European Network of Economic Policy
Research Institutes

Women's Pension Rights and Survivors' Benefits

A Comparative Analysis of EU Member States and Candidate Countries

Chiara Monticone, Anna Ruzik and Justyna Skiba

ENEPRI Research Report No. 53

AIM WP6, Task 6.4.3

April 2008

ENEPRI Research Reports publish the original research results of projects undertaken in the context of an ENEPRI project. This paper was prepared as part of the ***Adequacy of Old-Age Income Maintenance in the EU (AIM) project*** **–** which has received financing from the European Commission under the 6th Research Framework Programme (contract no. SP21-CT-2005-513748). The views expressed are attributable only to the authors and not to any institution with which they are associated.

ISBN 978-92-9079-787-6
Available for free downloading from the ENEPRI website (http://www.enepri.org)
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Chiara Monticone, Anna Ruzik and Justyna Skiba*

Abstract

This report presents and compares old-age income provision rules with respect to the issue of equality between women and men in the current and future EU member states. The report focuses on 25 member states and, to the extent possible, on the recently acceded and candidate countries (Romania, Bulgaria, Turkey and Croatia). The report considers various aspects of the benefits, ranging from entitlement rules to minimum pensions, through to childcare credits and assistance for survivors.

Overall, European countries adopt similar measures for ensuring adequate old-age income for women. The elimination of differentiated entitlement rules for standard and early retirement plays a key role in the reduction of the differences between men and women. In particular, this process means a faster increase in the minimum retirement age for women and different methods of encompassing childcare periods in the pension benefit formulas. In the long run, the higher employment rates of women and reduced wage disparities between men and women should lead to better individual pension rights for women, especially in defined contribution schemes, which have recently been introduced in some countries.

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1. Introduction

The aim of this report is to present and compare old-age income provision rules that are relevant for the issue of equality between women and men in the current and future EU member states. The report focuses on 25 member states and, to the extent possible, on the recently acceded and candidate countries (Romania, Bulgaria, Turkey and Croatia). Owing to the common features of certain types of pension systems, on some matters the analysis divides the member states into two groups: the 15 'old' member states and the 10 new member states that joined the EU on 1 May 2004.

Until the late 1980s and early 1990s, many of the new member states and candidate countries (with the exception of Malta and Cyprus, but including Romania, Bulgaria and Croatia) had a centrally planned economy, dominated by state ownership of industry and services, and mainly state-owned agriculture. Since then, Central and Eastern Europe has been experiencing a transition towards a free market economy.

Another relevant difference between the EU-10 and the EU-15 has been the higher labour force participation rates of women of prime working age in the new member states. The higher rates stem partly from the fact that the socialist system promoted full gender equality in labour market activity among other areas, and partly from the common need for two earners in order to provide enough income for a family household. From the start of the transition, however, employment rates – especially at older ages – have decreased.

This report considers various elements of women's pension and survivors' benefits, from entitlement rules to minimum pensions, and from childcare credits to survivors' benefits. The short descriptions given in the subsequent sections are complemented by detailed tables in the appendix.

2. Types of old-age pension systems

An overview of the countries studied shows a variety of pension systems. Most of these systems cover employees as well as the self-employed and some inactive persons (European Commission, 2006). Among the EU-15 public systems, the pay-as-you-go (PAYG) structure prevails as a funding principle (Table A1).

In the majority of countries, a defined benefit formula is used, whereas in Italy and Sweden, notional defined-contribution (NDC) accounts have recently been introduced. In Denmark, Finland, the Netherlands and Sweden, flat-rate benefits are paid based on the length of residence in the country, complemented by an earnings-related or occupational element. In the UK and Ireland, pension benefits are characterised by a public flat-rate component and a component coming from fully funded schemes (publicly or privately managed), which represents a substantial share of retirement income.

The majority of Central and Eastern European countries have introduced a three-pillar system as defined by the World Bank (World Bank, 1994). According to the World Bank, the first pillar is mandatory, managed by the state and based on the PAYG principle. It can be of either the defined benefit or defined contribution type. The second pillar is funded, privately managed and compulsory, with defined-contribution calculation rules. The third pillar consists of complementary, voluntary pension plans and savings.

The recent reforms of social protection systems in the EU-10, recently acceded and candidate countries have brought about greater diversity in the design of pension schemes and the withdrawal of solely state-managed pension schemes.

Concerning the first pillar, most of the countries have a PAYG pension system with defined benefits even if the structure of the system differs. Some countries – Slovenia, Poland, Sweden and Latvia – have a defined contribution scheme in the first pillar, however, the PAYG financing principle is maintained and the schemes are of the NDC type (Rutkowski, 2002).

Other countries have only lately added the funded second pillar. The main reforms occurred either in the late 1990s or in the first years of the 21st century. Pension reforms have been implemented in Hungary (1998), Poland (1999), Latvia (2001), Estonia (2002), Bulgaria (2002), Croatia (2002), Lithuania (2004), the Slovak Republic (2005) and Romania (2005). In Slovenia, the funded defined-contribution second pillar is only obligatory for certain professions, while in the Czech Republic, Malta, Turkey and Cyprus, it is either not mandatory or is only compulsory for the public sector. Turkey is now embarking on the second phase of implementing a major reform that follows the three-pillar system.

Voluntary, supplementary pension funds have been introduced quite recently. These usually include certain tax incentives for participating in them. Nevertheless, they do not play an important role in providing income for old age.

3. Eligibility rules for men and women

In this study, we consider eligibility rules for old-age pensions, concentrating on retirement age and other factors such as the contribution period and the length of residency in the country. More details are presented in Tables A2 and A3 in the appendix.

3.1 Retirement age

In the past, standard and early retirement ages differed for the two genders, set at the lower level for women. Nowadays, two phenomena can be observed. First, to avoid myopia on the part of the individual and poverty in old age against a background of increasing life expectancy, minimum retirement ages are gradually being increased. Second, many countries are introducing a faster pace of increase for women to equalise the retirement age in the future.

Retirement age still differs between men and women in Austria, Belgium, Greece, Italy, the UK, the Czech Republic, Lithuania, Malta, Poland, Slovakia, Slovenia, Bulgaria, Romania and Turkey, with variations of between one and five years. Several countries (e.g. Greece, Italy and Turkey) have different retirement ages for individuals retiring under pre-reform and post-reform rules.

Currently, the legal retirement age in Austria is 65 years for men and 60 for women, but the age set for women will progressively rise to that for men between the years 2024 and 2033. In

Belgium, men can retire at age 65 and women can do so at age 64, but from 2009 onwards, the age will rise to 65 for women as well.

As for Greece, the differences concern persons insured before December 1992, for whom retirement is at age 65 for men and 60 for women. On the other hand, persons insured since January 1993 can retire at age 65 regardless of gender. In Italy, workers with 18 years of contributions as of December 1995 who retire under the old defined-benefits scheme face different retirement ages (at age 65 for men and 60 for women). Retirement age is flexible for those falling under the provisions of the new defined-contribution system.

Finally, both the basic state pension and the state second pension in the UK fix retirement ages at 60 for women and 65 for men. From April 2020, however, the state pension age for both men and women will be 65, with a gradual change for women from the age of 60 to 65 over a 10-year period from 2010 to 2020.

In the Slovak Republic and the Czech Republic, the retirement age for women depends on the number of children they have raised: the greater the number of children, the lower is the retirement age (Table A2). In Turkey, the minimum retirement age varies depending on whether the person was in the system in 1999 or not. For new entrants since 1999, the retirement age for women has been set at 58 years and for men at 60 years (with the exception of one of the three existing schemes). The minimum retirement age for those who were already in the system has been increased to 52 for women and 56 for men.

3.2 Contributory periods and residence

The qualifying insurance period is sometimes combined with the condition of reaching a set retirement age. For higher retirement ages or partial pensions the period can be shorter (e.g. 15 years in the Czech Republic or Lithuania); for lower retirement ages or full pensions it equates to 20/25 years (Poland), 30 years (Lithuania), 30/35 (Romania) or even 35/40 years (Croatia).

In many countries, the qualifying insurance period is still different for women and men, but these differences are going to disappear in most cases. In Austria, contributions to the public system in order to obtain a full pension must be paid for 44 years by women and 45 years by men. The length of the entire career for women will be raised to 45 years from 2009 onwards. Under the rules for the basic state pension in the UK, men need 44 insurance years by the age of 65 for full benefits, while women need 39 years if they reach the age of 60 before 2010. The 2007 Pension Act reduced to 30 the number of qualifying years needed to receive a full basic state pension for men and women reaching state pension age after 6 April 2010.

In the Czech Republic, Estonia, Hungary, Latvia, Lithuania and Slovakia, the qualifying period is or will be equal. In Bulgaria, the qualifying period is the sum of the person's age and the length of insurance contributions; the sum is required to be at least 100 for men and 92 for women. Since December 2004, the qualifying period has been increasing from 90 by a factor of 1 every year, and will continue to do so until it reaches 94.

As far as the residence prerequisite is concerned, no gender differences exist in the countries applying this criterion.

3.3 Early retirement

Early retirement is possible in most of the countries described (Tables A3). Some of them have introduced actuarial corrections in the existing schemes to allow for a flexible retirement age. Adjustments are more straightforward in defined contribution schemes, where the link between retirement age and the benefit level is clearer than in defined benefit schemes. Pre-reform pension systems enable certain professional groups to retire at a lower age, as well as persons who become disabled at an advanced age, and individuals who become unemployed several years before reaching the standard retirement age and who have long insurance periods.

The early retirement age is most often one to five years lower than the regular retirement age and is usually the same for women and men (with only a few exceptions). Differences tend to be limited to older individuals and will therefore vanish as soon as the workers concerned exit the labour force. In Austria, workers born before 1955 can retire with 45 (men) or 40 (women) years of insurance at the age of 61.5 or 56.5, respectively. These age limits started gradually rising in 2004 to 65 for men and 60 for women. In any case, this early pension scheme will be phased out by 2015. In Greece, the minimum age for an early pension with full benefits is 62 for men and 57 for women, if insurance started before the end of 1992 and a set period of work has been completed. A reduced-rate benefit can be obtained from age 60 (men) or 55 (women), given a minimum working period.

Some countries use provisions for early retirement to grant favourable treatment to women, particularly to mothers.

In France, the insurance period for working mothers is increased for periods of childcare. For pensions starting in 2004, the insurance period rises by one quarter per year of care, whereas for pensions that began before 2004 the woman’s insurance period could be increased by two years per child. In addition, working mothers with at least three children can retire from the age of 60. Similarly, in Italy mothers retiring under the new defined-contribution system can advance their time of retirement by four months per child born or they can opt for a higher pension. In these instances, early retirement can be regarded as a special parental leave arrangement for older mothers. In Greece, mothers can retire from age 55 if they are looking after a minor or disabled child and have at least 20 years of insurance. This early retirement age can be lowered to 50 conditional on the benefit being paid at a reduced rate. Finally, in Germany there are still special early retirement rules for women, allowing them to retire at age 60 (instead of 65) with a reduced-rate benefit.

In an increasing number of countries, the right to retire early because of parental duties is granted to both parents. For example, in Estonia, the retirement age can be lower for a parent who raised three or more children and in Slovenia, parents can decide between them who will benefit from a lower retirement age owing to parental duties.

4. Minimum pensions

In all the 25 countries, women make up the majority of the poor at advanced ages (see European Commission, 2006), being also the majority of all elderly persons. Therefore, provisions for minimum pensions are particularly relevant for them, with guaranteed income schemes acting as a financial safety net for carers and women with an incomplete career or low earnings.

As Table A4 shows, minimum pension schemes vary greatly across the EU member states: in some cases, they are part of the statutory scheme while in others they constitute separate tiers.

Furthermore, the design of such schemes changes with respect to means testing. Most of the countries apply a test for pension entitlements or other types of income. In many states, the minimum pension consists of top-up payments to raise pension entitlements to a given level. In Denmark, Luxembourg and the Netherlands, the minimum is based exclusively on residence and it is usually computed as a fraction of the residence-based tier within the mandatory pension system. In Sweden and Finland, the minimum guaranteed benefit is residence-based and tested against income from the statutory earnings-related pension scheme. Stricter means tests apply in Austria, Belgium, France, Italy and Spain, where also the income of the partner or household is taken into account.

In some member states such as Greece and Portugal, the minimum level of income is linked to the minimum wage, limiting the erosion of pensioners' income in old age.

In the new member states, the minimum pension is usually a flat rate and means testing is not applied to it. The minimum pension can only be guaranteed in the public PAYG scheme – even if the second funded pillar is obligatory (as in Estonia or Hungary) – or for combined first- and second-pillar benefits (as in Poland). In Latvia and Bulgaria, the level of the minimum pension benefit depends on the number of contributing years or (in Bulgaria) insurance points (higher for longer contributory periods). In Lithuania, there is no statutory minimum benefit from the pension system.

5. Annuitisation and mortality tables

A new feature of recent pension reforms is the introduction of automatic or semi-automatic mechanisms of pension adjustments to demographic trends and individual retirement decisions (European Commission, 2006).

As mentioned above, in the past the old type of pension systems in the region (which continue to apply to some age groups) were typically based on defined benefits, and life expectancy was not taken into consideration in the benefit calculation formulas. After major reforms, defined contribution pillars have incorporated different solutions for benefit calculations. In the obligatory, defined-contribution first pillars (in Italy, Latvia, Poland and Sweden), unisex life expectancy is used, meaning a redistribution from men to women retiring at the same age. Furthermore, a unisex life expectancy coefficient will be adopted in Finland from 2010 in the funded part of its main public scheme.

For the obligatory second pillars, the situation is different. In Lithuania, gender-specific life tables for men and women will be used. In other countries with a mandatory, funded defined-contribution pillar, unisex tables are legislated or proposed (Hungary, Poland and Slovakia). The use of unisex mortality tables is compulsory for occupational pensions in Denmark, Germany, Greece, Luxembourg, the Netherlands and Sweden. In Denmark and in the Netherlands, there is no obligation for a unisex calculation basis as far as voluntary individual pension schemes are concerned.

A current issue in the debate about the kinds of life tables to use is whether annuities should be paid out by private annuity companies or by one institution that pools the risks of the two genders. In the case of private companies, should the second pillar pension distinguish the gender of the beneficiary or extend the first pillar solution and not distinguish between them? Some experts warn (see Otto & Wiśniewski, 2002) that prohibiting the differentiation of rates by gender poses a new source of risk for the market, which is associated with the gender structure of annuity companies' portfolios.

6. Pension rights for carers

Most of the care for dependants (children, disabled or older persons) is provided within families and a high proportion of caregivers are women. A pan-European Quality of Life Survey conducted in 2003 in the EU-25 and Bulgaria, Romania and Turkey, showed that mothers spend on average twice as much time daily in caring for children than fathers do, and the time devoted is even longer when mothers are not in paid work (Eurofound, 2003).

Full-time caring responsibilities result in short employment spells and career breaks, which in turn often lead to lower pension provision. The growing labour-market participation of women should culminate in better protection in old age. Even so, women are still more likely to compromise their careers for family reasons and hence accumulate lower levels of pension entitlements than their male partners. That is why many pension systems incorporate periods of maternity leave and care when calculating pension rights.

In Table A6 we distinguish these measures into those regarding maternity, childcare and care of other dependent relatives (in particular the disabled and the elderly).

6.1 Maternity

In the majority of cases, periods around childbirth are covered. In France, the crediting applies to both the main PAYG scheme and the mandatory occupational funds for employees and managers. In Denmark and the Netherlands, residence-based provisions for old-age pensions make any further measures specifically covering maternity periods unnecessary. In Greece, for each child born after 1 January 2003, an insured woman is credited one year for the first child, one and a half years for the second and two years for the third child, and so on up to a maximum of four and a half years.

In the Central European countries, mothers usually are legally entitled to maternity leave for a period of between 16 and 20 weeks, which is covered by an earnings-related benefit. Paternity or shared parental leave is possible in an increasing number of countries but it is not very popular among fathers. A maternity/paternity leave period is taken into account for pension rights in most countries, but in Romania, for example, this period is used only for the calculation of the old-age pension and not for the advanced or partially advanced pension.

Parental leave periods can also be credited in occupational pension schemes. In Ireland, women who are members of defined-benefit occupational funds continue to accrue pensionable service during the period of statutory maternity leave.

6.2 Childcare

Care for children or other family members can be recognised as a non-contributory (in mandatory defined-benefit schemes) or contributory period. In the latter case, contributions are generally paid from the state budget.

In a large number of countries, the periods during which a person is engaged in childcare are taken into account in calculating pension benefits (in Austria, Finland, France, Germany, Ireland, Italy, Luxembourg and Portugal). Such credits are often directed at either parent and not exclusively at women. As previously observed, Denmark and the Netherlands do not provide ‘child credits’ because periods of child-rearing are already covered by their pension system. The occupational, statutory pension schemes in France increase the pension rights accrued by each member depending on the number of children born (usually at least 3).

Other countries have devised different instruments to cover periods spent looking after children. For instance, the transfer of pension rights is possible in Austria. In this way, one of the parents can transfer rights to the other (normally the main child-carer), up to 50% of his/her account credit that was earned on the basis of gainful employment. In Germany, carers who are in employment during the first 10 years of their child’s lives, but who earn less than the average (e.g. because they work part-time), receive a pension evaluation increased by 50% for these periods. In France, a supplement of 10% of the pension is paid to any pensioner who has had at least three children. Ireland and the UK have developed similar schemes that favour – on the basis of caregiving – carers’ retiring conditions. For instance, under the Irish Homemaker’s

Scheme, a maximum of 20 full years out of the paid workforce – while living and taking care of a child aged under 12 – may be disregarded when calculating a person's yearly average contributions. In the UK, the Home Responsibilities Protection programme allows a carer to retire with a minimum of 22 contribution years. The number of years needed to earn a full, basic state pension is reduced by one year for each full year spent caring for a child aged under 16. In the UK, the state second pension also contributes to covering unpaid periods of childcare, as it continues accumulating pension rights for each year a person does not work or has low earnings, if s/he is looking after a child aged under 6.

In Central and Eastern European member states, a parent is granted pension credits for care until a child reaches the age of 2, 3 or 4 (or for a longer period, if a child is disabled and requires special care). In Malta, spells of care for family members are not counted for the entitlement to full pension benefits. Thus, the current pension system fails to acknowledge or account for the atypical occupational behaviour of women and periods of care. Hence, in Malta the gender impact on pension entitlement is huge, as it is much harder for women to build adequate pension entitlements owing to interrupted careers.

Even though mandatory PAYG systems are more suited to considering periods of unpaid work, in some cases occupational pension funds also contain similar provisions. In Germany, since 2005 individuals have been able to continue paying voluntary contributions into occupational pension schemes during periods of childcare, in order to avoid gaps in pension provision stemming from interruptions in wage-earning. In Ireland, an employee is not entitled to accrue retirement benefits during childcare periods but nor can s/he be treated as having left the pension scheme.

6.3 Care of disabled and ill dependants

In addition to measures for childcare, a number of countries have developed specific provisions for carers of severely disabled children. In Finland, France, Italy, Luxembourg and Portugal, parents (or in some cases siblings) of children in need of long-term care can be credited contributions for some periods of care. In Italy, however, these contributions must be covered by voluntary retroactive payments from the carer. Instead of contribution credits, an increased pension is paid to parents of disabled children in Germany and Sweden.

Care of other dependents – who may not necessarily be children – is specifically taken into account only in a limited number of countries, such as Austria, Ireland, Italy and the UK. In Ireland and the UK, the rules of the Homemaker's Scheme and Home Responsibilities Protection programme, respectively, apply in the same way as for childcare, with the effect of reducing the number of insurance years necessary to attain an old-age pension (i.e. eligibility).

Periods of care for a close relative who is incapacitated are credited also in the Czech Republic, Estonia, Slovakia and Bulgaria.

In addition to the above measures, voluntary insurance is a method – where possible – of providing pension cover for persons engaged in caring activities who have no other possibilities of receiving a retirement income. For instance, in Austria, favourable contribution rates are applied to carers of close relatives or disabled children who wish to build their own old-age pensions. In Italy, a special scheme for the self-insurance of homemakers exists. Under certain conditions, a pension – computed with a defined contribution formula – can be drawn from the age of 57.

It is worth mentioning that, for example in Estonia, Lithuania and Hungary, pension rights for carers are not accumulated in funded, obligatory second pillars but only in the basic PAYG component. In Poland, contributions financed from the state budget are paid to both pillars.

7. Survivors' benefits

Another measure for providing adequate income for individuals is survivors' benefits. As the AIM project focuses on the adequacy of income at older ages, we mainly discuss benefit entitlements for surviving spouses and other relatives at older ages. A more detailed description of the survivors' benefits – including those for dependent children – can be found in Table A7.

7.1 Entitled persons

Surviving spouses (widows and widowers) and children (legitimate, adopted and stepchildren) are the two main groups entitled to survivors' benefits.

In Greece and the UK, the payment of survivors' benefits is – in some instances – limited to surviving wives. Still, in both cases the rules that include widows but not widowers among the beneficiaries apply to the persons insured (or to the deaths occurred) before a certain date and therefore are gradually being phased out. In all other countries, survivors' pensions are awarded to widows and widowers without distinctions.

In Latvia, there is no pension for the surviving spouse but the spouse inherits a share of the funds accumulated in the second pillar (the funded, defined-contribution pension scheme), which increases his/her own future benefits. A similar solution was adopted in Poland apart from the separate survivors' benefits.

A divorced spouse is usually entitled to survivors' benefits if s/he received alimony from the deceased.

A group of countries has recently included non-married partners among the beneficiaries of survivors' benefits. For instance, cohabitants in Denmark, registered partners in Germany and Finland and same-sex registered partners in the UK are entitled to survivors' benefits in the same way as married spouses. In Luxembourg, the deceased person's full pension is paid for three months to survivors who have lived in the same household. Lithuania, Hungary and Slovenia also treat non-married cohabitants in the same way as other surviving spouses.

7.2 Entitlement rules

In most EU-15 countries, entitlement rules are becoming increasingly strict and the benefit level is being reduced as well. In order to receive survivors' pensions, a number of conditions – concerning both the deceased and the survivor – have to be met.

The conditions for eligibility pertaining to the insured deceased are not very stringent, but in general impose a minimum period of participation in the scheme before the time of death.

Additional requirements consist of a minimum duration of marriage, minimum age, disability or care for the deceased's children.

