Third-country migration and European labour markets
Integrating foreigners

SUMMARY
The EU faces long-term economic challenges. Its population is ageing, and its economy is increasingly dependent on jobs requiring high levels of skills. Therefore, during the last ten years, the EU has come to consider managed migration as an increasingly important way to provide European economies with the talent they need.

Managing legal migration and integrating third-country nationals has significantly evolved in that time, following a sectoral approach. Several new legal instruments have been introduced – most importantly, the Single Permit and the Blue Card Directive, in 2011 and 2009 respectively – in order to facilitate permanent residence and assist in attracting highly skilled workers.

The European Union’s 'Stockholm Programme' of 2009, and the Commission's 'European Agenda for the Integration of Third-country nationals' of 2011, both pointed to the most crucial element in the successful integration of migrants being their participation in the labour market. Since then, the situation has improved in only a few Member States. Recent data confirm the persistent disadvantages for third-country nationals manifested in their employment and unemployment rates.

In this briefing:
- Migration in context: challenges and EU policy responses
- EU acquis on legal immigration
- Labour markets and migration
- European Parliament
- Remaining challenges
- Main references

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Migration in context: challenges and EU policy responses

Demographic and economic challenges
The EU faces long-term economic challenges. Its population is ageing and its economy is increasingly dependent on high-skill jobs. Therefore, during the past ten years, the EU has come to consider managed migration to be an increasingly important way to provide the European economies with the talent they will need for sustainable growth in the future. Two recent strategy papers from the European Commission stress the importance of increasing the intra-EU mobility of European citizens in order to support the social dimension of the European Monetary Union and at the same time to manage legal migration to the EU from outside. According to OECD figures, migrants (EU citizens and third-country nationals) account for 70 per cent of the increase in the workforce on European labour markets over the past ten years. Intra-EU free movement and labour immigration from third countries are therefore the two pillars on which the EU is basing its economic growth and social cohesion policies, albeit amidst a steadily negative opinion in some Member States regarding labour immigration, both from other EU Member States and from third countries.

Whilst reticence against intra-EU mobility focuses mainly on cases of ‘welfare tourism’, debate on labour immigration from third countries is dominated by more general concerns regarding unemployment and unsound economic parameters in some of the EU Member States. At the same time, the EU faces a humanitarian crisis in the Mediterranean Sea, as well as on other external borders, with a huge increase in asylum-seekers to 628,000 in 2014 (from 259,000 in 2010). The number of irregular immigrants in the EU is also on the rise, with more than half a million individuals found to be illegally present in the EU in 2014, with the actual number likely to be much higher.

In response to these challenges, the Commission presented its proposal for a new European Agenda on Migration on 15 May, followed on 27 May 2015 by the implementation plan for its first measures. The initiatives include measures relating to irregular and legal immigration, as well as their external dimension, notably cooperation with third countries, e.g. under the 'Mobility Partnerships' for temporary movements by third-country nationals to the EU for work or study purposes.

EU migration policy
Migration policy is seen as being absolutely central to national sovereignty, which is why Member States have mostly been reluctant to give up competences in this field to the EU. With irregular immigration instruments at EU level focusing mostly on security concerns, the European Parliament and many others have increasingly called for a more holistic approach, including channels for legal immigration and integration policies. The preoccupation with the rights of non-EU citizens in the EU increased with the establishment of Union citizenship rights with the Maastricht Treaty, given fears that if improved rights for third-country nationals do not follow, this would lead to a two-class society in the EU.

The EU’s approach to integrating third-country nationals is multi-dimensional and has evolved during recent years. A series of multiannual programmes endorsed by the European Council have set the tone and steered the debate. At the European Council meeting in Tampere (Finland) in October 1999, EU leaders called for a common immigration policy, and agreed that the aim of this integration policy should be to grant
third-country nationals rights and obligations comparable to those of citizens of the EU. In the Hague Programme adopted in November 2004, the European Council stressed the need for greater coordination of national integration policies and EU initiatives. It agreed on 'common basic principles' and paved the way for the Commission’s first ‘Common Agenda for Integration’ of 2005, further acknowledging also the external dimension of EU migration policy. Four years later, the European Council, meeting in Stockholm in December 2009, invited the Commission to identify European modules to support the integration process and to develop core indicators for monitoring the results of integration policies. This Stockholm Programme recognises the potential of migration for building a competitive and sustainable economy and sets out, as a political objective, the effective integration of legal migrants.

