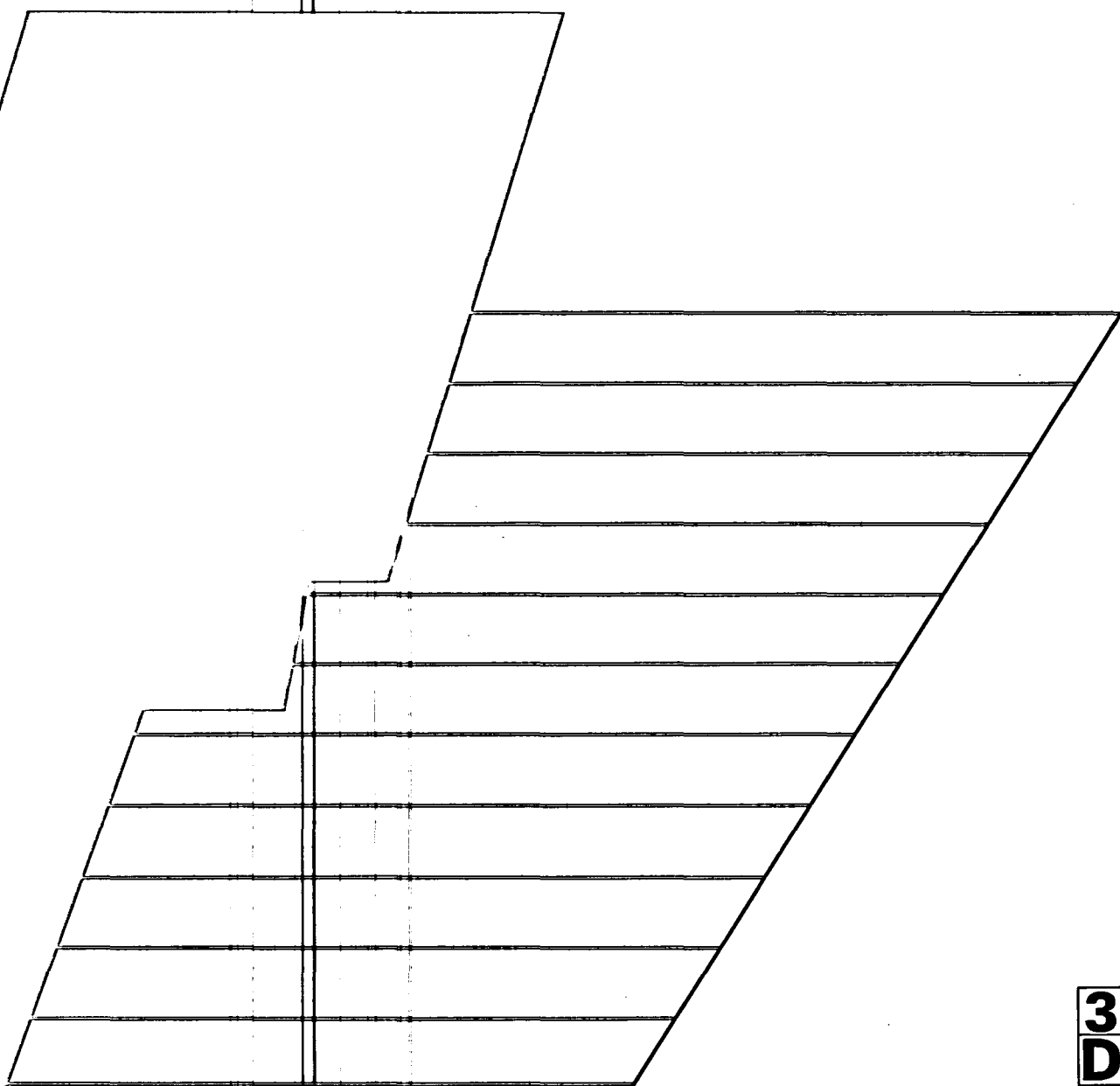




DIGEST OF STATISTICS ON SOCIAL PROTECTION IN EUROPE

Volume 1: Old Age





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Pour mettre à la disposition de tous l'importante quantité de données accessibles et faire en sorte que chacun puisse s'orienter correctement dans cet ensemble, deux grandes catégories de documents ont été créées: les documents statistiques et les publications.

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Pour aider l'utilisateur à s'orienter dans ses recherches, Eurostat a créé les thèmes, c'est-à-dire une classification par sujet. Les documents statistiques et les publications sont répertoriés par série — par exemple, annuaire, conjoncture, méthodologie — afin de faciliter l'accès aux informations statistiques.

Y. Franchet
Directeur général

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DIGEST OF STATISTICS ON SOCIAL PROTECTION IN EUROPE

Volume 1: Old Age

Theme
Population and social conditions
Series
Studies and analyses



STATISTISCHES DOKUMENT STATISTICAL DOCUMENT DOCUMENT STATISTIQUE

Auf Recycling – Papier gedruckt Printed on recycled paper Imprimé sur papier recyclé

CSCF 15 00

The contents of this publication do not necessarily reflect the official opinions of the institutions of the European Communities.

Cataloguing data can be found at the end of this publication.

Luxembourg: Office for Official Publications of the European Communities, 1992

Vol. 1: ISBN 92-826-3719-0

Vols. 1-4: ISBN 92-826-3717-4

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Printed in Belgium

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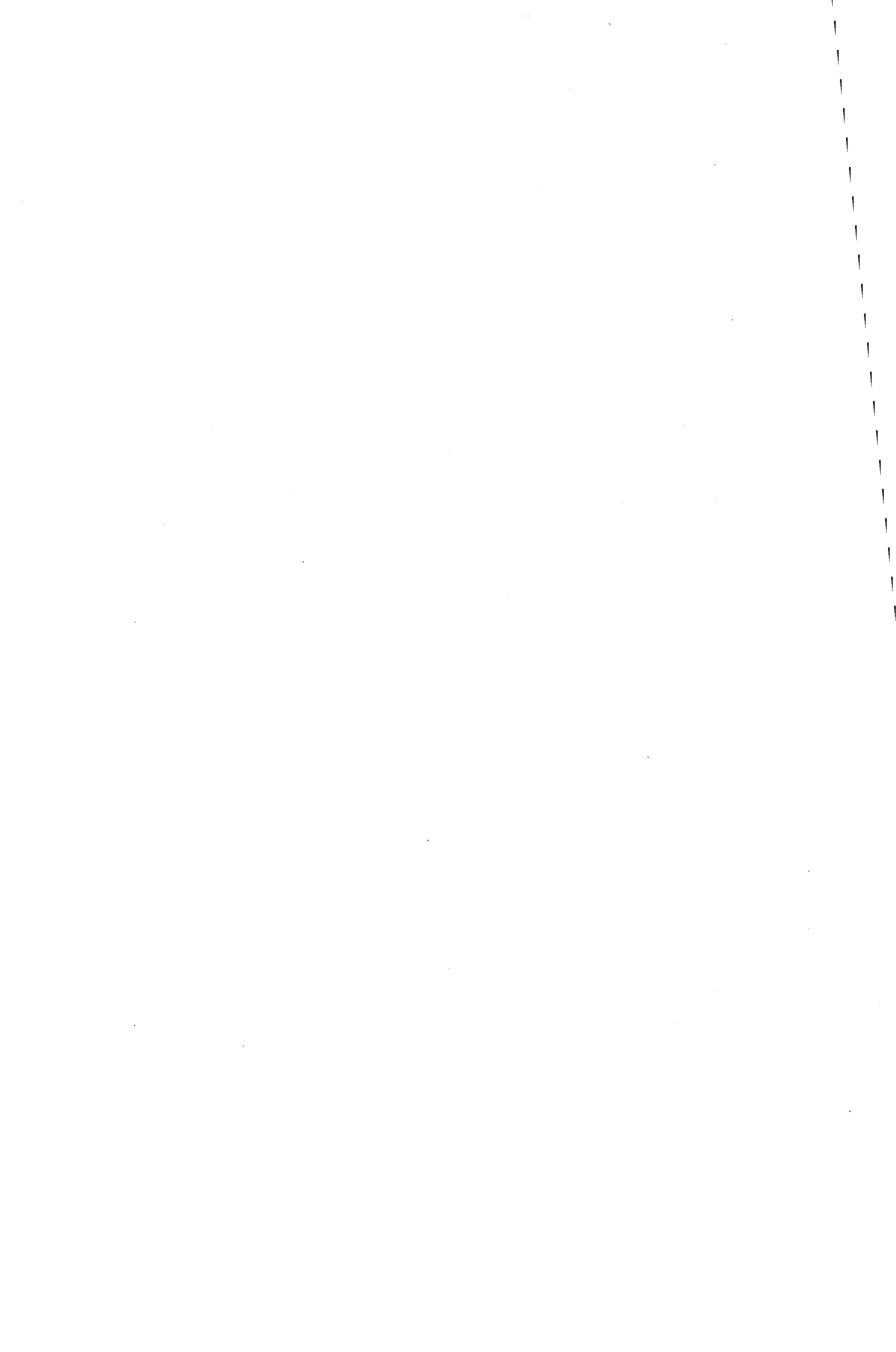
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At regular intervals Eurostat publishes ⁽¹⁾ aggregated data on current social protection expenditure and receipts ⁽²⁾, which are compiled and presented using the European ESSPROS methodology ⁽³⁾. One classification of the benefits is by "functions", in other words by risk covered.