A certain duration of marriage is a precondition for the survivors' eligibility in Belgium, Finland, Germany, Luxembourg, Portugal and Sweden. In Ireland, the surviving spouse must have fulfilled a given contributory period.

In other countries, the surviving spouse must respect some age requirements. In France, the lower age limit for eligibility is 55 (but it will be gradually decreased and then abolished) and in the UK some benefits are paid at a reduced rate if the surviving spouse is aged 45-54 and at a full rate from age 55 to the retirement age. Conditions regarding the age of the surviving spouse at the time of widowhood are also applied in Belgium, Bulgaria, Finland, Poland, Portugal, Lithuania, Slovenia (after the recent reform), the Czech Republic and Slovakia (with the exemption of the first year of benefit payments).

Other entitled persons can be brothers, sisters, grandchildren, parents (father, mother and parents-in-law) and adoptive parents. In Central and Eastern Europe, it is often required that these persons do not have their own means, that they were maintained by the deceased at the time of death and do not have sufficient personal income. Moreover, in Western Europe, national legislation has introduced means tests against the surviving spouse's income among the rules governing the design of survivors' pensions. Such testing applies, for instance, in Austria, Finland, Greece, Denmark, Italy, the Netherlands and Spain.

In the event of remarriage after widowhood, the right to survivors' benefits ceases in almost all EU-15, selected EU-10 and candidate countries. In Austria, Finland, Germany, Italy, the Czech Republic, Malta and Luxembourg, the cessation is accompanied by a lump sum settlement.

7.3 Benefit levels

In the majority of the countries in focus (see Table A7), the benefit levels are expressed as a percentage of the pension to which the deceased was or would have been entitled. Nevertheless, survivors' benefits can also be paid as a flat-rate amount, as happens in Ireland, Luxembourg, the Netherlands and the UK.

When the conditions for eligibility to a full survivors' pension are not met, the surviving spouse can be entitled to a one-off payment (in Italy) or to a temporary pension (as in Austria and Belgium). In the Netherlands, Finland, Sweden and the UK, survivors' benefits are conceived as temporary payments and cease upon reaching the statutory retirement age.

In the new member states and candidate countries, the benefit level depends on the old-age pension or potential disability pension to which the deceased would have been entitled and on the number of persons entitled to the survivors' benefits. It is usually calculated as a percentage of the (potential) deceased person's benefits.

7.4 Recent changes regulations for survivors' benefits

Survivors' benefits are an important instrument – together with minimum pensions – to guarantee a decent standard of living to women at advanced ages. Yet, lately the legislation concerning survivors' benefits has undergone substantial modifications, at least in some EU-15 countries, pointing towards a general reduction of the benefits. In the new member states, the main survivors' pension regulations have not changed in recent years. Even so, as the benefit level depends on the potential old-age or disability benefit of the deceased, the pension reforms that have been implemented will impact on the level of future survivors' benefits.

In Denmark, if the death occurred before 1992, the benefits from the Danish ATP fund (the supplementary pension fund, which is a contribution-related pension) consist of an annuity, while for deaths that occurred thereafter the benefit is a lump-sum payment. Furthermore, if the deceased had been a member of a scheme since 2002, the survivor will receive a lump-sum that reduces with age. Similarly, in 2001 the UK introduced a system of lump-sum bereavement payments that substitute the previous system of pensions paid exclusively to women. Also, survivors' benefits paid under the state earnings-related system have been lowered from 100% to 50% of the deceased's pension.

In Greece, for insurance contributions from 1993 onwards, the survivors' benefits are means-tested and are linked to the health condition (possible invalidity) of the survivor. Nevertheless, further reforms in 1999 somewhat reduced these restrictions.

The new legislation applying in Germany to marriages concluded after 2001 reduce the share of the deceased's pension paid to the surviving spouse and limit with respect to time the payment of the so-called 'minor' pension.

Other measures tend to increase the flexibility of the survivors' benefits provision. In the Netherlands, since 2002, individuals who receive a survivors' pension have been entitled to exchange this position on the retirement date for a higher benefit or an earlier time of retirement. In Germany, under the more recent legislation the spouses may opt to split the pension instead of the provision for a derived widow(er)'s pension, provided each spouse has at least 25 years of pension-relevant insurance periods.

8. Other derived rights and entitlements

This last section (see Table A8) compares other measures deriving from marriage, and in particular those regarding the sharing of pension rights in the event of divorce.

An example of special entitlements for married women is the British one. Until 1977, working married women in the UK could choose to pay contributions at a reduced rate, receiving at the time of retirement a pension proportional to their husband's record.

In Ireland, the beneficiary of an old-age pensioner having a dependent spouse or partner receives a supplement. From 2002, the spouse/partner can directly receive the portion of the pension paid on his/her behalf, provided both spouses/partners give their consent to the splitting.

In the new funded, defined-contribution, mandatory second pillar in Poland, upon the death of one spouse, the widow(er) receives 50% of the amount of the spouse's savings account. The remaining 50% is paid in cash (lump-sum) to other designated persons.

As for marriages that end, rules that include counting pension benefits among the assets to be shared between spouses upon divorce are becoming increasingly widespread. In Belgium, for the purpose of pension calculations, the working years of the former spouse that took place during the marriage are taken into consideration in the calculations for the divorcee, and are summed up with the working years of the divorcee. In Ireland, pension-splitting is possible only as far as personal and occupational pensions are concerned. In the Netherlands, all pension rights built up during the marriage or registered partnership are summed up and shared after the divorce. In the UK, not only the basic state pension but also – since 2000 – occupational pensions, stakeholder pensions, personal pensions and the state second pension can be divided between spouses in the case of divorce. Also in Poland, funds accumulated in the obligatory second pillar can be split upon divorce and in Malta, the pension entitlement is agreed according to the decision taken by the Law Courts in the proceedings for separation.

9. Summary and conclusions

Above we summarise the rules for calculating pension rights for men and women along with survivors' benefits. It turns out that countries adopt similar measures for ensuring adequate old-age income for women. Among the measures that should significantly reduce the differences between men and women with respect to old-age income is the gradual elimination of differentiated entitlement rules for standard and early retirement, as far as age and contribution requirements are concerned. In particular, the elimination of variations in the retirement age in the eligibility criteria for old-age pensions means a faster pace of increase in the minimum retirement age for women. In the long run, the higher employment rates of women and reduced wage disparities between men and women should lead to better individual pension rights for women, especially in defined contribution schemes, which have recently been introduced in some countries.

The extent to which higher employment rates will reduce the need for measures such as survivors' benefits, the crediting of contribution periods for the care of children or others is unclear. There is universal recognition of the need to develop childcare and educational provisions that facilitate the employment participation of mothers. Furthermore, there is now a growing consensus about the importance of encouraging men to accept a greater share of parental responsibilities (for example, by making it easier for fathers to take parental leave) to enable women to take shorter breaks in their working lives.

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http://www.socialsecurity.gov/policy/docs/

http://www.worldbank.org/ieg/pensions/

Appendix. Comparative Tables of EU Countries

Table A1. Basic elements of the pension system

Country	Type of a pension system	Benefit calculation rules
Austria	1) Defined-benefit public scheme 2) Voluntary second- and third-pillar pensions	*For persons who have not attained the age of 50 on 1 January 2005* The calculation is based on the average earned income up to the upper limit of the contribution assessment ceiling. The figure of 1.78% of this amount is credited to the pension account per calendar year. The *pro-rata-temporis* method is used to calculate partial pensions in accordance with the new and old legislation. *For persons who have attained the age of 50 on 1 January 2005* The legislation as of 31 December 2004 shall continue to apply – per insurance year, 1.92% of the average earned income of the 17 insurance years with the highest earned income. The value of 1.92% will be gradually reduced to 1.78% by 2009. The period of 17 insurance years will be gradually increased to 40 by 2028. Pensions granted as of 1 January 2004 may only be at most 5% lower than a comparable pension granted under the legislation in force until 31 December 2003. This value will gradually rise to 10% by 2024.

Country	Type of a pension system	Benefit calculation rules
Belgium	1) Retirement pension (*Pension de retraite/Rustpensioen*), a PAYG, defined-benefit system 2) Voluntary occupational schemes (sectoral pension plans) and individual schemes	For each year taken into consideration, a pension share is granted according to the formulas below. Men: S x 60% (75% if married with a dependent spouse) x number of career years / 45. Women: S x 60% (75% if married with a dependent spouse) x number of career years / 44 (fraction of career raised to 45 years in 2009) where S = reference salary. The calculation of the reference salary is as follows: for the years prior to 1 January 1955, S = fixed amount of €11,667; for the years after 1955, – in the case of employed persons, it is the gross earnings with an upper limit of €40,898 (for 2004); and – in the case of self-employed persons, it is the gross earnings with an upper limit of €44,289 (for 2004).
Cyprus	Public PAYG scheme Additionally, there are the semi-government, employees' pension schemes (mainly funded) and the voluntary provident funds (defined-contribution, lump-sum benefits).	The basic pension depends on the duration of insurance, earnings and the number of dependants of the person concerned. The earnings that are subject to contributions are converted into 'points'. At the time of retirement, these points are re-valued according to the current value of the 'basic earnings', which is indexed to the movement of average insured earnings. For the supplementary pension, the pension accrual rate is 1.5% per year. For the purpose of indexing, the pension is divided into two parts: the basic part and the supplementary part. The basic part, to which increases for dependants are added, is indexed to wages every year, while the supplementary part is indexed to the CPI.
Czech Republic	Compulsory, public PAYG defined-benefit scheme Voluntary, funded defined-contribution pension schemes (no compulsory pillar)	The pension consists of two elements: – a flat-rate basic amount (around €50 per month), and – an earnings-related element calculated from the personal assessment base (PAB) and the number of years of insurance at 1.5% of the PAB per year of insurance (no maximum).

Country	Type of a pension system	Benefit calculation rules
Denmark	1) First pillar – Residence-based social pension (*Folkepension*) composed of a flat-rate benefit financed as PAYG + an income-tested supplement – Compulsory contribution-related Danish ATP (supplementary scheme) 2) Occupational schemes, voluntary	*Social pension* • The annual amount (€7,650 as of January 2005) is reduced if the conditions for obtaining a full pension (40 years of residence) are not fulfilled. In this latter case, the amount is 1/40th of the full pension for each year of residence between the ages of 15 and 65 (67). The basic amount is also reduced according to the professional income of the pensioner: if the pensioner has earned income of more than €32,530 annually (as of January 2005), the basic amount is reduced by 30% of the part of the earned income that exceeds €32,530. • The pension supplement is €7,710 annually (as of January 2005) for single pensioners and €3,600 annually (as of January 2005) for married or cohabiting pensioners. The pension supplement is taxable and tested on the means of the pensioner or his/her spouse or cohabitee. In addition to the basic amount of the public old-age pension and pension supplement, a further supplementary pension benefit of €830 a year (as of January 2005) is granted. This supplementary pension benefit is paid annually and is taxable. *Danish ATP* The annual benefit amount is €2,998 (as of January 2005) if the insured person has been affiliated with the supplementary scheme since 1 April 1964 and has always worked full-time since then. Different amounts are paid per year according to the contributions (there are three levels of contributions, varying by the type of work) and the years during which the insured person contributed. Supplementary pensions of less than €167 per year (as of January 2005) will be replaced by a lump-sum payment.

Country	Type of a pension system	Benefit calculation rules
Estonia	There is a public PAYG defined-benefit and a compulsory funded, defined contribution scheme. Subscription to the funded pension is mandatory for persons born in 1983 or later, and voluntary for those born before 1983. Additionally, there is a voluntary, funded third pillar based on pre-financing.	Pensions consist of three parts: – a base amount; – a component calculated on the basis of years of pensionable service; and – an insurance component. The component is calculated based on the years of pensionable service and depends on the number of years of service until 31 December 1998. The insurance component depends on the sum of annual pension insurance coefficients of an insured person. An annual pension insurance coefficient indicates how much individually-registered social tax has been paid over a calendar year, compared with the national average amount of social tax over the same calendar year.
Finland	1) The first pillar is made up of an earnings-related pension and a flat-rate benefit. – The statutory earnings-related pension (*Työeläke*) is composed of a 'pooled component' (PAYG) and a fully funded component through collective funds (*Työntekijäin eläkelaki*, *TEL*). – Despite the partially funded aspect of the system, the earnings-related pension scheme is entirely of the defined-benefit type. The national pension (*Kansaneläke*) is a flat-rate, means-tested benefit. 2) Occupational and individual schemes are voluntary.	*Earnings-related pension* The pension accrues for every year of contribution according to the wage accrual rate for the annual earnings: 1.5% at ages 18–52, 1.9% for ages 53–62 and 4.5% for ages 63–68. The accrual rate for unpaid periods is 1.5%. Since 2005, pensions have been calculated using all of the career-earning years, whereas previously, only the last 18 years were considered. There is no ceiling for reference earnings. The pension also accrues on earnings that form the basis for social security benefits; for unemployment; for parents', training, rehabilitation and sickness allowances; for compensation for loss of income as paid from workers' compensation; for motor liability insurance; and for compensation for 'job alternation' (sabbatical) leave. For minimum benefits as well as for periods spent in studies and at home raising children, a fixed annual amount is used as the earnings base (€538 in 2005). *National pension* The full amount is between €427 and €505 per month according to marital status and municipality (based on the cost of living). If the years of residence are less than 40, the pension is proportional to the length of residence. The statutory earnings-related pension and other Finnish or foreign pensions received reduce the national pension by 50% of the amount when the annual total exceeds €561 (the national pension is actually aimed at integrating the other tier of the public pension system).

Country	Type of a pension system	Benefit calculation rules
France	1) The first pillar is made up of two tiers. – Tier 1 is the earnings-related, defined-benefit public pension, RGAVTS (*Régime général d’assurance vieillesse des travailleurs salaries*), which is for private employees in manufacturing and services. – Tier 2 is composed of mandatory occupational schemes: ARRCO (*Retraite complémentaire des salaries*) for employees and AGIRC (*Retraite des cadres*) for managerial and professional workers. 2) The second and third pillars are supplementary and voluntary, funded schemes.	*RGAVTS* The pension formula is Reference salary x t x n/154(maximum insurance duration) where t = the pension rate and n = the duration of insurance. • *The pension rate* is based on the age of the insured person and the number of years of contributions. The maximum rate is 50% if the person has attained 160 quarters of insurance. If the maximum duration is not reached, the pension amount decreases by 5% per year (for generations born before 1944) to 2.5% (for generations born after 1952) down to a minimum of 25%. The full rate is applicable for certain groups, regardless of the number of years of contributions (for example, for employees with 50% incapacity, women manual workers who have raised three or more children, war veterans or victims) or if the insured person has reached the age of 65 at the moment the pension payment is due. • The maximum *duration of insurance* is set at 150 quarters for the insured born in 1943 or earlier. It progressively increases from 152 to 160 quarters for generations born from 1944 to 1948. • The *reference salary* equals the annual average salary, limited to the social security ceiling (€30,192 per year in 2005), which is adjusted every year by decree. The average salary is partly calculated based age, for example on the 22 best years for insured persons born in 1945. But as of 2008, the duration has increased by 1 year for every birth year up to 25 years, regardless of the year in which the insured person was born. *ARRCO and AGIRC* The pension is calculated based on the total number of points multiplied by the value of the point. The value of the point per year is €1.0886 for ARRCO and €0.3862 for AGIRC.

Country	Type of a pension system	Benefit calculation rules
Germany	The public pension system is based on defined benefits. Second-pillar occupational pensions are voluntary.	The pension formula is PEP x 1.0 x AR where PEP = the personal earnings points, 1.0 is the pension type factor and AR = the current pension value. • Personal earnings points (*persönliche Entgeltpunkte*) are the number of income points earned, based on the level of income on which contributions were paid and the allowance credited for certain non-contributory periods, multiplied by the accession factor. The accession factor takes into account the various lengths of time a pension will be drawn in the case of a claim for an early retirement pension or a waiver of an old-age pension after age 65. • 1.0 refers to the pension type factor (a factor established according to the respective insurance objective). • AR is the current pension value (*aktueller Rentenwert*), which corresponds to the monthly pension paid to an average earner for each year s/he has been insured. It is adjusted annually to keep pace with net wages and salaries. • Reference earnings are the insured employment income (up to a contribution ceiling) during the entire duration of the insurance. The monthly contribution ceiling for 2004 is €5,200 for (former) West Germany and €4,400 for East Germany.
Greece	The first pillar is a defined-benefit system and it includes several schemes according to occupational categories. The largest are the schemes for the private sector (IKA), for farmers (OGA) and for the self-employed (OAEE). Occupational and personal funds are voluntary.	*Persons insured before 31.12.1992* The basic pension is the percentage of the fictive wage taken as a reference, which varies between 70% and 30% (= replacement rate) in an inverse relationship to earnings. The reference earnings are the average gross earnings in the 5 years before retirement (with a ceiling). From 1 January 2005, the insured person may choose as a calculation basis the 5 best during the last 10 years before retirement. *Persons insured since 1.1.1993* The level of the pension varies according to the number of years insured. Each year corresponds to 2% of the pensionable income. For those aged between 65 and 67, each insurance year beyond 35 years corresponds to 3%. The reference earnings (the wages of the last 5 years) are taken into account for calculating the pension.

Country	Type of a pension system	Benefit calculation rules
Hungary	There is a public PAYG defined benefit (first pillar) and a compulsory, funded defined contribution (second pillar). The second pillar is voluntary for those who entered the labour market between 1998 and 2003 and for those who were born in 1973 or later. Since 2003, it has been obligatory.	The amount of the pension depends on the insurance period and is expressed as a percentage of average, monthly gross income earned since 1988: • 53% for an insurance period of 20 years, • +2% for each of the insurance years between 21 and 25, • +1% for each of the insurance years between 26 and 36, • +0.5% for each of the insurance years between 36 and 40, and • +1.5% for each of the insurance years after age 40.
Ireland	The first pillar includes the old-age contributory pension and the retirement pension (PAYG, contributory, flat-rate benefit). There is also an old-age non-contributory pension, which is a means-tested flat-rate benefit. The second pillar consists of company pension plans or occupational pension plans (voluntary). These can be based on defined benefits or defined contributions. The third pillar includes – personal retirement savings accounts (PRSAs), which are defined-contribution plans introduced in 2003; and – personal pensions or retirement annuity contracts (RACs), which again are defined-contribution plans.	*Old-age contributory pension* The benefit amounts to €193 per week (maximum). If the average number of annual contribution weeks registered is greater than 10, but fewer than 48, a reduced pension is payable. A weekly amount is paid for qualified adults (a spouse or someone the pensioner is living with as husband and wife); the amount can vary according to the means, the age of the qualified adult and the date at which the additional rate has been demanded. *Retirement pension* The benefit amounts to €193 per week (maximum). If the average number of annual contribution weeks registered is greater than 24, but fewer than 48, a reduced pension is payable. Extra payments are accorded for qualified adults. *Old-age non-contributory pension* The benefit is given according to the results of the means test. The maximum weekly benefit is €182, with a maximum increase per week for a qualified adult of €120. The benefit ceases when the weekly income is over a ceiling.

Country	Type of a pension system	Benefit calculation rules
Italy	The first pillar underwent recent reforms: the new system (applying to new entrants in the labour force after 31 December 1995) has benefits calculated under an NDC scheme. The old system applies to workers with at least 18 years of contributions at the end of 1995, who will have their benefits calculated under the defined-benefit method. A transitional pro-rata *temporis* system applies to workers already in the labour force at the end of 1995 but having worked less than 18 years up to that time.	*Defined benefit scheme (for workers with 18 years of contributions on 31.12.1995)* • Earnings up to €40,083 (ceiling): 2% x *n* x *S* • Partial amount up to €53,310 (ceiling x 1.33): 1.6% x *n* x *S* • Partial amount up to €66,538 (ceiling x 1.66): 1.35% x *n* x *S* • Partial amount up to €76,158 (ceiling x 1.90): 1.1% x *n* x *S* • Earnings over €73,345: 0.9% x *n* x *S* where *n* = number of years of insurance (max. 40) and *S* = reference earnings. – The reference earnings for those who on 31.12.1992 had worked 15 years or more are the average of the salaries earned during the last 5 years with a ceiling. – The reference earnings for those who on 31.12.1992 had worked less than 15 years are the average earnings over a variable period between the last 5 and 10 years, with a ceiling *New system (entrants in the labour force after 1.1.1996)* The calculation is based on the total of contributions over the entire working life. Contribution amounts are adjusted yearly, according to the average increase of the GDP within the last 5 years. The pension amount is calculated by multiplying contribution amounts by an actuarial coefficient, which varies according to age (57–65). There is no longer a minimum pension. There is an annual salary ceiling only for workers to whom the NDC system applies. *Workers who were already in the labour force at the end of 1995 but who had worked less than 18 years up to that time* A transitional pro-rata *temporis* system applies in such cases.

Country	Type of a pension system	Benefit calculation rules
Latvia	There is a public PAYG NDC scheme. There is also a compulsory, funded defined-contribution scheme. Finally, there is a voluntary, funded third pillar.	The calculation formula is $P+K/G$ where P = the annual pension, of which 1/12 is the monthly pension; K = the pension capital of insured person; and G = the time period (in years), during which pension disbursements are planned, starting from the pension allocation year (projected life expectancy at retirement age). The old-age pension formula during the transition period is $P = (Ks + K)/ G$ where P, K, G = the definitions above, Ks = the starting (initial) capital, calculated according to the following formula: $Ks = Vi \times As \times 0.2$ where As = the insurance record until the year 1995, and Vi = the average individual contribution earnings.