There is, however, still a considerable gap in employment levels between third-country nationals and EU citizens, and increasing the level of integration of third-country nationals remains a challenging task. The integration dimension has been promoted for several years within EU employment policies, including through the European Employment Strategy and the Employment Guidelines. In 2011, the European Agenda for the Integration of Third-Country Nationals identified pressing challenges, such as considerable gaps in employment and unemployment levels between third-country nationals and EU citizens, in educational achievement and in the risk of social exclusion. That Agenda proposed several actions and made specific recommendations to Member States regarding Integration through participation, action at local level and the involvement of countries of origin. Hence, the need to consider how the legal framework has developed in recent years and how to ensure third-country nationals succeed in the labour market.

**EU acquis on legal immigration**

**Legal bases**

In 1999 the Amsterdam Treaty established, for the first time, shared EU competences for the Area of Freedom, Justice and Security and facilitated the regulation of non-EU nationals’ entry and residence in the EU as well as their employment rights. The Lisbon Treaty extended the application of the ordinary legislative procedure to EU migration policy. Article 79(2) TFEU provides a legal basis for the regulation of entry and residence conditions, including long-term residence permits and family reunification, as well as of the rights of third-country nationals legally resident in the EU, including their free movement in the EU. Article 79(5) TFEU clarifies however that Member States remain solely responsible for determining the volumes of third-country nationals they admit for the purpose of work. As for measures relating to the integration of legally resident immigrants, Article 79(4) provides for EU competence limited to supporting Member State action in this field, without the power to harmonise national rules on integration of third-country nationals (Article 2(5) TFEU).
General EU instruments on legal immigration

Most legal instruments in the field of legal immigration were adopted before the entry into force of the Lisbon Treaty. Due to the lack of agreement on comprehensive rules on entry, residence and rights of all third-country nationals, EU instruments in this field have sectoral character, meaning that they cover single categories of third-country nationals. This has led to a fragmented legal framework on legal immigration that is criticised for being incoherent, due to the different treatment afforded to different categories of third-country nationals. Furthermore, in order to secure Member States' backing, all legal migration directives confer considerable scope for flexibility upon Member States, including many 'may' clauses and the power to introduce exceptions and restrictions to the common rules. This has further fostered the fragmentation of national rules and EU rules on legal immigration.

Several of these sectoral instruments do not formally address labour immigration, but nevertheless include employment-related aspects:


In 2013, the Commission proposed replacing the Directives on Students and Researchers with a single new Directive, also including voluntary service and au pairing, which is currently being discussed between Parliament and Council with a view to reaching an early second-reading agreement.

Labour immigration

Blue Card Directive

The 'Blue Card Directive' (2009/50/EC), adopted in 2009, was the first EU instrument on third-country nationals' labour immigration into the EU. In view of the goals set in the 2000 Lisbon Strategy to make the EU a knowledge-based economy, the rationale behind its adoption was that the EU could offer greater professional opportunities to highly skilled immigrants and is thus a more attractive destination than a lone Member State. The United Kingdom, Ireland and Denmark are not covered by the Directive.

An eligible candidate must have suitable qualifications and have found contracted work with a salary that is at least 1.5 times the domestic average of that particular Member State. The Directive however does not establish a right to admission, which remains at Member States' discretion. The effective application of the Directive is further hampered by the coexistence of parallel national systems for highly qualified immigrants in many Member States, which establish different admission requirements, including labour market tests and permit durations, sometimes less restrictive in the case of national Blue Cards than in the case of the European Blue Card.

Commission President Jean-Claude Juncker announced in his July 2014 Political Guidelines for the new Commission his intention to revise the Blue Card Directive to improve its implementation. The revision of the Blue Card Directive was again mentioned in the European Agenda on Migration adopted by the Commission in May 2015, stating that the review will look into the possibility to extend its scope to

Only slightly more than 15 000 Blue Cards were granted in 2013, with most of them (11 580) having been granted in Germany.
The top countries of origin were India, China, the United States, Russia and Ukraine.
entrepreneurs who are willing to invest in Europe, and into improving the possibilities for intra-EU mobility for Blue Card holders. The Commission has launched a public consultation on the review of the Blue Card Directive, which ends on 21 August 2015.