The Digest of Statistics on Social Protection in Europe - of which this paper will represent Volume I devoted to the **old age** function - provides more detailed data on total benefits paid and information on the numbers of beneficiaries.

1. Objectives

The initiative to publish a Digest of Statistics on Social Protection in Europe arose from the need to obtain, in respect of each function, a breakdown of the benefits paid and the corresponding numbers of beneficiaries.

This breakdown by types specific to each function and identical for all Member States, should allow a more refined analysis and more apposite comparisons between Member States.

The fact that the national data differentiated according to a standard European grid would then be broken down by national benefit type - determined according to the benefits received by the households and their reference to a specific law or regulation - would allow European comparisons (cf. Part III) and in-depth national analyses (as from Part II) to be undertaken concurrently, and the two approaches to be combined.

The fact sheets which describe the main features of national benefits (cf. Part IV) for a given function - i.e. the agency which procures the benefits, the conditions governing the granting of the benefits and the method of calculating them - should be of great assistance in interpreting the data.

Finally by collecting data at the level of the "agencies" or administrative units in the case of ordinary ESSPROS statistics, and at the level of national benefit types in the case of data in the Digest, comparisons of data originating from two different collecting methods enables valuable quality checks to be made.

2. Classifications

ESSPROS classifies social protection benefits as follows⁽⁴⁾:

- by country
- by function (or social risk)
- by scheme (or grouping of administrative units referred to as agencies)
- by type of benefit (general types, identical for all functions).

The classification and presentation of statistical results in the Digest are based on this ESSPROS classification, subject to the following clarifications.

a) Each volume of the Digest contains data (benefits paid

and numbers of beneficiaries) for one of the twelve **functions**. Volume I covers old age as defined in point 5.1 of this introduction.

b) The data are presented by **country** (Part II), and summarized in the **comparative tables** (Part III).

c) They are classified in three **groups of schemes**:

- Basic schemes - first "pillar"
- Supplementary schemes - second "pillar"⁽⁵⁾
- Means-tested welfare schemes

These correspond to the ESSPROS groups of schemes.

As a reminder and without repeating the full definitions in the methodology, the basic schemes (paragraph 317) are schemes which, pursuant to the provisions of laws or regulations, provide for primary protection against one or more risks.

The supplementary schemes, known as complementary or supplementary in the ESSPROS methodology (paragraph 326), are schemes which presuppose that, in the case in question, primary benefits are being granted under a basic scheme.

The following further information is also relevant. When the same basic scheme grants benefits including a basic amount and a supplement proportional to earnings (e.g. compulsory old age pension schemes in the United Kingdom, with the SERPS component) or a basic amount and a supplement depending on personal circumstances (e.g. old age pensions in Denmark), all of these benefits are classified in the first "pillar".

The means-tested welfare schemes are known as "schemes relating to other forms of social protection" in the ESSPROS (paragraph 329).

The first two groups of schemes in the ESSPROS (paragraph 316) are subdivided into national, general, special (themselves subdivided) and voluntary schemes. So as not to overburden the tables, these subdivisions have not been included here, since the Digest is not aimed at an institutional analysis of the schemes.

However, it seemed important to make a distinction, in the case of supplementary schemes, between compulsory and voluntary schemes which is not made specifically in the current ESSPROS methodology ⁽⁶⁾.

Supplementary protection is regarded as compulsory when:

- established by law or regulation
- established by convention or collective agreement (employers/unions) or within a profession, made obligatory by the public authorities. The fact that the scheme is subject to legislation (which determines conditions etc....) or that the public authorities approve the scheme, does not mean that the scheme as such is compulsory.

Supplementary protection is regarded as voluntary when - established by an agreement at sectoral or at company level, or by voluntary decision of the employer, as long

as the scheme is not made obligatory by the public authorities.

- established by a joint decision of the persons concerned themselves as long as the scheme is not made obligatory by the public authorities.

For example, in the case of the old age function, the following national types of benefits fall within compulsory supplementary schemes: the ATP scheme in Denmark, the ARRCO and AGIRC schemes in France, the BPF schemes (employees in industry) or ABP (officials) in the Netherlands, the TEAM retirement scheme in Greece. Benefits paid by mutual benefit funds, pension funds, etc... are classified as voluntary.

In the case of the old age function, the voluntary supplementary schemes have in turn been broken down according to the terms of financing. This breakdown can at first sight appear to throw the existing structure off balance. It has been introduced to underline the significance of this rapidly expanding side of social protection, to help collect data by defining the content and to highlight statistical gaps in this area. It will be seen that complete data in this area are available only in a few Community countries. The great variety of systems and the multitude of institutions makes the collection and processing of data difficult even at national level.

The terms of financing have been divided into four headings:

- self administered pension funds, i.e. funds managed either by the plan sponsor or by an institution or trust established for this purpose;
- group insurance contracts, whereby the plan sponsor's commitment to provide supplementary coverage is guaranteed by a policy taken out with an insurance company;
- book reserves (a method of funding well established in Germany and in Luxembourg) entered by the employer into the liability side of the company's balance sheet to guarantee future fulfilment of the pension promise made to the company's employees⁽⁷⁾;
- other supplementary pension arrangements, such as those financed in the framework of Friendly Societies.

d) The **types of benefits** considered in this Digest are specific to each function; in this way they differ from the types of benefits in the ESSPROS (paragraph 605) which are identical for all the functions, and therefore more general.

In particular this change reflects the attempt to obtain uniform classifications for all countries at the level of homogeneity best suited to an analysis by function. The "types" in the Digest and in the ESSPROS differ therefore not in concept, but in the level at which the benefits enjoyed by the household are presented. These types are generic (for example, old age pension, redundancy benefit ...) and combine national types which cover the same advantages derived by virtue of a law or a specific regulation: e.g. in France, in the case of the "old age pension" type in the first "pillar", the pensions of railway employees (SNCF) and those of employees in industry and in trade (CNAV) are national types.

The various types of benefits and their definitions are listed in point 5.2 of this introduction. The national types of benefits are the subject of fact sheets (Part IV).

It can be concluded from the foregoing that the Digest uses the ESSPROS methodology, but adapts the grouping of benefits at the level of schemes and types.

Remark: Benefits whose aim is to ensure a minimum income to persons of insufficient means are classified in the Old age function under Means-Tested Welfare Schemes, when these benefits are aimed specifically at old people (e.g. the "Minimum vieillesse" in France, or the "Revenu garanti aux personnes âgées" in Belgium). When such benefits are paid according to rules which apply to the whole population as a last resort, they are classified under the General neediness function⁽⁸⁾ (e.g. "Sozialhilfe" in Germany or "Algemene Bijstand" in The Netherlands). However those benefits which can be broken down by age in statistical terms have been included in the comparative tables with a view to covering all protection given to old people.

3. Method used to compile the Digest

Eurostat requested an expert from each country to supply detailed data regarding the amounts of benefits paid and the numbers of beneficiaries in respect of each function, for the period 1980-1988, the data being accompanied by corresponding fact sheets.

Based on an analysis of this raw material, Eurostat compiled an initial classification of types of benefits for a given function common to all countries, commencing with the old age function. It then proceeded to classify national types of benefits against this background. The data divisions were rearranged, the data and the fact sheets were completed.

This work was undertaken in close cooperation with the Member States. The link with the ESSPROS data was maintained throughout the procedure. Furthermore certain corrections will be made to the ESSPROS data based on the results of this work.

