive regular remuneration, athletes on non-contractual grants or financial assistance, and individuals engaged in sporadic or self-employed service contracts. Consequently, the law predominantly addresses issues pertinent to professional football, thereby creating a gap in coverage for athletes competing in other Olympic disciplines.

A significant instrument of social protection for Olympic athletes is the High-Performance Athlete Statute (Decree-Law 272/2009, dated October 1), which recognises athletes who satisfy specific standards of excellence, particularly those who qualify for recognised Games. This legislation endows athletes with various benefits, including flexible educational arrangements, labour market integration programs, and preferential access to certain public services. Moreover, athletes recognised under this statute are entitled to medical care and rehabilitation services in the event of injury.

High-performance athlete status is conferred upon individuals representing Portugal in international competitions who meet criteria established in cooperation with respective sports federations. This classification comprises four levels (A, B, C, and Young Hope), with qualification dependent on participation or qualification for the Olympic, Paralympic, and Deaflympic Games, as well as notable achievements in world and European competitions and engagement in other internationally recognised competitions. Recognition of high-performance athlete status presents athletes with the opportunity for special enrolment in the social security system, aimed at bolstering their social protection. This statute enables athletes to register as self-employed individuals, even without a conventional employment contract, as articulated within the Legal Framework of Employment Contracts for Sports Practitioners and Sports Coaches. An adapted contributory regime currently applies, set at a percentage (26,9%),

ensuring athletes receive protection for health, maternity/paternity leave, disability, and pensions, with the duration of this statute counting towards the requisite contribution time (Segurança Social, n.d.).

Recent legislative advancements, as embodied in Law 13/2024, have introduced measures designed to assist Olympic, Paralympic, and Deaflympic athletes. These measures underscore a commitment to post-career support, including financial subsidies for athletes engaged in Olympic programmes, to facilitate their transition from professional sports to new vocational pursuits. Additional support mechanisms encompass assistance for entrepreneurship, job creation, access to higher education, and eligibility for participation in public tenders. Notably, the law also addresses social security by instituting complementary financial subsidies to enhance maternity support for female athletes, thereby facilitating a balanced integration of sports and family life. Furthermore, it guarantees that the INPJ will cover the initial level of social security, recognising and providing athletes the flexibility to opt for a higher tax base while accepting any corresponding financial obligations.

Case Law

While not directly embedded in the core areas of social security such as pensions, health care, or unemployment support, the case of Yahima Menéndez Ramírez v. Portugal, adjudicated by the European Court of Human Rights (ECHR), offers a compelling lens through which to examine the broader scope of social protection faced by high-performance athletes in Portugal, particularly regarding access to justice. In Portugal, legal assistance is formally included among the services of the Social Security System under Law No. 34/2004. However, this case highlights the limitations and gaps in the existing legal aid framework

Yahima, a judoka of Portuguese-Cuban descent who holds high-performance athlete status, was omitted from the preparation lists for the Olympic Games and subsequently appealed to the Court of Arbitration for Sport (CAS). However, the prohibitive legal costs associated with the case, compounded by the absence of legal aid from Social Security, ultimately hindered her ability to pursue the matter further. The ECHR ruled that Portugal had infringed upon Article 6 of the European Convention on Human Rights by failing to provide her with a fair and accessible trial (ECHR, 2023).

This ruling illuminates a systemic flaw within the Portuguese legal framework: the practical exclusion of economically disadvantaged individuals from access to specialised arbitration tribunals, such as the CAS, due to exorbitant procedural costs and inadequate legal aid mechanisms. Portuguese Law Nº. 34/2004 does not explicitly anticipate arbitration in sport, resulting in unequal access to justice for individuals lacking formal employment contracts or stable income, such as many athletes. By emphasising the role of resource-based barriers in limiting effective judicial recourse, the ECHR signals that the current Portuguese model is deficient from both a constitutional and human rights perspective.

The ramifications of this case extend beyond the individual circumstances of Yahima Menéndez Ramírez. By acknowledging the disproportionate nature of the financial burdens faced by athletes about their income, the ECHR underscores that the existing Portuguese sports arbitration model may be at odds with the fundamental principles enshrined in the European Convention on Human Rights. This situation necessitates a prompt reassessment of the financial framework governing the CAS and the legal aid legislation, ensuring that all citizens, irrespective of their economic standing, can safeguard their rights in the sporting arena.

Moreover, the case elucidates the structural vulnerabilities endemic to high-performance athletes in Portugal. Despite the existence of a legal statute (Decree-Law 272/2009), it does not assure adequate legal protection for athletes confronted with disputes involving federations or instances of competitive exclusion. The prevalent lack of formal labour contracts, reliance on grants, and susceptibility to unilateral decisions severely undermine their professional and economic stability. The absence of expedited and cost-free appeal mechanisms further exacerbates this precariousness, necessitating urgent reforms to enhance the protection and rights of athletes within the Portuguese sports system.

Summary

The Portuguese welfare system is extensive; however, the implementation of athlete-specific measures is inconsistent. High-performance athletes enjoy dedicated statutes and access to social protection through tailored contributory regimes, yet these benefits are often restricted to those who meet stringent recognition criteria. Athletes who fall outside this classification—such as amateurs or individuals on irregular contracts—encounter significant challenges in obtaining steady social security coverage. Despite recent legislative advancements, considerable gaps persist in ensuring equitable support for all elite athletes, particularly during the transition to post-sport careers.

4.4.2. Statutory State Protection and Athlete-Specific Measures

Child & Family Benefits

The Portuguese social security system assists families with children through a non-contributory scheme. For eligibility, the child must legally reside in the country, and the family's income must fall within the limits established by legislation. The level of support varies based on the family's income, the number of children, and the child's age.

Regardless of their Olympic status, high-performance athletes in Portugal are subject to the same regulations as other residents.

Additional Family Support Measures

The Portuguese government engages in a co-participatory financial mechanism that subsidises nursery fees for children up to the age of three. This support extends to public and private nursery institutions, facilitating access to early childhood education across diverse settings.

Maternity & Paternity Benefits

Maternity and paternity support in Portugal is systematically organised within the framework of Social Security, encompassing a range of benefits and parental leave provisions designed to safeguard parental incomes during their absence from the workforce due to childbirth. This structure also aims to balance professional commitments and familial responsibilities.

Statutory Protection

Athletes in Portugal can access maternity and paternity support through two primary mechanisms. The first is the parental social subsidy, which operates within a non-contributory system. This subsidy is available to individuals who can demonstrate economic insecurity or lack the requisite six months of compulsory contributions for eligibility in the contributory system. Under this non-contributory support, recipients receive a fixed monthly amount, currently approximately €510, subject to variation based on the individual's family circumstances. Depending on the parent's choice, this support is allocated for 120 or 150 consecutive days.

Athletes possessing employment contracts are entitled to the maternity and paternity benefits afforded under the contributory system. The parental allowance, the primary financial assistance available during parental leave, is designed to last 120 days at a benefit level of 100% of the individual's salary or 150 days at 80% of the salary. This leave can be divided between both parents, stipulating that the mother must take at least the first six weeks (42 days) of leave. Fathers must take 28 compulsory working days of leave. They must complete 15 days within the first 30 days after birth and use the remaining 13 days before the child turns six months old.

Sport-Specific Measures

Since a limited number of Olympic athletes are covered under Law No. 54/2017 and do not have employment contracts, Law No. 13/2024 extends provisions to female athletes registered as high-performance competitors. This law offers an additional period of parental social benefits, allowing for a maximum of 120 days. This measure aims to facilitate the reintegration of women athletes into high-performance sport. The Instituto Português do Desporto e Juventude (IPDJ) administers this allowance, which has a financial value aligned with the social support index, approximately €510. While receiving this support, athletes maintain their

high-performance status without facing penalties related to performance outcomes or requirements for proof of physical fitness imposed by their respective federations.

Unemployment support

The Portuguese Social Security system provides unemployment protection to workers who experience involuntary job loss, ensuring a temporary replacement income and facilitating their reintegration into the labour market. The primary mechanism for this support is the unemployment benefit, which is designated for employees who have contributed to Social Security for a minimum of 360 days within the preceding 24 months. Eligibility for this benefit is contingent upon the beneficiary's registration with the Institute for Employment and Vocational Training, as well as their demonstrated willingness to seek employment.

In cases where workers do not meet the criteria for unemployment benefits or have exhausted their provisions, they may be eligible for a means-tested social unemployment benefit. Additionally, there exist complementary modalities, such as partial unemployment benefits, which allow beneficiaries to receive a portion of their benefit concurrently with reduced earnings from employment, and severance benefits, tailored explicitly for economically dependent self-employed individuals who derive the majority of their income from a single entity.

Notwithstanding the existence of this comprehensive legal framework, access to unemployment benefits remains heavily conditional upon the nature of the employment contract and the worker’s contribution history. This situation is particularly pronounced in sectors characterised by atypical employment relationships, including fixed-term contracts, service provision, and self-employment. Workers in these sectors often face significant barriers to meeting the requisite criteria for unemployment protection, due to the contractual precariousness and intermittent income patterns that are prevalent.

Entitlements for Elite Athletes

This disparity is especially pronounced within the sports sector, particularly among high-performance athletes. Athletes engaged under an employment contract governed by the Legal Framework of the Employment Contract for Sports Practitioners and Sports Coaches (Law no. 54/2017) are entitled to unemployment benefits, provided they satisfy the same conditions as other workers. However, in practice, many such contracts are of limited duration, often tied to individual sporting seasons, thereby jeopardising the continuity of contributions needed to access benefits.

Moreover, a significant number of high-performance athletes lack formal employment contracts and subsist on grants or winnings from competitions, which excludes them from the Social Security contributory framework or results in their classification as self-employed individuals without access to termination benefits. Although current legislation recognises the need for a

termination allowance for economically dependent self-employed persons, the stringent eligibility criteria result in very few athletes successfully benefiting from this provision. Consequently, many individuals commit years to their sporting careers without any form of unemployment protection, ultimately facing significant social vulnerability after their professional tenure.

Sickness benefits

Statutory Protection

In Portugal, the system of sickness benefits is an integral component of the contributory social protection framework, designed to provide temporary income substitution for workers rendered incapable of fulfilling their professional responsibilities due to illness. Social Security administers this benefit, primarily aiming to mitigate the financial impact of lost earnings during medically verified periods of incapacity to work.

To qualify for sickness benefits, individuals must meet specific eligibility criteria, which include having contributed to the social security system for at least six calendar months, although these contributions do not need to be consecutive. Additionally, they must obtain medical certification from a physician affiliated with the National Health Service (NHS) or an authorised private health provider, confirming their temporary inability to work. Lastly, applicants should not be receiving any overlapping benefits, such as unemployment benefits or maternity leave, during the specified period.

The computation of the sickness benefit is based on a percentage of the beneficiary's reference remuneration, which is determined by averaging earnings over a specified historical period. The replacement rate is contingent upon the duration of the illness, structured as follows:

- 55% of reference remuneration for illnesses lasting up to 30 days,
- 60% for illnesses spanning 31 to 90 days,
- 70% for durations extending from 91 to 365 days,
- 75% for long-term illnesses exceeding 365 days.

Moreover, there are stipulated waiting periods that vary according to the cause and duration of the illness. Generally, the benefit commences on the fourth day of certified sick leave; however, for specific medical conditions—such as those requiring hospitalisation—payments may initiate sooner.

Self-employed individuals are similarly entitled to sickness benefits; however, they must present at least 12 months of contributory history and are governed by a distinct set of rules, including a lengthier waiting period of 10 days. The benefit computation for self-employed workers is analogous to that of employed individuals, yet is based on their declared income.

Employment Injury Benefits / Health Protection / Invalidity & Disability Insurance

Statutory Protection

In Portugal, health protection is primarily provided through two complementary systems: the National Health Service (SNS,) and the social security system. The SNS, which is funded by general taxation, ensures universal access to medical care for all legal residents, regardless of their employment or contribution status. It encompasses various services, including consultations, hospital care, maternity services, surgeries, and subsidised medications. While most services are free or low-cost, patients may be required to pay small co-payments known as “moderating fees,” although vulnerable groups such as children, pregnant women, and low-income pensioners are exempt from these fees.

The social security system does not provide direct healthcare services but offers income protection in cases of illness, injury, or long-term disability. Workers who contribute to the system are entitled to benefits such as sickness pay, disability pensions, and compensation for occupational diseases. Access to these supports is contingent upon meeting specific contribution requirements and maintaining active registration with the system. This framework ensures that individuals unable to work due to health issues can still depend on financial stability during their recovery.

Furthermore, many Portuguese citizens choose to obtain private health insurance to complement the public system and secure quicker access to private healthcare services. Some employers include health insurance as part of their employment benefits. While Portugal’s public health infrastructure provides extensive coverage, access to certain benefits—particularly those related to income—depends significantly on an individual’s standing within the social security system.

Sport-Specific Measures

In Portugal, the health protection of high-performance athletes is supported by a combination of universal healthcare access and targeted sport-specific policies. While the National Health Service (SNS) guarantees all residents access to essential health services, as mentioned above, while this ensures baseline protection, it does not address the occupational risks specific to elite sport.

To mitigate these risks, Portuguese law mandates that professional athletes be covered by compulsory insurance for work-related and sports-specific injuries. Athletes are required to have two types of compulsory insurance. The first is sports insurance, which is mandatory for all athletes registered with national federations. This insurance is managed by the federation or by organisations that operate sports facilities, such as swimming pools, and those that host competitions and events. It provides coverage for personal accident risks associated with sporting activities, including risks incurred during training, competitions, and travel both within

Portugal and internationally. The policy includes a minimum pay out for death or permanent disability, set at €27,768, along with funeral expenses of €2,222 and treatment costs, including hospitalisation, covered up to €4,443.