**Single Permit Directive**

The Blue Card Directive proposal was accompanied by a second proposal aimed at introducing a single application procedure. The Single Permit Directive (2011/98/EU) was adopted in 2011 and established a combined residence and work permit for workers from non-EU countries. It also defines a range of specific rights to ensure equal treatment for non-EU workers covered by the Directive; however, Member States can restrict equal treatment on certain issues (access to education/training and social security benefits such as family benefit or housing).

**Directive on Seasonal Workers**

In 2014, the Directive on Seasonal Workers (2014/36/EU) was adopted. It sets out the conditions of entry and residence for non-EU citizens wishing to work in an EU Member State for short periods as seasonal workers, often in agriculture and tourism. More than 100 000 non-EU seasonal workers come to the EU each year (including irregular migrants). Seasonal work is partly a structural need for EU economies and workers are difficult to find within the EU. The Seasonal Workers' Directive aims to simplify admission rules, to reduce unauthorised work and help to prevent exploitation and protect the health and safety of non-EU seasonal workers.\(^{10}\)

**Intra-corporate Transfer Directive**

The Directive on intra-corporate transferees (2014/66/EU) was also adopted in 2014, with the aim of providing companies outside the EU with a set of common rules and requirements, facilitating the process for sending workers to the EU, which on the other side is expected to lead to EU companies also having better access to global talent to meet staffing needs. The Directive introduces a single application for a combined work and residence permit valid for up to three years, and provides for equal treatment with nationals of the host Member States with regard to social security.

**Posted workers**

The posting of workers who are third-country nationals to perform work in the territory of a Member State other than that of their normal employment is not regulated at EU level, with the Posting of Workers Directive (96/71/EC) not referring specifically to posted third-country nationals. However, the case law of the Court of Justice of the EU indicates that host Member States may not impose administrative and other additional conditions on posted workers who are third-country nationals when they are lawfully employed by a service provider established in another Member State.\(^{11}\)

**Free movement of third-country nationals in the EU**

Free movement of third-country nationals legally resident in an EU Member State is not regulated in a general way, but it follows the sectoral logic of the EU acquis in the field of legal immigration. The Blue Card Directive and the Intra-corporate Transfer Directive, for instance, contain provisions on intra-EU mobility, requiring inter alia highly skilled...
workers and intra-corporate transferees to reapply when wishing to move to a second Member State for a period longer than three months. A new application is also needed for holders of long-term residence permits who want to move to another Member State, whereby the second Member State is granted considerable discretion as to the conditions to be met (e.g. it may impose a labour market test or an integration test).

Experts bemoan the fact that the intra-EU mobility of other categories of third-country nationals not covered by the EU migration directives, such as workers in regulated professions (doctors, nurses, architects, etc.), is regulated by national rules leading to further fragmentation.\textsuperscript{12}

**Special arrangements for Iceland, Liechtenstein, Norway and Switzerland**

Special arrangements apply to citizens of the European Economic Area (EEA), who enjoy the right of free movement of workers as under Article 21(1) TFEU. Switzerland and the EU adopted a bilateral agreement enabling free movement of persons as of 1 June 2002, but this is now being renegotiated after the Swiss voted in favour of restricting free movement rules in a referendum in February 2014. Citizens of all four countries are covered by the EU Regulation on coordinating social security systems 883/2004/EC and the implementing regulation 987/2009/EC (slightly modified in 2012 – 465/2012/EU).

**Labour markets and migration**

From an economic point of view, migration flows tend to contribute to domestic labour markets in several ways: a) they can fill gaps in low and high-skilled occupations, b) they address labour market imbalances, c) they contribute more in taxes/social benefits than they receive, and d) they spur innovation, and eventually economic growth.

Regarding high-skilled individuals, figures on OECD countries suggest that on average over a third of migrants have tertiary education. In addition, their share has grown in the US and in Europe in dynamic sectors, such as healthcare and STEM occupations (science, technology, engineering and mathematics), but remains low.\textsuperscript{13} Secondly, a recent OECD study estimates that migration (especially of third-country nationals) can account for up to 25% of shock absorption capacity per year for the euro area. Thus, migration enhances the ability to fill shortages on the job market caused by economic shocks transmitted to labour markets. Thirdly, the often politicised perception of the negative fiscal impact of immigrants is not supported by the data. Calculating the cumulative impact of migration waves over 50 years for OECD countries, experts find the impact on average to be close to zero. 'Immigrants are thus neither a burden to the public purse, nor are they a panacea for addressing fiscal challenges.'\textsuperscript{14} Specific research on the fiscal effects of immigration to the United Kingdom reveals differences across different groups of immigrants, but is in line with OECD findings. The contribution of those who arrived after 2000 has been positive throughout, and strongly positive in the case of immigrants from countries that joined the EU in 2004. Finally, migrants (EU citizens and third-country nationals) account for 70% of the increase in the workforce of European labour markets over the past ten years. Expanding the workforce is one prerequisite for aggregate GDP to grow.