Country	Type of a pension system	Benefit calculation rules
Lithuania	There is a compulsory public PAYG scheme. In addition, there is a compulsory, funded defined-contribution scheme. There is also a voluntary, funded third pillar.	The monthly old-age pension formula is $P = B + 0.005*S*K*D + 0.005*s*k*D$ where B = the basic pension, determined by the government, which may not be less than 110% of the minimum standard of living; S = the insurance period acquired before 1994; s = the insurance period acquired after 1994; K = the rate of individually insured income before 1994, which is calculated by dividing the annual wage of the insured person by the annual, national average wage. The insured person is allowed to choose the 5 most favourable consecutive years from 1984 to 1993; k = a calculation according to state social-insurance fund data on the claimant's insured income; and D = the current year's insured monthly income (the average of the wages subject to contributions, and any sickness, maternity and unemployment benefits over the year).
Luxembourg	The public pension scheme has two components: a flat-rate part depending on the years of coverage and an earnings-related part. Occupational pension schemes are voluntary.	The pension comprises two parts: a flat-rate part and an income-related part. • The flat-rate part (*majoration forfaitaire*) is €344 per month (equivalent to around 12% of average earnings) for 40 years of insurance. For incomplete insurance, these benefits are reduced proportionally (1/40th per year). • The income-related part (*majoration proportionnelle*) takes into account 1.85% of total earnings. The earnings measure used in the formula is the lifetime average pay. For each year of work after age 55, the accrual rate is increased by 0.01 percentage points (staggered supplements, *majoration échelonnée*). Furthermore, each year of contribution beyond 38 also attracts an additional accrual of 0.01 percentage points. The maximum accrual rate is 2.05% per year. There is a minimum and maximum amount liable for contribution. • There is an allowance at the end of the year (*allocation de fin d'année*) of €564 (in the case of a complete career of 40 years; otherwise there is a proportional reduction).

Country	Type of a pension system	Benefit calculation rules
Malta	The pension system is a PAYG, earnings-related scheme.	The pension is based on 156 weeks of paid contributions, with an annual average of 50 weeks paid or credited. A reduced rate of pension is paid if the contribution average is between 20-49 weeks per annum under the flat-rate pension scheme or 15-49 weeks under the earnings-related scheme. The rates paid depend on whether • contributions were paid before or after 22 January 1979; • a service pension is payable by the employer, which reduces the social security pension payable; or • the person (if male) is married and supporting his wife. The earnings-related pension paid is two-thirds of the yearly average of the best 3 consecutive years in the last 10 years before retirement for employees, and the last 10 consecutive years before retirement for self-employed persons.
Netherlands	There is a public, residence-based, flat-rate scheme established by the National Old-age Pensions Act (*Algemene Ouderdomswet*, AOW). There are also earnings-related, quasi-mandatory occupational schemes.	The flat-rate benefits are • for a single person, €924 per month (in 2005); • for married and unmarried persons, both 65 and over (also same-sex cohabitants, and if a person lives with a brother, a sister, a grandchild but not a parent or a child under age 18), €631 per month for each person; • for pensioners with a partner younger than age 65 (see the supplement for spouse, *toeslag*, in Table A8), – if the AOW pension took effect before 1 February 1994, €924; – if the AOW pension took effect on 1 February 1994 or later, €631; and • for single-parent pensioners, €1,148.

Country	Type of a pension system	Benefit calculation rules
Poland	The pension system consists of a public, PAYG NDC element and a compulsory, funded, defined-contribution element.	The formula for the old-age pension is 24%*base amount + individual calculation basis*(1.3% for each contributory year + 0.7% for each non-contributory year) where the base amount equals 100% of the average remuneration minus social insurance contributions collected from the insured person in the calendar quarter preceding the date of pension adjustment. The disability pension, depending on the degree of disability, is calculated as either 75% or 100% of the hypothetical old-age pension. *Post-reform* For the first pillar, the formula for the monthly old-age pension is [(initial capital + contributions paid to first pillar)*indexation]/ average life expectancy at the retirement age (expressed in months). For the second pillar, the exact rules have not yet been decided but the benefit will depend on the contributions paid to an open pension fund, the rate of return and the average life expectancy at the retirement age.

Country	Type of a pension system	Benefit calculation rules
Portugal	The public pension scheme is based on defined benefits.	The formula for the monthly rate of the old-age pension (*Pensão de velhice*) is below. • For up to 20 contribution years, the pension is $2\% \times n \times RE$ where n = the number of contribution years; and RE = the reference earnings (average monthly wages of all the contribution years for a period limited to 40 years; in the case of a longer period, the 40 highest-wage years are taken into account). • For more than 20 contribution years, tapering rates that vary between 2.3% and 2% are applied to certain *RE* brackets, which are indexed to the national minimum wage and range between 1.1 and 8 times or more of this wage. The overall rate cannot be less than 30% or more than 80%. For persons insured up to 31.12.2001, who completed their waiting period, the law determines whether the pension is calculated according to the regulation under Decree 329/93 or under current regulations, or even according to the proportional implementation of both in order to be granted the highest amount. The same rules are valid for persons insured before 31.12.2001, but whose pensions will begin between 1 January 2002 and 31 December 2016.

Country	Type of a pension system	Benefit calculation rules
Slovakia	There is a PAYG public pillar and a defined-contribution funded pillar. A second funded pillar for old-age pension insurance started in 2005. Additionally, there is a complementary pension insurance scheme (third pillar).	The old-age pension formula for the first pillar is OP = APEP x PPI x CPV where APEP = the average personal earnings points, which are determined as a proportion of the multiplication of personal points achieved during particular calendar years (during the decided period) by the periods of pension insurance. The earnings points are determined as a proportion of the gross yearly income of the insured to the average yearly wage in the Slovak economy. The ceiling of the APEP value is 3, but for the year 2004 it was only 1.95; PPI = the period of pension insurance (+ the years remaining to retirement age in the case of invalidity benefit); and CPV = the current pension value, which is equal to 1.25% of the monthly average wage in the Slovak economy in the year prior to that of retirement. The second pillar is a lifetime annuity scheme based on insurance principles.
Slovenia	There is a public, PAYG defined-benefit and a funded defined-contribution pillar, which is obligatory for certain professions.	*Men* The pension is 35% of the pension rating basis for 15 insurance years plus a 1.5% increase for each additional year of the qualifying period, with no upper maximum. For 40 years of the qualifying period, it is 72.5% of the pension rating basis (gradually lowering from 85% for 40 years for men and 35 years for women as set by the old legislation, by 0.5% annually from 2001 onwards). *Women* The pension is 38% of the pension rating basis for 15 insurance years plus a 1.5% increase for each additional year of the qualifying period, with no upper maximum (for 38 years, it is 72.5% of the pension rating basis). There are some exceptions for men with 40 and women with 38 working years. The pension rating basis is the monthly average earnings in any consecutive 18-year period (which is being phased-in until 2008 from the level of 12 years in 2002) of insurance following 1 January 1970, whichever is the most favourable for the insured person. The calculation of the pension rating basis is based on earnings (net of tax and other contributions) upon which pension contributions have been paid.

Country	Type of a pension system	Benefit calculation rules
Spain	The contributory public pension system includes – social security schemes (*Pensión de Jubilatión*), an earnings-based PAYG scheme with a defined benefit formula; and – the state scheme (*Clases Pasivas del Estado*, CPE) with a flat-rate benefit. There are also voluntary occupational and personal schemes.	*Social security contributory public pension system* If the worker has contributed at least 35 years, s/he is entitled to the full old-age pension associated with his/her regulatory base if s/he retires at 65. On the other hand, if the number of years of contributions is equal to the minimum required (15 years), the worker receives only 50% of the regulatory base. The percentage of the regulatory base increases by 3 percentage points for each additional year of contributions up to 25 and by 2 percentage points for each additional contribution year afterwards, up to 35. The regulatory base is calculated dividing by 210 the contribution base of the 180 months prior to retirement. The contribution base is essentially the monthly earned income. Contribution bases corresponding to the 24 months just prior to retirement are computed in nominal terms. If in the period that will be counted towards the calculation of benefits there are months for which the worker had no obligation to contribute to social security, these contribution gaps will be integrated (for the exclusive purposes of calculation) into the minimum benefit basis at the time in the general scheme. *Contributory public pension system (CPE)* The regulatory base is fixed and it depends on the group to which the civil servant belongs.

Country	Type of a pension system	Benefit calculation rules
Sweden	A new public old-age pension scheme came into force on 1 January 1999. Pensions from the new scheme were paid from January 2001. After a transition, new pensions will be calculated completely under the new system from 2017. Currently, the first pillar is in two parts: 1) earnings-related at a contribution rate of 18.5%, with – 16% going into PAYG NDC accounts (*Inkomstpension*) – 2.5% going into FF defined-contribution premium pension schemes (*Pre-miereservsystem*) 2) Old-age guaranteed scheme (non-contributory residence-based) (*Garantipension*) Occupational schemes are voluntary but very widespread.	*Earnings-related PAYG pension* Accrued pension rights are indexed annually according the development of average wages. Pensions are calculated by dividing the total accrued pension assets by an annuity factor depending on the average life expectancy for a cohort, on the age of retirement for an individual and on the expected increase of average wages. In the case of persons born between 1938 and 1953, a **supplementary pension** forms part of the income pension. The older a person is, the larger the proportion of income pension s/he receives as a supplementary pension. *Fully funded, premium reserve pension* Conventional insurance principles are applied. Only life annuities are granted. These are also calculated using an annuity factor that reflects the life expectancy remaining. On retirement, the beneficiary can choose to keep the pension capital in the chosen funds that give a pension (which is recalculated every year taking into account the development of the value of the funds) or to place the capital in a traditional annuity insurance, which guarantees the lifelong disbursement of a fixed monthly amount. *Guaranteed pension* The full pension after 40 years of residence amounts to 2.13 price base amounts (*prisbasbelopp*), i.e. SEK 84,561 (€,8,998) for single persons and 1.90 price base amounts for married persons. For each year of residence fewer than 40, the amount is reduced by 1/40th. The amount of the guaranteed pension is partially adjusted to take into account other pensions from the national pension system and other pension income (for example, a widow's pension). It is not adjusted against occupational retirement pensions or private pensions or other earned income. Those born in 1954 or later are fully covered by the income and premium pension systems. Those born between 1938 and 1953 will receive some of their pension from the old scheme – the national basic pension and the general supplementary pension – and some from the new.

Country	Type of a pension system	Benefit calculation rules
UK	The public pension scheme is composed of a flat-rate basic state pension and an additional pension, the state earnings-related pension scheme (SERPS), which was substituted by the state second pension in 2002. Workers can contract out of the state second pension and opt for an occupational, personal or stakeholder pension (these can also be joined on a voluntary basis).	*Basic state pension* The flat-rate amount of £79 (€113) is paid per week (paid pro rata if the number of qualifying years is less than the requisite number but at least a quarter of that figure). *SERPS* The accrual rate is 1.25% per year, based on the average indexed surplus earnings (after 1978, up to 05.04.2002) between the lower and upper earnings limit. For persons attaining pensionable age from 06.04.2000 onwards, the accrual rate reduces over a 10-year transitional period to 1.00%. *State second pension* From April 2002–March 2010, the accrual rate is i) double the prevailing SERPS accrual rate for earnings between the annual lower earnings limit (LEL) and the earnings threshold (ET); ii) half the prevailing SERPS accrual rate for earnings between the ET and a figure that is (3 x ET) – (2 x LEL); and iii) the prevailing SERPS accrual rate for earnings between a figure that is ((3 x ET) – (2 x LEL)) and the upper earnings limit. From April 2010 onwards, the above accrual rates become i) 2.0% a year, ii) 0.5% a year, and iii) 1.0% a year respectively.

Table A2. Eligibility rules by gender for standard retirement

Country	Retirement age	Contribution period	Residence period in the country
Austria	Age 65 for men Age 60 for women The age limit for women is progressively increasing until the same retirement age as for men will be reached between the years 2024 and 2033.	***Minimum period of membership*** *For persons having passed the age of 50 on 1 January 2005* "Eternal eligibility/perpetual entitlement" (*ewige Anwartschaft*), that is, 180 contribution months or 300 insurance months (with fictitious qualifying periods (*Ersatzzeiten*) from 1 January 1956), or 180 insurance months within the last 360 calendar months *For persons who have not yet passed the age of 50 on 1 January 2005 and who have not yet acquired any insurance months* 180 insurance months, of which at least 84 have been acquired from employment after 1 January 2005 (i.e. a combination of 7 years of economic activity and for example a childcare period at any time) *For persons who have not yet completed age of 50 on 1 January 2005 and who have acquired 1 insurance month* The more favourable rule applies ***Conditions for drawing a full pension*** 45 insurance years *For persons who have passed the age of 50 on 1 January 2005* By 2009, the insurance years will have gradually risen from 40 to 45.	
Belgium	Age 65 for men Age 64 for women (the age for women will be raised to 65 in 2009) The retirement age for civil servants (65) is equal for men and women.	***Minimum period of membership*** No minimum period ***Conditions for drawing full pension*** Career duration is equivalent to 44 years (for women) and 45 years (for men). The length of the entire career for women will be raised to 45 years from 2009 onwards.	

Country	Retirement age	Contribution period	Residence period in the country
Cyprus	Age 65 for both men and women Age 63 for miners Age 68 if the insurance condition for an old-age pension is not satisfied at age 65	***Minimum period of membership*** At least 165 weeks of insurance	No minimum period is required except in cases in which the social pension is provided to persons residing in Cyprus at the time they reach age 65, if they are not entitled to a pension from any other source and satisfy residence conditions.
Czech Republic	Age 63 for men (increased up to the end of 2006 to reach this age) Age 59 to 62 for women (depending on the number of children) Age 65 when there are only 15 years of insurance	***Minimum period of membership*** 15 years of insurance if the retirement age is 65 25 years of insurance if the retirement age is under age 65	None
Denmark	*Social pension* Age 65 for men and women (age 67 for those who had reached the age of 60 before 1 July 1999) *Danish ATP* Age 67 for men and women (however, persons who reach the age of 60 after 1 July 1999 can request the pension before the age of 67, but not before the age of 65)	***Conditions for drawing a full pension*** *Social pension* Full pension after 40 years of residence between the ages of 15 and 65 (67 for those who reached the age of 60 on (or after) 1 July 1999) *Danish ATP* Payment of full contributions from 1964 to 2003 (scheme in force since 1 April 1964)	***Minimum residence period*** *Social pension* Nationals: at least 3 years of residence in Denmark between the ages of 15 and 65 (67) Non-nationals: 10 years of residence in Denmark, 5 years immediately before pension *Danish ATP* No minimum period ***Residence conditions for a full pension*** *Social pension* Full pension after 40 years of residence between the ages of 15 and 65 (67) *Danish ATP* No minimum period

Country	Retirement age	Contribution period	Residence period in the country
Estonia	Age 63 for men (since 2001) Age 63 for women (from 2016)	***Minimum period of membership*** First pillar: 15 years of contribution periods Second pillar: 5 contribution years (but for the first pensions in 2009)	None
Finland	*Earnings-related pension* Age 63-68 for men and women, subject to personal choice; in the public sector, there are lower individual retirement ages. *National pension* Age 65 for men and women	***Minimum period of membership*** *Earnings-related pension* For employees, 1 month of employment and salary above the given minimum is required. For those with shorter employment periods and/or income below the minimum, the pension is accrued if the total annual income is above a threshold. For self-employed persons and farmers, membership starts at the beginning of insurance. ***Conditions for drawing a full pension*** *Earnings-related pension* The pension is based on employment and the years of accrual without an upper limit.	***Residence conditions for a full pension*** *National pension* 3 years of residence in Finland after the age of 16; to be considered a resident in Finland, a person must be domiciled in Finland and spend at least half a year in Finland

Country	Retirement age	Contribution period	Residence period in the country
France	*RGAVTS* Age 60 for men and women *ARRCO and AGIRC* Age 65 for men and women, with the possibility to obtain the pension at age 60 if the basic pension was accorded at a full rate	***Minimum period of membership*** *RGAVTS*: Entitlement occurs as soon as the contributions paid enable the validation of at least one quarter of insurance. One quarter of insurance is acquired when the insured has a remuneration equal to the amount of 200 hours of the minimum wage (*Salaire minimum interprofessionnel de croissance*) as of 1 January, that is to say €1,522. *ARRCO and AGIRC*: No minimum duration ***Conditions for drawing a full pension*** *RGAVTS*: The full rate is accorded because of i) the duration of the insurance period (160 quarters = 40 years), ii) age (60 years) or iii) the person belongs to a particular group (e.g. the insured is unable to work). Since 1 January 2003, insured persons must have 160 quarters of insurance in order to receive the full pension between age 60 and 65. *ARRCO and AGIRC*: The full rate is accorded if the basic pension (RGAVTS) was obtained at the full rate (=160 quarters).	
Germany	Age 65 for men and women	***Minimum period of membership*** 60 months of insurance	

Country	Retirement age	Contribution period	Residence period in the country
Greece	*Persons insured before 31.12.1992* Age 65 for men Age 60 for women *Persons insured since 1.1.1993* Age 65 for men and women	***Minimum period of membership*** *Persons insured before 31.12.1992* Contributions paid for 4,500 working days *Persons insured since 1.1.1993* Contributions paid for 4,500 working days ***Conditions for drawing a full pension*** *Persons insured before 31.12.1992* Period of insurance of 35 years or 10,500 working days to obtain a pension corresponding to 80% of the pensionable income *Persons insured since 1.1.1993* Period of insurance of 35 years to obtain a pension corresponding to 70% of the pensionable income (= replacement rate)	
Hungary	Age 62 for men and women for a full pension by 2009	***Minimum period of membership*** First pillar: For the partial pension, 15 years are required (in exceptional cases, at least 10 years); for the full pension, 20 years are needed. Second pillar: There is no minimum required insurance period.	

Country	Retirement age	Contribution period	Residence period in the country
Ireland	*Old-age contributory pension* Age 66 for men and women *Old-age non-contributory pension* Age 66 for men and women *Retirement pension* Age 65 for men and women (A worker cannot receive both a retirement and an old-age contributory pension) *Company pension plans* Most company pension plans in the private sector permit members to retire early with the employer's and/or trustees' consent from age 50 onwards. Many plans allow members to retire because of ill-health at any age.	***Minimum period of membership*** The conditions to qualify for an *old-age contributory pension* are • to have started paying social insurance before reaching the age of 56; • to have paid at least 260 full-rate employment contribution weeks (pay-related social contributions). For persons reaching the pension age on or after 6 April 2012, the number of full-rate contribution weeks will rise to 520; • a yearly average of at least 10 full-rate contribution weeks from 1953 (or the time the person started insurable employment, if later) to the end of the tax year before the person reaches the age of 66. The conditions to qualify for a *retirement pension* are • to have started paying social contributions before the age of 55; • to have paid at least 260 full-rate employment contribution weeks (if a worker reaches the pension age after 6 April 2012, s/he will need 520); • a yearly average of at least 24 paid or credited full-rate contribution weeks from 1953 (or the time the person started insurable employment, if later) to the end of the tax year before the person reaches the age of 65. ***Conditions for drawing a full pension*** *Old-age contributory pension and retirement pension* The person must have an annual average of 48 contributions paid or credited. *Personal retirement savings accounts (PRSAs)* Every adult under 75 may take out a PRSA. *Personal pensions (also known as RACs –retirement annuity contracts)* A worker can take out an RAC if s/he has received relevant earnings from a job that is not pensioned in a company pension plan or a self-employed trade or profession. Individuals who do not have taxable earnings, such as the unwaged, cannot take out an RAC, but may take out a PRSA.	

Country	Retirement age	Contribution period	Residence period in the country
Italy	*Defined benefit scheme (for workers with 18 years of contributions on 31.12.1995)* Age 65 for men Age 60 for women For those with a disability of at least 80% and for the blind: age 60 for men and age 55 for women *New NDC system (entrants in the labour force after 1.1.1996)* Age 57 minimum for men and women. From 2008 (pensions calculated exclusively as NDC), the age will be 65 for men and 60 for women.	***Minimum period of membership*** *Defined benefit scheme (for workers with 18 years of contributions on 31.12.1995)* 20 years of contributions *New NDC system (entrants in the labour force after 1.1.1996)* 5 years of contributions (since 1.1.1996) ***Conditions for drawing a full pension*** 40 years of insurance and contributions	
Latvia	Age 62 for men (since 2003) and women (since 2008)	***Minimum period of membership*** 10 years of pension insurance	
Lithuania	Age 62.5 for men Age 60 for women (since 2006)	***Minimum period of membership*** 15 years of pension insurance ***Conditions for drawing a full pension*** 30 years are obligatory for a full pension (for women only since 2004)	

Country	Retirement age	Contribution period	Residence period in the country
Luxembourg	Age 65 for men and women	***Minimum period of membership*** 120 months (=10 years) of effective insurance; if, at age 65, the insured person does not fulfil the necessary condition the contributions paid (except the portion paid by the state) are reimbursed ***Conditions for drawing a full pension*** 40 years of insurance	
Malta	Age 61 for men Age 60 for women	***Conditions for drawing a full pension*** For a full pension, full contributions are paid in the last 10 years prior to retirement after a contribution period of 30 years.	
Netherlands	Age 65 for men and women *Occupational plans* Age 65 is the normal retirement age.		***Residence conditions for a full pension*** Residence in the Netherlands between 15th and 65th birthdays
Poland	Age 65 for men Age 60 for women	***Minimum period of membership*** *Pre-reform (introduced in 1999)* Documented contributory period of 20 years for women and 25 years for men; it could contain up to one-third of non-contributory years such as full-time studies or obligatory military service *Post reform* No minimum number of years of service; however, 20/25 years of contributions guarantee at least the minimum pension	
Portugal	Age 65 for men and women	***Minimum period of membership*** Contributions paid or credited for 15 years; it is necessary to prove 120 registered days of pay for each year to be taken into account ***Conditions for drawing a full pension*** Contributions paid for 40 years	

Country	Retirement age	Contribution period	Residence period in the country
Slovakia	Age 60 for men Age 53-57 for women (depending on the number of children raised); to be increased to 62 by 2014 *Partial pension* Age 65 for men and women; age 60 is also possible for women	***Minimum period of membership*** New pension system: 10 years for the first and second pillars Partial pension: 10 years of employment for retirement at age 65; for women, 20 years of employment for the partial pension at age 60 ***Conditions for drawing a full pension*** 25 years of employment	
Slovenia	*Full retirement* Since 2000, the age has been increasing gradually and is to reach – 63 years (after 2008) for men – 61 years for women (after 2022).	***Minimum period of membership*** Depends on the age of retirement: • age 65 (men) and 63 (women) after an insurance period of 15 years • age 63 (men) and 61 (women) after a qualifying period of 20 years • age 58 after a qualifying period of 40 (men) or 38 (women) years.	
Spain	Age 65 for men and women	***Minimum period of membership*** Contributions must have been paid during a period of 15 years, of which at least 2 years must have been paid during the 15 years immediately preceding the event that gives the right to entitlement. ***Conditions for drawing a full pension*** 35 years of contributions	

Country	Retirement age	Contribution period	Residence period in the country
Sweden	*Old-age earnings-related pensions* (Inkomstpension *or* Premiepension) *and guaranteed pension* (Garantipension) Age 61 to 67 for men and women There is the possibility to work thereafter with the employer's consent.	***Minimum period of membership*** None for the earnings-related old-age pension (*Inkomstpension*) ***Conditions for drawing a full pension*** Old-age earnings-related pensions (*Inkomstpension or Premiepension*): A 'full' pension does not exist in this scheme.	***Minimum residence period*** Guaranteed pension: 3 years of residence ***Residence conditions for a full pension*** Guaranteed pension: 40 years of residence

Country	Retirement age	Contribution period	Residence period in the country
UK	*Basic state pension and state second pension* Age 65 for men Age 60 for women From 6 April 2020, the state pension age for men and women will be 65, with a gradual change from age 60 to 65 for women over a 10-year period from 2010 to 2020. *Personal pension* A person can start taking income from a personal pension from age 50 (55 from 2010). Annuities can be bought between age 60 and 75. From 2010, this will gradually increase to 65. Income can be drawn from the fund between the 60th (gradually rising to the 65th from 2010 to 2020) and 75th birthdays. *Stakeholder pensions* These are paid through an annuity, which can be bought between the 50th (55th from 2010) and 75th birthdays, using the money contributed into the pension fund.	***Minimum period of membership*** *Basic state pension* Contributions paid for least 10-11 years Also, from April 2000, for each week that employees earn as employees between the lower earnings limit (LEL) and the primary threshold, they will be treated as paying standard-rate National Insurance (NI) contributions. (LEL= the level at which earnings become relevant for NI purposes. The primary earnings threshold = the amount of earnings above which NI contributions are paid.) *SERPS* Must have surplus earnings, i.e. in excess of the annual LEL in at least 1 year between April 1978 and 5 April 2002 *State second pension* A person must satisfy one of the conditions below for at least 1 year after April 2002: i) must have surplus earnings, i.e. in excess of the annual LEL; ii) for a complete tax year s/he does not work at all, or earn less than the annual LEL and look after – a child under age 6 and receive child benefits for that child; or – an ill or disabled person and be entitled to a carer's allowance or qualify for the Home Responsibilities Protection scheme. iii) must be entitled for a complete tax year to long-term incapacity benefit, as long as, at state pension age, s/he has worked and paid class 1 contributions, or is treated as having paid class 1 contributions for at least 1/10th of her/his working life since 1978. ***Conditions for drawing a full pension*** *Basic state pension* Men need 44 qualifying years by age 65 and women who reach age 60 before 2010 need 39 qualifying years. Persons who reach state pension age after 6 April 2010 will only need 30 qualifying years.	