The current volume is the fruit of a first initiative. It should be updated and improved in two years. The other volumes are being prepared and will undoubtedly benefit from the experience gained here.

4. Presentation of data

Each volume of the Digest will deal with a function. This first volume deals with old age.

There is first an introduction containing definitions of the old age function and the types of benefits specific to it (Part I).

This is followed by country tables for the years 1980 to 1988⁽⁹⁾ (Part II); these tables furnish two series of data by type of benefit and by national type⁽¹⁰⁾, i.e. on the one hand the sum of benefits paid expressed in national currency (Table 1) and on the other the number of

| ESSPROS | DIGEST - VOL I: OLD AGE |
|--|--|
| <p style="text-align: center;">SCHEMES</p> <p>Basic</p> <ul style="list-style-type: none"> . National . General . Special <ul style="list-style-type: none"> - statutory - other occupational - for victims of political events and natural disasters - other special . Voluntary <p>Complementary or supplementary</p> <ul style="list-style-type: none"> . National . General . Special <ul style="list-style-type: none"> - statutory - other occupational - for victims of political events and natural disasters - other special . Voluntary <p>Relating to other forms of social protection</p> | <p style="text-align: center;">SCHEMES</p> <p>Basic (1st pillar)</p> <p>Supplementary (2nd pillar)</p> <ul style="list-style-type: none"> . Compulsory . Voluntary <ul style="list-style-type: none"> - self-administered funds - insured funds - book reserves - other (especially mutual associations) <p>Means-tested</p> |
| <p style="text-align: center;">TYPES OF BENEFIT (same for all functions)</p> <p>Cash benefits</p> <ul style="list-style-type: none"> . income maintenance <ul style="list-style-type: none"> - long term periodic - short term periodic - paid once only . to compensate for special expenditure <ul style="list-style-type: none"> - long term periodic - short term periodic - paid once only . other <ul style="list-style-type: none"> - long term periodic - short term periodic - paid once only <p>Benefits in kind</p> <ul style="list-style-type: none"> . reimbursement <ul style="list-style-type: none"> - medical care - social assistance - other reimbursement . directly provided benefits <ul style="list-style-type: none"> - medical care - social assistance - other direct benefits | <p style="text-align: center;">TYPES OF BENEFIT (specific to old age function)</p> <p>Cash benefits</p> <ul style="list-style-type: none"> . old age pension . early retirement . redundancy benefit . lump sum benefit . other cash benefit <p>Benefits in kind</p> <ul style="list-style-type: none"> . accomodation . home help . miscellaneous concessions . other benefit in kind |

recipients by national benefit type (Table 2).

Part III contains an analysis of the data on the basis of comparative tables. This part of the publication gives an overview of the trends and of the structure of expenditure

on old age in the Community and in each of the Member States.

Part IV contains notes describing the main characteristics of national benefit types for the old age function.

It includes the agency which procures the benefits, the conditions governing award of the benefit and the method of calculating them.

It should be noted that in order to facilitate the comparison of structures, the tables list all types of benefits, both when the data are not available (indicated by a colon ":") but also when they do not exist in the Member State in question (indicated by a hyphen "-").

5.1. Old age function: Content

Old age is defined as the state of having reached a certain minimum age, beyond which, as a rule, one's main occupation may cease ⁽¹¹⁾.

This function covers the following:

- a) pensions and allowances paid in the case of survival beyond a prescribed age;
- b) compensatory or additional pensions and allowances;
- c) payments described as early-retirement or redundancy benefits paid temporarily until the age of retirement is reached;
- d) benefits to compensate for loss of income paid to invalids who have passed the normal retirement age;
- e) the provision of accommodation (institutional, homes, old people's homes, etc) and various kinds of assistance for old people;
- f) other forms of social assistance for old people: various kinds of reduction, other benefits in kind, etc.

This function excludes:

- a) medical care ⁽¹²⁾ given to old people;
- b) all supplements to pensions, allowances, etc. granted on account of family responsibilities ⁽¹³⁾.

5.2. Old age function: Definitions of types of benefit

a) **Old age pension:** periodic payment intended to maintain or to support the income of beneficiaries after they

have stopped working in their main occupation on the grounds of age. It is paid at the standard pensionable age. It may be a means tested welfare assistance pension, a basic pension or a supplementary pension.

b) **Early retirement pension:** pension paid to beneficiaries before they reach standard pensionable age as defined in the relevant scheme. An actuarial graded reduction may be applied.

c) **Redundancy benefit:** periodic payment intended to provide a replacement income for elderly workers who stop working in their paid occupation following a reduction in the labour force as an economic measure, such as a restructuring of the enterprise or industrial sector concerned. These payments normally cease when the beneficiary becomes entitled to an old-age pension. These payments may replace assistance benefit or unemployment insurance.

d) **Lump-sum benefit:** payment of a single sum instead of a periodic payment (old-age, early retirement or redundancy benefit). In general, beneficiaries do not qualify on all points for a regular payment.

e) **Other cash benefit:** cash benefit not falling under the above headings, paid to retired persons by virtue of an individual right (severance pay, holiday pay, special bonuses, supplements for special conditions).

f) **Accommodation:** provision of accommodation (and possibly board) ⁽¹⁴⁾ for old people, either in a specialized institution or in families, on either a permanent or intermittent basis.

g) **Home help:** providing old people with goods (food, energy, clothes etc.) or services in their homes (household help in particular).

h) **Miscellaneous concessions:** benefits in the form of a difference between the standard customer rate and the rate for old people, covering rent, public transport, postal services, telephone, television, subscriptions, taxes, etc.

i) **Other benefit in kind:** benefit not falling under one of the three headings above. These include social services to encourage old people to participate in the life of the community (leisure and cultural activities etc...).

Footnotes

(1) cf. the statistical document "Social Protection Expenditure and Receipts 1980-1989".

(2) Expenditure is comprised mainly of social protection benefits paid and management agency operating costs.

(3) European system of integrated social protection statistics.

(4) Eurostat. European system of integrated social protection statistics (ESSPROS), Methodology, volume I, 1981.

(5) What is traditionally known as the third "pillar" in terms of revenue in old age is not part of social protection in ESSPROS, which does not cover individual protection.

(6) cf. document PS/4/91, Annex.

(7) Under the book reserve arrangement the employer is free to decide the scope of supplementary coverage and the amount of retirement benefit provision. The employer does not set up a segregated fund for the purpose; he is merely required by law to enter his commitment towards his employees as a balance sheet liability actuarially calculated. The accrual of the liability corresponds to a funded system. Insolvency insurance is sometimes taken out with a specialised institution. Established employees acquire an irrevocable right to supplementary benefit thus provided and financed (by the employer exclusively).

(8) To identify benefits which guarantee sufficient resources to old people but which are not specific to old people, and to place these benefits in the Old age function, would reduce the accuracy of the General neediness function which is destined to provide a comparable measurement of efforts designed to alleviate poverty.

(9) In the case of Germany, Spain and Luxembourg, the data cover the period 1980 to 1989.

(10) In the case of the number of beneficiaries, aggregates by type are not very meaningful and are therefore not presented.

(11) See amended ESSPROS methodology paragraphs 520, 521 and 522.

(12) See Sickness function.

(13) These payments are classified under the Family function.

(14) Retirement and other homes, excluding geriatric hospitals catering mainly for ill-health.