Third-country nationals residing in an EU Member State amount to a small percentage of the overall EU population (approximately 3% in 2013) but tend to be younger and more mobile than EU nationals. With more than 20 million citizens, the group of third-country nationals accounts for 60% of all migration in the EU. Following the Stockholm programme, in line with the European Agenda for the Integration of Third-country nationals, and the accompanying technical document, Eurostat in 2011 presented...
First systematic data on migrants' economic and social integration ('Zaragoza indicators'). To account for third-country nationals, Eurostat refers to persons who are usually resident (at least one year) in the EU28 and who do not have the citizenship of a Member State ('Extra EU28 citizens').

Employment
The Eurostat set of indicators on Migrant integration focuses on three core indicators: activity, employment, and unemployment rates.

Activity rate
The activity rate represents active persons (excluding children, students and pensioners) as a percentage of the total population of the same age group, hence the ratio of the total labour force to the population of working age. In 2014, the average total activity rate in the EU28 was 76.9% and thus slightly lower than for the euro area alone (77%). Third-country nationals show lower average values with 70.6% (EU28) and 70.8% (euro area). Cyprus has the highest activity rate for third-country nationals (84.6%) whereas in Croatia only a small majority of non-EU migrants are active (52.8%). Croatia, Belgium, and Bulgaria have the biggest difference between the total rate and the values for the migrant population. Sweden has the highest activity rate (86%) of all Member States but the value for third-country nationals is only slightly above the EU average (71.1%). In comparison to 2009, the total activity rate in the EU28 increased from 75.4 to 76.9% in 2014. The rate for non EU citizens fell from 72.5 to 70.6%. The countries with the most sizable improvement in activity rates are the Czech Republic, Croatia (albeit on a low absolute level), Cyprus, Lithuania, and Slovenia. The situation worsened particularly in Denmark, Estonia (albeit on a high absolute level), and Ireland.

Employment rate
The employment rate is calculated as the ratio between the employed population and the total population of the same age group. In contrast to the activity rate, this rate contrasts the ratio between the labour force in work and the population of working age. Comparing employment rates of third-country nationals with total employment figures reveals many disparities within the EU. The graph (figure 2) ranks Member States according to the employment rate of non-EU28 nationals. On average the total employment rate in the EU was 69.2% in 2014 and has remained almost stable since 2006. In comparison, the average employment rate of third-country nationals was sizably lower, at 56.5% in 2014 (declining from 60.7% in 2006). The lowest employment rate can be found in Croatia (37.1%) whereas the Czech Republic scores best with 78.6%, even surpassing for third-country nationals the EU2020 policy goal of achieving an employment rate of 75% or higher in the general population.
In general, third-country nationals have lower employment rates than the total working populations in Member States. This holds true except for the Czech Republic, Cyprus, Lithuania, and Hungary which have the highest values of all Member States (CZ 78.6%; CY 77.5%; LV 72.9%; 72.6%). Another way to display the variation in employment rates between the two groups is the difference in percentage points. Comparing this 'employment rate gap' reveals the Czech Republic and Sweden to be at opposite ends of the scale. Non-EU nationals in the Czech Republic have an employment rate 10 percentage points higher than the overall rate. In Sweden by contrast, the gap between third-country nationals and all citizens favours the latter by almost 28 percentage points. Belgium and the Netherlands also witness a stark difference of above 25 percentage points. Adding education, a major study of the OECD and the Commission finds little differences among the low educated, but greater trouble finding a job for those with higher-education degrees.