The second type of insurance is specifically designed for high-performance athletes, ensuring they receive adequate protection tailored to their elite status. Athletes enrolled under the high-performance statute benefit from complementary insurance against workplace accidents. This insurance, taken out by the IPDJ, remains valid for as long as the statute covers the athlete. It covers hospitalisation costs of up to €16,661 and outpatient care of up to €1,666 in the event of an accident. Moreover, in addition to the coverage provided by the insurance, athletes enrolled in this plan also have a minimum capital provision in the event of absolute or partial invalidity (between €55 and €539).

Old-age Benefits & Pensions

Statutory Protection

In Portugal, retirement forms an integral part of the Social Security system, representing one of the primary benefits provided through the contributory scheme. Protection in old age is assured via the Old Age Pension, designed to replace beneficiaries' labour income once they reach the legal retirement age and satisfy the necessary contribution requirements. The minimum retirement age is set at 66 years and 7 months, and individuals must have contributed to the Social Security system for at least 15 years to qualify for the pension. The final pension amount is determined by the duration of contributions, the average salary, and specific calculation formulas established by legislation.

The non-contributory system ensures that any citizen not covered by a social protection scheme is eligible for a social old-age pension, allowing them to receive a monthly payment even if they have not fulfilled the minimum contribution period.

Additionally, Portugal offers special schemes that allow for early retirement or retirement under specific conditions, catering to professions characterised by increased risks, physical demands, or shorter career spans. This includes cases such as miners, fishermen, and high-performance athletes.

Entitlements for Elite Athletes

The special regime for high-performance athletes in Portugal is established within the framework of Social Security and is primarily regulated by Decree-Law 272/2009, dated October 1. This regime facilitates access to social protection for high-performance athletes, even when they do not have a traditional employment relationship. It is common among athletes who receive grants, prizes, or subsidies without a formal employment contract.

Athletes recognised as high-performance by the IPDJ can register as self-employed individuals with Social Security. This special regime enables them to contribute at a lower rate than the standard rate for other self-employed workers. Law No. 13/2024 has further enhanced this regime by ensuring that the IPDJ will cover the minimum required contributions if an athlete cannot contribute. Additionally, athletes can contribute at a higher level, along with the corresponding costs. The duration of participation in this special regime is counted towards the contributory service time required for retirement.

Sport-Specific Measures

On January 19, 2024, Portugal enacted Law n13/2024, a significant legislative measure to provide essential financial support to high-performance athletes transitioning from competitive sports to new professional or academic endeavours. This law recognises the unique challenges athletes face during reintegration and seeks to safeguard their well-being throughout this important phase.

The financial assistance is allocated monthly by the Instituto Português do Desporto e Juventude (IPDJ) to athletes who have dedicated at least six years to representing Portugal in Olympic, Paralympic, or Surdolympic projects. The duration of this support is carefully tailored according to the athlete's competitive achievements: those who have medaled at the Olympic, Paralympic, or Deaflympic Games may receive funding for up to 36 months, while athletes who finished in eighth place are eligible for a maximum of 24 months. Those participating in these prestigious events can receive assistance for up to 16 months.

Although the law does not stipulate a specific amount for the subsidy, it grants the IPDJ the authority to establish criteria for determining the final amount awarded. This will be based on the social support index, which is set at €509.26 for 2024 (INE, 2024), with the final amount potentially varying according to the athlete's training and employment situation.

Athletes interested in accessing this support must submit their applications after completing their sports careers. Furthermore, support is intended for periods when the athlete is not engaged in paid employment, providing a vital safety net during this pivotal transition.

Survivors' benefits

Statutory Protection

The Portuguese Social Security system encompasses a comprehensive array of survivor benefits aimed at mitigating the loss of household income following the death of an insured individual. Central to this system is the survivor's pension, which is disbursed to spouses or partners, minor or dependent children, and, in specific circumstances, to parents or other relatives who can demonstrate economic dependence on the deceased. Eligibility for such benefits is contingent upon the deceased having either been in receipt of a contributory pension or having accumulated the requisite minimum number of contributory months. The

benefit amount is determined as a percentage of the reference wage or the pension that was previously in payment. Additionally, a lump-sum death grant is available to assist with funeral expenses, provided the deceased had made at least 36 months of contributions. For fatalities resulting from workplace accidents or occupational diseases, distinct schedules for widow(er) and orphan pensions are governed by work-injury legislation.

Access to these survivor benefits fundamentally relies on the deceased's previous integration into the contributory system. Employees under both open-ended and fixed-term contracts are automatically included, as employers deduct contributions, thereby rendering the survivor's pension as an earned entitlement. Conversely, self-employed persons are required to register and remit contributions directly; failure to comply with this requirement or the under-declaration of income places their families at risk of losing eligibility for benefits. While Portugal's non-contributory regime addresses specific gaps by offering social pensions to low-income elderly dependents, it does not replicate the comprehensive earnings-related survivor pension. Consequently, factors such as contributory density, wage history, and administrative compliance are critical determinants of benefit adequacy.

The administrative procedures associated with these benefits are largely standardised. Survivors are required to submit a claim to Social Security, accompanied by the death certificate, proof of kinship or partnership, and, where applicable, evidence of dependency. Generally, benefits for surviving spouses are lifetime entitlements if the survivor is disabled or reaches statutory retirement age; otherwise, these benefits may be temporarily limited. Pensions for children are typically expected to cease at the age of 18, but may be extended to 25 if the young individual is engaged in full-time education. There is no upper age limit for children with certified disabilities.

Entitlements for Elite Athletes

The framework for survivor benefits is more tenuous when applied to high-performance athletes. Athletes holding regular employment contracts with clubs or sports organisations are afforded the same treatment as other employees under Law 54/2017: contributions are automatically deducted from wages, and survivor benefits accrue accordingly. However, only a minority of elite competitors, primarily from the domains of professional football or basketball, receive this classification. A significant number of athletes in Olympic or individual sports derive their income from a disparate mixture of grants, prize money, and sponsorships, none of which inherently trigger mandatory insurance coverage.

To address this disparity, the High-Performance Athlete Statute (Decree-Law 272/2009) enables recognised elite athletes to register as self-employed contributors at a reduced rate, with recent amendments (Law 13/2024) allowing the Institute of Sport of Portugal (IPDJ) to cover the minimum contribution when an athlete's income is insufficient. When duly registered, dependents are entitled to receive full survivor pensions and the death grant. Nonetheless, actual enrolment remains inconsistent: some athletes procrastinate registration, while others contribute sporadically, and those reliant solely on scholarships may never enter the system.

In these instances, their families are deprived of the contributory history necessary to claim a survivor's pension, consequently relying on means-tested assistance.

Minimum Income

Statutory Protection

In Portugal, the issue of minimum income within the framework of the Social Security system is predominantly addressed through the Rendimento Social de Inserção (RSI), or Social Integration Income. This non-contributory benefit is specifically designed to assist individuals and families experiencing extreme poverty or severe financial vulnerability. The overarching objective of the RSI is not only to provide a basic subsistence income but also to facilitate the social and professional reintegration of beneficiaries through structured activation measures.

The RSI comprises two principal components: the Monetary Benefit, which ensures a minimum income level adjusted according to the size and composition of the household, and the Social Integration Programme, which includes a set of commitments and actions agreed upon between the beneficiary and the Social Security services or local partners. This program aims to enhance employability, educational opportunities, and social participation for the beneficiaries.

Eligibility for the RSI is determined by income thresholds that are subject to periodic updates. The total household income of the applicant is assessed, and should it fall below a specified threshold (which is defined relative to the national minimum wage), the household may qualify for the benefit. Furthermore, applicants must be legal residents of Portugal, be over 18 years of age (with exceptions made for younger individuals with dependents or under special circumstances), and must agree to actively participate in the integration programme.

In addition to the RSI, the principle of minimum income also plays a significant role in defining access to a variety of other non-contributory benefits. These include social old-age pensions, disability benefits, and unemployment assistance for long-term unemployed individuals who have depleted their contributory support. Such benefits are designed to ensure a minimum standard of living for individuals who may not have made adequate contributions to qualify for comprehensive insurance-based coverage.

For self-employed individuals, including those with intermittent activity or irregular income streams, the Portuguese Social Security system mandates a minimum contributory base. This requirement ensures that all self-employed persons contribute at least a minimum amount on a monthly basis. Should their earnings prove insufficient, they are still obligated to remit contributions based on this established base, unless they qualify for specific exemptions or subsidies, such as those that have been introduced for high-performance athletes.

4.4.3. Conclusion and Takeaways

The Portuguese welfare state is deeply rooted in principles of solidarity and universality, offering a robust system of social protection that includes pensions, unemployment support, health care, and family benefits. Athletes, particularly those officially recognised as high-performance under Decree-Law 272/2009, benefit from specific measures that attempt to align their unique career paths with broader social protections. The inclusion of laws such as Law No. 54/2017 and the recent Law No. 13/2024 represents important steps toward institutionalising athlete welfare, particularly in areas of maternity, post-career transition, and injury protection.

However, the current state of social protection coverage for athletes in Portugal remains uneven and fragmented. While professional athletes (especially in football) and Olympic-level athletes may enjoy certain tailored protections, the majority, especially those on non-contractual arrangements, in less visible sports, or classified as amateurs, often fall outside the contributory system's safety net. Many lack access to consistent unemployment insurance, pension accrual, or effective legal recourse when excluded from competition or dismissed arbitrarily. The case of Yahima Menéndez Ramírez, which revealed structural inequities in access to justice for athletes, highlights how these gaps can translate into real legal and economic vulnerabilities.

Among the main takeaways is the recognition that Portugal's general social security system is highly centralised and extensive, yet its mechanisms are often ill-adapted to the non-linear, precarious nature of athletic careers. Although legal frameworks exist to support high-performance athletes, they remain conditional upon formal recognition and do not accommodate most athletes. Moreover, the complexity of navigating the contributory system and legal entitlements often deters athletes from seeking or understanding their rights.

Specific challenges for Portugal include ensuring equitable access to social security for all athletes regardless of contractual status or sport. Another structural issue is the low awareness and enforcement of employment and insurance rights within smaller sports federations and clubs, which exacerbates the risk of exploitation and long-term insecurity for athletes.

In conclusion, while Portugal has made meaningful legislative strides in providing athlete-specific protections, significant reform is still required to ensure inclusivity, sustainability, and fairness. Enhancing coordination between sports institutions and the social security system, expanding the legal definition of professional athletes, and investing in accessible legal support are critical for building a truly protective framework. For social protection in sport to be effective, it must reflect the real dynamics of athletic careers—precarious, short-lived, and intensely demanding—and offer flexible, accessible pathways to long-term economic and social security.

Good practice

A notable example of good practice within the Portuguese system is the establishment of a special contributory regime for high-performance athletes, as outlined in Decree-Law no. 272/2009 and further reinforced by Law no. 13/2024. This regime enables athletes officially recognized with high-performance status to register with Social Security as self-employed workers, even in the absence of formal employment contracts. What sets this initiative apart is the provision that the *Instituto Português do Desporto e Juventude* (IPDJ) may cover the minimum monthly contributions for athletes whose income is insufficient to maintain regular payments. This measure ensures that athletes can accumulate contributory time toward essential protections such as pensions, sickness and parental benefits, as well as disability coverage, despite the often irregular and unstable nature of income derived from sports.

Strengths

A key strength of the system is the establishment of a clear legal and institutional framework for high-performance athletes. The High-Performance Athlete Statute (Decree-Law 272/2009) and Law No. 54/2017 clarify eligibility for various social protections, including health insurance, pensions, maternity and paternity benefits, and sick leave. These regulations represent significant recognition of the unique labour conditions faced by athletes and create a structured pathway for accessing the broader social security system.

The enactment of Law no. 13/2024 enhances protection by enabling the IPDJ to make minimum contributions on behalf of low-income athletes. This provision is crucial for safeguarding the long-term rights of athletes who may not have consistent earnings or formal employment contracts, especially during the early stages of their careers or during transitional periods.

In addition to general social security, elite athletes have access to specialized accident insurance schemes. These include personal accident insurance provided by federations and workplace injury coverage backed by the IPDJ for individuals under the high-performance statute. These programs deliver essential protection against the unique risks associated with elite sports.

Weaknesses

Access to the special regime is contingent upon formal recognition as a high-performance athlete. Those who fall outside this classification—such as amateurs, participants in non-Olympic sports, and early-career athletes—frequently face exclusion. Moreover, even for athletes who are recognized, enrolment in social security is not guaranteed, resulting in inconsistent coverage and disparities that vary by sport, federation, or source of income.

A significant number of athletes lack formal employment contracts and instead rely on scholarships, grants, or prize winnings, which do not automatically qualify as income for social security purposes. The absence of standardized employment contracts in most sports, aside

from football, often leaves many elite athletes without access to essential benefits such as unemployment protection, retirement contributions, or paid sick and parental leave.

The system is characterized by legal complexities and administrative burdens that deter many athletes from registering or pursuing their entitlements. The bureaucratic structure of Segurança Social often fails to accommodate the flexible and short-term nature of athletic careers, particularly for self-employed athletes.

4.5. United Kingdom (authored by Andrea Cattaneo)

4.5.1. General Information on the National Welfare System

General Social Laws

The United Kingdom operates a universal welfare state grounded in residence-based entitlements and National Insurance (NI) contributions. The welfare system is primarily administered by the Department for Work and Pensions (DWP) and includes both contributory and means-tested benefits.