OLD-AGE FUNCTION

CLASSIFICATION PLAN OF TYPES OF BENEFITS

| GS | GT | T | |
|-----|---|-----|---|
| 1 | 10 | | BASIC SCHEMES : 1st PILLAR |
| | | | Cash Benefits |
| | | 11 | . Old age pension |
| | | 12 | . Early retirement |
| | | 13 | . Redundancy benefit |
| | | 14 | . Lump sum benefit |
| | | 15 | . Other cash benefit |
| | | | Benefits in Kind |
| | | 21 | . Accomodation |
| | | 22 | . Home help |
| 23 | . Miscellaneous concessions | | |
| 24 | . Other benefit in kind | | |
| 2 | 10 | | SUPPLEMENTARY SCHEMES : 2nd PILLAR |
| | | | Cash Benefits |
| | | 21 | - Compulsory |
| | | 11 | . Old age pension |
| | | 14 | . Lump sum benefit |
| | | 22 | - Voluntary |
| | | 221 | <u>Self-administered funds</u> |
| | | 11 | . Old age pension |
| | | 14 | . Lump sum benefit |
| | | 222 | <u>Insured plans</u> |
| | | 11 | . Old age pension |
| | | 14 | . Lump sum benefit |
| | | 223 | <u>Book reserves</u> |
| | | 11 | . Old age pension |
| 14 | . Lump sum benefit | | |
| 224 | <u>Other (especially mutual associations)</u> | | |
| 11 | . Old age pension | | |
| 14 | . Lump sum benefit | | |
| 3 | 10 | | MEANS-TESTED WELFARE SCHEMES |
| | | | Cash Benefits |
| | | 11 | . Old age pension |
| | | 15 | . Other cash benefit |
| | | 20 | Benefits in Kind |
| | | 21 | . Accomodation |
| | | 22 | . Home Help |
| | | 23 | . Miscellaneous concessions |
| 24 | . Other benefit in kind | | |

GS : Group of schemes
 GT : Group of types of benefit
 T : Types of benefit

OLD AGE Belgium

Table 1 : Benefits in Mio BFR

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|----|----|----|---|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | 236843 | 267808 | 296907 | 328099 | 346105 | 366546 | 387388 | 399448 | 420872 |
| | 10 | | Cash Benefits | | 235614 | 266423 | 295410 | 326462 | 344335 | 364809 | 385663 | 397723 | 419140 |
| | | 11 | . Old age pension [a] | | 201552 | 228514 | 251518 | 272464 | 288641 | 308161 | 326419 | 338621 | 357624 |
| | | | - Individual annuities, employees (before 1968) | 1 | 4286 | 4975 | 5359 | 6189 | 6851 | 7472 | 8305 | 8868 | 9348 |
| | | | - Private employees and public temporary personnel | 2 | 108244 | 122485 | 134029 | 143685 | 152341 | 161419 | 170044 | 176207 | 188595 |
| | | | - Self-employed | 3, 3a | 23102 | 24651 | 26599 | 28493 | 29744 | 31134 | 31793 | 31319 | 33190 |
| | | | - Civil servants | 4 | 41008 | 47593 | 52967 | 57762 | 60838 | 66033 | 70828 | 74683 | 77023 |
| | | | - Local government employees (large and small towns) | 5, 6 | 8909 | 10965 | 12656 | 14195 | 15317 | 16591 | 17756 | 19101 | 20072 |
| | | | - Employees of local government enterprises | 7 | 754 | 888 | 1038 | 1160 | 1087 | 1104 | 1413 | 1424 | 1430 |
| | | | - Employees of Social Aid (CPAS) hospitals | 8 | 190 | 249 | 299 | 336 | 337 | 343 | 329 | 384 | 393 |
| | | | - Telecommunication employees (Post, Telegraph, Telephone) | 9 | 2293 | 2500 | 2754 | 3390 | 3694 | 4358 | 5063 | 5137 | 5524 |
| | | | - Airport employees (RVA) | 10 | 88 | 108 | 133 | 150 | 173 | 206 | 236 | 276 | 321 |
| | | | - Réfribel employees | 11 | 4 | 5 | 6 | 8 | 9 | 9 | 9 | - | - |
| | | | - Water utilities employees | 12 | 80 | 100 | 120 | 147 | 174 | 203 | 228 | 254 | 286 |
| | | | - Radio and television employees | 13 | 214 | 245 | 277 | 309 | 328 | 372 | 411 | 420 | 448 |
| | | | - Railways, permanent staff (S.N.C.B.) | 14 | 10450 | 11533 | 12647 | 13675 | 14412 | 15208 | 15859 | 16081 | 16170 |
| | | | - Voluntary pension insurance for persons working outside the EC | 15 | 1905 | 2187 | 2502 | 2892 | 3260 | 3626 | 4059 | 4383 | 4728 |
| | | | - War veterans | 16 | 25 | 30 | 132 | 73 | 76 | 83 | 86 | 84 | 96 |
| | | 12 | . Early retirement | : | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] |
| | | 13 | . Redundancy benefit | : | 19136 | 24176 | 31182 | 40281 | 41366 | 41669 | 43446 | 43063 | 45092 |
| | | | - Older unemployed workers (collective agreements and legal system) [b] | 17 | 18532 | 23718 | 30636 | 39656 | 40831 | 41289 | 43104 | 42651 | 44674 |
| | | | - Older unemployed workers (supplementary benefit) | 18 | 604 | 458 | 546 | 467 | 345 | 210 | 77 | 1 | 69 |
| | | | - Older workers in bankrupted enterprises (Fund) | 19 | : | : | : | 158 | 190 | 200 | 265 | 411 | 349 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | | 14926 | 13733 | 12710 | 13717 | 14328 | 14949 | 15798 | 16039 | 16424 |
| | | | - Holiday allowance, private employees and public temporary personnel | 20 | 7208 | 12712 | 12691 | 13702 | 14314 | 14805 | 15784 | 16029 | 16404 |
| | | | - Welfare bonus (coverage as above) | 21 | 7700 | 1007 | 3 | 1 | 1 | 130 | 2 | - | - |
| | | | - Railways permanent staff, retirement grant and holiday allowance | 22,23 | 9 | 7 | 8 | 7 | 6 | 7 | 6 | 5 | 10 |
| | | | - Other | : | 9 | 7 | 8 | 7 | 7 | 7 | 6 | 5 | 10 |
| | 20 | | Benefits in Kind | | 1229 | 1385 | 1497 | 1637 | 1770 | 1737 | 1725 | 1725 | 1732 |
| | | 21 | . Accommodation | : | : | : | : | : | : | : | : | : | : |
| | | 22 | . Home help | : | : | : | : | : | : | : | : | : | : |
| | | 23 | . Miscellaneous concessions | : | : | : | : | : | : | : | : | : | : |
| | | 24 | . Other benefit in kind | | 1229 | 1385 | 1497 | 1637 | 1770 | 1737 | 1725 | 1725 | 1732 |
| | | | - Free coal supply, miners | 24 | 1229 | 1385 | 1497 | 1594 | 1657 | 1682 | 1699 | 1675 | 1681 |
| | | | - Other | : | - | - | - | 43 | 113 | 55 | 26 | 50 | 51 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|--|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 2 | | | SUPPLEMENTARY SCHEMES: 2nd PILLAR | | 11798 | 13541 | 14240 | 15429 | 12218 | 13036 | 13840 | 16433 | 19174 |
| | 10 | | Cash Benefits | | 11798 | 13541 | 14240 | 15429 | 12218 | 13036 | 13840 | 16433 | 19174 |
| 21 | | | - Compulsory | | | | | | | | | | |
| | | 11 | Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | 11798 | 13541 | 14240 | 15429 | 12218 | 13036 | 13840 | 16433 | 19174 |
| 221 | | | <i>Self-administered funds</i> | | | | | | | | | | |
| | | 11 | Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | Old age pension | | 11798 | 13541 | 14240 | 15429 | 12218 | 13036 | 13840 | 16433 | 19174 |
| | | | - Employees, private retirement provision by enterprises | [c] 25 | 11542 | 13265 | 13879 | 15034 | 11715 | 12345 | 13008 | 15450 | 17966 |
| | | | - Private pension plans insured with CGER | 26 | 256 | 276 | 361 | 395 | 503 | 691 | 832 | 983 | 1208 |
| | | 14 | Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 6945 | 7627 | 8371 | 9212 | 9884 | 11090 | 11849 | 12724 | 12839 |
| | 10 | | Cash Benefits | | 4117 | 4465 | 4844 | 5362 | 5896 | 6950 | 7574 | 8269 | 8405 |
| | | 11 | Old age pension | [d] | 4117 | 4465 | 4844 | 5362 | 5896 | 6950 | 7574 | 8269 | 8405 |
| | | | - Radio and television employees, old age allowance | 27 | 2 | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 2 |
| | | | - Minimum Guaranteed Income for the aged | 28 | 4115 | 4463 | 4841 | 5360 | 5894 | 6948 | 7571 | 8266 | 8403 |
| | | 15 | Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | 2828 | 3162 | 3527 | 3850 | 3988 | 4140 | 4275 | 4455 | 4434 |
| | | 21 | Accommodation | | | | | | | | | | |
| | | | - Subsidies to old people's homes (CPAS) | 29 | 2486 | 2794 | 3007 | 3265 | 3366 | 3475 | 3572 | 3740 | 3719 |
| | | 22 | Home help | : | : | : | : | : | : | : | : | : | : |
| | | 23 | Miscellaneous concessions | | 342 | 368 | 520 | 585 | 622 | 665 | 703 | 715 | 715 |
| | | | - Reduced transport fares (railway) | 30 | 43 | 42 | 39 | 36 | 32 | 32 | 30 | 30 | 32 |
| | | | - Reduced telephone tarif | 31 | 299 | 326 | 481 | 549 | 590 | 633 | 673 | 685 | 683 |
| | | 24 | Other benefit in kind | - | - | - | - | - | - | - | - | - | - |
| | | | TOTAL OLD AGE | | 255586 | 288976 | 319518 | 352740 | 368207 | 390672 | 413077 | 428605 | 452885 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | |
|-----|----|----|--|------------|------|------|------|------|-------|-------|-------|-------|-------|--|
| 2 | | | SUPPLEMENTARY SCHEMES: 2nd PILLAR | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| 21 | | | - Compulsory | | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - | |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 22 | | | - Voluntary | | | | | | | | | | | |
| 221 | | | <i>Self-administered funds</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Employees, private retirement provision by enterprises | 25 | 53.0 | 53.9 | 54.3 | 54.9 | : | : | : | : | : | |
| | | | - Private pension plans insured with CGER | 26 | 10.1 | 9.8 | 10.2 | 9.8 | : | : | : | : | : | |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - | |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| | | 11 | . Old age pension | [d] | | | | | | | | | | |
| | | | - Radio and television employees, old age allowance | 27 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| | | | - Minimum Guaranteed Income, for the aged | 28 | 62.5 | 69.1 | 71.4 | 70.7 | 75.1 | 80.3 | 85.9 | 95.5 | 101.8 | |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - | |
| | 20 | | Benefits in Kind | | | | | | | | | | | |
| | | 21 | . Accommodation | : | : | : | : | : | : | : | : | : | : | |
| | | | - Subsidies to old people's homes (CPAS) | 29 | : | : | : | : | : | : | : | : | : | |
| | | 22 | . Home help | : | : | : | : | : | : | : | : | : | : | |
| | | 23 | . Miscellaneous concessions | | | | | | | | | | | |
| | | | - Reduced transport fares (railway) | 30 | : | : | : | : | : | : | : | : | : | |
| | | | - Reduced telephone tariff | 31 | : | : | : | : | 197.6 | 201.7 | 204.9 | 206.6 | 205.9 | |
| | | 24 | . Other benefit in kind | - | - | - | - | - | - | - | - | - | - | |