Table A3. Eligibility rules by gender for early retirement

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Austria	*Corridor* (Corridorrente) As of 1 January 2005, a pension can be claimed at the age of 62 at the earliest with at least 540 insurance months. This is called a 'corridor pension', because the pension can be claimed between the ages of 62 and 68. *For persons having passed the age of 50 on 1 January 2005* Retirement can occur at the age of 61.5 (men) and 56.5 (women) with 45 years of insurance (men) or 40 years of insurance (women) (long-service pension, *Hacklerregelung*). The age has been increasing by 1 month per quarter from 1 July 2004 up to 65 for men and 60 for women. The early pension will be phased out gradually by 2015. *Pension for workers in physically demanding jobs* (Schwerarbeitsrente) A pension can be claimed at the age of 60 at the earliest with at least 540 insurance months, of which at least 180 must be months spent in arduous work.	*Corridor* The pension is reduced by 4.2% (15% at most) per year for each year that the pension is taken prior to the regular pension age (2.1% at most for workers with arduous jobs, depending on the number of months spent in such work). Correspondingly, the pension is increased by 4.2% per calendar year (by 12.6% at most) if the pension is deferred.
Belgium	*Retirement pension* (Pension de retraite/Rustpensioen) Retirement can start from the age of 60, if a minimum career of 35 years can be proved. Civil servants can retire from the age of 60 on condition that they have at least 5 years of service and that they can assert services or qualified periods accomplished after 31 December 1976.	*Retirement pension* The pension is reduced by 5% per year for each year prior to the standard pension age, except in the case of full careers.
Cyprus	Retirement can begin at age 63 years (58 for miners), subject to entitlement to invalidity pension or a sufficient contributory period. For miners, at least 5 years of employment in a mine are required.	Same as a regular pension

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Czech Republic	Retirement can start up to 3 years before the regular retirement age and in some cases 5 years earlier. *Temporarily reduced early pension* This pension is available 2 years prior to the normal retirement age, provided that the insured person has 25 years of insurance and • has been registered as unemployed for at least 180 days, or • is partially disabled, or • has been fully disabled for at least 5 years and entitlement to the invalidity pension has expired within 5 years of reaching the normal retirement age. *Permanently reduced early pension* This pension is available up to 3 years prior to the normal retirement age; the actual date of retirement is left to the claimant's discretion. The claimant must have an insurance record of at least 25 years.	Actuarial deduction for early pension
Denmark	*Social pension* Under the voluntary early-retirement pension scheme, persons who have at least 25 years of contributions in an unemployment insurance fund can retire between the ages of 60 and 65. In addition, persons aged between 18 and 65 may be eligible for an early pension if their working capacity is permanently reduced and the applicant is unable to provide for him/herself by means of a remunerated job. *Danish ATP* Persons who reach age 60 after 1 July 1999 can request the pension before age 67, but not before age 65.	*Danish ATP* The pension is proportionally reduced from age 67 to 65.
Estonia	Early retirement can occur • up to 3 years before the regular retirement age, • 5 or 10 years before the retirement age for certain professions, • 5 years before the retirement age if a person raised a disabled child or at least 5 children (only 1 parent is entitled to do so) or was involved in the clean-up of the Chernobyl nuclear power plant, • 3 years before the retirement age if a person raised 4 children (only 1 parent is entitled to do so), or • 1 year before the retirement age if a person raised 3 children (only 1 parent is entitled to do so). For certain professions there is a requirement of 15 to 25 years of service, of which at least half have been spent in the given profession.	Actuarial deduction for an early pension

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Finland	*Earnings-related pension* An early pension is possible from age 62. *National pension* An early pension is possible from age 62.	*Earnings-related pension* The pension will be permanently reduced by 0.6% for each month that the pension is taken prior to age 63. *National pension* The pension will be permanently reduced by 0.4% for each month that the pension is taken prior to age 65.
France	*RGAVTS* • Retirement can start from age 56 for the insured who started their work activity at age 14 and whose duration of insurance is at least 168 quarters. • Retirement can start from age 55 for the insured with a severe disability (80% incapacity) who fulfil the minimum periods of insurance contributions. *ARRCO and AGIRC* Retirement can start from age 55 with reductions; it can occur from age 56 without reductions if the insured obtained the basic pension at the full rate. *For working mothers* For pensions that started in 2004, a woman's insurance period is increased by 1 quarter for every year spent caring for a child (up to a maximum of 8 quarters per child). For pensions that started before 2004, the woman's insurance period is increased by 2 years per child, if the woman (or her partner) was responsible for the dependent child for at least 9 years before his/her 16th birthday. Parents of disabled children can be credited with 2 years. *Mothers who were manual workers with at least three children* A full-rate pension is payable at age 60 under these conditions: • 3 or more dependent children for at least 9 years before their 16th birthday, • 30 years of insurance (including the crediting of 2 years), • must have been working for at least 5 years during the 15 years preceding retirement.	*ARRCO and AGIRC* Retirement can start from age 55 with reductions of 7% per year from age 55 to 59, 5% per year from age 60 to 62 and 4% per year for the subsequent years. Early retirement can occur from age 56 without reductions if the insured obtained the basic pension at a full rate.

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Germany	The age limits for the earliest possible retirement (from 2005 onwards) are below. 1) An old-age pension can be obtained because of unemployment or after part-time work in old age, – without reductions at age 65 (previously, at age 60 for those who i) were born before 1 January 1952 and have 180 contribution months if unemployed at the commencement of the pension and if unemployed for 52 weeks after age 58.5; or ii) have worked part-time as older workers (*Altersteilzeitarbeit*) for 24 calendar months and who have at least 8 years of compulsory insurance in the last 10 years); or – with reductions increasing from age 60 to 63 in the period 2006–11. 2) An old-age pension can be obtained for women, – without reductions at age 65 (previously 60 for women born before 1 January 1952, after 180 contribution months if they were compulsorily insured for more than 10 years after age 40); or – with reductions at age 60. 3) An old-age pension can be obtained for persons with disabilities, – without reductions at age 63; or – with reductions at age 60. 4) An old-age pension can be obtained for long-term insured persons, – without reductions at age 65 (previously, at age 63 or 60 for the severely disabled, for persons unfit or unable to work after 35 years of pension insurance); or – with reductions at age 63.	The reduction amounts to 0.3% of the pension for each month during which the pension is claimed earlier.

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Greece	***Persons insured before 31.12.1992*** *A full pension is available* • without age conditions if the person has 37 insurance years (or 11,100 days); • from age 62 for men (57 for women) if the person has 10,000 working days; • from age 58 for men and women if the person has 10,500 working days; • from age 55 for mothers with a minor child if the person has 5,500 working days; • from age 60 for men (55 for women) if the person engaged in arduous and unhealthy work for 4,500 working days (of which 3,600 are days were arduous and unhealthy work and 1,000 days were worked during the last 13 years); • from age 55 if the person has 35 years or 10,500 working days (of which 7,500 must have been in arduous/unhealthy work). *A reduced pension is available* • from age 65 if the person has 3,500 insurance days (transitory regulation until 31.12.2008); • from age 60 for men (55 for women) if the person has 4,500 working days (of which 100 days have been worked during the last 5 years), instead of age 65 for men and 60 for women; • from age 60 for men (55 for women) if the person has 10,000 days of insurance (of which 100 per year during the last 5 years), instead of age 62 for men and 57 for women; • from age 53 if the person has 35 working years or 10,500 working days (of which 7,500 days must have been worked in arduous or unhealthy conditions), instead of age 55; or • from age 50 for mothers with a minor or disabled child if the person has 5,500 working days, instead of age 55. ***Persons insured since 1.1.1993*** *A full pension is available* • without age conditions if the person has 37 insurance years (or 11,100 days); • from age 60 if the person was engaged in arduous or unhealthy work for 4,500 working days or has 15 years of insurance (of which 75% was spent in arduous or unhealthy work); or • from age 55 for mothers with a minor or disabled child if the person has 20 years of insurance or 6,000 working days. *A reduced pension is available* • from age 60 if the person has 15 working years or 4,500 days insured (of which 750 days were accrued during the last 5 years), instead of age 65; • from age 55 if the person has 35 insurance years or 10,500 days, instead of age 65; or • from age 50 for mothers with a child who is a minor, instead of age 55.	***Persons insured before 31.12.1992*** *Full pension* Full benefits *Reduced pension* Reduction of 1/267th for each missing month prior to the standard pension age ***Persons insured since 1.1.1993*** *Full pension* Full benefits *Reduced pension* Reduction of 1/267th for each missing month prior to the standard pension age

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Hungary	Early retirement can occur 2 years before the standard retirement age (for some occupations). It is available to those who had worked in hazardous conditions for at least 10 years (men) or at least 8 years (women).	Same as the regular pension
Ireland	No early pension is available in the *old-age contributory* or the *retirement* schemes. Nevertheless, the state provides a *pre-retirement allowance* if the person is • aged 55 or over • retiring from the workforce • living in Ireland • able to satisfy a means test.	*Pre-retirement allowance* The payment is made up of a personal rate (maximum €165 per week for 2006) and extra amounts for a qualified adult (€110 in 2006) and dependant child(ren) (full rate of €16 per child in 2006). A qualified adult is a spouse or someone the pensioner is living with as husband and wife.

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Italy	An early retirement pension (seniority pension, *Pensione di anzianità*) is available • From 1 January 2008 to 30 June 2009, employees can retire at age 58 and with 35 years of contributions; the self-employed (farmers, craftsmen and merchants/retailers) can retire at age 59 and with 35 years of contributions. • From 1 July 2009 onwards, workers can retire when the sum of their age and years of contribution (at least 35) reaches a given threshold: – From 01.07.2009 to 31.12.2010, employees can retire with a threshold equal to 95 (minimum age 59); the self-employed can retire with a threshold equal to 96 (minimum age 60). – From 01.01.2011 to 31.12.2012, employees can retire with a threshold equal to 96 (minimum age 60); the self-employed can retire with a threshold equal to 97 (minimum age 61). – From 01.01.2013 onwards, employees can retire with a threshold equal to 97 (minimum age 61); the self-employed can retire with a threshold equal to 98 (minimum age 62). Special conditions apply for employees who started their working life early (with a minimum of 52 contribution weeks at age 14–19), for employees exposed to arduous work, for 'mobile' workers (whose job normally involves working in different unpredictable places) and for manual workers and assimilated persons. *Working mothers* who claim a pension under the NDC system can retire earlier by adding to their age 4 months per child up to a maximum of 12 months. Alternatively, they can opt for a benefit calculated using a higher transformation coefficient than the one corresponding to their age, thus resulting in a greater benefit level. An old-age pension is available at the age of 60 and 65 respectively for women and men. Female employees under the defined benefit system who delay their retirement after the age of 60 (up to the age of 65 and before reaching 40 years of contributions) will benefit from a higher benefit: the coefficient multiplying their reference earnings will be increased by 0.5% per additional year.	
Latvia	Early retirement can occur 2 years before the standard retirement age: • at age 60 for men if they have 30 years of insurance, • 2 years before retirement age for women if they have 30 years of insurance.	The individual receives 80% of the normal pension.
Lithuania	Early retirement can occur up to 5 years before reaching retirement age (as of 1 June 2004), if the person • has 30 years of the qualifying period of employment; • is registered as unemployed with the labour office for no less than 12 months.	Pensions decrease by 0.4% for each early retirement month.

<table>
<tr><th>Country</th><th>Age and other entitlement rules</th><th>Early pension entitlements (benefit level)</th></tr>
<tr><td>Luxembourg</td><td>An early retirement pension (Pension de vieillesse anticipée) can be drawn
• from age 60, on condition that 480 months (= 40 years) of effective or assimilated insurance periods can be proved, or
• from age 57, on condition that 480 months (= 40 years) of effective insurance can be proved.</td><td></td></tr>
<tr><td>Malta</td><td>No early pensions are available.</td><td></td></tr>
<tr><td>Netherlands</td><td>No early pensions are available.</td><td>A 2% reduction is imposed on the full pension for each year of non-insurance (residence).</td></tr>
<tr><td>Poland</td><td>Early retirement can occur
• at age 55 for women,
• at age 60 for men, or
• at younger ages for certain professions.
Pre-reform rules
Persons born before 1 Jan 1949 could retire early under the following conditions:
– for women if they have reached age 55 with at least a 30-year contributory and non-contributory period, or at least a 20-year contributory and non-contributory period and, at the same time, a certificate of full disability;
– for men if they have reached age 60 and could document at least a 25-year contributory and non-contributory period and, at the same time, be declared totally disabled.
A right to an earlier old-age pension is also granted to employees who can document 20-year (for women) or 25-year (for men) contributory and non-contributory periods, including at least 10 or 15 years of work in special conditions, or work of a special nature.
There is neither a special increase of the pension for deferral nor a decrease for an early pension.
Post-reform rules
There is no early retirement in the general scheme. Even so, some persons may retire earlier provided they have not joined any open pension fund and have acquired specific early pension rights before the end of 2007. Additionally, early retirement will be possible for miners.</td><td>The benefit level is the same as the regular pension.</td></tr>
</table>

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Portugal	Early retirement can occur • at age 55 and a period of 30 years of contributions, with a reduction in the pension amount. When the contribution period is longer than 30 years, the number of years in which early retirement is taken prior to the retirement age is reduced by 1 year for each group of 3 years beyond 30 years of contributions; • for the unemployed from age 60 (58 for those covered by the Employment and Social Protection programme) with no reductions; • for those who have contributed 20 calendar years and are aged 50 or more when unemployed; it is also possible from age 55. In this case, the pension amount is reduced; • from age 55 as a rule for those who have engaged in arduous or unhealthy work (only for professions when legally foreseen), with no reductions.	The amount is reduced through the application of a reduction factor corresponding to $(1 - x)$, where x = an annual rate of 4.5% by the number of years of anticipation.
Slovakia	In the new system, there is no age limit. An early pension is possible if the minimum duration of membership (10 years) and the minimum amount of benefits (1.2 times the subsistence minimum in the first pillar and 0.6 times in the second pillar) have been reached.	In the old pension system, there was a reduction of 0.5% per 30 days prior to the standard retirement age.
Slovenia	Early retirement is possible before age 63 for men and 61 for women. There are no reductions in the benefit at age 58 provided a person has completed 40 years (men) or 38 (women) years of service. New legislation offers the possibility to retire at a younger age as a result of care for children. Since 2003, parents have to reach an agreement as to who will be entitled to a younger age of retirement for each child.	The pension amount is reduced when retirement occurs before the full retirement age.
Spain	*SS contributory public pension system* Law 35/2002 allows for early retirement with reduced pension benefits for workers aged 61 and older, as long as the worker – has paid social contributions for at least 30 years; – has not left the company on a voluntary basis; or – has been registered as unemployed for at least 6 months immediately prior to the date of retirement. Exceptionally, for persons who have been contributing since before 1967, early retirement can start at age 60. The retirement age of 65 can be reduced for certain groups whose professional activity is arduous, toxic, dangerous or unhealthy. *Contributory public pension system* Early retirement is possible at age 60, provided workers have contributed for at least 30 years.	*SS contributory public pension system* The reduction rate ranges from 8% for 30 years of contributions to 6% for 40 years of contributions. For employees who have been contributing since before 1967, there is a reduction rate of 8% per year of early retirement prior to age 65. When these employees do not retire on a voluntary basis, the reduction rate ranges from 8% for 30 years of contributions to 6% for 40 years of contributions.

Country	Age and other entitlement rules	Early pension entitlements (benefit level)
Sweden	No early pension is available.	*Old defined-benefit PAYG system* The supplementary pension was permanently decreased by 0.5% of the old-age pension per calendar month for retirement prior to age 65.
UK	*Basic state pension* There is no early state pension. If a person takes early retirement, s/he cannot receive a state pension until reaching state pension age. The person will not have to pay National Insurance (NI) contributions unless s/he starts work again before the state pension age. Men aged 60 or over who do not have to pay NI contributions will usually receive NI credits until the state pension age. These start from the tax year including their 60^{th} birthday.	

Table A4. Minimum pension entitlement rules and benefits

Country	Entitlement rules	Benefit level
Austria	*Means-tested top-up benefit* (Ausgleichszulage) Where the monthly pension or pensions including other income (also that of the spouses living in the same households) are below the given amounts, a compensation supplement is due in the amount of the respective difference. *Supplement increase for children* There is an increase of the supplement for each child up to age 18 (or age 27 for children engaged in vocational training or university education), while there is no age limit in the case of children with disabilities.	*Means-tested top-up benefit* • For single pensioners: €690 • For pensioners living in the same household with a spouse: €1,055 *Supplement increase for children* • For each child: €72
Belgium	Persons with at least 15 career years as an employee whose annual pension for a complete career does not exceed €12,199 for a single person and €15,248 for a household, are entitled to a minimum for each career year calculated on the basis of a minimum guaranteed pay of €14,810 for a complete career. *Guaranteed minimum pension* (Pensionminimale garantie/gewaarborgd minimumpensioen) The minimum for a complete career, as well as for the equivalent of two-thirds of a complete career (following the stated annual amounts pro rata) is – a household rate of €12,990, or – a single rate of €10,395. *Social assistance pension* (GRAPA, Garantie de revenus aux personnes âgées) This pension is means-tested and is granted based on the household income and wealth. At present it is accessible from age 64, while from 2009 the age limit will be raised to 65.	*Guaranteed minimum pension* The minimum for a complete career, as well as for the equivalent of two-thirds of a complete career (following the stated annual amounts pro-rata) is – a household rate or €12,990, or – a single rate of €10,395. *Social assistance pension* For 2006, it amounts to €8,234 for single persons and €5,489 for couples (per individual).
Cyprus	A social pension is available for residents on reaching age 65 if the person is not entitled to a pension from any other source.	The minimum is 85% of the full basic pension.
Czech Republic	The minimum pension depends on the amount of earnings and number of insurance years.	In 2004, the basic minimum benefit amounted to CZK 1,310 (€40) per month.
Denmark	*Social pension* The minimum is 1/40th of the basic amount.	*Social pension* The minimum is 1/40th of the basic amount = DKK 1,452 (€195) per year. *Danish ATP* The minimum is DKK 1,240 (€166) per year.

Country	Entitlement rules	Benefit level
Estonia	The minimum pension is payable at age 63 for men and women. It is conditional on • the person not having the right to receive any other type of pension or a pension from another state; • 5 years of residence in Estonia before making a pension claim.	The level is 100% of the national pension rate; there is no statutory minimum pension in second pillar.
Finland	*Earnings-related pension* There is no minimum pension. *National pension* The national pension guarantees in practice a minimum pension to those with 40 years of residence in Finland and with a small pension or with no other pension.	*Earnings-related pension* There is no minimum pension.
France	*RGAVTS* The non-contributory minimum pension (*Minimum vieillesse*) is a means-tested benefit covering persons without contributory pensions because of insufficient or lacking contribution records. It is granted to all residents over age 65 (or over 60 if unable to work, mothers who were manual workers, war veterans and other specified persons). The income test is €7,500 for a single person and €13,137 for a couple. *Contributory minimum pension* (Minimum contributif) This pension is the minimum level of the base pension. It amounts to €6,840 (in 2006) for 160 quarters of insurance; for shorter insurance periods, it is proportionally reduced. *ARRCO and AGIRC* There is no minimum pension.	*RGAVTS* For the non-contributory minimum pension, the amount is €7,500 for a single person and €13,137 for a couple as of 2006. It is adjusted in the same way as other pensions. *Contributory minimum pension* This pension amounts to €6,840 (in 2006) for 160 quarters of insurance; for shorter insurance periods it is proportionally reduced The value of the minimum pension is indexed to prices.
Germany	Persons with permanent residence in the Federal Republic of Germany and • having passed age 65, or • having passed age 18 and being permanently and fully incapable of work for medical reasons, independent of the respective labour market situation, are entitled to benefits under the Basic Protection Act if they are not able to provide for their own livelihood. It is not necessary to actually draw an old-age pension or an invalidity pension.	