Healthcare is provided by the National Health Service (NHS), which is publicly funded and free at the point of use for all UK residents. The NHS covers a wide range of services, including primary care, hospital treatment, emergency services, mental health care, and rehabilitation. Its universal character ensures that all athletes – regardless of income or employment status – have access to general medical services. However, specialist sports medicine is not always available within NHS pathways, leading some elite athletes to supplement care with private provision.

Most income-related benefits, such as Universal Credit,[20] require means-testing, while others – such as New Style Jobseeker's Allowance[21] and Employment and Support Allowance[22] – depend on sufficient NI contributions. For elite athletes, especially those funded through public grants rather than formal employment, these contribution requirements may pose a barrier to access.

National Traditions and Peculiarities

A defining feature of the UK welfare model is the dual structure of universal access and contributory entitlement. Healthcare is universally available via the NHS, but many income-related benefits are conditional on employment history and NI records. This poses challenges for elite athletes, who often operate outside standard employment structures and may experience fragmented income patterns, limited formal contracts, or grant-based support systems.

Sport and Athlete-Specific Legislation

There is no dedicated legal instrument in UK law governing the social protection of athletes. Instead, their legal status is determined under general employment law—namely, the

[20] Universal Credit is regulated by The Universal Credit Regulations 2013. Further details can be found here: https://www.gov.uk/universal-credit
[21] The New Style Job Seeker's Allowance is regulated by The Jobseeker's Allowance Regulations 2013. Further details can be found here: https://www.gov.uk/guidance/new-style-jobseekers-allowance#overview
[22] The Employment and Support Allowance is regulated by The Employment and Support Allowance Regulations 2013. Further details can be found here: https://www.gov.uk/employment-support-allowance

Employment Rights Act 1996 and the Equality Act 2010 – which distinguish between employees, workers, and self-employed persons.

Athletes participating in the UK Sport-funded World Class Programme sign a standardised Athlete Agreement with their national governing body (NGB). These agreements expressly state that they do not create a contract of employment. The associated funding – known as the Athlete Performance Award (APA) – is a means-tested public grant and does not confer employment status.

This legal structure places most Olympic athletes outside the scope of employment protections, including statutory sick pay, maternity leave, redundancy pay, or access to employer pensions. By contrast, athletes in commercial sports (e.g., football, rugby, basketball) are often employed directly by clubs and therefore qualify as employees.

Applicable Case Law

The legal status of elite athletes has been considered in *Jessica Varnish v British Cycling and UK Sport* [2019] and [2020] (EAT). Ms Varnish, an elite track cyclist, brought a claim for unfair dismissal under the Employment Rights Act 1996, direct sex discrimination, victimisation, and detriment for whistleblowing under the Equality Act 2010 and ERA 1996, following the non-renewal of her agreement with British Cycling. In order to proceed with her claims, Varnish first had to establish that she was either an employee of British Cycling or UK Sport (or both in a tripartite arrangement), or a worker under the statutory definitions. Although the agreement imposed significant obligations on the athlete (training, behavioural standards, commercial restrictions), the Employment Tribunal held that there was no work/wage bargain or mutuality of obligation, both of which are required to establish employment or worker status under UK law.

The Tribunal concluded that Varnish was not performing work in return for remuneration, but was training with the hope of future selection. The Employment Appeal Tribunal upheld the ruling, reinforcing the principle that public grant recipients (even if subject to strict control) are not automatically workers or employees. This judgment remains a landmark in the classification of elite athletes under UK law.

Summary

The UK welfare system is broad but not specifically tailored to athletes. While general healthcare is universally available, access to income protection and family-related benefits often depends on employment status and contribution records. The absence of athlete-specific legislation, combined with the judicial reluctance to extend worker status to elite athletes under grant-funded programmes, results in a system that only partially addresses the social protection needs of this group.

4.5.2. Statutory State Protection and Athlete-Specific Measures

Child & Family Benefits

In the UK, support for families with children is primarily provided through universal and means-tested state benefits. Athletes with children are therefore subject to the same eligibility conditions and entitlements as any other UK resident, with access dependent on household income, residence status, and—where relevant—contribution history.

Child Benefit

The most widely available family support measure is Child Benefit,[23] a non-contributory cash payment available to parents or guardians responsible for raising children. As of 2025, the rates are:

- £26.05 per week for the eldest child;
- £17.25 per week for each additional child.

This benefit is universal in principle, but subject to a High-Income Child Benefit Charge if one parent earns between £60,000 and £80,000.

Elite athletes in the UK—regardless of their status—are eligible for Child Benefit on the same basis as any other resident parent or guardian. The APA itself is not counted as income for the purposes of means-tested benefits or the high-income charge, which may allow lower-earning athletes to access the full amount.

Additional Family Support Measures

Other family-related benefits, such as tax-free childcare, free school meals, or housing support for families, may also be available depending on household income and employment status. Once again, these benefits are not athlete-specific and are accessed through the general welfare system administered by HM Revenue and Customs (HMRC) or the local authority.

Relevance for Elite Athletes

While elite athletes can, in principle, access the same family-related benefits as other citizens, two key factors may affect their eligibility and take-up:

1. *Irregular or non-traditional income patterns* may complicate eligibility assessments, particularly when applying for means-tested support.
2. *Lack of institutional guidance or support* in navigating the welfare system may result in under-utilisation of available benefits.

[23] Child Benefit is regulated by the Social Security Contributions and Benefits Act 1992. Further details can be found here: https://www.gov.uk/child-benefit

At the time of writing, UK Sport and the British Elite Athletes Association (BEAA) do not administer family-specific financial support, although they may assist athletes in understanding their entitlements and navigating the application process.

Maternity/Paternity Benefits

The UK provides statutory maternity and paternity protections primarily through the general welfare and employment systems. Elite athletes—particularly those outside formal employment—may face limited access to these entitlements. In practice, maternity and paternity protection for athletes in the UK reflects a patchwork of statutory benefits, military-specific provisions, and sport-specific measures delivered through UK Sport and national governing bodies (NGBs).

Statutory Protection

Athletes who are employed (e.g. by a professional club or the armed forces) may be entitled to Statutory Maternity Pay (SMP) or Statutory Paternity Pay (SPP),[24] subject to eligibility. However, as most Olympic athletes would not be classified as employees or workers, they are not entitled to SMP or SPP.

Instead, eligible athletes may apply for Maternity Allowance,[25] a state benefit for individuals who do not qualify for SMP. As of 2025, this provides:

- £187.18 per week (or 90% of average weekly earnings, whichever is lower)
- For a period of up to 39 weeks.

Maternity Allowance is administered by the Department for Work and Pensions (DWP) and requires a recent work history and a minimum level of earnings over a 66-week test period. This may exclude some elite athletes who rely exclusively on grant funding and have no record of paid employment or self-employment in that period.

Low-income athletes may also apply for the Sure Start Maternity Grant[26]—a one-off payment of £500 for families receiving certain benefits. However, this scheme is not available in Scotland, where a separate Pregnancy and Baby Payment is administered through Social Security Scotland.

[24] Statutory Maternity, Paternity and Adoption Pay is regulated by The Social Security Contributions and Benefits Act 1992. Further details are available here: https://www.gov.uk/maternity-pay-leave
[25] Maternity Allowance is regulated by The Social Security Contributions and Benefits Act 1992. Further details are available here: https://www.gov.uk/maternity-allowance
[26] The Sure Start Maternity Grant is regulated by The Social Fund Maternity Grant Amendment Regulations 2012. Further details are available here: https://www.gov.uk/sure-start-maternity-grant

Military-Athlete Protection

Athletes serving in the British Armed Forces are entitled to enhanced maternity and paternity protection. Servicewomen with over one year of service and a commitment to return to duty for at least 12 months are entitled to:

- 26 weeks of full-paid maternity leave, followed by up to 26 weeks of unpaid leave. Military fathers are entitled to two weeks of fully paid paternity leave.[27]

These benefits go beyond what is available to most athletes and reflect the full employment status of military personnel.

Sport-Specific Measures (UK Sport and NGBs)

Recognising the gap in statutory protections, UK Sport has introduced athlete-specific pregnancy and maternity policies for those on the World Class Programme. These include:

- Access to private medical insurance for pregnancy-related care;
- Continued eligibility for the Athlete Performance Award during a defined pregnancy and postnatal period;
- A maternity policy which seeks to support athletes' return to training and competition.[28]

UK Sport has acknowledged the importance of family life and is reportedly working on additional guidance regarding parental leave, though at the time of writing, this has not yet been formalised into a regulatory framework. The BEAA plays a supporting role in helping athletes understand and navigate pregnancy-related rights, though it does not directly administer any benefits.

Conclusion Maternity/Paternity Benefits

Elite athletes in the UK face limited statutory maternity and paternity protection unless they fall within specific employment structures, such as the armed forces. While sport-specific policies have emerged to fill this gap, access remains uneven. For most athletes, the reality is a mix of partial state coverage and evolving sport-body initiatives, with no guaranteed entitlement to income replacement, job security, or protected leave during parenthood.

Unemployment Support

In the UK, there is no unemployment protection specifically tailored to elite athletes. Access to unemployment benefits is governed by the general welfare system and depends primarily on the individual's employment status and history of National Insurance (NI) contributions. For

[27] Further details are available here: https://assets.publishing.service.gov.uk/media/641ad0b5e90e0769eead145a/JSP760_20230321.pdf

[28] Further details about the UK Sport Pregnancy Guidance are available here: https://www.uksport.gov.uk/resources/pregnancy-guidance

most elite athletes – particularly those supported through the APA – this might create significant barriers to accessing unemployment-related support, especially at points of deselection or retirement.

The main form of contributory unemployment benefit in the UK is the 'New Style' Jobseeker's Allowance (JSA).[29] This is a time-limited, flat-rate payment available to individuals who are unemployed but have paid sufficient Class 1 NI contributions in the two full tax years before the year of claim. As APA-funded athletes are not classified as employees and typically do not make Class 1 contributions, they are not eligible for this benefit, unless they have paid contributions through secondary employment or part-time work.

Alternatively, athletes who experience a loss of income or deselection may apply for Universal Credit (UC).[30] This is a means-tested benefit intended to support individuals with low or no income. In principle, APA recipients are eligible for UC, as the APA is not counted as income for the purpose of means-testing. However, there are two key challenges: application complexity and administrative burden, particularly for athletes unfamiliar with the benefits system; perception and stigma associated with claiming UC, which may discourage uptake even when athletes are eligible.

UK Sport does not operate a dedicated unemployment support scheme. However, limited transitional funding may be available for athletes who are leaving the World Class Programme, including short-term continuation of the APA or one-off payments intended to ease the adjustment to life beyond elite sport. The BEAA also provides support in navigating the benefits system and accessing alternative sources of funding, but does not directly administer unemployment assistance.

Beyond the transitional funding, elite athletes who have been deselected or are otherwise unable to continue at the elite level are left with no dedicated or automatic income replacement mechanism, relying instead on general welfare measures that may not reflect the unique risks and career instability of elite sport. This structural gap reinforces the precarity of the athlete pathway and highlights the need for stronger transitional protections and clearer integration into existing social safety nets.

Employment Injury Benefits

In the United Kingdom, protection against employment-related injury or illness is generally provided through two mechanisms: (1) statutory schemes, such as Statutory Sick Pay,[31] and (2) employer-provided protections, including occupational health schemes and compensation

[29] Further details about the New Style Jobseekers Allowance can be found here: https://www.gov.uk/guidance/new-style-jobseekers-allowance#overview
[30] Further details about Universal Credit can be found here: https://www.gov.uk/universal-credit
[31] Statutory Sick Pay is regulated by The Statutory Sick Pay (General) Regulations 1982. Further details are available here: https://www.gov.uk/statutory-sick-pay/eligibility

through civil liability. However, these mechanisms are primarily accessible to individuals who are legally classified as employees or, in some cases, workers—a status that most elite athletes in the UK do not possess.

Athletes supported through the APAs are not classified as employees or workers, and are therefore excluded from statutory employment protections, including those covering work-related injury and illness.

To address this gap, athletes on the World Class Programme are typically covered by sport-specific insurance policies, arranged either by their NGB or, in some cases, by UK Sport directly. This coverage often includes:

- Accident and injury insurance, including for injuries sustained during training or competition;
- Access to private medical treatment, surgery, and rehabilitation;
- Cover for loss of income or career-ending injuries, depending on the policy.

It must be noted that these schemes are not standardised across sports, and coverage varies significantly depending on the NGB's resources, policies, and insurance arrangements. Importantly, coverage is usually contingent on the athlete's continued selection to the World Class Programme. Once an athlete is deselected or retires, they may lose access to insurance protections, even if they are still recovering from a sport-related injury sustained while on programme.

In contrast, athletes who are members of the British Armed Forces benefit from comprehensive coverage under the Armed Forces Compensation Scheme (AFCS).[32] The AFCS is a statutory, non-contributory scheme that provides compensation for injury, illness or death caused by service in the armed forces, including sport-related injuries that occur during duty. This includes lump-sum payments and, in more serious cases, a Guaranteed Income Payment (GIP) for life. Military athletes therefore benefit from a far higher degree of protection than their civilian elite counterparts.

In summary, there is no national employment injury scheme that covers elite athletes as a category. While some protection is available through private sport insurance, access is uneven, temporary, and contingent on selection. The absence of structural protections highlights a significant gap in the UK sport system's ability to provide long-term security for athletes who suffer injury as a result of representing their country at the highest level.

[32] The Armed Forces Compensation Scheme is regulated by the Armed Forces & Reserve Forces Compensation Scheme Order 2011. Further details are available here: https://www.gov.uk/guidance/armed-forces-compensation-scheme-afcs

Sickness Benefits

The UK welfare system provides sickness protection primarily through employment-based entitlements and public benefits administered by the Department for Work and Pensions (DWP). However, access to these protections depends heavily on an individual's employment status and contribution history—factors that often place elite athletes outside the system's main eligibility pathways.