Table 1 : Benefits in Mio DKR

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|----|----|----|--|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | 31440 | 35345 | 40442 | 44634 | 48915 | 52949 | 55485 | 58473 | 62767 |
| | 10 | | Cash Benefits | | 21845 | 24395 | 27780 | 31097 | 34816 | 37581 | 39447 | 41586 | 44936 |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - All residents, state pension | 1 | 17941 | 19698 | 22207 | 24342 | 24253 | 25813 | 26980 | 28434 | 30800 |
| | | 12 | . Early retirement | | | | | | 2996 | 3756 | 4092 | 4463 | 5072 |
| | | | - Employees and self-employed, partial pension | 2 | - | - | - | - | - | - | - | 116 | 238 |
| | | | - all residents | [a] 3 | - | - | - | - | 2996 | 3756 | 4092 | 4347 | 4834 |
| | | 13 | . Redundancy benefit | | | | | | | | | | |
| | | | - Under-employed older workers | 4 | 3904 | 4697 | 5573 | 6755 | 7567 | 8012 | 8375 | 8689 | 9064 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | 9595 | 10950 | 12662 | 13537 | 14099 | 15368 | 16038 | 16887 | 17831 |
| | | 21 | . Accommodation | | 6908 | 7909 | 9086 | 9670 | 10190 | 10893 | 11229 | 11663 | 12202 |
| | | | - Nursing homes | 5 | 6771 | 7740 | 8896 | 9465 | 9976 | 10643 | 10965 | 11393 | 11945 |
| | | | - Sheltered accomodation | 6 | 137 | 169 | 190 | 205 | 214 | 250 | 264 | 270 | 257 |
| | | 22 | . Home help | | | | | | | | | | |
| | | | - Home help | 7 | 2171 | 2436 | 2842 | 3058 | 2938 | 3390 | 3678 | 4047 | 4372 |
| | | 23 | . Miscellaneous concessions | : | : | : | : | : | : | : | : | : | : |
| | | 24 | . Other benefit in kind | | | | | | | | | | |
| | | | - Leisure activities | 8 | 516 | 605 | 734 | 809 | 971 | 1085 | 1131 | 1177 | 1257 |
| | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 5345 | 5885 | 6906 | 7704 | 8218 | 8844 | 10256 | 11317 | 12249 |
| 2 | 10 | | Cash Benefits | | 5345 | 5885 | 6906 | 7704 | 8218 | 8844 | 10256 | 11317 | 12249 |
| | | | - Compulsory | | 4414 | 4873 | 5695 | 6167 | 6530 | 6853 | 7434 | 8391 | 9156 |
| | | 11 | . Old age pension | | 4414 | 4873 | 5695 | 6167 | 6530 | 6853 | 7434 | 8391 | 9156 |
| | | | - Employees, Labour Market Scheme (ATP) | [a] 9 | 310 | 350 | 425 | 451 | 511 | 589 | 655 | 899 | 860 |
| | | | - Established civil servants | [a] 10 | 2403 | 2557 | 2963 | 3200 | 3402 | 3563 | 3897 | 4364 | 4772 |
| | | | - Other civil servants | 11 | 69 | 80 | 91 | 97 | 98 | 101 | 98 | 99 | 104 |
| | | | - Local government officials | [a] 12 | 1632 | 1886 | 2216 | 2419 | 2519 | 2600 | 2784 | 3029 | 3420 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| | | | - Voluntary | | 931 | 1012 | 1211 | 1537 | 1688 | 1991 | 2822 | 2926 | 3093 |
| | | | <i>Self-administered funds</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private companies | [a][b] 13 | 931 | 1012 | 1211 | 1537 | 1688 | 1991 | 2822 | 2926 | 3093 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private companies | [a] 13 | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | [c] | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home Help | | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - |
| | | | TOTAL OLD AGE | | 36785 | 41230 | 47348 | 52338 | 57133 | 61793 | 65741 | 69790 | 75016 |

OLD AGE

Denmark

Table 2 : Number of Beneficiaries (x 1000) at 31 December

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|----|-----|----|--|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - All residents, state pension | 1 | 684.7 | 690.5 | 695.6 | 661.3 | 661.4 | 666.7 | 672.8 | 677.9 | 689.5 |
| | | 12 | . Early retirement | | | | | | | | | | |
| | | | - Employees and self-employed, partial pension | 2 | - | - | - | - | - | - | - | 3.8 | 5.5 |
| | | | - all residents | [a] 3 | - | - | - | - | 80.6 | 83.6 | 85.5 | 88.0 | 88.7 |
| | | 13 | . Redundancy benefit | | | | | | | | | | |
| | | | - Under-employed older workers | 4 | 56.7 | 63.3 | 78.1 | 81.6 | 84.2 | 89.3 | 96.3 | 95.4 | 98.5 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | | | | | | | | | | |
| | | | - Nursing homes | 5 | 44.7 | 44.5 | 44.5 | 44.5 | 47.7 | 47.5 | 47.4 | 46.6 | 45.6 |
| | | | - Sheltered accomodation | 6 | : | : | : | : | 6.5 | 6.8 | 7.2 | 7.3 | 7.5 |
| | | 22 | . Home help | | | | | | | | | | |
| | | | - Home help | [d] 7 | 135.8 | 139.0 | 141.3 | 145.9 | 147.7 | 153.2 | 159.5 | 160.2 | 162.1 |
| | | 23 | . Miscellaneous concessions | : | : | : | : | : | : | : | : | : | : |
| | | 24 | . Other benefit in kind | | | | | | | | | | |
| | | | - Leisure activities | 8 | : | : | : | : | 35.6 | 38.2 | 41.9 | 43.2 | 47.9 |
| | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | |
| 2 | | | Cash Benefits | | | | | | | | | | |
| | 10 | | - Compulsory | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees, Labour Market Scheme (ATP) | [a] 9 | 255.0 | 276.4 | 297.6 | 316.6 | 334.9 | 353.9 | 371.4 | 393.3 | 414.6 |
| | | | - Established civil servants | [a][e] 10 | : | : | : | : | 107.4 | 109.3 | 113.9 | 120.2 | 121.1 |
| | | | - Other civil servants | 11 | : | : | : | : | [e] | [e] | [e] | [e] | [e] |
| | | | - Local government officials | 12 | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | 22 | | - Voluntary | | | | | | | | | | |
| | | | <i>Self-administered funds</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private companies | [b] 13 | 14.3 | 14.6 | : | : | 18.6 | 19.7 | 20.9 | 22.8 | 24.0 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | 222 | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private companies | 13 | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | 223 | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | 224 | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | [c] | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home Help | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | - | - | - | - | - | - | - | - | - | - |