Country	Entitlement rules	Benefit level
Greece	*Persons insured before 31.12.1992* The minimum pension is €428 per month. *Persons insured before 31.12.1993* The minimum pension equals 70% the minimum wage of a married worker fixed by the General National Collective Agreement in 2002. From 1.1.2003, the minimum pension will be adapted according the general increase of pensions following the government's income policy.	*Persons insured before 31.12.1992* The minimum pension is €428 per month. *Persons insured before 31.12.1993* The minimum amount of the pension is €436 per month.
Hungary	The minimum pension is available with at least 20 contributory years.	The flat rate minimum pension (around €100 per month) is available only in the first pillar.
Ireland	*Old-age non-contributory pension* There is no minimum rate.	*Old-age contributory pension* €96 per week *Retirement pension* €189 per week .

Country	Entitlement rules	Benefit level
Italy	***Minimum pension* (Trattamento minimo)** *Persons insured before 1.1.1996* The old-age pension (*Pensione di vecchiaia*) is brought up to the amount of the minimum pension if the annual taxable income of the pensioner is less than 2 times the minimum pension (€11,117). If the person is married, the old-age pension is brought up to the minimum amount if the annual taxable income is less than €22,234, i.e. 4 times the minimum pension. There is a supplement amounting to 70% if the annual family income is between €22,234 and €27,792, and to 40% for incomes between €27,792 and €33,351. *Persons insured since 1.1.1996* There is no statutory minimum pension. ***Special supplement* (Maggiorazione sociale)** For beneficiaries of a minimum pension a supplement is paid under conditions of age: – at least age 70 with a possible age reduction (until 65) according to the number of years of contribution, – age 60 in the case of invalidity. The personal annual income must be lower than €7,069 (€11,943 for family income). ***Non-contributory pension/social allowance* (Assegno sociale)** The beneficiaries are Italian citizens residing in the country aged over 65 who do not receive any income or an income below the amount of the social allowance itself. The thresholds are €4,962 for single and €9,924 for married applicants.	***Minimum pension*** *Persons insured before 1.1.1996* The annual amount of the minimum pension is €5,558. *Persons insured since 1.1.1996* There is no statutory minimum pension. ***Special supplement*** The supplement amounts to €1,609 per year. ***Non-contributory pension/social allowance*** The full annual amount is €4,962 (the allowance can be paid at a reduced rate so that the personal income plus the allowance sums up to the full amount).
Latvia	If the insurance period is at least 20 years, the minimum pension is 1.1 x state social security benefit. If the insurance period is 20-30 years, the minimum pension is 1.3 x state social security benefit. If the insurance period is more than 30 years, the minimum pension is 1.5 x state social security benefit.	The state social security benefit is LVL 30 per month as of 2004.
Lithuania	There is no statutory, minimum old-age pension.	
Luxembourg	No pension shall be less than 90% of the reference amount, if the insured has at least 40 years of insurance. If the insured does not qualify as above, the minimum pension (*Pension minimale*) is reduced by 1/40th for each missing year.	The minimum amount is €1,353 per month.

Country	Entitlement rules	Benefit level
Malta		The benefit level for a married person is MTL 48 (€113) per week. The benefit level for a single person is MTL 41 (€98) per week.
Netherlands	There is no minimum pension, given that there are flat-rate pension benefits. Nevertheless, persons who are not entitled to the full Dutch AOW benefit (i.e. who have not lived in the country for a period of 50 years) and who have, together with other sources of income, a total income below the subsistence level (i.e. less than 70% of the legal minimum wage) are entitled to receive social assistance.	
Poland	A minimum pension is payable if the person has a contributory period at least 20 years for women or 25 years for men, and the sum of her/his benefits from the two obligatory pillars is less than the minimum.	The minimum is a flat rate in the region of 60% of the minimum wage.
Portugal	*Contributory* The minimum is 30% of the average monthly earnings, although the pension amount cannot be lower than the given minimum values. *Non-contributory* For the minimum old-age pension, the qualifying conditions are – age 65 or older, – gross monthly income not exceeding 30% of the national minimum wage or 50% of this wage for a couple (means-tested).	*Contributory* • The minimum for pensioners with up to 15 contribution years is €223 per month. • For pensioners whose contribution period varies between 15 and 40 years, the minimum pension will be indexed at the national minimum wage reduced by the employee's contribution rate (11%), at percentages varying from 65% to 100% of this wage, depending on the contribution period (100% for pensioners with a contribution career of at least 31 years). *Non-contributory* The amount (of the invalidity and old-age social pension) is €171 (social pension value).
Slovakia	A minimum pension is available subject to insurance contributions of 10 years.	The benefit amount is 1.2 times the subsistence minimum, SKK 550 per month (as of 2004).
Slovenia	The minimum pension is available with 15 years of insurance.	The minimum pension amounts to 35% of the minimum pension rating base (SIT 26,413 per month as of 2004).

Country	Entitlement rules	Benefit level
Spain	*Basic scheme (non-contributory)* (Pensión no Contributiva de Jubilatión) The minimum pension is granted to persons over 65 with an income below a threshold approved every year in the Budget Law (€4,221). If the pensioner lives with a spouse or relatives, the family income is considered and other thresholds are applied. The benefit is means-tested, but no previous contribution is required. The scheme is managed by the central and regional governments. *SS contributory public pension system* The beneficiaries of pensions from the social security system, in the contributory form, who do not receive capital or personal work income or who, although they receive it, do not exceed the amount established annually by the General Budget Act, have the right to receive a supplement necessary to reach a minimum amount.	*Basic scheme (non-contributory)* The monthly amount is €301. *SS contributory public pension system* The minimum pension (*Pensión mínima*) is – after age 65: €466 or €565 per month with a dependant spouse, – before age 65: €435 or €528 per month with a dependant spouse.
Sweden	*Guaranteed pension* (Garantipension) The minimum pension is residence-based and means-tested. For each year of residence less than 40, the amount is reduced by 1/40th. The amount of the guaranteed pension is partially adjusted to take into account other pensions from the national pension system and other pension income (for example, a widow's pension). It is not adjusted against occupational retirement pensions or private pensions or other earned income. *Maintenance support for the elderly* (Äldreförsörjningsstöd) Those who have a low pension but are not entitled to the guaranteed pension, e.g. due to a short period of residence in Sweden, may be eligible for maintenance support for the elderly above age 65. Accommodation costs and income will affect the amount of this benefit.	*Guaranteed pension* A full pension after 40 years of residence amounts to 2.13 price base amounts (*prisbasbelopp*), i.e. SEK 84,561 (€8,998) for single persons and 1.90 price base amounts for married persons. *Maintenance support for the elderly* This scheme establishes a reasonable standard of living after housing costs are paid corresponding to 1.294 price base amounts for a single person and 1.084 price base amounts for married or cohabiting persons.

Country	Entitlement rules	Benefit level
UK	*Minimum income guarantee (MIG) (until October 2003)* The MIG was available for pensioners aged 60 or older and whose income was below a threshold. It was indexed to national income. There was no requirement to have paid social security contributions in order to receive the MIG. *Pension credit scheme* In October 2003, the MIG was replaced by the pension credit scheme. It is an entitlement for persons living in Great Britain. The person who applies for pension credit must be aged at least 60; it does not matter if her/his partner is aged under 60 (partner in this context means a married spouse or civil partner). The pension credit also includes a new 'savings credit'. The savings credit is designed to reduce the effective withdrawal rate of benefits from 100% under the old MIG scheme to 40% i.e. for individuals whose income (apart from the pension credit) is less than the target minimum income but more the full value of the basic pension. The top-up is 60% of income above the full value of the basic pension. For persons with incomes above the target minimum income, the benefit is reduced by 40% by the amount of the excess. *Pension for persons aged 80 or over* Persons aged 80 or older can receive a non-contributory state pension, on condition that the person – lives in Great Britain at the time of claiming; – meets the residence conditions (having lived in Great Britain for a total of 10 years or more in any continuous period of 20 years after the 60th birthday); and – has no state pension or has a basic state pension of less than £49.15 per week.	*Pension credit* This scheme guarantees an income of at least – £109.45 a week for single persons, or – £167.05 a week for couples. Also, if a person or her/his partner are aged 65 or older they will be rewarded for saving, up to – £16.44 for single persons, or – £21.51 a week for couples. *Pension for persons aged 80 or over* The rate is £49.15 per week.

Table A5. Annuitisation/mortality tables (where applicable)

Country	Public schemes (NDC)	(Mandatory) funded defined-contribution schemes
Denmark	The Danish ATP scheme does not distinguish with respect to the gender.	From 2000, all voluntary occupational schemes must use unisex mortality tables to calculate the annuitisation. In the individual pension schemes, however, there are no requirements for a unisex calculation basis.
Estonia		Unisex life tables are used for annuities from the second pillar.
Finland	For earnings-related pensions, a unisex life expectancy coefficient is applied, by means of which the amount of the pension is adjusted to changes in life expectancy. It will affect earnings-related pensions from 2010.	
Germany		In the area of private, capital-covered, additional old-age pensions, gender-neutral tariffs are a precondition for the promotion of pension contracts concluded from 1 January 2006.
Greece		The principle of equality between men and women applies to occupational insurance schemes as well.
Hungary		Unisex life tables are used.
Ireland		In general, there is equal treatment of men and women in occupational schemes. Even so, legislation permits the different treatment of men and women based on actuarial factors (different contribution rates and different annuitisation coefficients) to enable the achievement of equality in outcomes.
Italy	Unisex coefficients are used for the transformation of contributions into annuities under the new public NDC scheme.	
Latvia	Unisex life tables are used.	When a participant of the second tier reaches retirement age and applies for a pension, there are two options: – The accrued funded pension capital is added to the first-tier pension capital and the pension is calculated from the total amount according to the formula described above. – For the accrued, funded pension capital, the participant may purchase a life annuity from an insurance company. The unisex projected life expectancy for cohorts retired at a respective age is used, if the person chooses refunding of the accrued pension capital into the first tier.

Country	Public schemes (NDC)	(Mandatory) funded defined-contribution schemes
Lithuania		Different life tables are used for men and women.
Luxembourg		In supplementary schemes and private pension plans, any stipulation that violates the principle of equal treatment of men and women, in that it is liable to be the cause of discrimination on grounds of a person's gender, particularly as regards conditions of membership, employers' and employees' contribution rates, rules governing pension awards and pension levels, is null and void.
Netherlands		*Occupational schemes* There must be an equal employee contribution and an equal payment regardless of the difference in life expectancy between men and women. This holds for final pay and average pay schemes as from 1 January 2002, and for the available contribution schemes as from 1 January 2005. *Individual schemes* In the event of insurance of a risk that depends on a person's life (e.g. an annuity), a contribution may be calculated that takes into account the person's gender, insofar as the difference in life expectancy between men and women can be objectively demonstrated.
Poland	Unisex life tables are used.	Unisex life tables are used. (but no legislation has yet been passed)
Slovakia		Unisex life tables are used.
Slovenia		Unisex life tables are used.
Sweden	*Income-based pension* (Inkomstpension) The same annuitisation divisor is used for women and men. *Premium reserve pension* (Premiepension) The premium pension is calculated in the same way for women and men.	Discrimination that is associated with a person's gender is prohibited in connection with membership of or participation in an employees' organisation, employers' organisation or occupational organisation, and benefits that any such organisations may provide to their members. The prohibition on gender discrimination does not apply, however, in respect of benefits that an organisation provides to the members of a particular gender as part of efforts to promote equality between women and men.

Table A6. Contribution equivalents for carers

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Austria	As of 1 January 2005, periods in which maternity benefit (*Wochengeld*) is received (for periods of maternity leave) are credited with publicly funded contributions.	*Credits* As of 1 January 2005, periods of childcare (*Kindererziehungszeiten*) (a maximum of 4 years per child and 5 years for multiple births) are credited with publicly funded contributions. A set calculation basis (*Bemessungsgrundlage*) of €689 applies to childcare periods. By 2028, this amount will have been gradually increased to 150% of the reference value (€662 in 2005). *Transfer of credits for childcare* One of the parents can transfer credits to the other, who is chiefly involved in bringing up children, up to 50% of his/her account credit, which was earned on the basis of gainful employment. The transfer is made on a voluntary basis, but is irrevocable. It is possible for the first 4 years after the birth of a child.	*'Wide' or 'far' insurance for maintaining a relative* A favoured rate of contribution applies to individuals caring for a close relative, as long as the person receiving care has met the requirements to receive care benefits (described as ranging from stages 3 to 7). *Self-insurance while caring for a disabled child* Persons who are resident in Austria and who dedicate all their time to caring for a disabled child living in the same household are given the possibility to participate in a pension insurance scheme until the 31st birthday of their child.
Belgium	Maternity breaks are assimilated into the working period for the purpose of pension calculations. A salary equal to that of the previous year is considered for pension calculations.	Periods spent caring for children are not specifically considered; however, an interruption to work of up to 12 months during a life career can be assimilated into working periods (with unemployment considered separately).	Periods spent caring for others are not specifically considered; however, an interruption to work of up to 12 months during a life career can be assimilated into working periods (with unemployment considered separately).
Cyprus	Credits are granted for maternity and parental leave.	Credits of up to 156 weeks per child are granted to women who were entitled to a pension after 31.12.1992, but who failed to contribute because they were raising children aged up to 12 years old.	No data
Czech Republic	Maternity leave is credited in insurance periods.	Persons caring for a child up to age 4 (and up to age 18 if the child suffers from long-term severe disability requiring special care) receive credits in their insurance periods.	Persons caring for a close relative who is incapacitated receive credits in their insurance periods.
Denmark	None	None	None

Country	**Maternity/paternity**	**Childcare**	**Care of other dependents (elderly persons and disabled children)**
Estonia	None	In the first pillar, credit was given for periods up to 31.12.1998 for time spent raising a child up to age 8. As of 1.1.1999, the state pays social tax on behalf of persons raising a child up to age 3, or a non-working parent in a family with 3 or more children where the youngest child is under age 8. No credits are granted in the second pillar.	As of 1.1.1999, the state pays social tax on behalf of a working-age carer of a disabled person receiving the caregiver's benefit. No credits are granted in the second pillar.
Finland	*Earnings-related pension* When a person is in receipt of a parenthood allowance, the pension accrues at a rate of 1.5% annually regardless of the age of the person; the accrual is based on the most recent earnings increased by multiplying it by a coefficient of 1.17. Parenthood allowances are calculated based on the most recent earnings (or pensionable income from self-employment for farmers and the self-employed).	A home-based childcare allowance is paid to families with a child aged under 3, who is not enrolled in municipal day care. When receiving the allowance, a fixed amount is used as the earnings base for the accrual calculation.	A special care allowance is payable to parents who take part in treatment or rehabilitation arranged for their child in a hospital, or in the case of severe illness, at home. While receiving the benefit, the pension accrues at the rate of 65% of the earnings on which the benefit is based.

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
France	*RGAVTS* Periods during which maternity benefits are drawn are taken into account for – 6 weeks before and 10 weeks after the expected date of childbirth for the first and second child; – 8 weeks before and 18 weeks after the expected date of childbirth for the third child; – 12 weeks before and 22 weeks after the expected date of childbirth for twins; and – 24 weeks before and 22 weeks after the expected date of childbirth for triplets or more. *ARRCO and AGIRC* Periods during which maternity benefits are drawn are credited.	*RGAVTS* • Parental leave is available (to women and men) for – children born before 1.1.2004, for which the supplement is for 1 year if the carer has withdrawn from work; – children born after 1.1.2004, for which periods of partial or total withdrawal from work of up to 3 years per child are credited. • The child supplement (*Bonification pour enfant*) is 10% of the pension to any pensioner who has had at least 3 children, including children s/he has brought up for at least 9 years before the child's 16th birthday. *ARRCO* For each dependent child at the time of retirement, pension rights are increased by 5%. Pension rights accrued after 1.1.1999 are increased by 8% if the person had 3 or more children. *AGIRC* Accrued rights are increased by 10% for 3 children, 15% for 4, 20% for 5, 25% for 6 and 30% for 7 or more children. A total of 80% of this benefit is received (that is 10% x 0.8 = 8% for 3 children).	*RGAVTS* Mothers receive a credit of 2 years of insurance for the care of a severely disabled child.

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Germany	Mothers or fathers born in 1921 (West Germany) or 1927 (East Germany) or later are credited with the first 12 months (36 months for children born from 1992 onwards) after the month of birth as an insured period, if they stayed at home to care for the child. These periods accrue pension entitlements equivalent to those of an average earner; the corresponding contributions are paid by the Federation to the old-age pension insurance scheme. If a job is held at the same time in addition to childcare, the corresponding additional pension entitlements are also accrued.	*Provisions for carers* • Carers who are in employment during the first 10 years of their child's lives, but who earn less than the average (for instance because they work part-time), receive a higher pension evaluation than actual earnings for these periods. The value of contributions paid after 1992 is increased by 50%, to a maximum of the average income, if the carer can show at least 25 contributory years. • If no gainful employment is carried out owing to the simultaneous care of two or more children aged under 10, and hence it is not possible to upgrade contribution periods, a credit of pension entitlements is granted as compensation. This credit corresponds to the maximum additional pension entitlement that can be attained by upgrading employment spells with below-average earnings while caring for a child. *Occupational schemes* Since the beginning of 2005, there has been the possibility to avoid gaps in pension provision owing to interruptions in wage-earning for childcare, resulting from a legal right to the continuation of occupational retirement provision by way of the individual's own means.	Carers who are unable to work because of caring for a child in need of long-term care can receive a higher pension evaluation than actual earnings for these periods until the child reaches age 18. The value of the contributions paid after 1992 is increased by 50%, to a maximum of the average income, if the carer can show at least 25 contributory years.

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Greece	For insured women, insurance periods are taken into account for each child born after 1 January 2003 as below: • first child = 1 year, • second child = 1.5 years, and • third child = 2 years. The maximum is 4.5 years (for 3 children).	For periods of parental leave, there is the possibility to repay missing contributions amounting to 3.5 months per child.	None
Hungary	In the first pillar, the pregnancy-confinement benefit is subject to pension contributions. No credit is applicable in the second pillar.	In the first pillar, credit is given for the childcare period. No credit is applicable in the second pillar.	No data

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Ireland	*Old-age contributory pension and retirement pension* Persons in maternity/paternity unpaid leave receive credited contributions, for the sole purpose of pension calculations. Any employee receiving maternity benefits from the state will be automatically rewarded with credits for pension calculations for a maximum of 18 weeks. *Occupational pension schemes* Statutory minimum benefits for maternity leave are set for occupational pension schemes. If the person is a member of a defined benefit scheme, she will continue to accrue pensionable service during the period of statutory maternity leave. If the maternity leave continues longer than the statutory minimum (18 weeks), and it is paid, the membership in the scheme will continue.	*Old-age contributory pension and retirement pension* Up to 14 weeks of pension credits are provided for employees taking unpaid leave to take care of children aged under 5. Under the Homemaker's Scheme (from 1994), a maximum of 20 (complete) years out of the paid workforce may be disregarded when calculating a person's yearly average contributions if these conditions apply: – permanently resident in Ireland; – aged between 16 and 66; – has been in insurable employment or self-employment; – is not engaged in full-time paid employment (part-time work is allowed if earnings do not exceed certain limits, currently €38 per week); – lives with and takes care of a child aged under 12. *Occupational pension schemes* An employee may be entitled to 14 weeks unpaid leave to care for a child aged under 5. S/he is not entitled to continue to accrue retirement benefits during a period of parental leave. Nevertheless, his/her service before and after parental leave must be treated as continuous, i.e. s/he cannot be treated as having left the pension scheme.	*Old-age contributory pension and retirement pension* Under the Homemaker's Scheme (from 1994), a maximum of 20 (complete) years out of the paid workforce may be disregarded when calculating a person's yearly average contributions if these conditions apply: – permanently resident in Ireland; – aged between 16 and 66; – has been in insurable employment or self-employment; – is not engaged in full-time paid employment (part-time work is allowed if earnings do not exceed certain limits, currently €38 per week); – lives with and takes care an incapacitated person aged 12 or older.

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Italy	Maternity leave for a period of 5 months is credited with public funds computed based on effective earnings. The crediting is conditioned on having accumulated at least 5 years of contributions.	The following periods are relevant for crediting contributions: • Parental leave can be enjoyed by either parent up to the child's 8th birthday for a maximum of 10 months (or 6 months if only one parent takes advantage of it). Within the child's first 6 months, the period is credited with public funds. Beyond that time, parental leave periods can be covered by either voluntary or retroactive payments of contributions. • Regarding absence from work because of the illness of a child, if the child is aged between 3 and 8, this leave amounts to 5 days a year for each parent (for children younger than age 3 there are no limits). This is credited with public notional contributions computed based on effective earnings up to 6 months. Women falling under the provisions of the NDC system are credited in addition with • 170 days per child for periods spent not working owing to care for a child younger than 6 years old, • 25 days per year for periods spent not working owing to care for a child older than 6 years old.	The following periods are relevant for crediting contributions: • parents or other relatives can take up to 3 days per month to care for a disabled relative; or • parents (or, if deceased, siblings) can take leave for up to 2 years to care for a child with a serious disability. These periods can be covered by either voluntary or retroactive payments of contributions by the carer based on twice the social allowance (see Table A4 on minimum pension rights). Under the Insurance Fund for Homemakers (*Fondo di previdenza per i lavori familiari*), men and women between age 15 and 65 can contribute to the fund if they are not working and are not entitled to old-age, seniority or invalidity pensions. The final benefit is computed with an NDC formula. The retirement age is • from 57 to 64 if there are contributions for at least 5 years, even if discontinuous, and the monthly pension accrued is at least equal to the social allowance (see Table A4 on minimum pension rights) + 20%; • 65 if there are contributions for at least 5 years (60 months), even if discontinuous. Retirement can start at any age if there are contributions for at least 5 years and permanent incapacity to work has occurred.
Latvia	The state social insurance special budget covers the compulsory contributions on behalf of recipients of maternity benefits.	The state budget pays compulsory contributions on behalf of i) persons caring for a child aged under 1.5; ii) persons during a childcare period receiving childcare benefits for an adoptee; and iii) persons receiving disabled childcare benefits.	No data

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Lithuania	Credits are granted for maternity during non-contributory periods (the years served for women/men are calculated to include periods during which the individual received maternity/paternity benefits).	During childcare leave, usually taken by women, persons are insured by the state only for the main part of the social insurance pension.	No data
Luxembourg	None	Among the spells assimilated into insurance periods are • 24 months credited to a parent (or both) engaged in the education of the child(ren). The parent must have 12 insurance months among the 36 months preceding the birth (or adoption) of the child. This period (24 months) can be extended (to 48 months) if the person is raising two other children. The credit given for the 24 or 48 months can be shared among the parents. It is not necessary to pay contributions during this period and the reference earnings are the monthly average of the 12 months preceding the birth or adoption; and • periods of parental leave.	A total of 48 months are credited as insurance periods to the parent(s) whose last child is affected by 50% disability. The parent must have 12 insurance months during the 36 months preceding the birth of the child. The crediting for the 48 months can be shared among the parents. It is not necessary to pay contributions during this period and the reference earnings are the monthly average of the 12 months preceding the birth or adoption.
Malta	Women who stop working in order to care for children or family members are delayed in earning a full pension benefit entitlement, despite the fact that they had been contributing in full during the time of their employment.		
Netherlands	None	None	None
Poland	As of the 1999 reform, contributions are paid from the state budget with the contribution base equal to the individual's maternity leave benefits.	Before the reform, periods of childcare were counted as non-contributory insurance periods, with up to 3 years for 1 child, but no longer than 6 years in total. As of the reform, contributions are paid by the state budget with the contribution base equal to the care allowance.	Before the reform, periods of care for others were counted as non-contributory periods. As of the reform, persons taking care of a disabled relative who is entitled to a care allowance can be insured voluntarily if s/he is neither working nor insured because of other reasons. The contributory base is the level of the income tested that entitles a person to a care allowance.