Employees in the UK are entitled to Statutory Sick Pay (SSP) if they are off work due to illness for more than four consecutive days. SSP is paid by employers for up to 28 weeks, provided the employee earns an average of £125 per week and has an employment contract. Professional athletes employed by clubs (e.g. in football, rugby, or basketball) typically qualify for SSP and may also benefit from enhanced occupational sick pay schemes provided by their clubs or player associations.

In contrast, elite athletes funded through the APA are not entitled to SSP, nor are they automatically covered by workplace sick pay or occupational health schemes. Where an athlete falls ill and cannot train or compete, they may be eligible for public benefits designed for non-employed individuals. These include:

- Employment and Support Allowance (ESA)[33] – a contributory benefit available to individuals who cannot work due to sickness or disability and who have paid sufficient National Insurance contributions in the past two tax years.
- Universal Credit (UC) – a means-tested benefit that may include a work capability component for individuals who are unable to meet work requirements due to ill health.

For many elite athletes, particularly younger athletes or those who rely solely on APA funding, National Insurance contributions may be insufficient to qualify for ESA. Universal Credit may be an option, but only where athletes meet the income and residency requirements, and even then, the process can be administratively burdensome and may result in a delay before support is received.

UK Sport and NGBs do not operate formalised sick pay schemes. However, athletes on the World Class Programme may continue to receive their APA while they are injured or recovering from illness, particularly if they remain on the programme. The extent of support in such cases is discretionary and depends on the policies of the specific NGB. Once an athlete is deselected, they typically lose access to both the APA and related medical or welfare support.

[33] Further details about the Employment and Support Allowance can be found here: https://www.gov.uk/employment-support-allowance

Private medical coverage under the Athlete Medical Scheme[34] may assist with treatment and recovery, but does not provide income replacement. Nor does it guarantee continuity of care if the athlete exits the programme.

In the case of military athletes, a different model applies. Armed Forces personnel are considered employees and are entitled to full pay during periods of illness, as well as medical care through the military healthcare system. This ensures far more stable income and care continuity for serving soldiers than is available to APA-funded civilian athletes.

In sum, the UK provides limited structural protection for elite athletes in case of sickness. Outside of club-based or military employment, athletes are left to navigate a complex public benefits system not designed with the sport context in mind. The result is an inconsistent and insecure form of protection, dependent on discretionary decisions by sport bodies and variable access to public support.

Health Protection

In the United Kingdom, all residents have access to publicly funded healthcare through the National Health Service (NHS). Established on the principle of universality, the NHS provides comprehensive medical care free at the point of use, including general practitioner (GP) services, hospital care, emergency treatment, mental health support, and maternity services. Elite athletes, like all UK citizens and residents, are entitled to these services regardless of their employment status or income.

However, while the NHS forms the cornerstone of healthcare provision in the UK, it is not specifically adapted to the needs of high-performance athletes. NHS services are not designed to support elite-level injury rehabilitation, performance diagnostics, or rapid return-to-play protocols. In practice, elite athletes often require specialist and time-sensitive care. To meet these needs, UK Sport operates the Athlete Medical Scheme, which provides access to private medical insurance (currently through BUPA) for athletes on the World Class Programme. This scheme enables athletes to: bypass NHS waiting lists, access private consultants and receive ongoing physiotherapy and rehabilitation tailored to elite sport. Athletes may also receive support through the UK Sports Institute[35] which provides integrated medical, nutritional, psychological, and physiotherapy services, usually embedded within national training centres. This service network is a key part of the UK high-performance system and is available only to athletes selected for the World Class Programme.

[34] Further details about the Athlete Medical Scheme can be found here: https://www.britisheliteathletes.org/handbook-resources/athlete-medical-scheme#:~:text=It%20is%20a%20free%20service,support%20team%20for%20more%20information.

[35] Further details about the UK Sports Institute can be found here: https://uksportsinstitute.co.uk/

While these arrangements represent a best-practice model for performance-focused medical support, they are contingent on selection: Athletes who are deselected or retire lose access to private medical insurance and the EIS network unless they fund it privately. Furthermore, this support is discretionary, as there is no statutory entitlement to performance medical support.

By contrast, military athletes receive healthcare through the Defence Medical Services, with access to military rehabilitation centres. Care is guaranteed during service and remains accessible even after injuries, making this a far more stable and comprehensive health protection system than that available to non-employed elite athletes.

In summary, while elite athletes in the UK benefit from universal NHS access like all residents, their performance-related health needs are met through discretionary, programme-based schemes. These schemes are world-class in quality but fragile in continuity and, crucially, reliant on selection status. There is no statutory guarantee of elite medical care or injury recovery support outside of club or military employment, which leaves athletes exposed during career transitions or post-retirement.

Old-age Benefits & Pensions

Access to old-age benefits and pensions in the UK is determined primarily by residence status and an individual's National Insurance (NI) contributions. Athletes, like all UK residents, may qualify for state pensions and other forms of retirement support depending on their employment status, military affiliation, or integration into elite sport programmes. However, there is no dedicated pension scheme for elite athletes as a category under UK law.

Statutory (State) Protection / Entitlements for Elite Athletes

Residents / Citizens

UK residents who have paid or been credited with National Insurance contributions are entitled to a State Pension[36] once they reach the qualifying age (currently 66, rising to 67 by 2028). To receive the full State Pension, an individual must have 35 qualifying years of contributions; a minimum of 10 years is required to receive any amount.

For many elite athletes—particularly those whose income is derived from grants (such as the Athlete Performance Award)—NI contributions may be inconsistent or absent, since APA recipients are not automatically enrolled in NI and may not be considered employed or self-employed. Athletes must actively opt to make voluntary Class 2 or Class 3 NI contributions to build up pension entitlement, but uptake is likely low, especially among younger athletes.

Employees (e.g. club-based athletes)

[36] Further details about the State Pension can be found here: https://www.gov.uk/new-state-pension/what-youll-get

Athletes who are employed—such as those in football, rugby, or basketball—are typically enrolled in workplace pension schemes, with contributions made by both employer and employee. These schemes complement the State Pension and often include additional retirement planning support.

Soldiers (military athletes)

Athletes serving in the British Armed Forces are eligible for the Armed Forces Pension Scheme (AFPS).[37] This is a non-contributory occupational pension, funded entirely by the government and based on career-average earnings and length of service. Military athletes benefit from automatic pension accrual and full access to military retirement benefits, including early pension options under certain conditions (e.g. retirement after 20 years of service).

The AFPS provides a level of retirement security unmatched in other parts of the UK athlete population and represents a notable exception to the general precariousness of retirement planning in elite sport.

Elite Athletes (non-employed)

There is no statutory or automatic pension entitlement for elite athletes simply by virtue of their selection to a national team or elite programme. Athletes funded by UK Sport through the APA are not enrolled in any pension scheme and do not accrue pension rights unless they arrange this privately. While they are eligible to make voluntary NI contributions, there is no integrated mechanism or financial incentive to do so.

This places non-employed elite athletes in a vulnerable position with regard to retirement security. Unless they supplement their sporting income through paid employment or proactively manage personal pension arrangements, they may face significant income gaps later in life.

Athlete-Specific Measures for Elite Athletes

UK Sport does not operate a pension scheme for athletes and does not require or encourage NGBs to establish one. There is also no athlete-wide retirement savings mechanism specific to the sport sector. Transitional support fund upon deselection from the World Class Programme is available, but not designed for long-term retirement planning. The BEAA may offer informal guidance on financial planning, but this falls outside any formal pension provision.

The UK does not currently offer public or private pension bonuses or retirement awards for Olympic medallists. Unlike in some countries, there are no guaranteed annuities, lump-sum

[37] The Armed Forces Pension Scheme is regulated by the Pubic Service Pensions Act 2013; The Armed Forces Pension Regulations 2014 & associated amendment regulations. Further detail about the scheme can be found here: https://www.gov.uk/guidance/pensions-and-compensation-for-veterans

recognitions, or honorary pension entitlements for medal winners, although occasional discretionary awards or career transition grants may be available on a case-by-case basis.

Conclusion Old-Age Benefits & Pensions

The UK's old-age benefits system offers basic state pension support for athletes who meet NI contribution requirements, but does not provide a sport-specific pension framework for elite athletes. While athletes employed by clubs or the military enjoy full pension protection, those supported through grant-based models—such as Olympic athletes—must rely on voluntary contributions or private arrangements. The lack of automatic pension coverage remains a significant structural gap, with long-term implications for athletes' financial security after retirement from sport.

Invalidity & Disability Benefits

In the UK, invalidity and disability-related support is delivered through a comprehensive but generalist welfare framework, which applies to all residents based on their needs rather than their profession. There are no disability protection schemes specifically designed for elite athletes, though athletes who acquire a disability—whether during their sporting career or later in life—may access the same benefits as the general population, subject to eligibility.

The main state benefits available in this area are:

Personal Independence Payment (PIP)[38]

This is a non-means-tested benefit for individuals aged 16 to State Pension age who have a long-term health condition or disability that affects their ability to carry out everyday activities or mobility. Eligibility is assessed through a points-based system based on medical evidence and functionality. PIP is not contingent on employment status or contributions, making it potentially accessible to elite athletes who become disabled during or after their careers.

*Employment and Support Allowance (ESA)*39

ESA is available to individuals who cannot work due to illness or disability. It can be contributory (based on National Insurance) or income-based (now rolled into Universal Credit). APA-funded athletes may have difficulty qualifying for contributory ESA due to the lack of NI contributions, but may apply for the income-based version if they meet residency and financial requirements.

[38] The Personal Independence Payment is regulated by The Social Security (Personal Independence Payment) Regulations 2013. Further details are available here: https://www.gov.uk/pip

[39] Further details about the Employment and Support Allowance can be found here: https://www.gov.uk/employment-support-allowance

Attendance Allowance[40] *and Disability Living Allowance (DLA)*[41]

Attendance Allowance is for people over State Pension age who need help with personal care due to disability; DLA is being phased out and replaced by PIP for most working-age individuals, but is still paid to some existing claimants, particularly children. Athletes who acquire a disability are also eligible, in principle, for accessible housing support, disabled parking permits, concessionary travel, and adapted equipment grants—though access depends on local authority assessments and services.

Sport-Specific Protection

There is currently no formal invalidity insurance scheme operated by UK Sport or NGBs elite athletes. Athletes may be covered by private sport accident insurance arranged through their NGB while they are on the World Class Programme. However, coverage terms may vary and coverage typically ends upon deselection or exit from the programme.

Athletes employed by the armed forces benefit from stronger institutional protection. The Armed Forces Compensation Scheme (AFCS)[42] provides financial compensation for injuries or illnesses caused or worsened by military service, including during sporting activities undertaken in service. Payments can be made as lump sums or in the form of Guaranteed Income Payments for long-term incapacity.

Conclusion Invalidity & Disability Benefits

The UK welfare system provides a wide range of invalidity and disability-related benefits, but none are designed with elite athletes in mind, and access may be complicated by gaps in contribution records or unclear eligibility under generalist rules. While military and club-employed athletes benefit from more secure institutional schemes, APA-funded athletes are left to navigate public benefits on their own, with limited transitional support and variable access to private insurance. The absence of a structured, sport-specific invalidity safety net represents a significant vulnerability in the UK athlete protection framework.

Survivors' Benefits

Survivor protection in the United Kingdom is primarily delivered through the general welfare and pension systems, which provide financial support to the spouses, civil partners, and (in some cases) dependent children of deceased individuals. These benefits are not profession-specific and apply to eligible residents based on contribution history, family status, and

[40] The Attendance Allowance is regulated by the Social Security (Attendance Allowance) Regulations 1991. Further details about the scheme can be found here: https://www.gov.uk/attendance-allowance
[41] The Disability Living Allowance is regulated by the Social Security Contributions and Benefits Act 1992. Further details about the scheme can be found here: https://www.gov.uk/disability-living-allowance-children
[42] Further details about the Armed Forces Compensation Scheme can be found here: https://www.gov.uk/guidance/pensions-and-compensation-for-veterans

residency. As with other branches of social protection, there are no athlete-specific survivor benefits in the UK—meaning that access depends entirely on the legal and financial status of the athlete at the time of death.

Bereavement Support Payment (BSP)

The principal survivor benefit in the UK is the Bereavement Support Payment (BSP),[43] available to the surviving spouse or civil partner of a deceased person who paid sufficient National Insurance (NI) contributions, or died as a result of an industrial accident or disease.

BSP consists of an initial lump sum payment (£3,500 if the survivor has dependent children; £2,500 otherwise), and up to 18 monthly payments (£350 or £100/month, respectively).

Importantly, this benefit is only available to legal partners (marriage or civil partnership is required), and not to cohabiting partners or children alone. Furthermore, BSP is contribution-based: if the deceased had not paid sufficient NI contributions, no benefit will be awarded.

Survivor Benefits from Occupational or Military Pensions

Athletes employed the armed forces may benefit from occupational pension schemes that include survivor benefits. Military athletes are covered by the Armed Forces Pension Scheme (AFPS),[44] which provides survivor pensions and death-in-service benefits to spouses, civil partners, and eligible children. The AFPS also includes the Armed Forces Compensation Scheme (AFCS),[45] which may pay additional compensation if the death is linked to service.

In both cases, these survivor benefits are clearly defined, structured, and accessible without recourse to general welfare schemes. They represent a far stronger level of protection than is available to APA-funded civilian athletes.