While the overall employment rate of non-EU citizens has decreased slightly since 2006, and the values for the total rate remained almost stable, there are huge differences within the EU (see figure 3). Between 2010 and 2014, the total employment rate grew most in Lithuania, Hungary, and Estonia. It fell most significantly in Croatia, Cyprus, and Greece. The situation of third-country nationals is similar. The biggest increase took place in Hungary (41.2%), followed by Lithuania (25.5%), and Croatia (18.5%). Cyprus and Croatia have seen diverging paths for the two groups, with increased employment for non-EU citizens while enduring a decline in total employment rates.
One crucial element of skill matching, and thereby safeguarding the potentially beneficial impact of legal labour migration into the EU, is qualification targeting. Legal migrants tend to exhibit higher levels of over-qualification\(^{16}\) than the total population. To have a high education level but a low or medium-skill job neither reaps the full aggregate economic impact, nor does it increase the level of integration of individuals. Results from the Migrant Integration Policy Index (MIPEX)\(^{17}\) find that the gaps in employment rates are higher among the higher-educated, especially for highly educated immigrant women, and particularly in Belgium, the Netherlands, Denmark, Finland, Cyprus, Greece, and Slovenia.

**Unemployment rate**

Calculated as the number of people unemployed as a percentage of the labour force (the total number of people employed plus unemployed) of the same age group. Unsurprisingly, unemployment figures for third-country nationals are higher than for total citizens in all Member States (except for Cyprus and the Czech Republic). On average, 9.9% of the total labour population in the EU28 were unemployed in 2014, while the rate for third-country nationals was twice as high (19.9%). Both values for the euro area were slightly worse, with 11.4% and 21.7% respectively. Mirroring the comparatively high levels in activity and employment, third-country nationals in the Czech Republic (4.6%) and in Cyprus (8.3%) have the lowest rates of unemployment. The number of unemployed non-EU citizens in the United Kingdom and Malta are also below the total EU28 average with values of 9.0% (UK) and 9.3% (Malta).

In contrast, third-country nationals in Spain (36.8%), Greece (33.2%), Belgium (30.7%), and Sweden (28.2%) suffer from the highest levels of unemployment in the EU. The latter two Member States reveal a worrying gap between the total labour force and non-EU citizens actively seeking a job. While Belgium's rate of above 30% has persisted with minor fluctuations since 2006, the Swedish case is different: 19.5% of third-country migrants were
unemployed in 2006 but between 2008 and 2011 alone, the rate increased by more than ten percentage points. During the same period, the overall unemployment rate in Sweden changed only marginally but the number of residence permits issued increased. According to MIPEX scores, the Swedish policy environment of integrating migrants (labour market access, access to the public sector and to social security, etc.) is advanced in comparison to other Member States, but the country suffers too from high rates of over-qualification. One attempt to improve the situation is an employer-based\(^\text{18}\) system of labour migration, introduced in 2008.

The overall unemployment rate of non-EU migrants has followed the total rate. The former declined from 15.2% in 2006 to the lowest value so far of 14% in 2008, prior to the economic and financial crisis. In 2009, the value increased steeply to 19.1% while unemployment in the total labour force in the EU28 increased from 6.7% to 8.6% in the same period.

**European Parliament**

In the past, the European Parliament (EP) has stressed the importance of the fight against illegal immigration and the importance of labour market integration for third-country nationals. In 2005 a [resolution](#) favoured a '... non-sectoral approach grounded not only in the Member States' labour market needs but, and above all, in reception and integration policies ... for migrants throughout the Union' (point 1). In 2011, a comprehensive [study](#) commissioned by the EP analysed the substantial impact of the economic and financial crisis on employment patterns of migrants in the Member States.\(^\text{19}\) One of the main conclusions was to expand labour market activation measures also to migrant job seekers. In 2013 the EP adopted a resolution on [integration of migrants and its effects on the labour market](#), emphasising that integration of migrants remains a 'two-way process requiring the involvement of both non-EU nationals and the host society' (point 3). Responding to the refugee crisis in the Mediterranean Sea, the European Parliament's Committee on Civil Liberties, Justice and Home Affairs (LIBE) is currently preparing an [own-initiative report](#) on a 'holistic approach to migration'.