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
Portugal	Periods of maternity are considered periods of paid contributions, as below. • For maternity, the period is 120 days, 90 of which are to be taken after childbirth; in the case of multiple births, the maternity leave is increased by 30 days for each child subsequent to the first one. • For paternity, the period is 5 days during the first month following the child's birth. It is paid to the father for the time the mother would have been entitled to it, after childbirth, in the case of i) physical or mental disease of the mother; ii) death of the mother (after at least 30 days); or iii) a joint decision taken by both parents (6 weeks of maternity leave is compulsory).	The periods of parental leave are taken into account for the calculation of pension benefits.	Periods spent caring for sick or disabled children are considered periods of paid contributions, as below. • For the care of sick or disabled children, the period is 30 days for each child per year, provided they are under age 10, or without an age limit in the case of disabled children who live with the beneficiary. • For the care of severely disabled or chronically ill children, the period is 6 months, which is renewable up to a maximum limit of 4 years, until the child is aged 12 and while living with the beneficiary.
Slovakia	In the old (pre-reform) pension system, the spell of receiving maternity benefits was credited as a non-contributory period.	A non-contributory period is credited for the care of children up to age 3 (age 6 for severely disabled children).	A non-contributory period is credited for the care of family members.
Slovenia	Maternity leave benefits are subject to contributions.	New legislation offers the possibility to retire at a younger age as a result of care for children. Since 2003, parents have had to reach an agreement as to who will be entitled to a younger retirement age for each child.	

Country	**Maternity/paternity**	**Childcare**	**Care of other dependents (elderly persons and disabled children)**
Spain	The first year of parental leave (*Excendencia por cuidado de hijo*) for the care of a child under age 3 is the considered an effective contribution period. Contribution gaps are integrated into the minimum benefit basis at the time under the general scheme.	None	None
Sweden	None	Pension entitlements are accounted for when a person is in receipt of **parental benefits**. Working parents of small children also receive pension rights for the years spent undertaking **childcare**, for which the state pays the entire contribution to the pension system. Only one of the parents receives these pension rights for a specific year. If both parents fulfil the requirements, they are entitled to choose who shall have the pension rights for the childcare years. Pension rights for childcare years apply during the child's first 4 years. Anyone who has more children during this 4-year period only receives pension rights for one of the children for any 1 year. If the childcare years are to result in the payment of a pension, the insured party must have had pensionable income (or a pensionable amount) for at least 5 years and have earned at least 2 income base amounts per year.	Parents who have given up work for at least 6 years in order to care for a sick or disabled child may be able to receive a special pension supplement. The child must have been receiving a full or temporary disability pension and a disability allowance or similar benefits. A minimum of 6 and a maximum of 15 care years since 1964 may be taken into account. For the period before 1 July 1992, a minimum of 10 care years is required to qualify for this supplement. If the parent is not entitled to a full national basic pension, his/her pension supplements will be reduced in the same way as for the national basic pension.

Country	Maternity/paternity	Childcare	Care of other dependents (elderly persons and disabled children)
UK	The period during which a woman receives maternity payments (26 weeks) is covered by National Insurance (NI) credits. NI credits help towards the crediting of earnings for the state pension if a person does not have earnings in a tax year that reach the level needed to make it a qualifying year. Both maternity and paternity payments are treated like earnings.	*Basic state pension* A person can obtain Home Responsibilities Protection (HRP) if s/he receives child benefit for a child under age 16. HRP can reduce the number of qualifying years to a minimum of 22. HRP takes account of the years spent caring for a child if a person has been out of paid work or has not paid enough NI contributions. It can reduce the number of qualifying years a person needs in order to be entitled to full basic state pension. The number of qualifying years cannot be reduced below 20. This level will increase to 22 years for men from 6 April 2010, and will start to increase for women. From 6 April 2020, when the state pension age will be 65 for both men and women, HRP will not reduce the number of qualifying years needed by both men and women below 22 for a full basic state pension. *Second state pension* As of 6 April 2002, the state second pension builds up for each full tax year a person does not work at all, or earns less than the annual NI lower earnings limit, if s/he is looking after a child aged under 6 and s/he is the person who was awarded child benefit for that child.	A carer can • obtain NI credits if s/he receives a carer's allowance. • be entitled to HRP if looking after a person with a long-term illness or disability without receiving a carer's allowance. *Second state pension* As of 6 April 2002, the state second pension builds up for each full tax year a person does not work at all, or earns less than the annual NI lower earnings limit, if – s/he is looking after an ill or disabled person and s/he qualifies for HRP, or – s/he is entitled to the carer's allowance.

Table A7. Survivors' benefits for spouses

Country	Entitled persons	Entitlement rules	Benefit level
Austria	• Widow(er) who was married to the deceased person when the death occurred • Divorced spouse who was entitled to maintenance or received maintenance payments from the deceased when the death occurred • Children younger than age 18 or up to age 27 for children in training or university education, with no age limit for children with disabilities	***Conditions concerning the deceased*** "Eternal eligibility/perpetual entitlement" (*ewige Anwartschaft*) is granted in the case of the deceased having 60 insurance months within the last 120 calendar months (up to age 50; the qualifying period for each month after age 50 will be increased by 1 month and the observance period by 2 months, up to a maximum of 180 insurance months within the last 360 calendar months). ***Conditions concerning the surviving spouse*** The beneficiary is a widow(er) who was married to the deceased person when the death occurred or a divorced spouse who was entitled to maintenance or who received maintenance payments from the deceased. *Remarriage:* The remarriage of the surviving spouse results in the loss of the unlimited pension. A settlement is available totalling 35 monthly pension payments.	The benefits are up to 60% of the invalidity or old-age pension to which the deceased person was or would have been entitled. The percentage depends on the ratio of the deceased person's income and the surviving spouse's income. If the total sum of the reduced survivors' pension and the survivors' own income is less than €1,564 per month, a corresponding amount has to be granted to the maximum amount of 60% of the deceased person's pension. The widow(er)'s pension will be paid for only 30 months if • the surviving spouse is younger than age 35 (except if the marriage had lasted for a least 10 years), • the marriage was concluded only after the beginning of the pension or after the legal retirement age (except where there has been a certain minimum duration of marriage). This limitation does not apply if a child was born or if the surviving spouse is an invalid after the expiry of the stipulated period. The pension amount paid to the divorced spouse is limited to the maintenance payments.

Country	Entitled persons	Entitlement rules	Benefit level
Belgium	Surviving spouse	***Conditions concerning the deceased*** The deceased person must have been insured. ***Conditions concerning the surviving spouse*** • The marriage should have lasted a year or a child should have been born in the marriage. If the surviving spouse has other dependant children, the marriage condition is not required. • The beneficiary must be aged at least 45 or bringing up a child or be an invalid (if none of these conditions are fulfilled, a temporary survivors' pension may be granted). • The beneficiary must have ceased all work with the exception of authorised work. *Remarriage*: The pension ceases.	*Survivors' pension* If the deceased spouse had already retired, the entitled person shall receive a survivors' pension equal to 80% of the retirement pension. If the deceased had not yet retired, the entitled person will receive 80% of the pension that the deceased would have received if s/he was going to ask for it at that time, with some adaptations: the full career (for calculations) will not be the standard of 45 years for men and 44 for women but will be equal to the age of the deceased, decreased by 20. On top of that, the average yearly income will be the average of the incomes of the deceased until death and of a standard income – equal for everyone – for the remaining years until the full career period of 45/44 years is reached. If the surviving spouse was already entitled to a retirement pension, the two benefits can be combined up to a maximum of 110% of the survivors' pension. *Temporary survivors' pension* This benefit consists of a survivors' pension paid for one year. It may be granted when the conditions for a survivors' pension are not fulfilled or cease.

Country	Entitled persons	Entitlement rules	Benefit level
Cyprus	• Widow who was previously dependant on and living with the deceased • Widower who was dependant on the deceased and incapable of supporting himself • Dependant children	***Conditions concerning the deceased*** The deceased person must have had a certain contributing period (156 weeks or 26 weeks if the death occurred due to an accident unrelated to work) and a minimum amount of earnings in this period.	*Basic pension* The basic pension is 60% of the average lower range of insurable earnings of the deceased, increased to 80%, 90% and 100% for 1, 2 or 3 dependants respectively. *Supplementary pension* The supplementary pension is 60% of the supplementary old-age or invalidity pension that was payable or would have been payable. The pension is paid for 13 months a year. *Lump sum* A lump sum is payable if the deceased did not meet minimum contributing-period conditions.
Czech Republic	• Widow(er)s • Children (legitimate and adopted children) of a deceased person who was either in receipt of or entitled to an old-age pension, full invalidity or partial invalidity pension, or who died as a result of an employment injury or occupational disease	***Conditions concerning the surviving spouse*** A widow(er)'s pension is always granted for a period of 1 year from date of the death. The benefit is continued after the expiration of this period if surviving spouse: • cares for a dependent child; • cares for a child who is predominantly or wholly incapacitated; • cares for a predominantly or fully helpless parent, or the deceased spouse's parent (living in the same household); • cares for a partially incapacitated parent over age 80 and living in the same household; • is fully incapacitated; • has reached age 55 (women) or 58 (men) or retirement age if this is lower. *Remarriage*: The pension ceases, with a lump-sum grant of 12 times the monthly pension paid upon remarriage.	*Basic amount* Flat-rate benefit *Percentage amount* • Widow(er)s: CZK 385 per month • Orphans: CZK 308 per month

Country	Entitled persons	Entitlement rules	Benefit level
Denmark	*Social pension* No survivors' benefits *Danish ATP* *If the death occurred before 1 July 1992*: spouse, divorced partners and children aged under 18 *If the death occurred after 1 July 1992*: i) If the deceased had contributed before 1 January 2002, then the beneficiaries are the spouse, divorced partners and children aged under 18. ii) If the deceased has contributed since 1 January 2002, then the beneficiaries are the spouse, divorced partners, a cohabitant (cohabitants refers to persons sharing the same address and who are entitled to marry each other) and children aged under 21. A new scheme has come into force and concerns contributions paid after 1 January 2002. Beneficiaries under the old and new schemes at the same time will receive the higher amount. The old and new schemes both apply to persons who died after 1 July 1992.	***Conditions concerning the deceased*** *Danish ATP* *If the death occurred before 1 July 1992*: 10 years of insurance cover of the deceased and at least 10 years of marriage *If the death occurred after 1 July 1992*: i) If the deceased had contributed before 1 January 2002, then the survivors are entitled to a lump sum regardless of the age of the deceased at the time of his/her death. ii) If the deceased has contributed since 1 January 2002, then in order for the survivors to be entitled to a lump sum, the deceased must have paid at least 2 years of full contributions to the ATP. ***Conditions concerning the surviving spouse*** *Danish ATP* *If the death occurred before 1 July 1992*: to be or have been married to the deceased *If the death occurred after 1 July 1992*: i) If the deceased had contributed before 1 January 2002, then the beneficiary must be or have been married to the deceased. ii) If the deceased has contributed since 1 January 2002, then the beneficiary must be or have been married to the deceased or to be a cohabitant. For divorcees, the condition is that the deceased paid a maintenance grant just prior to death. For cohabitants, there is a further condition that cohabitation has occurred for no less than 2 years before death.	*Danish ATP* *If the death occurred before 1 July 1992*: A pension is granted corresponding to 50% of the real or hypothetical pension of the insured person. *If the death occurred after 1 July 1992*: i) If the deceased contributed before 1 January 2002, a lump sum is granted that shall correspond to 35% of the capitalised value of a pension benefit, which, based on calculations, would be assumed to be paid to a person of the same age as the deceased member. Moreover, the pension benefits shall be assumed to be paid out for life from the time of death, but no earlier than the 67th year of the surviving spouse. In the aforementioned capitalisation, the same remaining life expectancy shall be applied for men and women. If the deceased spouse was born between 1925 and 1941, the widow(er) is also entitled to a lump-sum repayment of the widow(er)'s pension to which the surviving spouse would have been entitled under the scheme above. The lump-sum payment to the surviving spouse is reduced in accordance with his or her own supplementary pension. ii) If the deceased has contributed since 1 January 2002, a lump-sum payment is granted of DK 45,000 (€6,050), which is progressively reduced from age 66 and lapses entirely when the ATP member reaches age 70.

Country	Entitled persons	Entitlement rules	Benefit level
Estonia	• Widow(er)s • Children: all children raised by the deceased, including a stepchild or foster child who is not maintained by his or her natural parents; for children under age 18 (24 if in full-time studies) the survivors' pension is granted regardless of whether they were maintained by the deceased or not • Other persons: brothers, sisters or a grandchild under age 18 (24 if in full-time studies) if s/he does not have parents who are capable of work; a parent (foster-, step-parent or guardian) who is of age or permanently incapacitated for work	***Conditions concerning the surviving spouse*** The survivors' pension is granted regardless of whether the widow(er) was maintained by the deceased or not, to i) a dependant widow(er), – who is pregnant (from the 12^{th} week of pregnancy); – whose marriage lasted at least 1 year and if they have attained pension age or are permanently incapable of work (with at least 40% work incapacity); – who is non-working and is caring for the deceased person's child under age 3; ii) a divorced spouse, if s/he, – became permanently incapable of work before divorce or 1 year thereafter; – attained pension age within 3 years after divorce and the marriage had lasted for at least 25 years. The qualification period depends on the age of the deceased person.	The benefit is 40% of the old-age pension for a deceased person with 30 years of pensionable service.

Country	Entitled persons	Entitlement rules	Benefit level
Finland	• Surviving spouse (also a party to a registered partnership) • Children (own, foster children, children for whom the deceased paid alimony, a child who lived in the same household as the deceased if the deceased was married to the child's parent)	***Conditions concerning the deceased*** *Earnings-related and national pensions* The deceased person must have been under age 65 at the time of marriage. ***Conditions concerning the surviving spouse*** *Earnings-related pensions* (Työeläke) The spouse must have been married to the deceased. The pension can be granted to a divorcee only if s/he had a child in common with the deceased and the deceased had maintenance liabilities towards the child. If the surviving spouse and the deceased had no children in common, • the surviving spouse must be older than 50 at the time of the death, • the surviving spouse must have been younger than 50 at the time of the marriage. Common-law spouses do not have the right to a surviving spouse's pension. A party to a registered partnership has the right to a surviving spouse's pension under the same conditions as those for married spouses. *National pensions* The beneficiary must be under age 65. If the surviving spouse and the deceased had no children in common, the same conditions apply as for the earnings-related pension. For both pension schemes, if the marriage took place before 1 July 1990, the marriage should have lasted more than 3 years. If the marriage took place after 1 July 1990, the marriage should have lasted more than 5 years and the surviving spouse must have been younger than 50 at the time of marriage. *Divorced former spouse.* The spouse's pension is divided. *Remarriage:* In both pension schemes, the pension ceases if the widow(er) remarries aged under 50. A grant is available of 3 years' pension. If the remarriage takes place after age 50, it does not alter the rights of the surviving spouse.	*Earnings-related pensions* The pension is 17-50% of the pension of the deceased, depending on how many children are entitled to a child pension. If the deceased person was not retired at the time of death, the survivors' pension is calculated based on the pension the deceased would have been entitled to at the time of death. The widow(er)'s pension is integrated with her/his own pension. If this is higher than a given amount, the widow(er)'s pension is accordingly reduced. *National pensions* The spouse's pension can take the following two forms: i) an initial pension, payable for the first six months, which may be stopped earlier if the widow(er) is awarded a Finnish national pension or an equivalent foreign pension larger than the initial pension. This pension consists of a basic amount, which varies according to the municipality and the family status (full amounts are in the range of €224–268 per month), and an additional amount, which varies according to the earnings of the widow, which is €432–510; or ii) a continuing pension, payable after 6 months if the surviving spouse is supporting a child aged under 18 with a minimum amount of €86 with an income-related increase of a maximum of €424. If there is no child, the entitlement and amount depends on other income and property. Both the initial and continuing pensions are stopped when the widow(er) turns 65. The award of a Finnish national pension or an equivalent foreign pension always results in the termination of the continuing pension. The pension is also stopped if the surviving spouse remarries before age 50. *Divorced former spouse*: The spouse's pension is divided. The part to be paid to the former spouse depends on the amount of the alimony.

Country	Entitled persons	Entitlement rules	Benefit level
France	*RGAVTS* Survivors' pension (*Pension de réversion*) is granted to • widow(er)s and/or divorced widow(er)s, or • widow(er)s who are invalids. No orphan's pension is available, but there is a maintenance allowance (*Allocation de soutien familial*). Death insurance (*Assurance décès*)/death grant (*Capital-décès*) is awarded to • survivors (in order of preference, spouse, children, relatives in an ascending line, etc.) of an insured deceased person with the minimum working hours or contribution payments; • survivors legitimately maintained by the deceased; • survivors of deceased persons who received invalidity pensions or industrial-injury income related to a permanent incapacity of at least 66.66%. *ARRCO and AGIRC* • Widow(er)s and/or divorced widow(er)s • Orphans	***Conditions concerning the deceased*** *RGAVTS* • Survivors' pension: The deceased was a beneficiary of an old-age or invalidity pension or met certain conditions at the time of death. • Widow(er)'s allowance (*Allocation veuvage*): The deceased has paid old-age contributions over at least 3 months during the year prior to death. • Death insurance: There are no conditions for the deceased. *ARRCO and AGIRC*: The deceased must have been affiliated. ***Conditions concerning the surviving spouse*** *RGAVTS* • Survivors' pension: Benefits are granted to widow(er)s (with insufficient means of subsistence), aged at least 55 for pensions starting 30 June 2005; the age condition is gradually decreasing and will be abolished from 2011. The personal income of the beneficiary is tested. • Invalidity pension for widow(er)s (*Pension d'invalidité de veuf ou de veuve*): The beneficiary must be aged under 55 and disabled. This pension automatically transfers to the old-age pension for the widow(er) when s/he turns 55. • Old-age pension for widow(er)s (*Pension de vieillesse de veuf ou de veuve*): The widow(er) must be aged 55 or older and disabled. • Widow(er)'s allowance: The beneficiary must be aged under 55, not divorced, not remarried or living as married, nor having entered into a civil solidarity pact. *ARRCO and AGIRC*: The beneficiary must be a widow(er) who has not remarried, aged at least 55 (ARRCO) or 60 (AGIRC). There is no age condition if the beneficiary is an invalid or has two dependent children. *Remarriage*: See benefit level.	*RGAVTS* • Survivors' pension: The benefit is 54% of the real or hypothetical old-age pension of the deceased person. If the divorced widow(er) has not remarried, the pension is divided in proportion to the years of marriage. • Invalidity pension for widow(er)s and old-age pension for widow(er)s: The benefit is 54% of the real or hypothetical invalidity or old-age pension of the deceased person. A supplement to these pensions of €84 per month and per child is paid when a surviving spouse is responsible for the care of at least 1 dependant child under age 16. A 10% increase of the pension is paid when the beneficiary has had or has brought up at least 3 children for 9 years and before they reached age 16. • Widow(er)'s allowance: An allowance is paid (subject sufficient resources) for 2 years from the date of the death or until age 55 if the survivor was 50 when his/her spouse died. The benefit is €529 per month, maximum. This allowance is paid for a transitory period before the abolition of the age condition required for a survivors' pension. • Death insurance/death grant: The benefit is equal to 90 times the basic daily earnings. The minimum is 1% of annual earnings, subject to a threshold of €301. The maximum is 3 times the monthly earnings, subject to a ceiling of €7,548. *ARRCO and AGIRC*: The benefit is 60% of the pension. If the divorced widow(er) has not remarried, the pension is divided in proportion to the years of marriage. *Remarriage:* For the RGAVTS scheme, the invalidity pension for widow(er)s ceases, but neither the survivors' pension nor the old-age pension for widow(er)s do. For the ARRCO and AGIRC schemes, the pension is suppressed.