Absence of Athlete-Specific Survivor Measures

There are currently no national sport-specific policies or insurance schemes in place that guarantee survivor benefits for elite athletes outside club or military employment. UK Sport does not currently offer survivor coverage or contribute to long-term survivor pensions. The BEAA may offer informal support or help families navigate the benefits system, but has no mandate or capacity to provide direct financial assistance.

Conclusion Survivors' Benefits

The UK system provides basic survivor protection through general public benefits and occupational pension schemes—but elite athletes who are not formally employed may fall outside this safety net. Survivor entitlements rely on the deceased person's NI contribution

[43] Further details about the scheme can be found here: https://www.gov.uk/bereavement-support-payment
[44] Further details about the Armed Forces Pension Scheme can be found here: https://www.gov.uk/guidance/pensions-and-compensation-for-veterans
[45] Further details about the Armed Forces Compensation Scheme can be found here: https://www.gov.uk/guidance/pensions-and-compensation-for-veterans

record, which is often incomplete or non-existent in the case of publicly funded, grant-based athletes. Club-employed or military athletes benefit from clearly defined survivor pensions and death-in-service benefits, but these do not extend to most APA-funded athletes. This lack of institutional coverage for athlete families in the event of death reflects a broader structural exclusion of elite athletes from the core protections of employment-based welfare systems.

Minimum Income

The United Kingdom does not operate a dedicated minimum income scheme for elite athletes. However, elite athletes may be eligible for income support through two main channels:

1. General welfare provisions available to all residents under defined eligibility criteria; and
2. Targeted public funding provided by UK Sport via the World Class Programme.

Together, these mechanisms form a partial and conditional income safety net—one that depends heavily on the athlete's status (e.g. selection to a programme), financial need, and contribution history.

Universal Credit and Other State Benefits

Elite athletes who are unemployed or on low income may be entitled to Universal Credit (UC)—the UK's main means-tested benefit for working-age individuals. Universal Credit is a monthly cash payment, combining several benefits (e.g. housing support, income support, child tax credits) into one system.

Eligibility depends on income, savings, household composition, and residence status. Importantly: Athletes who transition out of elite sport may also apply for Jobseeker's Allowance (contribution-based, time-limited) or Employment and Support Allowance (in case of injury or health-related incapacity to work), subject to National Insurance contribution history.

However, athletes may lack sufficient contribution records to qualify for contributory benefits, and may not meet all eligibility conditions for means-tested ones either.

Athlete Performance Award (APA) – Public Funding Mechanism

The Athlete Performance Award (APA) is the most important form of targeted minimum income support for elite athletes in the UK. Funded by UK Sport and administered via National Governing Bodies (NGBs), the APA is a tax-free, means-tested grant provided to athletes selected for the World Class Programme.

Key features:

- The APA is awarded based on performance level (e.g. Podium, Podium Potential);
- It is conditional on annual income being below £65,000, excluding student loans;

- It does not constitute a salary and does not confer employment status;
- APA recipients may lose funding if deselected, making the system inherently unstable.

While the APA provides essential income support for full-time training and competition, it is:

- Only available to athletes in Olympic sports;
- Not available during career transitions unless specifically extended (e.g. short-term transition funding);
- Subject to fluctuations and withdrawal based on performance or team selection.

Hardship Fund and Additional Temporary Support

In response to the cost-of-living crisis, UK Sport established a Hardship Fund, offering up to £1,500 in support to athletes facing exceptional personal or financial challenges. Initially tied to unforeseen events, the criteria were later relaxed to expand access.

In 2023, a £500 one-off cost-of-living payment was also made available to APA-funded athletes. While these measures represent important ad hoc support, they do not constitute structural minimum income protection.

Conclusion Minimum Income

There is no formal minimum income guarantee for elite athletes in the UK. Instead, support relies on a combination of public welfare schemes and performance-based grant funding through UK Sport. While the APA offers crucial financial stability for some, its eligibility is tightly linked to selection status and does not extend across the athlete population. Universal Credit provides an important fallback, but requires navigating a complex contribution-based system. As such, significant income insecurity remains a feature of the elite sport model, particularly for athletes outside team sports or military employment.

4.5.3. Conclusion and Takeaways

The UK offers a broad and well-established welfare state grounded in universal healthcare and a mix of contributory and means-tested benefits. Elite athletes, as UK residents and citizens, may in principle access many of these protections. However, in practice, the applicability and adequacy of this support are uneven and often dependent on an athlete's employment status, institutional affiliation, and performance pathway.

Athletes employed by clubs or serving in the armed forces benefit from formal employment relationships, granting them access to maternity and paternity leave, pensions, and employer-based protections. By contrast, Olympic athletes solely supported through UK Sport's World Class Programme are not classified as employees or workers. As confirmed in the *Varnish* case, these athletes do not benefit from employment rights, nor are they covered by sectoral employment protections.

This legal status has significant implications. It limits access to statutory income replacement (e.g., Statutory Sick Pay, Maternity Pay), prevents automatic enrolment in pension schemes, excludes athletes from employment injury coverage, and leaves them reliant on a grant-based model with no guaranteed long-term security. Access to state benefits (such as Universal Credit, Employment and Support Allowance, or Bereavement Support Payment) may also be restricted due to irregular income patterns and gaps in National Insurance contributions. Critically, there is no formal protection in cases of long-term sickness, disability, or death, apart from what is provided to athletes employed in clubs or the armed forces.

Good Practice

Despite these structural limitations, there are examples of good practice that respond to the unique needs of elite athletes. One notable example is UK Sport's pregnancy and maternity policy for APA-funded athletes. This policy recognises the pressures faced by female athletes and includes tailored provisions that allow for continued grant eligibility, access to private medical insurance, and structured support for return to training. While still not universally binding on all NGBs, this measure represents a meaningful step toward gender-sensitive athlete protection and serves as an emerging standard of care.

Similarly, the Athlete Medical Scheme provides world-class medical support while athletes are active on the World Class Programme, enabling access to private care that exceeds standard NHS provision. These supports are essential to performance and recovery but remain conditional, temporary, and non-statutory.

Challenges

- Lack of structural integration: Elite athletes are not recognised as a legal category within the UK welfare system, and there is no systematic integration of their status into public benefit frameworks.
- Inconsistency across sports: While UK Sport provides central policies, implementation is largely left to NGBs. This may result in uneven application of athlete protections, with varying access to support.
- Protection gaps in high-risk scenarios: APA-funded athletes have no structural protection in cases of long-term illness, invalidity, or death. Survivor benefits are tied to contribution-based entitlements, which many athletes lack. There is no death-in-service scheme or guaranteed compensation in the event of career-ending injury or disability.
- Career transition and long-term security: While short-term transition funding exists, the UK system does not provide structured pension provision or long-term planning support

for most elite athletes outside team sport or the military. This creates vulnerability, especially during deselection, retirement, or life transitions.

Takeaways

- The UK offers relatively strong universal services, but limited athlete-specific entitlements outside of military and professional club employment settings.
- Grant-funded athletes, despite being publicly supported and subject to structured obligations, remain outside the scope of employment law and do not benefit from the protections afforded to comparable categories of workers.
- Some promising practices, such as the APA-linked maternity policy and hardship funding, demonstrate institutional responsiveness and could be developed into more permanent features of athlete protection.
- Key gaps remain in legal status and social security integration, pension provision and long-term planning mechanisms, disability, sickness and survivor protection and consistency of implementation—areas that will require further policy attention to ensure sustainable and equitable protection for elite athletes across the UK sport system.

5. Athletes' and Stakeholders' Awareness and Viewpoints

5.1. Description of Athlete Sample

As for 31 May 2025, a total of 119 athletes from nine different countries filled in the survey-toolkit for athletes.

Table 1: Countries of Surveyed Athletes.

Country	Number of Respondents
Croatia	8
Germany	69
Ireland (Republic of)	1
Malta	1
Poland	15
Portugal	19
Slovakia	1
Ukraine	1
Missing	4

Table 2: Sports of Surveyed Athletes.

Country	Number of Respondents
Athletics	15
Triathlon	8
Rowing	8
Sailing	5
Fencing	4
Football	4
Shooting	4
Swimming	4
Water polo	4
Cycling	3
Judo	3
Handball	3
Surfing	2
Climbing	2
Figure Skating	2
Baseball	2
Badminton	2
Speedskating	2
Orienteering	2
Other (1 respondent each)	24
Missing	16

Of the 119 athletes, 58 identify with the female gender (48.7%) while 61 (51.3%) are male. The surveyed athletes come from a variety of Olympic and Paralympic but also some non-Olympic sports (see Table 2).

The average age of the responding athletes is 23.3 years (SD=6.46) with the youngest athlete aged 17 and the oldest 62. 82 of the 119 athletes (68.9%) are below the age of 25. In terms of the highest level of education, 32.2% of the athletes have completed a university or vocational education.

Table 3: Highest Level of Education of Surveyed Athletes.

Highest level of education	Number of Respondent
Primary school	4
Secondary school	76
Vocational training	4
Bachelors	24
Masters	9
Doctorate	1
Missing	1

93 of the responding athletes (78.8%) indicate that they have competed in international competitions, including youth competitions with 20 athletes having participated in the Olympic Games and 59 in senior World Championships of their respective sport.

Table 4: Highest Competition Level of Surveyed Athletes.

Highest competition level	Number of respondents
International competitions	93
European competitions	15
National competitions	9
Continental competitions	1
Missing	1

5.2. Athletes' Views on Their Individual Social Protection Situation

The survey asked the responding athletes to select those of the 10 identified social protection provisions that are important to them in their current situation. For the purpose of this evaluation, the provisions "Maternity & Paternity Benefits" have been considered separately, leading to a total of 11 provisions. Figure 2 illustrates how often each of the 11 provisions have been selected as important to the responding athletes.

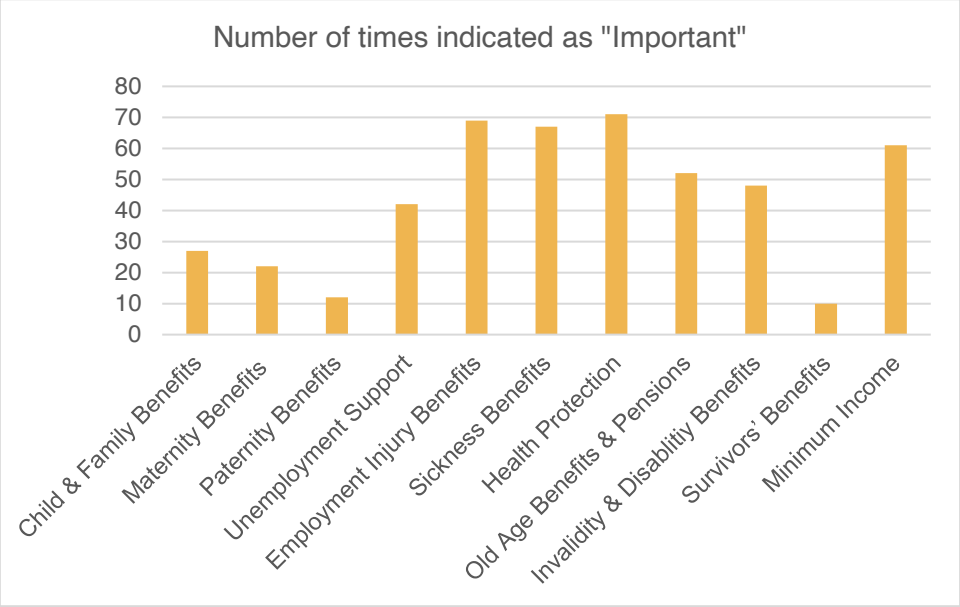

Figure 2: Absolute Quotation of Social Protection Provisions as "Important".

For those provisions selected as “important”, the athletes were asked to assess the perceived adequacy of their current protection for this provision on a 7-point Likert scale.[46] Figure XY depicts the mean perceived adequacy, the range of the standard deviation as well as the minimum and maximum values indicated for each provision.

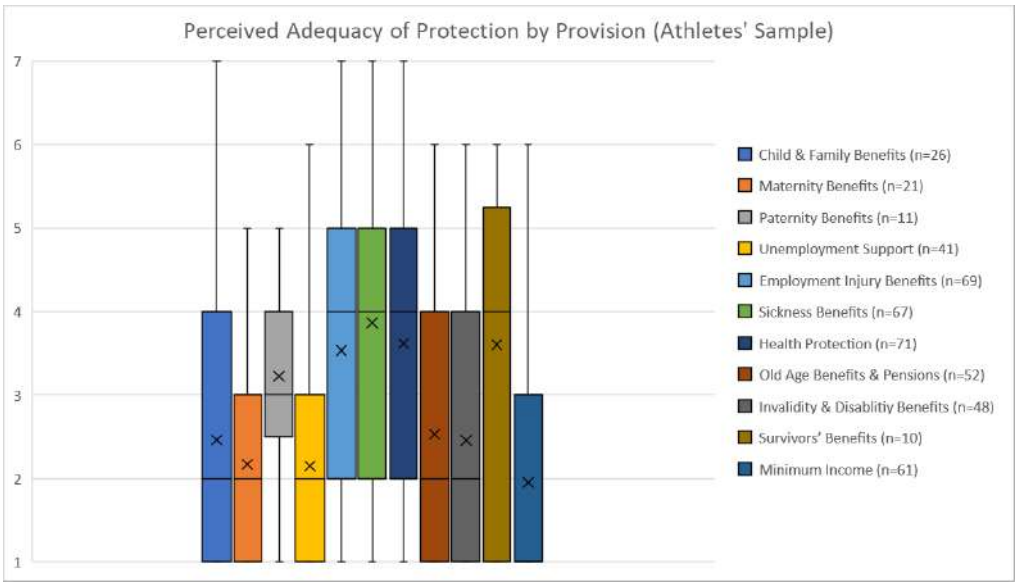

Figure 3: Perceived Adequacy of Provisions Considered as "Important".