OLD AGE

Germany

Table 1 : Benefits in Mio DM

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 |
|----|----|----|---|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | 107414 | 112475 | 118207 | 120310 | 124154 | 128158 | 132628 | 139070 | 147306 | 155815 |
| | 10 | | Cash Benefits | | 106876 | 111891 | 117621 | 119729 | 123577 | 127571 | 132024 | 138451 | 146656 | 155158 |
| | | 11 | . Old age pension | | 92698 | 97016 | 101899 | 105431 | 109982 | 115432 | 120907 | 127637 | 135057 | 142109 |
| | | | - General pension insurance scheme: employees and self-employed | [a] 1 | 68748 | 71807 | 76066 | 78940 | 83210 | 87792 | 92112 | 97697 | 104265 | 110326 |
| | | | - Civil servants | 2 | 20340 | 21439 | 21799 | 22307 | 22292 | 22883 | 23725 | 24575 | 25162 | 25865 |
| | | | - Farmers | 3 | 1281 | 1324 | 1390 | 1420 | 1489 | 1546 | 1602 | 1691 | 1789 | 1885 |
| | | | - Members of the liberal professions | [b] 4 | 531 | 575 | 645 | 694 | 727 | 828 | 922 | 1008 | 1082 | 1160 |
| | | | - Miners | 5 | 373 | 372 | 387 | 413 | 485 | 523 | 550 | 559 | 500 | 475 |
| | | | - Former employees residing abroad | 6 | 1425 | 1499 | 1612 | 1657 | 1779 | 1860 | 1996 | 2107 | 2259 | 2398 |
| | | 12 | . Early retirement | : | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] |
| | | 13 | . Redundancy benefit | | | | | | | | | | | |
| | | | - Employees pre-retirement (since 1985) | 7 | - | - | - | - | - | 400 | 500 | 707 | 850 | 775 |
| | | 14 | . Lump sum benefit | : | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| | | 15 | . Other cash benefit | | 14178 | 14875 | 15722 | 14298 | 13595 | 11739 | 10587 | 10107 | 10749 | 12274 |
| | | | - Social security contributions | [c] 8 | 13122 | 13877 | 14774 | 13440 | 12728 | 10928 | 9823 | 9236 | 9141 | 9913 |
| | | | - Indemnity to victims of war and its consequences | 9 | 1051 | 980 | 934 | 846 | 854 | 799 | 744 | 685 | 641 | 592 |
| | | | - Women, allowance for raising children | 10 | - | - | - | - | - | - | - | 172 | 958 | 1760 |
| | | | - Pensioners' age allowance | 11 | 5 | 18 | 14 | 12 | 13 | 12 | 20 | 14 | 9 | 9 |
| | 20 | | Benefits in Kind | | 538 | 584 | 586 | 581 | 577 | 587 | 604 | 619 | 650 | 657 |
| | | 21 | . Accommodation | : | : | : | : | : | : | : | : | : | : | : |
| | | 22 | . Home help | - | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | 538 | 584 | 586 | 581 | 577 | 587 | 604 | 619 | 650 | 657 |
| | | | - Social aid | 12 | 42 | 44 | 39 | 35 | 34 | 34 | 34 | 35 | 52 | 56 |
| | | | - Goods and services | 13 | 496 | 540 | 547 | 546 | 543 | 553 | 570 | 584 | 598 | 601 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 |
|-----|----|----|---|------------|------|------|------|------|------|------|------|------|------|------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| 21 | | | - Compulsory | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | | | | | | | | | | |
| 221 | | | <i>Self administered funds</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Employees of public bodies and enterprises (pension supplement) | 14 | 524 | 555 | 589 | 615 | 654 | 690 | 721 | 749 | 783 | 818 |
| | | | - Pension provision by private enterprises | 15 | : | : | : | : | : | : | : | : | [d] | : |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Pension provision by private enterprises | 15 | : | : | : | : | : | : | : | : | [d] | : |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Pension provision by private enterprises | [d] | : | : | : | : | : | : | : | : | 1261 | : |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Pension provision by private enterprises | 15 | : | : | : | : | : | : | : | : | [d] | : |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| | | 11 | . Old age pension | [e] | - | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | | |
| | | 21 | . Accommodation | | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - | - |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|--|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 9415 | 11591 | 17502 | 20746 | 28689 | 38564 | 47766 | 61262 | 72554 |
| | 10 | | Cash Benefits | | 9415 | 11591 | 17502 | 20746 | 28689 | 38564 | 47766 | 61262 | 72554 |
| 21 | | 11 | - Compulsory | | | | | | | | | | |
| | | | . Old age pension | | 9415 | 11591 | 17502 | 20699 | 28541 | 38372 | 47529 | 60984 | 72205 |
| | | | - Employees supplementary fund (TEAM) (since 1984) | 6 | - | - | - | - | 191 | 501 | 1287 | 6156 | 9821 |
| | | | - Agricultural sector fund (since 1/1/1989) | 7 | - | - | - | - | - | - | - | - | - |
| | | | - Auxiliary funds | 8 | 9415 | 11591 | 17502 | 20699 | 28350 | 37871 | 46242 | 54828 | 62384 |
| | | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | | | | | | | | | |
| | | | <i>Self administered funds</i> | | | | | | | | | | |
| 221 | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private and public bodies and self-employed persons | : | : | : | : | : | : | : | : | : | : |
| | | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 222 | | 14 | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Bank employees, mutual fund | [b] 9 | - | - | - | 47 | 148 | 192 | 237 | 278 | 349 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | - | 107 | 1955 | 2177 | 2491 | 3502 | 3669 | 3474 | 4043 |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Means-tested old age pension | 10 | - | 107 | 1955 | 2177 | 2491 | 3502 | 3669 | 3474 | 4043 |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | - | - | - | - | - | - | - | - | - | - |
| | | | TOTAL OLD AGE | | 106952 | 140542 | 223484 | 266769 | 354749 | 456407 | 553335 | 652279 | 776685 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|--|------------|------|------|-------|-------|-------|-------|-------|-------|-------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| 21 | | 11 | - Compulsory | | | | | | | | | | |
| | | | . Old age pension | 6 | - | - | - | - | : | : | : | : | 53453 |
| | | | - Employees supplementary fund (TEAM) (since 1984) | 7 | - | - | - | - | : | : | : | : | - |
| | | | - Agricultural sector fund (since 1/1/1989) | 8 | : | : | : | : | : | : | : | : | - |
| | | | - Auxiliary funds | | - | - | - | - | : | : | : | : | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | | | | | | | | | |
| 221 | | | <i>Self administered funds</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private and public bodies and self-employed persons | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Bank employees, mutual fund | [b] 9 | - | - | - | 279 | 346 | 388 | 463 | 509 | 555 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Means-tested old age pension | 10 | - | 5000 | 26000 | 33000 | 36000 | 37000 | 36000 | 34000 | 33000 |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | - | - | - | - | - | - | - | - | - | - |