Country	Entitled persons	Entitlement rules	Benefit level
Germany	• Surviving spouse • Divorced spouse (if divorced before 1 July 1977) financially dependant on the deceased • Children The extension of entitlement to registered partnerships (*Eingetragene Lebenspartnerschaft*) between members of the same sex took effect on 1 August 2001. The partnerships enjoy full equality with married couples in the area of state pensions.	***Conditions concerning the deceased*** The deceased person must have had 60 months of insurance. The waiting period is deemed fulfilled when the insured person died because of certain incidents or circumstances (e.g. a work-related injury). ***Conditions concerning the surviving spouse*** The marriage must have lasted for at least 1 year. Divorced spouses are eligible if their divorce took place before 1 July 1977 and are financially dependant upon the deceased. The surviving spouse must not have remarried. If the divorce occurred after 30 June 1977, commonly acquired rights for old-age and invalidity insurance are officially divided between spouses. *Remarriage*: See benefit level.	The new legislation for survivors applies to marriages concluded after 2001 and to existing marriages in which both partners were younger than 40 on 1 January 2002. For all others, the previous legislation continues to apply. The 'major' widow(er)'s pension amounts to 55% (under the previous legislation it was 60%) of the pension for which the deceased spouse would have been eligible. (During the first 3 calendar months, it is 66.6% of the insured's earnings; thereafter, it is 40%.) The major pension is payable from age 45 onwards if the beneficiary is incapacitated or the widow(er) is caring for a child aged under 18. The widow(er) has no age-related restrictions if caring for a disabled child who is unable to care for him/herself. In other cases, the 'minor' widow(er)'s pension is payable for a maximum period of 24 months (under the previous legislation there was no limit) to the amount of 25% of the pension for which the deceased spouse would have been eligible. Under the new legislation, survivors receive a supplement to the widow(er)'s pension for the first child raised, to the value of 2 income points and to the value of 1 income point for each subsequent child. *Remarriage*: A lump-sum payment is granted (of 24 times the monthly average pension of the preceding 12 months). According to the new legislation, this lump-sum payment for the minor widow(er)'s pension is reduced by the number of calendar months in which a pension was already drawn. Under the new legislation, the spouses may also opt for a pension-splitting arrangement instead of the provision for a derived widow(er)'s pension. Each spouse must have at least 25 years of pension-relevant insurance periods. The splitting takes effect when the second spouse also retires.

Country	Entitled persons	Entitlement rules	Benefit level
Greece	*Persons insured before 31.12.1992* • Widows • Children up to age 18 (or 24 in the case of a student; without limitations if the child is incapacitated) • Parents and grandchildren *Persons insured since 1.1.1993* • Widows and widowers • Children up to age 18 (or 24 in the case of a student; without limitations if the child is incapacitated) • Divorced spouses are entitled to receive a pension under a number of conditions: – if they are at least 65 years old or are incapable of exercising a breadwinning trade – with a degree of disability of 67% or more; – if the deceased had the obligation of maintaining the ex spouse at the time of death, either by court order or by a contract between them; or – if the marriage had lasted at least 15 years prior to divorce by an irrevocable court order.	***Conditions concerning the deceased*** The deceased must have paid contributions for at least 4,500 days or 1,500 insured days, 300 of which accrued during the 5 years prior to death. ***Conditions concerning the surviving spouse*** *Persons insured before 31.12.1992* Benefits are granted to a widow (or disabled widower without means) whose marriage lasted at least 6 months (2 years if the widow of a pensioner). *Persons insured since 1.1.1993.* There is entitlement to a survivors' benefit for • widow(er)s with at least 67% invalidity or a monthly income less than 40 times the minimum daily wage for an unskilled manual worker, plus 20% for each child. If the monthly income is higher, half the normal (survivor) pension is awarded. • widow(er)s whose marriage lasted at least 1 year (2 years if the spouse of a pensioner). The marriage condition is waived if the spouse has a dependent child. *After 5.1.1999.* The following changes cover all insured persons regardless of when the insured person entered the system. The surviving spouse, irrespective of age, is entitled to the survivors' pension. If the surviving spouse works or receives a pension, s/he is entitled to 50% of the normal survivors' pension. If the surviving spouse is suffering from a physical or mental disability of at least 67%, s/he is entitled to the full survivors' pension. A pension that has been reduced will again be paid in full to the surviving spouse from age 65. If the latter continues to work or to receive any other form of pension after age 65, s/he will receive only 70% of the survivors' pension. *Remarriage*: The pension ceases.	*Persons insured before 31.12.1992* The benefit is 70% of the pension of deceased husband. *Persons insured since 1.1.1993* The benefit is 50% of the pension of deceased husband or wife.

Country	Entitled persons	Entitlement rules	Benefit level
Hungary	• Dependants of a deceased person receiving an old-age or disability pension or with a sufficient insurance period to qualify for a disability pension (reflecting his/her age at death) • Surviving spouse: widower, divorced spouse, cohabitant • Children: any child born in or out wedlock who is raised in the common household of the deceased, including children of the partner's previous marriage or cohabitation, if the deceased was a recipient of an old-age or disability pension or had acquired the necessary insurance period Age limit: up to age 16 (25 if in full-time graduate studies). There is no upper limit if the orphan becomes disabled. Entitlement continues even after the remarriage of the parent and/or adoption of the child. • Other persons: parents, grandparents and foster parents	***Conditions concerning the surviving spouse*** *a) Temporary and permanent widow(er)'s pension* • The spouse must have lived together with the deceased at the time of his/her death. • A cohabitant is entitled only if s/he and the deceased had been cohabiting for at least 1 year (continuously). • Divorced survivors or those survivors who were separated for more than 1 year are entitled to a pension only if they received alimony from the deceased. *b) Permanent widow(er)'s pension* Temporary widow(er)'s pension is continued permanently if the claimant receives • his/her old-age pension, • an invalidity or accident pension in his/her own right, • has had at least two children (entitled to an orphan's benefit) in common with the deceased. *Remarriage:* Eligibility for a widow(er)'s pension terminates if the widow(er) remarries prior to reaching the eligibility age for the old-age pension. ***Parental pension***: A parental pension is granted to any parent whose child (grandchild) died after accumulating the service time necessary for an old-age or disability pension, or who dies as a recipient of an old-age or disability pension, if • the parent was already disabled at the time of the death of his/her child, or had already reached age 65, and • the parent was primarily supported by the child throughout the year (10 years in the case of a foster parent) preceding the child's death. Parents over age 65 are automatically regarded as permanently disabled (without medical examination). • in the case of a foster parent, the parent was dependant upon their foster child and had previously supported that foster child for at least 10 years.	*Temporary widow(er)'s pension* The benefit is 50% of the deceased person's old-age pension or the invalidity pension that s/he would have been entitled to at the time of death. It is paid for 12 months, but can be extended to 18 months if the spouse is left caring for the deceased's child (if the child is disabled the benefit can be paid up until the child's third birthday). *Permanent widow(er)'s pension* The benefit is 50% of the deceased person's pension or the invalidity pension they would have received, had they been entitled to it at the time of death. This is reduced to 20% if the widow(er) receives his/her own pension for old age, invalidity or employment. The amount of the parental pension is equal to the amount of the permanent widow(er)'s pension. *Permanent and temporary widow(er)'s pension – Minimum levels* Pension: No minimum Parental pension: No minimum Orphans (one parent): 17,140 HUF per month

Country	Entitled persons	Entitlement rules	Benefit level
Ireland	*Widow(er)'s contributory pension and widow(er)'s non-contributory pension* • Widow(er) • Orphans (contributory pension and non-contributory pension)	***Conditions concerning the deceased*** For the widow(er)'s contributory pension and for the orphan's contributory pension, the contribution record of the deceased is considered. ***Conditions concerning the surviving spouse*** *Widow(er)'s contributory pension* The beneficiary must be widowed or divorced from the late spouse and neither have remarried nor be cohabiting. Also, the conditions below may be fulfilled either by the deceased or the surviving spouse: • there must be at least 156 weeks of insurable employment for which contributions have been paid; • an annual average of 39 weekly contributions must be paid or credited in either the 3 or 5 tax years prior to reaching age 66 or before the date of death of the spouse; or • for the max. pension, an annual average of 48 weekly contributions must be paid or credited since entry into insurance. *Widow(er)'s non-contributory pension* The beneficiary must be widowed or divorced from the late spouse and neither have remarried nor be cohabiting. The beneficiary must also satisfy a means test and be living in Ireland. *Company pension plans* The form of the benefits depends on the rules of each plan; however, they usually include a widow(er)'s or dependant's pension, as a percentage of the pension or salary and a guaranteed minimum payment period. *Personal retirement savings accounts (PRSAs) and personal pension contracts (RACs)* Should a member die before s/he has taken a benefit, then the value of the fund is payable to his/her estate.	*Widow(er)'s contributory pension* The basic weekly rate varies according to the age of the surviving spouse (whether s/he is 65 or younger or 66 and older) and the number of PRSI contributions paid on average. As of 2006, it varies between €165 for a surviving spouse aged 65 or younger and with 24 to 35 contributions paid as a yearly average, and €193 for a surviving spouse aged 66 or older and with 48 or more PRSI contributions paid as a yearly average. In addition to the basic amount, there are increases for dependant children (€21 each), increases for persons living alone who are aged 66 or older (€7), increases for persons aged 66 or older (€10) and for persons living in certain far-off islands (€12). For a widowed parent, a one-time grant of €2,700 is provided. *Widow(er)'s non-contributory pension* The weekly rates depend on the beneficiary's means and go from a maximum of €148 to nil.

Country	Entitled persons	Entitlement rules	Benefit level
Italy	• Surviving spouse (widow or widower) • Divorced spouse • Children • Parents, brothers or sisters • Dependant grandchildren	***Conditions concerning the deceased*** • The deceased must have already been receiving a pension (*Pensione di reversibilità*). If the deceased insured person was not yet entitled to a pension at the time of death, the survivors are entitled to an 'indirect pension' (*Pensione indiretta*) if the deceased had at least 5 years of contributions, of which 3 years were during the last 5 years, or 15 years of contributions during any time. • If the requirements for the indirect pension are not met, a one-off allowance (*Indennità una tantum*) is given i) under the defined benefit scheme if the deceased had contributed at least 1 year in the course of the 5 years prior to death; ii) under the NDC scheme if the deceased complied with the income requisites for the social allowance. • For the privileged pension (*Pensione privilegiata*) (in case of death occurring in service, which does not give rise to an occupational injury pension), there are no contribution conditions. ***Conditions concerning the surviving spouse*** The beneficiary must be a widow or widower. In the case of divorce, a widow(er) receiving maintenance can obtain the survivors' pension (*Pensione ai superstiti*) at the discretion of a judge. *Remarriage*: The pension ceases with a lump-sum payment equal to two years of pension benefits.	*Normal and indirect pension* The benefit is 60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension. The percentage is reduced by 25%, 40% or 50% if the survivor's total income exceeds, respectively, 3, 4 or 5 times the minimum pension. *One-off allowance* *Defined benefit system (for workers with 18 years of contributions on 31.12.1995)* This benefit is paid if the deceased insured person was not yet entitled to a pension and had contributed at least 1 year in the course of the 5 years before death. The allowance is proportional to the amount of contributions paid. *New NDC system (entrants in the labour force after 1.1.1996)* If the deceased insured person was not yet entitled to a pension and • did not meet the requirements for an indirect pension at the time of death, • had income requisites for the social allowance (see Table A4 on minimum pensions), then the survivors will receive a one-off allowance that is equal to the amount of the social allowance for that year (€381 in 2006) multiplied by the number of contribution years of the deceased insured person. *Order of priority*: spouse, children, relatives in an ascending line

Country	Entitled persons	Entitlement rules	Benefit level
Latvia	• Children Aged under 18 (24 if in full-time studies in secondary or higher education) Irrespective of age if children become disabled before age 18 Stepchildren who do not receive financial maintenance from biological parents Orphans (having lost one parent) • Other persons Brothers and sisters Grandchildren aged under 18 (24 if in full-time studies) who have no parents capable of work, were dependant upon the deceased and are unable to work		The total pension is calculated as a percentage of the potential old-age pension of the deceased: • 1 child, 50% • 2 children, 75% • 3 or more children, 90% of the pension. The minimum pension equals the state social security benefit (LVL 30 per month) for all beneficiaries. For complete orphans, the minimum pension equals 50% of the state social security benefit per beneficiary for each deceased parent.

<table>
<tr><th>Country</th><th>Entitled persons</th><th>Entitlement rules</th><th>Benefit level</th></tr>
<tr><td>Lithuania</td><td>

Surviving spouse: widow(er) or cohabitant
Children: legitimate and foster children; stepchildren if they are not already in receipt of a survivors' pension in respect of a biological parent
Other persons: persons who are declared legal guardians

</td><td>
Conditions concerning the surviving spouse
There is entitlement to a survivors' benefit if the spouse:

was married to the deceased for at least 5 years or is caring for children;
cares for the deceased person's child, if the latter qualifies for an orphan's pension;
is within 5 years of retirement age or is recognised as disabled; or
is a cohabitant if s/he cares for a child of the deceased (including a child recognised as a group 1 invalid before the child turns 18 years old) if the child qualifies for an orphan's pension and if there is no widow(er) to whom the survivors' pension may be awarded.

Remarriage: The survivors' pension is suspended.
Conditions concerning children
There is entitlement to a survivors' benefit for children who are

aged up to 18; or
full-time students of certain educational institutions, until graduation or until reaching age 24; or
group 1 invalids who are disabled before reaching age 18 (without age restrictions thereafter).

Legal guardians are eligible if they care for a child who qualifies for an orphan's pension and if there is no other person to whom the survivors' pension may be awarded.
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</td><td>
The survivors' and orphan's pensions are based on the invalidity or old-age pension or potential group 2 disability pension. It is paid to survivors in the following way:
– 20% for a spouse
– 25% for each orphan.
Orphaned children who have lost both parents are awarded a pension for each deceased parent.
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Country	Entitled persons	Entitlement rules	Benefit level
Luxembourg	• Spouse or partner • Divorced spouse if not remarried • Children who are legitimate, adopted or natural, as well as orphans given a home by the insured • Other persons treated as widow(er)s: parents and direct relatives, collateral relatives up to second degree and children adopted as minors	***Conditions concerning the deceased*** The deceased person must have had 12 months of membership during the 3 years prior to death. The 3-year period is extended if it overlaps with another eligible period. There is no qualifying period if the death is due to any kind of accident or if a work-related illness occurred during affiliation. ***Conditions concerning the surviving spouse*** The spouse must have been married to the deceased for at least 1 year, unless there is a child of the marriage or the death was caused by an accident. There is no entitlement for a divorced former spouse if s/he has remarried. *Remarriage*: The pension ceases. See benefit level.	The pension comprises two components: a flat-rate component depending on the number of insurance years at 1/40th per year (maximum 40) and an income- (and contributions-) related component. The benefit is • the total of the flat-rate pension component (*Majorations forfaitaires*) and the special flat-rate supplements to which the insured was or would have been entitled; or • 3/4ths of the income-related pension component (*Majorations proportionnelles*) and of the special income-related supplements (*Majorations proportionnelles spéciales*) to which the insured was or would have been entitled. *Remarriage*: The pension ceases, but there is a redemption grant totalling payments of 60 months if the person remarries before age 50 (or 36 months when older than 50), not including the special flat-rate supplements or special income-related supplements. The deceased person's full pension is paid for 3 months to survivors who have lived with him/her in the same household.
Malta	Widow if the deceased spouse was insured	***Conditions concerning the surviving spouse*** *Remarriage*: Upon remarriage, the widow(er) forfeits the survivors' pension and receives a lump-sum payment equal to 52 weeks of the applicable national minimum pension.	The current rate of this pension ranges from MTL 28.98 (€68) to MTL 39.11 (€92) per week. The rate of the survivors' pension is often 5/6ths of their late spouse's 2/3rds pension entitlement.

Country	Entitled persons	Entitlement rules	Benefit level
Netherlands	• Surviving partner under certain conditions • Children who have lost both parents • Persons taking care of a child aged under 18 who has lost one parent	***Conditions concerning the deceased*** The deceased must have been insured at the time of death. ***Conditions concerning the surviving spouse*** The spouse is entitled to a survivors' benefit if the spouse: • has an unmarried child aged under 18 who does not belong to another person's household, or • is incapacitated for work by at least 45%, or • was born before 1 January 1950. At age 65, the survivors' pension is replaced by the general old-age pension (AOW). *Remarriage*: If a person remarries or starts to live with a new partner, the survivors' benefit ceases. Yet if cohabitation ceases within a period of six months, then the surviving relative may request continuation of the benefit. See also benefit level.	*Survivors' pension*: The benefit is €984 a month for a widow(er) or a surviving, unmarried, permanent partner caring for a child under age 18. The benefit is reduced by the survivor's income. *Income test*: Some of the income from employment, covering 50% of the minimum wage (€632 per month) plus 1/3 of all earnings in excess of this amount, is disregarded. No benefit is paid if the monthly income is €2,109 or more. Income related to employment (including unemployment disability and sickness benefits) is subtracted in full from the survivors' benefit. *Dependent child allowance*: An allowance of €223 per child is paid without an income test until the child is age 18. As of 1 January 2002, participants who are accruing a survivors' pension are entitled to exchange this position on the retirement date for a higher or earlier old-age pension. As of 2002, the outcome of this must result in equal benefits for men and women.

Country	Entitled persons	Entitlement rules	Benefit level
Poland	Family members who are survivors of a pensioner who, at the moment of his/her death, received a pension for work or of an employed person who had paid contributions sufficient to be granted a pension or who was eligible to claim a work-incapacity pension. These include – surviving spouse (widow(er) or divorced spouse); – children (legitimate and adopted children, stepchildren, grandchildren, other children dependant on the insured person); and – other persons (parents, parents-in-law and adoptive parents of the insured person).	***Conditions concerning the spouse*** The spouse is eligible for survivors' benefits if the spouse is – aged 50 or older (or reaches this age no later than 5 years after the person's death); or – totally incapable of work; or – raising at least 1 child, who is entitled to a survivors' pension or is aged under 16 (18 if in full-time studies); or – raising a disabled child entitled to a survivors' pension, without any age condition. *Remarriage*: The benefits are still paid. ***Conditions concerning children*** The insured person's own or adopted children are eligible if they are – aged under 16 (25 if in full-time studies), – or totally incapable of work (regardless of age). Other children provided for by the insured person are eligible if they – had been living with the insured person for at least a year before his/her death, or – are not entitled to a benefit in respect of the death of their own parents or if their own parents cannot provide them with sufficient means for subsistence.	The benefit amount depends on the number of recipients and is paid as a percentage of the old-age or invalidity pension to which the deceased was or would have been entitled: – 1 person, 85% – 2 persons, 90%, or – 3 or more persons, 95%. This amount is then divided equally among all recipients. The scheme applies with respect to one pension per person.

Country	Entitled persons	Entitlement rules	Benefit level
Portugal	• Surviving spouse: widow(er)s and a divorced former spouse who is entitled to alimony; a person who lived with the deceased during the 2 years preceding the death in similar conditions as a spouse and is regarded as such • Children up to age 18 (25 or 27 if in further or higher education) • A parent who was dependant on the deceased, if s/he does not have a spouse or other children	***Conditions concerning the deceased*** The deceased must have paid or credited contributions for 36 months. ***Conditions concerning the surviving spouse*** The spouse is eligible for survivors' benefits if the spouse – has been married to the deceased for at least 1 year, except where there are children of the marriage (either born or conceived) or the death has been caused by an accident; – is aged at least 35 (otherwise, the pension entitlement is limited to 5 years), except if the spouse has dependant children or is permanently incapacitated for work. *Remarriage*: The pension ceases.	The benefit is 60% of the retirement or invalidity pension received by the insured person, or to which the insured person would have been entitled at the time of death. The benefit is 70% if – in addition to the spouse – there is a former spouse who is entitled to the pension. Death grant (*Subsídio por morte*): As a rule, the grant is awarded to the same persons as the survivors' pension, but without the qualifying conditions. The amount is equal to 6 times the average wage for the best 2 years out of the preceding 5 years (the average wage may not be lower than the minimum wage). It is shared in the same proportions as the survivors' pension.

Country	Entitled persons	Entitlement rules	Benefit level
Slovakia	• Surviving spouse: widow(er)s and divorced spouses Children: dependant children who are citizens (including adopted children) aged up to 25	***Conditions concerning the deceased*** For the widow's benefit, the deceased must have been insured (which is compulsory for wage-earners or members of cooperatives if self-employed). For the widower's benefit, no compulsory insurance is required. The widow(er)'s and orphans benefits are available to all citizens. ***Conditions concerning the surviving spouse*** *Widow's benefit (SKK 2,116 per month)* A surviving wife is eligible for the widow's pension if the spouse was married to the deceased at the time of this death. The duration of the benefit is 1 year and continues after this only if the widow: – is an invalid, – has at least 1 dependant child, – has raised at least 3 children, – has reached age 50, – is aged over 40 and the husband died as a result of an employment injury/occupational disease sustained while performing work in the described risk category 1 (at the pensionable ages of 55–58).	The widow's benefit is 60% of the old-age pension benefit or invalidity pension benefit. The widower's benefit is 60% of the deceased's pension or of the pension to which he would have been entitled at the time of death. The orphan's benefit is 30% of the old-age pension benefit or invalidity benefit.

Country	Entitled persons	Entitlement rules	Benefit level
Slovakia		*Widower's benefit* The surviving husband is only entitled if he takes care of at least of 1 dependant child. *Divorcee's benefit* The divorcee is only entitled if the person is in receipt of alimony from the deceased. In fact, this is not a specific, independent benefit – divorced women are simply entitled to a widow's pension, which is provided solely for that particular situation. Consequently, there is no explicit name given to this benefit in the national language. The maximum amount of the divorcee's benefit is equal to the former alimony payment or the pension to which the deceased was entitled or would have been entitled to at the time of death. *Remarriage*: The pension ceases.	