The combined average perceived adequacy across all 11 provisions is 3.03 on the 7-point Likert scale.

[46] The respective statements read as follows: I feel that I have access to adequate [social protection benefit] through my activities as an elite athlete. The items on the 7-point Likert scale were: 1 - Strongly disagree, 2 – Disagree, 3 - Somewhat disagree, 4 - Neither agree nor disagree, 5 - Somewhat agree, 6 – Agree,7 - Strongly agree

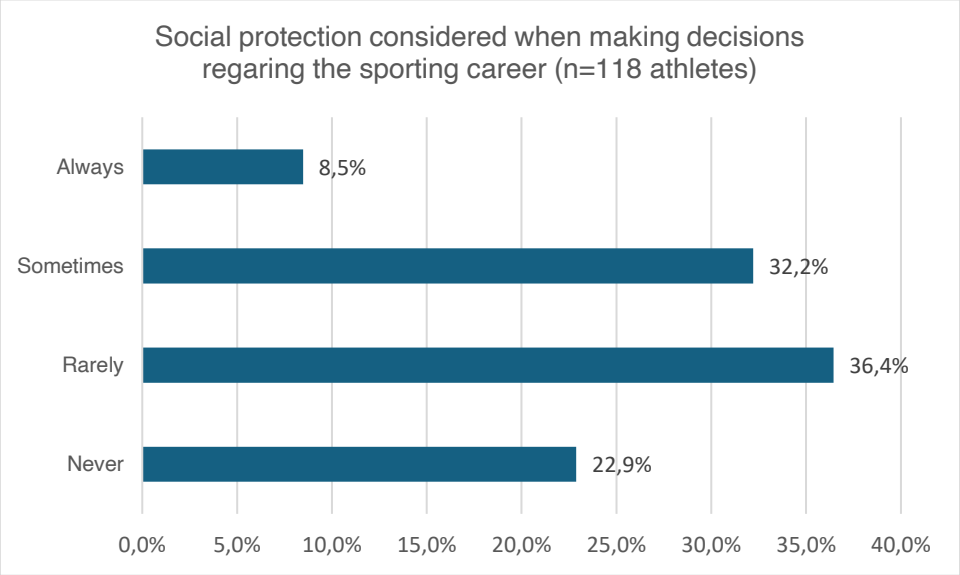

Figure 4: Consideration of Social Protection in Making Career Decisions.

The survey asked the athletes whether they include their social protection situation in their sporting career decision making. Most of the responding athletes do currently consider their social protection coverage only occasionally when making such. Only 8.5% always take their social security situation into account. On the other side, 22.9% of the participants indicated that they never do so.

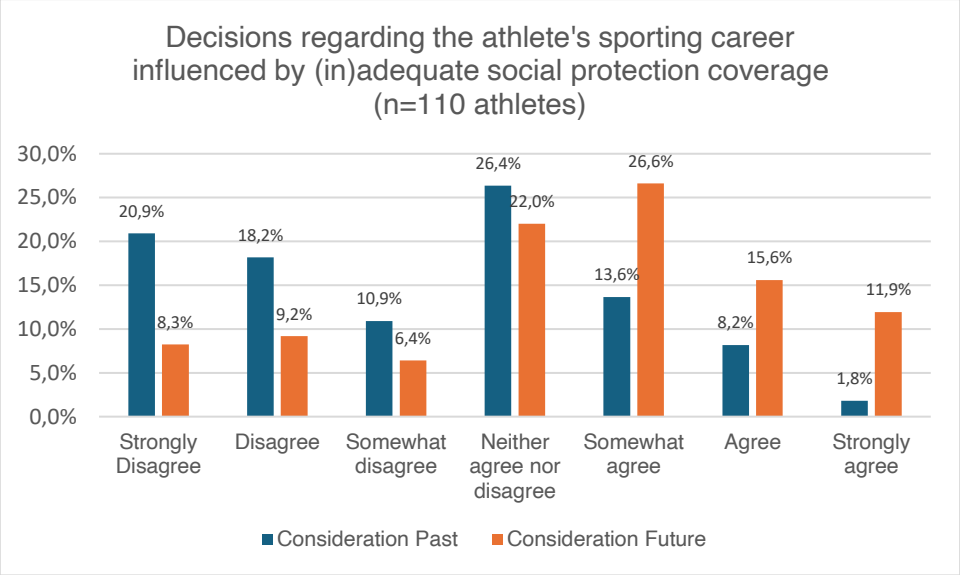

Figure 5: Influence of Social Protection Coverage on Career Decisions.

The athletes were also asked if their social protection coverage influenced their decisions in terms of their sporting career and whether they are aiming to change this pattern in the future. The majority of athletes did not take decisions on their sporting career with respect to their social security situation in the past. When it comes to the future, however, more than

50% of the survey participants are planning to consider this aspect in upcoming decisions (compared to less than 25% who already did it in the past). Only roughly a quarter of the athletes want to keep disregarding their social security situation to some extent when taking sporting decisions. Furthermore, more than 50% of participating athletes indicated that they will consider social protection more in the future than they did in the past when taking decisions on their sporting career.

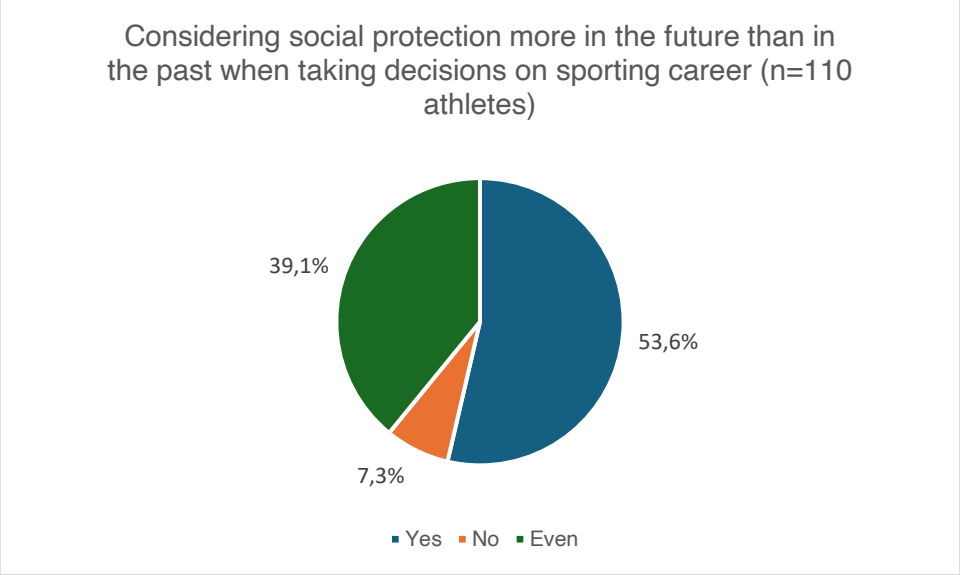

Figure 6: Relative Change of Consideration of Social Protection from Past to Future Decisions.

As regards the education about different types of social protection benefits and access to the same, almost 50% of the responding athletes either disagreed or strongly disagreed with the statement that they felt sufficiently education. This indicates that comprehensive information on their social protection is either not available or not effectively communicated.

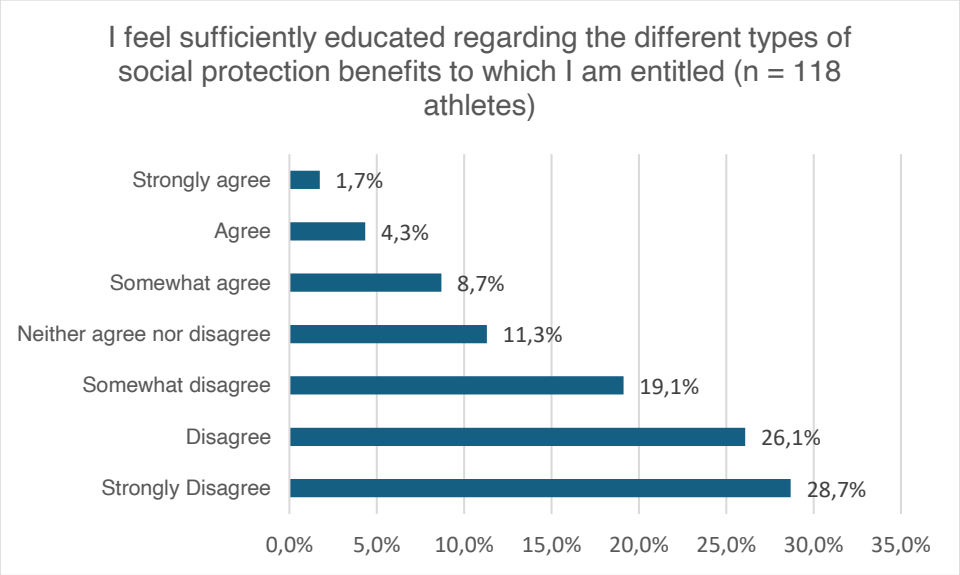

Figure 7: Evaluation of Sufficiency of Education on Social Protection.

A final question asked the athletes about the perceived responsibility to provide information and education about social protection benefits. Athletes could select multiple entities. 88.2% of all responding athletes indicate that their respective national federation has a responsibility to educate them. This is followed by clubs, NOCs and the national government. International organisations, like the IOC (19,3%) or an athletes' respective international federation (26.1%) are not assigned a similar responsibility by responding athletes.

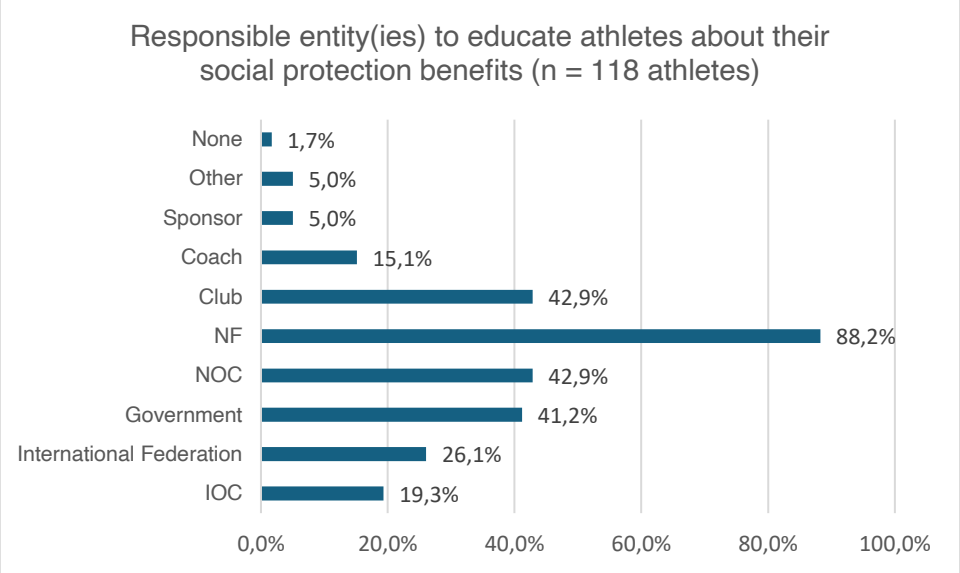

Figure 8: Entities Considered as Responsible to Educate Athletes about Social Protection.

5.3. Stakeholders' Views

At the date of writing this report, a total of 32 stakeholders responded to the survey-toolkit for stakeholders. The type and geographical scope of the participating organisations differ significantly (see Figure 9).

The stakeholders were, firstly, asked about the type of the organisation they are representing. The results to this question revealed that most of the organisations that participated in the survey were sport federations and associations (12), followed by athlete organisations (6) and sport clubs (5). Only few umbrella organisations (3) and Olympic committees (3) took part.

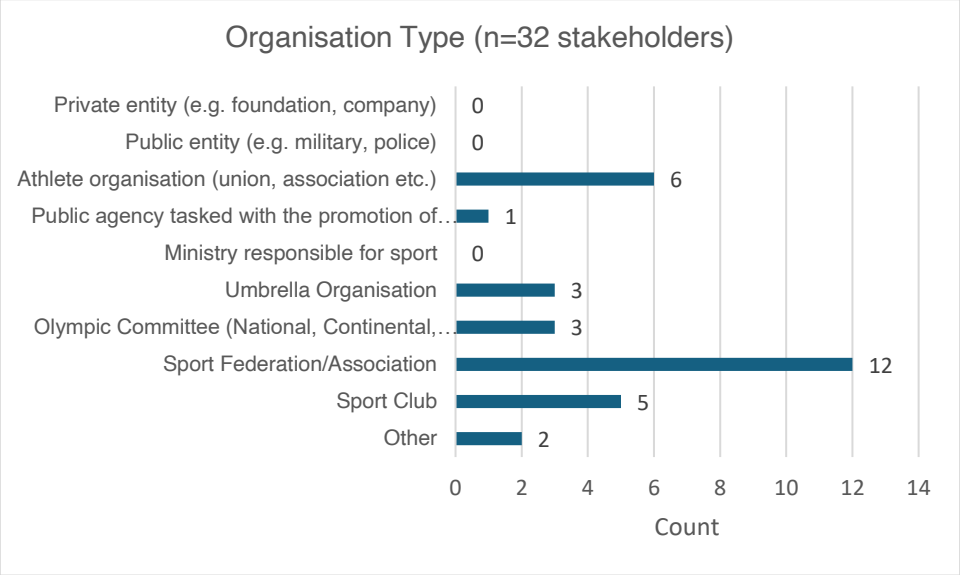

Figure 9: Organisation Type of Surveyed Stakeholders.