OLD AGE

Spain

Table 1 : Benefits in Mio PTA

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 |
|----|----|----|---|------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | 730094 | 900577 | 1067459 | 1275024 | 1482744 | 1691478 | 1920653 | 2124884 | 2336210 | 2605393 |
| | 10 | | Cash Benefits | | 724324 | 893954 | 1059344 | 1265625 | 1471999 | 1679106 | 1906381 | 2108079 | 2316610 | 2581454 |
| | | 11 | Old age pension | | 722977 | 892035 | 1055145 | 1259895 | 1464962 | 1669442 | 1895412 | 2094951 | 2303485 | 2566072 |
| | | | - Employees and self-employed, social security pension, current schemes | [a] 1 | 479176 | 620292 | 754288 | 918746 | 1100575 | 1263806 | 1451368 | 1611845 | 1795036 | 2026655 |
| | | | - Employees and self-employed, insured under the former SOVI scheme | 2 | 92865 | 104347 | 114267 | 128594 | 135526 | 138364 | 142815 | 146193 | 148073 | 151196 |
| | | | - Members of the liberal professions | 3 | : | : | : | : | : | : | : | : | : | : |
| | | | - Civil servants, military personnel and local government employees | [a] 4 | 140191 | 154796 | 170167 | 189427 | 206290 | 245185 | 267373 | 290461 | 308027 | 329799 |
| | | | - Civil war veterans | 5 | 10745 | 12600 | 16423 | 23128 | 22571 | 22087 | 33856 | 46452 | 52349 | 58422 |
| | 12 | | Early retirement | : | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] | [a] |
| | 13 | | Redundancy benefit | | | | | | | | | | | |
| | | | - Employees of firms affected by industrial restructuring | 6 | 1347 | 1919 | 2845 | 4991 | 6546 | 7725 | 8939 | 9879 | 10973 | 12214 |
| | 14 | | Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| | 15 | | Other cash benefit | | | | 1354 | 739 | 491 | 1939 | 2030 | 3249 | 2152 | 3168 |
| | | | - Local government officers | 7 | - | - | 1354 | 739 | 491 | 613 | 490 | 1300 | 1151 | 1219 |
| | | | - Civil servants, military personnel and local government employees | 8 | - | - | - | - | - | 1326 | 1540 | 1949 | 1001 | 1949 |
| | 20 | | Benefits in Kind | | 5770 | 6623 | 8115 | 9399 | 10745 | 12372 | 14272 | 16805 | 19600 | 23939 |
| | | 21 | Accommodation | | | | | | | | | | | |
| | | | - Old people's homes | 9 | 3429 | 3859 | 4343 | 5058 | 5914 | 6772 | 7814 | 9220 | 10883 | 13023 |
| | | 22 | Home help | | | | | | | | | | | |
| | | | - Home help | 10 | 622 | 673 | 761 | 849 | 921 | 1104 | 1353 | 1718 | 2220 | 3184 |
| | | 23 | Miscellaneous concessions | | | | | | | | | | | |
| | | | - Reduced public transport fares | 11 | 508 | 573 | 646 | 728 | 820 | 924 | 1041 | 1159 | 1200 | 1284 |
| | | 24 | Other benefit in kind | | | | | | | | | | | |
| | | | - Miscellaneous social services | 12 | 1211 | 1518 | 2365 | 2764 | 3090 | 3572 | 4064 | 4708 | 5297 | 6448 |

| | | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 |
|-----|----|--|------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 2 | | | | 4281 | 4591 | 4979 | 6098 | 7744 | 9402 | 9855 | 10781 | 11389 | 12370 |
| | 10 | | | 4281 | 4591 | 4979 | 6098 | 7744 | 9402 | 9855 | 10781 | 11389 | 12370 |
| | | | | | | | | | | | | | |
| 21 | | | | 3622 | 3854 | 4169 | 5249 | 6310 | 7201 | 7726 | 8878 | 9571 | 10642 |
| | 11 | | | | | | | | | | | | |
| | | | 13 | 3622 | 3854 | 4169 | 5135 | 5833 | 6444 | 7120 | 7867 | 8691 | 9342 |
| | 14 | | | | | | | | | | | | |
| 22 | | | | | | | 114 | 477 | 757 | 606 | 1011 | 880 | 1300 |
| | | | | | | | | | | | | | |
| 221 | | | | 659 | 737 | 810 | 849 | 1434 | 2201 | 2129 | 1903 | 1818 | 1728 |
| | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | |
| | | | 15 | 659 | 737 | 810 | 849 | 1434 | 2201 | 2129 | 1903 | 1818 | 1728 |
| | 14 | | | | | | | | | | | | |
| 222 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 14 | | | | | | | | | | | | |
| 223 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 14 | | | | | | | | | | | | |
| 224 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 14 | | | | | | | | | | | | |
| 3 | | | | 10919 | 13351 | 14707 | 18639 | 25002 | 28636 | 33814 | 35793 | 40404 | 48507 |
| | | | | | | | | | | | | | |
| | 10 | | | 10919 | 13351 | 14707 | 18639 | 25002 | 28636 | 32931 | 33972 | 37958 | 44100 |
| | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | |
| | | | 16 | 10919 | 13351 | 14707 | 18639 | 25002 | 28636 | 32931 | 33972 | 37958 | 44100 |
| | 15 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 20 | | | | | | | | | 883 | 1821 | 2446 | 4407 |
| | | | | | | | | | | | | | |
| | 21 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 22 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 23 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | 24 | | | | | | | | | 883 | 1821 | 2446 | 4407 |
| | | | | | | | | | | | | | |
| | | | 17 | | | | | | | 110 | 1298 | 1773 | 3737 |
| | | | 18 | | | | | | | 773 | 523 | 673 | 670 |
| | | | | | | | | | | | | | |
| | | | | 745294 | 918519 | 1087145 | 1299761 | 1515490 | 1729516 | 1964322 | 2171458 | 2388003 | 2666270 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 |
|-----|----|----|--|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | |
| | | 10 | Cash Benefits | | | | | | | | | | | |
| 21 | | | - Compulsory | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Civil servants | 13 | 27335 | 30516 | 34067 | 38031 | 42457 | 47398 | 52913 | 59071 | 62271 | 61982 |
| | | 14 | . Lump sum benefit | | | | | | | | | | | |
| | | | - Civil servants | 14 | - | - | - | 1662 | 5931 | 8028 | 5481 | 7799 | 5790 | 5818 |
| 22 | | | - Voluntary | | | | | | | | | | | |
| 221 | | | <i>Self administered funds</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Employees of private enterprises or public institutions | 15 | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | : |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | |
| | | 10 | Cash Benefits | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Periodic income support for elderly persons (means-tested) | 16 | 196778 | 193880 | 189679 | 184243 | 182429 | 176948 | 167394 | 162139 | 165040 | 164369 |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - | - |
| | | 20 | Benefits in Kind | | | | | | | | | | | |
| | | 21 | . Accommodation | - | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | - | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | | | | | | | | | | |
| | | | - Miscellaneous social services (INSERSO) | 17 | - | - | - | - | - | - | : | : | : | : |
| | | | - Miscellaneous social services for civil war veterans | 18 | - | - | - | - | - | - | : | : | : | : |