Country	Entitled persons	Entitlement rules	Benefit level
Slovenia	• Surviving spouse – widow(er) being a set age – unmarried partner, who lived with the deceased at least 3 years prior to death, or a divorced spouse if s/he was entitled to alimony prior to death • Unmarried partner – if s/he spent the last 3 years prior to death of an insured person in an unmarried partnership with the said insured person – if s/he cohabited in an unmarried partnership with the insured person for the last year prior to death of the insured person and had a child with the insured person • Children (legitimate, illegitimate, adopted and stepchildren), with certain age limits: – up to age 15 – up to age 18 if unemployed and registered at the employment office – up to age 26 (if in full-time studies) – no age limit if a child is totally incapable of work	***Conditions concerning the surviving spouse*** *Widow(er)'s pension* Widow(er)s are entitled to receive benefits if – they are at least age 53 at the time of the spouse's death; – they have reached at least age 48 at the time of the spouse's death, in which case the payment is postponed until they reach age 53; – irrespective of age, they are completely incapable of work, at the time of spouse's death or if such a physical state emerged within a year afterwards; – irrespective of age, they are left with a child who is entitled to a survivors' pension and the parent has to provide for them by virtue of the law; – they are aged 48 or older and are not insured by pension and invalidity insurance (not active) at the time of the spouse's death; – they are aged between 45 and 48 and are not insured, in which case the payment is postponed until they reach 48; – a widow gives birth to the child of the deceased no later than 300 days after the death. Differences in eligibility requirements for a widow(er)'s pension for men and women were eliminated with the reform. The minimum age for the entitlement is 53 (it was increased by 3 years for women and reduced by 2 years for men). According to the former regulations, the entitlement to a widow(er)'s pension was not conditioned on the age of the deceased spouse on the day of marriage or on the duration of the marriage. The new legislation stipulates that the surviving spouse is not entitled to the widow(er)'s pension unless the marriage lasted for at least a year if the deceased died at age 58 or older.	*Widow(er)'s pension* • The benefit is 70% of a deceased person's pension (old age or invalidity) or the pension to which the deceased would have been entitled at the time of death. • The widow(er) who has the right to her/his own pension is entitled to 15% of a widow(er)'s pension, if the amount of both pensions does not exceed 100% of average pension in Slovenia in the preceding calendar year. If the widow (er) is entitled to other pensions, s/he may choose the pension that is more favourable. *Survivors' pension* The pension is calculated according to the deceased's pension (for old age or invalidity) or the pension to which the deceased would have been entitled at the time of death and the number of family members entitled to such a pension. The levels are – 1 person, 70% – 2 persons, 80% – 3 persons, 90%, and – 4 persons, 100%. Special rules apply when members of nuclear and extended families are entitled.

Country	Entitled persons	Entitlement rules	Benefit level
Slovenia	• Other persons – grandchildren and other children without parents, who were maintained by the deceased at the time of death – parents, step-parents and adoptive parents who were maintained by the deceased at the time of death – brothers and sisters, if they do not have their own means and were maintained by the deceased at the time of death	*Benefits are available after the expiry of the right to indemnity* • A widow(er) who has no entitlement to widow(er)'s pension, is not employed or self-employed and thus not compulsorily insured, has a right to an indemnity of 6 monthly sums equivalent to the pension to which the spouse would have been entitled. • The grant is awarded if the beneficiary has registered as unemployed at the employment office within 30 days after the date of exhaustion of the right to indemnity and provided s/he fulfils the conditions for support with respect to his/her means; • The grant is also paid to a widow(er) who has lost his/her right to a widow(er)'s pension (children are no longer entitled) because s/he has not yet attained age 53, provided s/he registered with the employment office within 30 days after the date of the loss of the right to a widow(er)'s pension. *Divorced spouse*: If the deceased remarried but continued to pay alimony to a divorced spouse/s, then the current spouse and all ex-spouses become co-beneficiaries. *Remarriage*: The widow(er)'s pension is lost if – the recipient remarries before reaching age 58, except if s/he has acquired or retained this right on grounds of total incapacity for work; – a beneficiary enters an unmarried partnership before reaching age 58.	*The benefit available after the expired right to indemnity* The grant is equal to the pension that would have been received, but may not exceed 35% of the minimum pension rating base. The maximum duration is 24 months.

Country	Entitled persons	Entitlement rules	Benefit level
Spain	• Surviving spouse • Separated and divorced spouses who have not remarried; the amount of the pension will be proportional to the time spent as a married couple with the deceased • Under certain conditions, children brought into the marriage by the surviving spouse provided that the marriage took place 2 years before the date of death • Under certain conditions sons/daughters and brothers/sisters (temporary allowance for family members, *Subsidio temporal a favor de familiares*) • Under certain conditions, grandchildren, siblings, mothers and fathers, grandparents (the pension for family members, *Pension en favor de familiares*)	***Conditions concerning the deceased*** For eligibility, the deceased must have – been registered with the General Social Security Scheme and fulfil the minimum contribution period requirements: i) if the death was caused by common disease, the deceased must have accrued 500 days within an uninterrupted period of 5 years before death, or before the date on which the deceased was no longer required to contribute, if the originator held active contributor status or was assimilated with no obligation to contribute; ii) if death was caused by accident, whether or not it was work-related, or by occupational disease, then no previous contribution period is required; – contributed for at least 15 years; – received a recovery subsidy; – been retired and receiving contributory benefits; or – been a pensioner with a permanent disability. The death of a person with an absolute permanent disability or outstanding disability will be considered as caused by a work-related injury or occupational disease if such was the cause of the disability. ***Conditions concerning the surviving spouse*** The widow(er) must have lived with the deceased insured on a regular basis.	The benefit applies to a surviving spouse, separated or divorced persons or a survivor whose marriage has been annulled. The pension amount is obtained by applying the corresponding percentage to the regulating base: – 52% of the base pension, in general; – 70% of the corresponding base pension, whenever throughout the entire period of receiving the pension, i) the pensioner has dependent family members; ii) the widow(er)'s pension is the primary or sole source of income, which is considered the case when the annual total of the pension is greater than 50% of the pensioner's total income; iii) the pensioner's annual earnings, from all sources, do not exceed the amount resulting from adding the annual amount for each fiscal year corresponding to the minimum widow(er)'s pension (see below), which is based on the age of the pensioner and the limit established each fiscal year for the recognition of minimum supplements for contributory pensions. In the case of separation, divorce or annulment, the pension is shared among beneficiaries in proportion to the length of the period of cohabitation. The pension is calculated differently, depending on the situation of the eligible person (active worker or pensioner) and the cause of death (common or occupational eventuality).

Country	Entitled persons	Entitlement rules	Benefit level
Sweden	• Surviving spouse • A person who lived permanently together with the deceased without being married is regarded as a spouse (even if s/he had been married earlier) or has had or was expecting a child at the time of death • Children aged under 18 (under 20 if studies continue)	***Conditions concerning the deceased*** *Adjustment pension* (Omställningspension) • For the guaranteed pension (*Garantipension till omställningspension*), the deceased must have been resident in Sweden for 3 years (40 years for the full guaranteed pension). • For the income-related adjustment pension (*Inkomstrelaterad omställningspension*), the deceased must have been resident in Sweden for 3 years with a pensionable income. ***Conditions concerning the surviving spouse*** *Adjustment pension* The surviving spouse must be aged under 65 and must have lived with the deceased spouse uninterruptedly for a period of at least 5 years. *Remarriage*: The pension ceases.	*Adjustment pension* The adjustment pension is paid for 12 months to men or women aged under 65. If the surviving spouse is living with a child aged under 18, the pension is payable for another 12 months ('extended adjustment pension'). The pension is maintained for as long as the surviving spouse lives with a dependent child aged under 12. – For the guaranteed pension, the benefit is 2.13 price base amounts (*prisbasbelopp*) per year, reduced in proportion as the income-related adjustment pension rises. – For the income-related adjustment pension, the benefit is 55% of the deceased person's pension base. *Widow's and guaranteed pensions* The surviving spouse must fulfil certain conditions and must have been married at the end of 1989 and at the time of death. Different rules apply according to women's age of birth (i.e. women born in 1945 or later are not eligible for the guaranteed pension). .

Country	Entitled persons	Entitlement rules	Benefit level
UK	*Basic state pension* *Old system (until April 2001)* Widows (for women widowed before April 2001) *New system (from April 2001)* Widow(er)s and children for whom child benefit is payable The new system will not affect women who were already receiving benefits under the previous scheme as long as they continue to qualify under the rules. *SERPS and state second pension* (S2P) Widow(er)s From December 2005, persons of the same gender who have formed a civil partnership will be treated, as far as possible, in the same way as a married couple. Same-sex couples who are living together as if they were civil partners (but who have not formed a civil partnership) will be treated in the same way as unmarried couples.	***Conditions concerning the deceased*** *Basic state pension* *Old system* Widowed mother's allowance and widow's pension: Contributions must have been paid for at least 25% of the working years. *New system* Bereavement payment: A given level of contributions must have been paid each year. ***Conditions concerning the surviving spouse*** *Basic state pension* *Old system* Widowed mother's allowance: The beneficiary must have had a child for whom child benefit is being paid or be expecting the late husband's baby. Widow's pension: The beneficiary must be aged 45 or older when the husband died or when the widowed mother's allowance ceased. Bereavement allowance and widowed parent's allowance: Contributions must have been paid for at least 25% of the working years.	*Basic state pension* *Old system (until April 2001)* Widowed mother's allowance: A weekly flat-rate pension is paid as long as the widow has a dependent child aged under 16 (under 19 if in non-advanced full-time studies) and can be paid up to pension age. The amount is up to £82 (€120) per week, plus an increase for each dependent child. Widow's pension: A weekly flat-rate pension of up to £82 (€120) per week is paid to widows aged 45 or older if there are no dependent children and can be paid up to state pension age. A full pension is granted to widows aged 55 or older. If the widow is aged 45–54, the pension is reduced by 7% of the full rate for each year under age 55. *New system (from April 2001)* Bereavement payment: A lump-sum payment of £2,000 (€2,913), is payable upon the spouse's death. Bereavement allowance: A weekly flat-rate pension of up to £82 (€120) per week is paid to widow(er)s under the state pension age without dependent children for a maximum of 52 weeks. A full pension is granted to those aged 55 or older. For those aged 45–54, the pension is reduced by 7% of the full rate for each year under age 55. Widowed parent's allowance: A weekly flat-rate pension is paid as long as the widow(er) has a dependent child aged under 16 (under 19 if in non-advanced full-time studies). The amount is up to £82 (€120) per week, plus an increase for each dependent child.

Country	Entitled persons	Entitlement rules	Benefit level
UK		*New system* Bereavement payment: The beneficiary must be aged under the state pension age. Bereavement allowance: The beneficiary must be aged between 45 and the pension age at the date of widowhood. Widowed parent's allowance: The beneficiary must be aged under the state pension age and eligible for child benefit (or for widows only, expecting the late husband's baby); under transitional protection, these widows may receive this benefit up to age 65. *SERPS and S2P* Women can receive their husband's SERPS pension immediately, if they are over the state pension age when their husband dies. Men can receive their wife's SERPS pension right away if both wife and husband are over state pension age when she dies (men will be able to inherit SERPS regardless of the wife's age at the time of death if they reach age 65 on or after 6 April 2010). *Remarriage or subsequent cohabitation*: Under both the basic state pension and S2P, the benefit ceases upon remarriage and the benefit is withdrawn for the period of cohabitation.	*SERPS* The maximum amount of SERPS that a spouse can inherit is gradually reduced from 100% to a minimum of 50% for contributors reaching state pension age in 2010. *S2P* The maximum amount of S2P that a survivor can inherit is 50%, regardless of the date s/he reaches the state pension age.

Table A8. Other derived rights and entitlements

Country	Spouse's entitlements	Pension-splitting upon divorce
Austria	None	None
Belgium	None	In the case of divorce, pension-splitting is possible. In order to receive a share of the old-age pension of the former spouse, an individual must meet the following conditions: • to have reached the retirement age, • not to have lost the right to take care of a child from the marriage, and • not to be remarried For the purpose of pension calculations, the working years of the former spouse that took place during the marriage are taken into consideration in the calculations for the divorcee, and are summed up with the working years of the divorcee. Separation does not change the entitlements of the two spouses. But if one of the two spouses receives a pension of less than half of that the married couple would have received, s/he can request the full half of the pension that s/he would have obtained if the marriage were still valid.
Denmark	None	None
Finland	None	None
France	*RGAVTS* If the spouse is aged over 65 (60 if incapacitated) there is a supplement of €609 maximum per year (the means of the spouse is tested).	Yes, according to European Commission (2006)
Germany	None	Pension-splitting upon divorce is usually applied.
Greece	A supplement is available for the spouse as below. *Persons insured before 31.12.1992:* €38 per month *Persons insured since 1.1.1993:* no supplement is available.	Yes, according to European Commission (2006)

Country	Spouse's entitlements	Pension-splitting upon divorce
Ireland	Since October 2002, a dependent spouse or partner can directly receive the portion of the pension paid for them to the main beneficiary. Under the arrangements introduced, the qualified adult allowance rate of the pension may be paid directly to a spouse with the personal rate of the pension paid to the main beneficiary. The splitting of payments is on a consensual basis and both the applicant and his/her spouse are required to indicate their consent.	*Old-age contributory pension, retirement pension* No splitting is allowed. *Personal and occupational pensions* A court has the power to treat a pension as an asset of the separating couple and order that it be divided into whatever shares it considers appropriate with a Pension Adjustment Order. A Pension Adjustment Order 'designates' the share of the benefits that will be paid from the scheme to a non-member spouse at the time the pension is paid to the member. The non-member spouse can opt for a transfer of the benefits gained with the Pension Adjustment Order to his/her own designated pension scheme. Remarriage cancels the right to apply for a Pension Adjustment Order.
Italy	None	None
Luxembourg	None	None
Malta	In the case of separation, the pension entitlement is agreed according to the decision taken by the Law Courts in the proceedings for separation. Where the couple has opted for a settlement out of court, then the pension is shared according to the agreement.	

Country	Spouse's entitlements	Pension-splitting upon divorce
Netherlands	A pension supplement (*toeslag*) is added to the AOW pension according to the income of the spouse if the spouse is younger than age 65. If the partner works, his/her income from work is deducted in part from the supplementary allowance. If the partner has a private pension or a social security benefit, it is deducted in full from the supplementary allowance. From 2015, the AOW supplementary allowance will no longer be available for new beneficiaries. *Benefit level* • *If the AOW pension took effect before 1 February 1994* Pensioners with a partner younger than age 65 who earns less than €697 gross per month can receive a supplementary benefit of 30% maximum of the minimum wage = gross €338. • *If the AOW pension took effect on 1 February 1994 or later* Pensioners with a partner younger than age 65 who earns less than €1,137 gross per month can receive a supplementary benefit of 50% maximum of the gross AOW pension for married persons = €631. • Pension + maximum supplementary benefit: €1,263.	The Netherlands has applied legal rules to equalise pension rights built up during the marriage or registered partnership after divorce. All pension rights that have been accrued, for both old-age and a partner's pension, have to be taken into account.
Poland	In the new FDC second pillar, funds can be shared between spouses. In the event of one spouse's death, a widow(er) receives 50% of the amount of his/her pension's savings in OFE (open pension fund, obligatory for persons born after 31.12.1968; those born between 1.01.1969 and after 31.12.1948 may join). The remaining 50% is paid in cash (lump sum) to other designated persons.	Funds accumulated in the obligatory second pillar can be split upon divorce.
Portugal	None	None
Spain	None	None

Country	Spouse's entitlements	Pension-splitting upon divorce
Sweden	*Earnings-related PAYG pension* (Inkomstgrundad pension) A 'wife's supplement' (*Hustrutillägg*) has been given to certain women under age 65 whose husbands received an old-age pension. The terms concerning the wife's supplement ceased at the end of the year 2000. *Premium reserve pension* (Premiepension) Married couples or registered partners can transfer their pension entitlements earned during their marriage or partnership to each other. This transfer is voluntary, but it involves the total annual pension entitlement. The transferred amounts are reduced by 14%, which means that the recipient receives 86% of the amount.	The Swedish system is based on the individual; as such, earned pension rights are not divided, for example, in connection with divorce.

Country	Spouse's entitlements	Pension-splitting upon divorce
UK	*Basic state pension* A supplement is payable to a dependent spouse amounting to £47 (€67) per week. *SERPS pension and state second pension (S2P)* No supplement is available. *Reduced rate contributions for married women*: Under the basic state pension and until April 1977, a married woman could choose: – to pay the reduced rate of National Insurance contributions if she was an employee; or – not to pay contributions if she was self-employed. In this case, she will not have built up any basic state pension based on her own contributions record and must rely instead on her husband's record. She can claim her basic state pension when her husband reaches age 65 and claims his basic state pension and when she reaches state pension age herself. The benefit level is 60% of her husband's entitlement based on his record. Married women who had already chosen to pay the reduced rate have been allowed to carry on paying the reduced rate also after 1977. While paying the reduced rate, women do not receive any credits or Home Responsibilities Protection and do not build up entitlement to an additional state pension. The right to pay at a reduced rate ends in the event of divorce or if the marriage is annulled.	*State basic pension* Divorced persons can replace their own contributions record with their husband's or wife's record for the period the marriage lasted. This possibility ends upon remarriage. *Secondary pensions* Since 1 December 2000, couples whose marriages end in divorce or annulment can share the value of their second pensions, such as: – an occupational pension, – a stakeholder pension, – a personal pension, or – the additional state pension. Pension-sharing is not compulsory and does not apply to – the basic state pension, – couples who started divorce or annulment proceedings before 1 December 2000, or – couples who separate but do not divorce.

Table A9. Pension and benefit reforms

Country	Year of change	Details of the reform	Retirement age
Czech Republic	2001	Change to the benefit formula, Bonus-Malus system for early and deferred retirement	Age 63 for men Age 59–62 for women
Spain	2002	Three-pillar system introduced, with a compulsory funded pillar for persons entering the labour market since 2002	Age 63 for men Age 63 for women (since 2016)
Hungary	1998	Three-pillar system introduced with a reduced first pillar and an obligatory second pillar	Age 62 for men Age 62 for women by 2009
Latvia	2001	Three-pillar system introduced in 1995; since 2001 there has been a mandatory funded scheme	
Lithuania	2004	Funded obligatory pillar introduced	
Poland	1999	Three-pillar system introduced for all persons born after 1948, with the possibility to opt out for those born between 1949 and 1968	
Slovakia	2005	Three-pillar system introduced, with a second funded pillar compulsory for persons entering the labour market after the reform	
Slovenia	2000	General social insurance reform, with a funded defined-contribution pillar made obligatory only for certain professions	

About AIM (Adequacy & Sustainability of Old-Age Income Maintenance)

The AIM project aims at providing a strengthened conceptual and scientific basis for assessing the capacity of European pension systems to deliver adequate old age income maintenance in a context of low fertility and steadily increasing life expectancy. The main focus is on the capacity of social security systems to contribute to preventing poverty among the old and elderly and more generally to enable persons to take all appropriate measures to ensure stable or "desired" distribution of income over the full life cycle. In addition it will explore and examine the capacity of pension systems to attain broad social objectives with respect to inter- and intra generational solidarity.

Furthermore it will examine the capacity of pension systems to allow workers to change job or to move temporarily out of the labour market and to adapt career patterns without losing vesting of pensions rights. The project will also address the specific challenges with respect to providing appropriate old age income for women.

A general objective of the research project is to clearly identify and analyse the potential trade-offs between certain social policy objectives and overall stability of public debt.

AIM is financed under the 6th EU Research Framework Programme. It started in May 2005 and includes partners from both the old and new EU member states.

Participating institutes

- Centre for European Policy Studies, CEPS, Belgium, coordinator
- Federal Planning Bureau, FPB, Belgium
- Deutsches Institut für Wirtschafsforschung (German Institute for Economic Research), DIW, Germany
- Elinkeinoelämän tutkimuslaitos, (Research Institute of the Finnish Economy), ETLA, Finland
- Fundación de Estudios de Economía Aplicada , FEDEA, Spain
- Social and Cultural Planning Office, SCP, Netherlands
- Instituto di Studi e Analisi Economica (Institute for Studies and Economic Analysis), ISAE, Italy
- National Institute for Economic and Social Research, NIESR, United Kingdom
- Centrum Analiz Spolleczno-Ekonomicznych (Center for Social and Economic Research), CASE, Poland
- Tarsadalomkutatasi Informatikai Egyesules (TARKI Social Research Informatics Centre), TARKI, Hungary
- Centre for Research on Pensions and Welfare Policies, CeRP, Italy
- Institute for Economic Research, IER, Slovak Republic
- Inštitut za ekonomska raziskovanja (Institute for economic research), IER, Slovenia

About ENEPRI

The European Network of Economic Policy Research Institutes (**ENEPRI**) is composed of leading socio-economic research institutes in practically all EU member states and candidate countries that are committed to working together to develop and consolidate a European agenda of research. **ENEPRI** was launched in 2000 by the Brussels-based Centre for European Policy Studies (CEPS), which provides overall coordination for the initiative.

While the European construction has made gigantic steps forward in the recent past, the European dimension of research seems to have been overlooked. The provision of economic analysis at the European level, however, is a fundamental prerequisite to the successful understanding of the achievements and challenges that lie ahead. **ENEPRI** aims to fill this gap by pooling the research efforts of its different member institutes in their respective areas of specialisation and to encourage an explicit European-wide approach.

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CASE	Center for Social and Economic Research, Warsaw, Poland
CEE	Center for Economics and Econometrics, Bogazici University, Istanbul, Turkey
CEPII	Centre d'Études Prospectives et d'Informations Internationales, Paris, France
CEPS	Centre for European Policy Studies, Brussels, Belgium
CERGE-EI	Centre for Economic Research and Graduated Education, Charles University, Prague, Czech Republic
CPB	Netherlands Bureau for Economic Policy Analysis, The Hague, The Netherlands
DIW	Deutsches Institut für Wirtschaftsforschung, Berlin, Germany
ESRI	Economic and Social Research Institute, Dublin, Ireland
ETLA	Research Institute for the Finnish Economy, Helsinki, Finland
FEDEA	Fundación de Estudios de Economía Aplicada, Madrid, Spain
FPB	Federal Planning Bureau, Brussels, Belgium
IE-BAS	Institute of Economics, Bulgarian Academy of Sciences, Sofia, Bulgaria
IER	Institute for Economic Research, Bratislava, Slovakia
IER	Institute for Economic Research, Ljubljana, Slovenia
IHS	Institute for Advanced Studies, Vienna, Austria
ISAE	Istituto di Studi e Analisi Economica, Rome, Italy
NIER	National Institute of Economic Research, Stockholm, Sweden
NIESR	National Institute of Economic and Social Research, London, UK
NOBE	Niezalezny Osrodek Bana Ekonomicznych, Lodz, Poland
PRAXIS	Center for Policy Studies, Tallinn, Estonia
RCEP	Romanian Centre for Economic Policies, Bucharest, Romania
SSB	Research Department, Statistics Norway, Oslo, Norway
SFI	Danish National Institute of Social Research, Copenhagen, Denmark
TÁRKI	Social Research Centre Inc., Budapest, Hungary

ENEPRI publications include three series: Research Reports, which consist of papers presenting the findings and conclusions of research undertaken in the context of ENEPRI research projects; Working Papers, which constitute dissemination to a wider public of research undertaken and already published by ENEPRI partner institutes on their own account; and thirdly, Occasional Papers (closed series) containing a synthesis of the research presented at workshops organised during the first years of the network's existence.

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