Most representatives indicated a national reach when being asked about the scope of their organisation (18). Only have as many stakeholders (9) stated that they are operating on an international level. Organisations with a main focus on the local (3) and continental scope (2) were only rarely represented

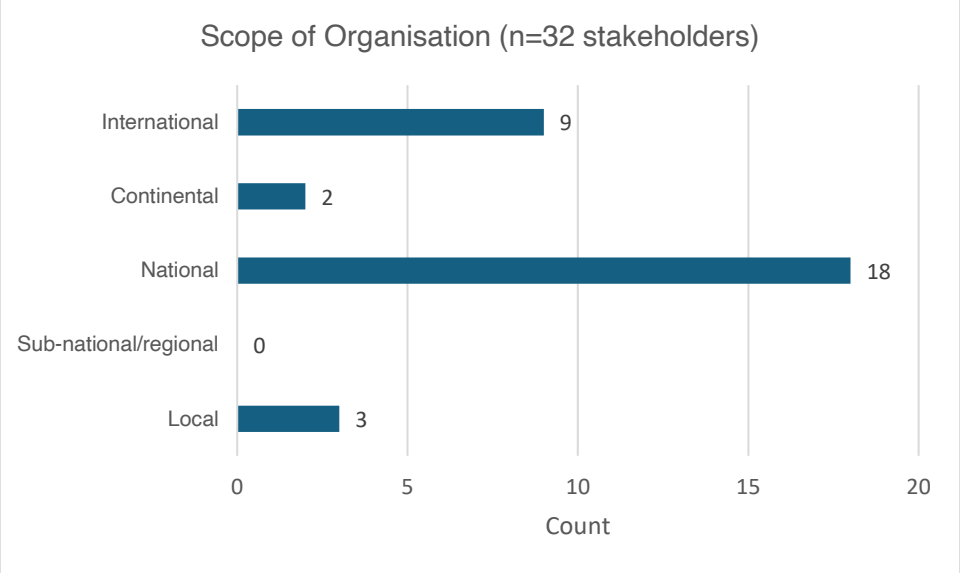

Figure 10: Scope of Organisation of Surveyed Stakeholders.

Besides organisations from Croatia (8), Poland (4), and Portugal (2), every other stakeholder who participated in the survey is the only one from their respective country of origin. Among these solely represented countries are Cyprus, Finland, France, the Republic of Ireland, Romania, Slovenia, and the UK.

Figure 11: Country of the Organisation of Surveyed Stakeholders.

The stakeholders were also asked to indicate the type of contractual relationships that exist between their organisation and the athletes they support. Four out of ten stakeholder organisations sign athlete and participation agreements with "their" athletes. A slightly smaller share offers scholarships and grant agreements, while only 6.3% of the participating organisations employ elite athletes.

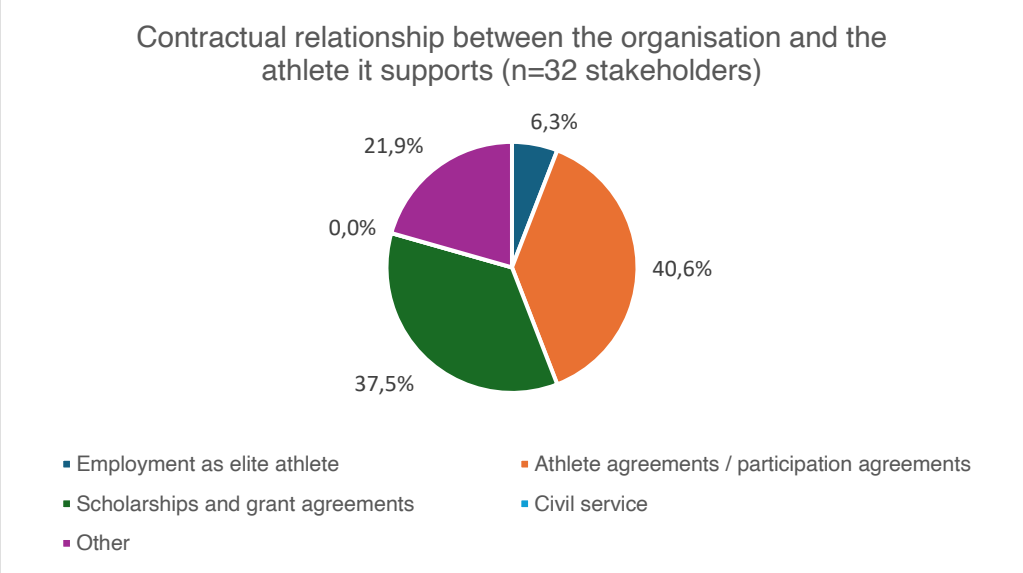

Figure 12: Contractual Relationship with Athletes.

Most of the stakeholders stated that social protection is a core concern of their organisation - 29% agreed strongly with such a statement. Only less than 20% disagreed to some extent that social protection is a main topic to them.

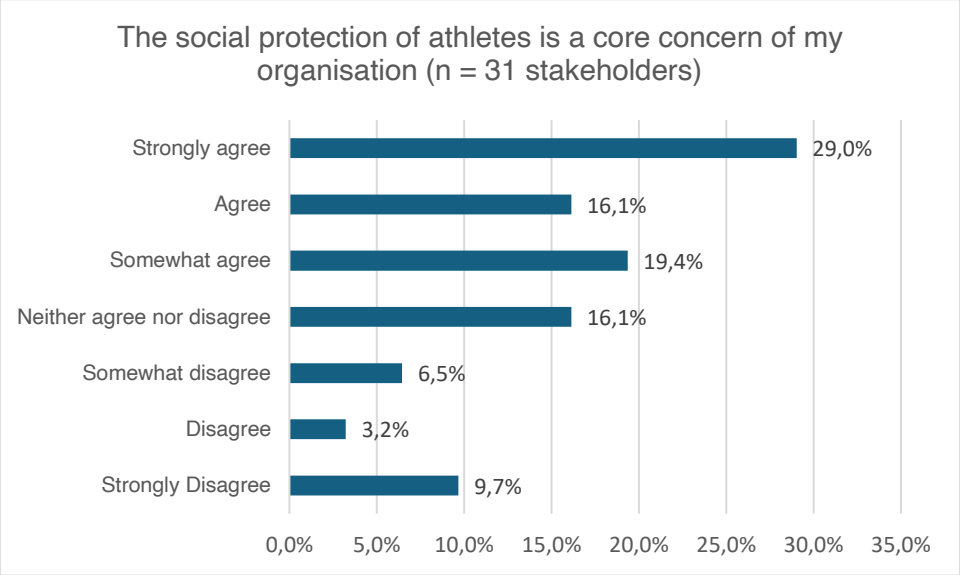

Figure 13: Consideration of Social Protection as an Organisational Priority.

Further, the stakeholders were asked to name the five most important social protection measures for elite athletes to their organisation. They could choose from a list of 11 provisions (s. chart). In most cases, “Health Protection,” “Employment Injury Benefits,” and “Sickness Benefits” were considered important by the surveyed organisations. Survivors’ and Paternity Benefits were only added in 3.1% respectively 6.3% of the cases to the individual ranking of the five most important provisions.

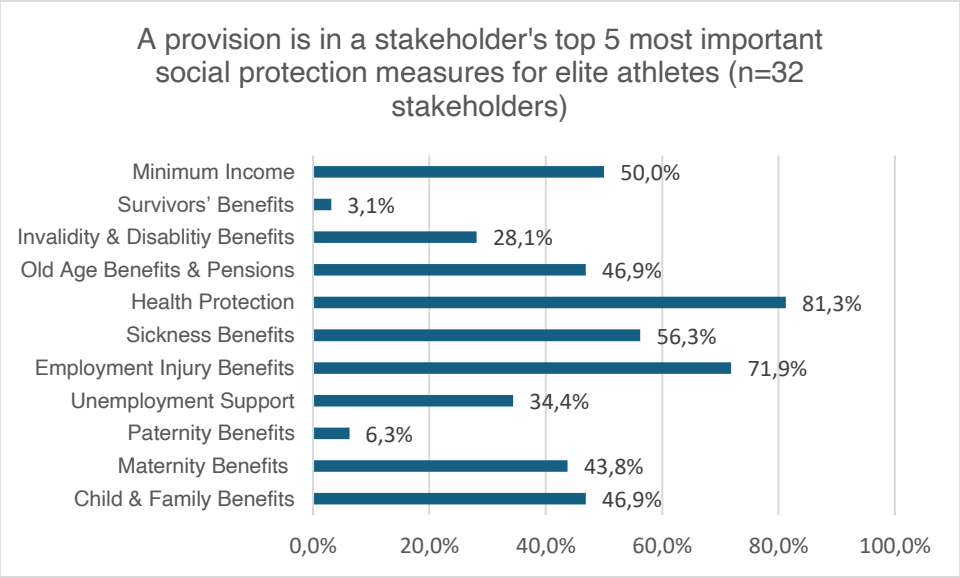

Figure 14: Stakeholder's Top 5 Most Important Social Protection Provisions.

The stakeholders were also interrogated whether they assume that an athlete's social protection situation has an effect on athletes’ personal career planning. The majority stated that there is such an effect: Over 40% of the organisations strongly agreed with this thesis. Another combined 40% also agreed or somewhat agreed. Only 6.5% strongly disagreed.

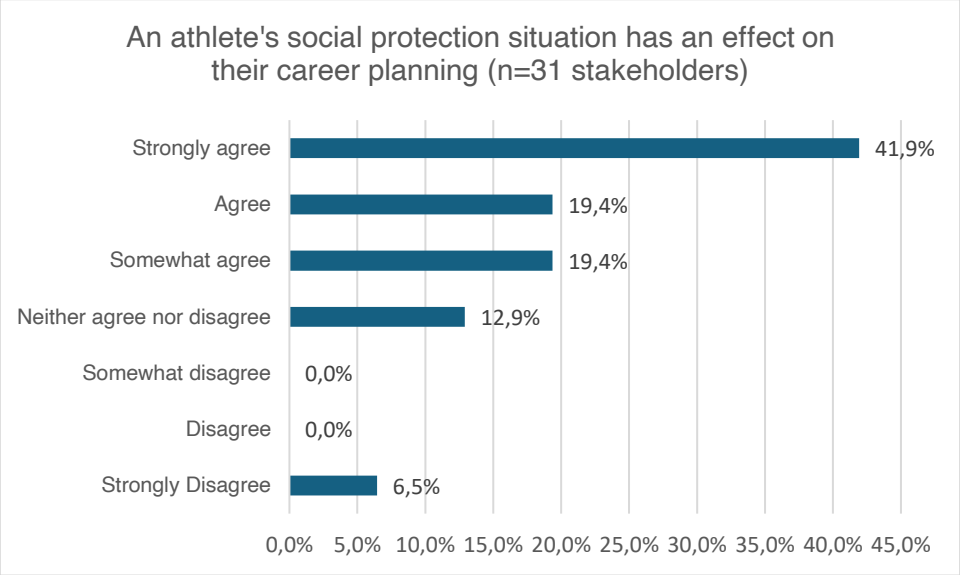

Figure 15: Effect of Athletes' Social Protection on Career Planning.

The responses were a bit less skewed but still rather clear when the stakeholders had to give their assessment on the following statement: “An athlete's social protection situation has an effect on athletes’ sporting performance.” 35.5% of the organisations strongly agreed to the statement, while on the counterpart 19.5% are convinced at least to some extent that social protection has no effect on the sporting performance of athletes.

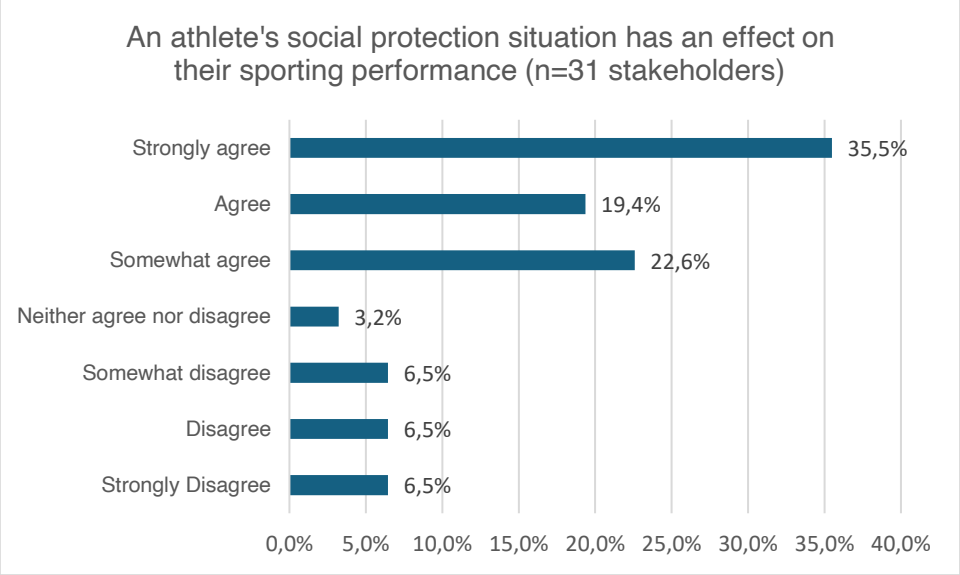

Figure 16: Effect of Athletes' Social Protection on Sporting Performance.

Another question addressed the social protection situation of the athletes the surveyed stakeholder supports and whether this protection is sufficient. Most of the organisations were undecided in this regard. A slight tendency went, however, in the direction of stating that the supported athletes’ social protection status is adequate.