**Remaining challenges**

In the view of the Commission, as greater mobility brings with it opportunities and challenges, the EU needs a comprehensive and common migration policy. Managing legal migration is supposed to make a valuable contribution to the EU’s economic development and performance in the long term. Yet the slow and fragmented transfer of competences since the Amsterdam Treaty has made a comprehensive approach difficult so far. The Commission’s earlier attempt to streamline immigration rules for third-country nationals had been blocked by the protectionist tendencies\(^\text{20}\) of Member States in the Council in 2001. Since then, attempts at horizontal harmonisation have been sidelined in favour of a sectoral approach. As understandable as this development appears to be, a note by the Commission’s [European Political Strategy Centre](#) claims...
that the 'disjointed approach' to migration policy 'hampers cohesion and coordinated action across the Member States and reinforces the lack of political will to move forward on politically sensitive issues, such as legal migration'. The division into different labour migrant categories (high-skilled, seasonal workers, students/researchers, and ICTs) makes effective migration policy difficult.

Managing legal migration implies steering between individual needs in terms of integration (access to labour markets, to education and social services) of already legally resident persons and at the same time satisfying (aggregate) labour demands within and across Member States. So far, the disadvantageous position of third-country nationals in European labour markets (in total, only 54% are in employment and 44% are overqualified) and the limited application of the Blue Card Directive remain challenging tasks.

A recent OECD/Commission paper finds three possible arenas for policy intervention:

a) A greater reliance on employers' demands instead of using shortage lists and labour market tests, while at the same time introducing measures to reduce the scope of informal labour markets; b) Setting and improving incentives for migrants to learn additional European languages. But this investment of potential migrants will crucially depend on the probability of successful immigration; and c) Finally, research suggests that personal contact has been underestimated in recruiting policies so far. Since this is particularly problematic for smaller enterprises, online matching tools for potential migrants, akin to the established mobility platform EURES, need to be developed. For the time being, making extensive use of integration indicators, as in a new 'Settling in' study of the OECD and the Commission is an important step forward, too.

Main references

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Endnotes

1 Poptcheva, Eva-Maria: Freedom of movement and residence of EU citizens: access to social benefits, EPRS In-depth analysis, 2014.

2 So far, mobility partnerships have been signed with Moldova (2008), Cape Verde (2008), Georgia (2009), Armenia (2011), Morocco (2013), Azerbaijan (2013), Tunisia (2014), and Jordan (2014).

EPRS Third-country migration and European labour markets


5 Proposed by the European Commission, the employment guidelines deliver common priorities and targets for the national employment policies. They have been in an integrated package with the Broad Economic Policy Guidelines since 2005.

6 Carrera, Sergio; Faure Atger, Anaïs; Guild, Elspeth; Kostakopoulou, Dora: Labour Immigration Policy in the EU: A renewed agenda for Europe 2020, CEPS policy brief, No 240, April 2011, p. 2.

7 Apart from aiming at highly-skilled individuals as employees, the Member States have also set up systems for attracting investors and business owners. They have introduced legal and policy measures to facilitate the admission and stay of third-country nationals for business purposes.


10 Circular movement of seasonal workers between the EU and their home countries will be encouraged through the introduction of a facilitated re-entry procedure for subsequent seasons.

11 See e.g. Commission v. Austria, case C-168/04, para. 60; See also European Migration Network, Intra-EU Mobility of third-country nationals, 2013, p. 29.

12 European Migration Network: Intra-EU Mobility of third-country nationals, 2013, p. 29.


15 Eurostat does also compute data for ‘foreign-born’, i.e. a person whose place of birth (or usual residence of the mother at the time of birth), is outside the country of his/her usual residence (see Eurostat 2011, p. 27). This helps to account for integration information of naturalised persons as well. Comparing the results here with the group of foreign-born citizens shows slightly better outcomes, but the patterns and country differences remain the same. See OECD/European Commission: Indicators of Immigrant Integration 2015 – Settling in, Paris, 2015, p. 12.

16 Although spelt out as an important concern in the Commission’s Agenda in 2011 (p. 3), and being an element of the Zaragoza indicators, Eurostat does not provide time series data.

17 MiPEx is a network of research institutions, co-funded by the European Integration Fund (EIF).

18 In contrast to ‘points systems’ in which governments devise lists of preferable attributes or characteristics, ‘employer-based/led’ systems are demand driven and rely on employers’ needs to choose workers.

19 European Parliament: The integration of migrants and its effects on the labour market, DG IPOL, June 2011, p. 45 et seq.


21 EPSC: Legal Migration in the EU, European Political Strategy Centre, Strategic Notes Issue 2, 2015, p. 3.


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