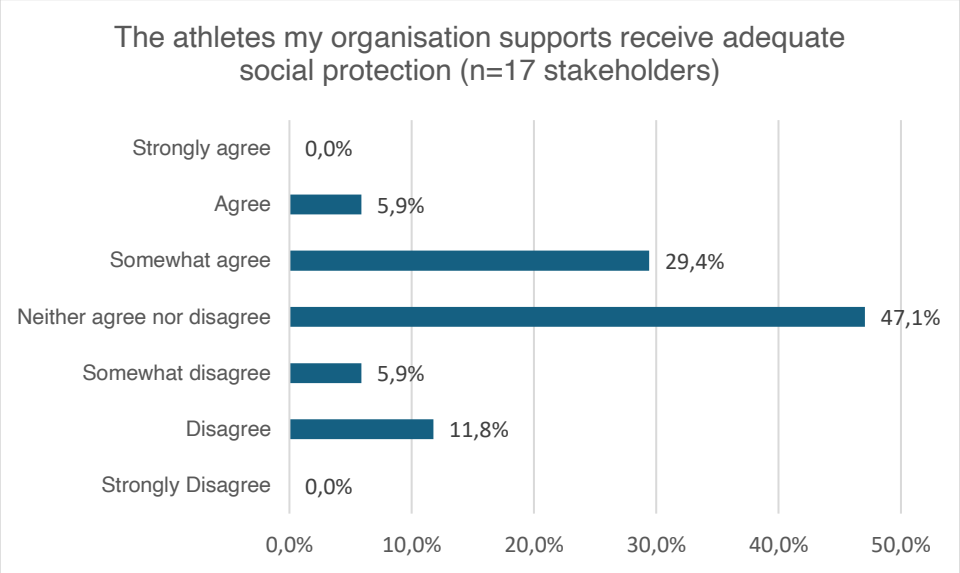

Figure 17: Evaluation of Social Protection of Athletes' Supported by the Organisation.

6. Analysis: Comparative Perspectives on Athletes' Social Protection in European Countries

6.1. Institutional Frameworks

Elite athletes in Europe often operate in a grey zone of professional labour, navigating intense demands akin to full-time employment while lacking the conventional benefits afforded to regular workers (see also O'Leary et al. 2024). As such, their social protection is a pressing governance issue at the intersection of sport policy and welfare regimes. This report has examined two principal components of elite athletes' social protection across five European countries: (1) statutory social protection integrated into general welfare systems, and (2) athlete-specific measures tailored to the unique career structures and risks of high-performance sport.

The analysis reveals a fragmented and uneven landscape, where access to protection depends heavily on national legal traditions, the classification of athletes within legal and policy frameworks, and the degree of institutional coordination between state and sport bodies. The report draws on a comparative approach to assess the different mechanisms through which elite athletes receive social security, retirement support, and post-career assistance.

6.2. Statutory Protection

Statutory protection refers to access to general social welfare provisions under a country's national legal framework in line with the ten identified provisions enshrined in transnational frameworks on social protection. In some European countries, these protections are formally extended to elite athletes through specific classifications within public employment schemes or broader social laws. However, the extent of access varies widely depending on the legal recognition of athletes' employment-like status and their integration into national welfare systems.

Legal status / Provision	National Social Laws	National Sport Legislation
	Public Employment, Civil Service, Soldier	"Elite Athlete" Status
Child and family benefits	DE	
Maternity/paternity benefits	DE, PL	
Unemployment support	DE, PL	
Employment injury benefits	HR, DE, PL	PL
Sickness benefits	DE, PL	PL
Health protection/insurance	DE, PL	HR
Old-age benefits/pensions	HR, DE, PL	HR, PL, PT
Invalidity/disability benefits	HR, DE, PL	HR, PL, PT
Survivors' benefits	DE, PL	HR, PT
Minimum income	DE	

Figure 18: Comparison of Legal Source for Statutory Coverage by Country.

6.2.1. Public Employment Models

Croatia, **Germany** and **Poland** recognise elite athletes within public employment structures, allowing them access to social benefits through formal state schemes. In these cases, athletes may be treated analogously to civil servants, soldiers, or public employees, depending on the legal configuration and entities offering employment opportunities. Germany has developed the most advanced of such schemes with a large portion of elite athletes enrolled in so-called sport support groups. In fact, stakeholder consultation has revealed that in principle any elite athlete of the two highest performance cadres (Olympic and Perspective) may join such groups.[47]

6.2.2. Extension of Legal Status to Elite Athletes

In **Croatia** access to statutory social protection is granted to athletes of the highest performance category by virtue of the Act on Sport. Here, those very successful athletes are integrated into the general systems for health protection, old age benefits, invalidity insurance and survivors' benefits.

In **Poland** athletes who are recipients of state sports scholarships—particularly those who are members of national teams—are considered employees for social security purposes. According to the Act on Sport (2010), combined with laws on social security (1998) and employment promotion (2004), these athletes are entitled to coverage for accidents and

[47] Information obtained during the National Workshop in Germany.

injuries, sickness, disability, and pensions. The state contributes to income-related pension schemes on their behalf.

In **Portugal** elite athletes listed by the Institute for Sport and Youth can enrol for the special social security schemes with contributions paid by the state.

These classifications highlight the significance of legal status in determining access to public welfare benefits. Where such status is institutionalised, athletes are more likely to enjoy statutory coverage. However, this integration remains partial, with many countries lacking national-level public employment schemes for athletes altogether.

6.2.3. Challenges and Limitations

Despite these advances, statutory protection for elite athletes remains incomplete in most countries. Comprehensive coverage often depends on whether the athlete is legally classified as a public employee or falls under a special category created through sport legislation. Even then, coverage is frequently limited to select groups, e.g., national team members, Olympic-level athletes, while excluding others engaged in high-level sport.

Moreover, while some schemes ensure access to key welfare dimensions such as injury protection and pensions, others exclude minimum income guarantees or broader forms of social security. The effectiveness of protection also hinges on the financial commitments made by the state. In pension schemes, for instance, state contributions may vary considerably, ranging from minimum flat rates to income-related support.

The role of national federations further complicates access. In some countries, the listing or classification of eligible athletes is conducted with—or entirely delegated to—sport governing bodies (SGBs), raising concerns about transparency and consistency.

6.3. Athlete-Specific Measures

Where statutory mechanisms fall short, many countries have introduced athlete-specific welfare measures, particularly in the area of retirement and post-career support. These initiatives are often ad hoc and targeted, operating outside the general welfare system and reflecting a mix of public and private arrangements.

6.3.1. Public Approaches

Several countries have developed athlete-specific legislation or policies that provide financial assistance upon retirement. These measures typically focus on athletes who have achieved notable success – such as medallists at Olympic or World Championship level – and are implemented through direct state action or public-private partnerships.

In **Croatia**, athletes who have won medals at major international competitions are eligible for retirement cash benefits calculated on the basis of the national average monthly income. **Poland** offers similar benefits, indexed to the basic monthly amount provided to civil servants.

Portugal provides financial post-career support to elite athletes affiliated with the Olympic or Paralympic projects of its national Olympic committee. This support is delivered through sport-specific channels but backed by public funds.

6.3.2. Delegation and Hybrid Models

Germany presents a hybrid model. A monthly subsidy of up to €250 is offered to athletes with recognized *cadre/support* status (e.g., members of the Top Team Future program). The subsidy is provided by the Ministry of the Interior but channelled through the German Sports Aid Foundation, which collaborates with private pension insurance providers.

The **United Kingdom** takes a different route by delegating the administration of transitional funds to National Federations. According to UK Sport's policy framework, retiring elite athletes receiving an Athlete Performance Award can access short-term financial assistance for up to three months. This approach relies on public funding but places responsibility for disbursement on SGBs.

In most cases, eligibility is tightly linked to athletic achievement. High performance – measured through medals, rankings, or participation in prestigious events – is a prerequisite for support. This logic reinforces a meritocratic model that privileges sporting success over broader welfare considerations.

6.3.3. Institutional Actors and Gaps

Athlete-specific measures involve a range of actors: government ministries, national Olympic committees, SGBs, and private insurers. However, they tend to be fragmented across jurisdictions and lack a coherent regulatory framework. In most countries, private initiatives – such as those initiated by federations or athlete associations – are rare and often limited to short-term or event-specific provisions.

One notable absence across the examined countries is the use of collective bargaining agreements (CBAs) or social dialogue. These could potentially standardise protection and reinforce athletes' rights through negotiated frameworks but are rarely employed in the sport sector.

6.4. Comparative Patterns and Governance Gaps

Both statutory and athlete-specific welfare measures for elite athletes show considerable cross-national variation. Statutory protection is more robust in countries with clear legal definitions and strong coordination between the welfare state and sport institutions. Yet, even in these contexts, coverage remains partial and conditional.

The effectiveness of statutory routes depends on athletes' legal classification, access to public employment schemes, and the actual value of benefits. While general social laws provide a foundation, integration often requires additional sport-specific legislation.

Athlete-specific measures, in contrast, function more like compensatory interventions. They aim to fill gaps left by the general system but are highly variable, selective, and often temporally limited. Their implementation reflects broader trends in sport governance: delegation to SGBs, mixed public-private funding, and limited regulatory oversight.

Despite the increasing visibility of athlete welfare on the policy agenda, core social protections such as minimum income, full pension integration, and long-term employment security remain elusive. The current system relies heavily on athletes' elite status and recent performance, with little recognition of the broader social risks they face throughout and after their careers.

The institutional landscape of athlete welfare in Europe reflects a hybrid model combining elements of public regulation, private autonomy, and performance-based selection. This model is both adaptive and problematic. On one hand, it allows for flexibility and national variation; on the other, it leads to fragmentation, inequality, and unpredictability.

A key challenge lies in the ambivalent role of the state. In some contexts, governments legislate and provide direct support; in others, they delegate responsibility to sport bodies, often without the regulatory mechanisms needed to ensure adequate provision. This ambiguity contributes to a patchwork of provisions that lack coherence and accountability.

Moreover, the dominant performance-based approach reinforces inequalities within the athlete population. While medal-winning athletes may access retirement benefits and subsidies, others, particularly just below top-tier status, often remain excluded.

Finally, the absence of collective negotiation mechanisms limits athletes' ability to shape the rules that govern their welfare. Unlike other labour sectors, Olympic sport in many countries lacks institutionalised independent channels for athlete representation in welfare policymaking (cf. McNamee et al., 2023).

6.5. Social Protection for Elite Athletes in Europe: Preliminary Reform Options

The social protection framework for elite athletes across Europe remains insufficient, inconsistent, and excessively tied to athletic performance. This report highlights the urgent

need for a rights-based and inclusive approach that harmonises statutory protections with sport-specific support mechanisms under reinforced good governance structures.

The following key policy recommendations have been identified:

- **Formal Recognition of Athletes as Workers**: Granting professional athlete status to ensure full access to social security benefits.
- **Integrated Policy Systems**: Developing cohesive frameworks covering all ten essential protection areas (e.g., health, pensions, unemployment, injury coverage).
- **Improved Accessibility and Guidance**: Providing athletes with streamlined information and administrative support to navigate complex welfare systems.
- **Strengthened Collective Bargaining**: Establishing formal representation channels for athletes to advocate for improved welfare standards.
- **Limited Harmonisation**: Considering the diverse characteristics of national sport political decision-making processes, assessments about "optimal" adaptation and participation models have limited validity. Such conclusions can only be drawn within the context of each country's constitutional framework, institutional structures, and political parameters - and sometimes must be evaluated specifically in light of the particular policy area in question.

A paradigm shift in how elite athletes are institutionally positioned within the Olympic sport ecosystem is critically required to guarantee their fundamental rights and long-term security – both during and after their competitive careers.

6.6. Summary: Good Practices and Key Challenges

This comparative analysis underscores the institutional complexity of athlete welfare in Europe. While statutory social protection and athlete-specific measures provide some safety nets, they remain insufficient to meet the structural vulnerabilities of elite athletes. The dependence on legal classification, performance metrics, and fragmented implementation leaves many athletes without stable or comprehensive protection.

As this report has shown, elite athletes' social protection is strongly contingent on a legal status as worker, employed person, civil servant or soldier. While most athletes in Olympic sports may not be employed by a sporting actor, e.g., a club or a sport federation, public employment models, most commonly with the military, offer comprehensive social protection coverage for athletes enrolled therein. While such models account for athletes' human right to social protection, it remains an open question whether the "detour" through public employers is a fair and suitable reflection of the services that elite athletes provide to several entities and organisations, who are, however, not the entities employing the athletes. This being said, the recognition of elite athletes as workers in their own right who provide services to sporting actors

and, potentially public authorities, remains a key challenge for their holistic social protection (cf. O'Leary et al., 2024).

In all investigated countries, specific policies and measures to enhance the level of protection for elite athletes are in place. While there are different ways to ensure social coverage (see section 6.1), national-level stakeholders generally show an increasing awareness of the topic. Yet, in the absence of robust legal frameworks acknowledging athletes as workers with full integration into statutory systems, the developed solutions appear fragmented across the different provisions (e.g., an increase in new maternity policies vs. no action in unemployment support). This is in contrast to developments at the global level, where social protection is increasingly seen as a holistic phenomenon and should not be fragmented in single provisions (cf. ILO, 2024).

Such fragmentation also leads to a high degree of complexity which many athletes currently find challenging to navigate. While the increasing awareness on the side of the stakeholders may lead to an enhanced education about social protection, the survey results underline that the complex system composed of statutory provisions and athlete-specific, often private, must be well explained and made more transparent to athletes.

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Assessing, Evaluating, and Implementing
Athletes' Social Protection in Olympic Sports
Erasmus+ SOPROS
(Project 101090790)

Co-funded by
the European Union

Institute of European Sport Development and Leisure Studies
German Sport University Cologne
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