OLD AGE

France

Table 1 : Benefits in Mio FF

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|----|----|----|--|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1 | 10 | 11 | BASIC SCHEMES : 1st PILLAR | | 176898 | 209424 | 251701 | 299342 | 335754 | 366102 | 386423 | 404290 | 426242 |
| | | | Cash Benefits | | 176624 | 209101 | 251353 | 298947 | 335205 | 365332 | 385898 | 403748 | 425600 |
| | | | Old age pension | | 163288 | 189092 | 221651 | 250981 | 279582 | 306117 | 330829 | 354217 | 379253 |
| | | | - General scheme for employees in industry and trade (CNAVTS) | 1 | [a] | 67034 | 78946 | 92389 | 104215 | 117838 | 130408 | 142933 | 157681 |
| | | | - Civil servants and military personnel | [b] 2 | [a] | 46517 | 53835 | 60404 | 67079 | 72131 | 77307 | 82568 | 84982 |
| | | | - Parliamentary staff | 3 | [a] | 226 | 270 | 290 | 318 | 324 | 381 | 391 | 416 |
| | | | - National theatre employees | 4 | [a] | 45 | 51 | 56 | 63 | 68 | 70 | 72 | 74 |
| | | | - State employed workers (FSPOEIE) and local government staff (CNRACL) | 5 | [a] | 9279 | 11102 | 12771 | 14567 | 15633 | 16982 | 17740 | 19121 |
| | | | - Railway employees (SNCF) | 6 | [a] | 12536 | 14337 | 15787 | 17738 | 18119 | 18244 | 18321 | 18990 |
| | | | - Transport and subway employees in Paris (RATP) | 7 | [a] | 1291 | 1531 | 1759 | 1924 | 2058 | 2130 | 2222 | 2325 |
| | | | - Banque de France employees | 8 | [a] | 655 | 744 | 823 | 903 | 967 | 1004 | 1051 | 1087 |
| | | | - Crédit Foncier employees (CFF) | 9 | [a] | 87 | 98 | 109 | 116 | 125 | 131 | 134 | 141 |
| | | | - Water utility employees (CGE) | 10 | [a] | 99 | 112 | 124 | 145 | 150 | 155 | 154 | 157 |
| | | | - Electricity and gas employees (EDF and GDF) | 11 | [a] | 4762 | 5587 | 6312 | 6896 | 7479 | 7931 | 8296 | 8746 |
| | | | - Tobacco company employees (SEITA) | 12 | [a] | 392 | 473 | 540 | 590 | 628 | 652 | 686 | 720 |
| | | | - Chamber of commerce of Paris employees | 13 | [a] | 41 | 47 | 53 | 58 | 65 | 68 | 72 | 87 |
| | | | - Schemes managed by the Caisse de Dépôts et Consignations | 14 | [a] | 180 | 183 | 178 | 362 | 340 | 266 | 263 | 298 |
| | | | - Farmers (MSA) | 15 | [a] | 14795 | 17545 | 19390 | 20625 | 21993 | 23396 | 24700 | 26199 |
| | | | - Agricultural workers (MSA) | 16 | [a] | 6862 | 8655 | 9478 | 10644 | 11995 | 13176 | 14268 | 15595 |
| | | | - Miners | 17 | [a] | 6342 | 7368 | 7931 | 8714 | 9263 | 9648 | 9838 | 10159 |
| | | | - Seafarers (ENIM) | 18 | [a] | 1783 | 2189 | 2408 | 2594 | 2871 | 3127 | 3268 | 3405 |
| | | | - Notary clerks (CRPCEN) | 19 | [a] | 584 | 697 | 790 | 917 | 1007 | 1071 | 1157 | 1253 |
| | | | - Local railway employees (CAMR) | 20 | [a] | 649 | 757 | 812 | 852 | 858 | 877 | 871 | 867 |
| | | | - Members of the clergy (CAMAVIC) | 21 | [a] | 602 | 736 | 808 | 868 | 953 | 996 | 1039 | 1080 |
| | | | - Craftsmen (CANCAVA) | 22 | [a] | 5931 | 6741 | 7144 | 7849 | 8526 | 9006 | 9505 | 10095 |
| | | | - Industrial and commercial self-employed (ORGANIC) | 23 | [a] | 4588 | 5107 | 5459 | 5803 | 6420 | 6811 | 7159 | 7626 |
| | | | - Members of the liberal professions (CNAVPL) | 24 | [a] | 2385 | 2867 | 3267 | 3661 | 4141 | 4705 | 5233 | 5814 |
| | | | - War veterans | 25 | [a] | 1427 | 1673 | 1899 | 2081 | 2165 | 2287 | 2276 | 2335 |
| | | 12 | Early retirement | | 1358 | 1601 | 2017 | 2433 | 2927 | 2872 | 2494 | 2576 | 2698 |
| | | | - Civil servants | 26 | [a] | 69 | 88 | 245 | 452 | 360 | 94 | 94 | 89 |
| | | | - Miners | : | [a] | 258 | 276 | 267 | 283 | 333 | 323 | 332 | 357 |
| | | | - Employers' schemes for employees | : | [a] | 1274 | 1653 | 1921 | 2192 | 2179 | 2077 | 2150 | 2252 |
| | | 13 | Redundancy benefit | | 9619 | 15669 | 24642 | 42330 | 49183 | 52576 | 48954 | 43425 | 39315 |
| | | | - Complete retirement and progressive retirement | 27 | - | - | 713 | 7758 | 10964 | 10240 | 7228 | 3927 | 1232 |
| | | | - Iron and steel employees, redundancy agreement | 28 | 690 | 1207 | 1468 | 1822 | 3219 | 4304 | 5008 | 5319 | 5964 |
| | | | - Employees, income guarantee (UNEDIC) | 29 | 8852 | 13724 | 20216 | 28023 | 29825 | 28604 | 25188 | 21213 | 17715 |
| | | | - Employees, benefit from the National Employment Fund | 30 | 77 | 738 | 2245 | 4727 | 5175 | 9428 | 11530 | 12966 | 14404 |
| | | 14 | Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | | 15 | Other cash benefit | | 2359 | 2739 | 3043 | 3203 | 3513 | 3767 | 3621 | 3530 | 4334 |
| | | | - Farmers withdrawing from the land | 31 | 1140 | 1283 | 1407 | 1475 | 1498 | 1509 | 1392 | 1267 | 1982 |
| | | | - Miscellaneous benefits under different schemes | : | 1219 | 1456 | 1636 | 1728 | 2015 | 2258 | 2229 | 2263 | 2352 |
| | | 20 | Benefits in Kind | | 274 | 323 | 348 | 395 | 549 | 770 | 525 | 542 | 642 |
| | | 21 | Accommodation | - | - | - | - | - | - | - | - | - | - |
| | | 22 | Home help | - | - | - | - | - | - | - | - | - | - |
| | | 23 | Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - |
| | | 24 | Other benefit in kind | | - | - | - | - | - | - | - | - | - |
| | | | - Miscellaneous social services | : | 274 | 323 | 348 | 395 | 549 | 770 | 525 | 542 | 642 |

| GS | GT | T | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|----|-----|----|------------|---|--------|--------|--------|--------|--------|--------|--------|--------|
| 2 | | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | |
| | 10 | | | 42615 | 49086 | 56189 | 62835 | 73881 | 84160 | 92826 | 96207 | 108901 |
| | 21 | | | 42615 | 49086 | 56189 | 62835 | 73881 | 84160 | 92826 | 96207 | 108901 |
| | | | | 36865 | 42432 | 48559 | 54267 | 64555 | 73960 | 81735 | 84606 | 98006 |
| | | 11 | | 36865 | 42432 | 48559 | 54267 | 64555 | 73960 | 81735 | 84606 | 98006 |
| | | | | [a] | 1098 | 1365 | 1613 | 1886 | 2159 | 2502 | 2663 | 2573 |
| | | | 32 | | | | | | | | | |
| | | | | [a] | 28486 | 32026 | 35875 | 42546 | 48086 | 52812 | 56231 | 62903 |
| | | | 33 | | | | | | | | | |
| | | | | [a] | 11154 | 13051 | 14375 | 17422 | 20740 | 23183 | 22295 | 28878 |
| | | | 34 | | | | | | | | | |
| | | | | [a] | 1217 | 1533 | 1700 | 1861 | 2005 | 2160 | 2277 | 2435 |
| | | | 35 | | | | | | | | | |
| | | | | [a] | 220 | 282 | 333 | 401 | 460 | 512 | 520 | 545 |
| | | | 36 | | | | | | | | | |
| | | | | [a] | 257 | 302 | 371 | 439 | 510 | 566 | 620 | 672 |
| | | | 37 | | | | | | | | | |
| | | 14 | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | 22 | | | 5750 | 6654 | 7630 | 8568 | 9326 | 10200 | 11091 | 11601 | 10895 |
| | 221 | | | 5750 | 6654 | 7630 | 8568 | 9326 | 10200 | 11091 | 11601 | 10895 |
| | | | | | | | | | | | | |
| | | 11 | | 4291 | 4940 | 5828 | 6604 | 7128 | 7969 | 8767 | 9219 | 8395 |
| | | | | 4291 | 4940 | 5828 | 6604 | 7128 | 7969 | 8767 | 9219 | 8395 |
| | | | | [a] | 1960 | 2327 | 2704 | 3137 | 3460 | 3854 | 4041 | 4243 |
| | | | 38 | | | | | | | | | |
| | | | | [a] | 1443 | 1647 | 1835 | 1539 | 1738 | 1901 | 1981 | 720 |
| | | | 39 | | | | | | | | | |
| | | | | [a] | 690 | 850 | 791 | 984 | 1042 | 1122 | 1192 | 1252 |
| | | | 40 | | | | | | | | | |
| | | | | [a] | 847 | 1004 | 1274 | 1468 | 1729 | 1890 | 2005 | 2180 |
| | | | 41 | | | | | | | | | |
| | | 14 | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | 222 | | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 11 | | 1085 | 1279 | 1220 | 1279 | 1428 | 1400 | 1394 | 1407 | 1424 |
| | | | | 1085 | 1279 | 1220 | 1279 | 1428 | 1400 | 1394 | 1407 | 1424 |
| | | | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 14 | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | 223 | | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 11 | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 14 | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | 224 | | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 11 | | 282 | 328 | 450 | 536 | 605 | 667 | 729 | 748 | 817 |
| | | | | 282 | 328 | 450 | 536 | 605 | 667 | 729 | 748 | 817 |
| | | | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 14 | | 92 | 107 | 132 | 149 | 165 | 164 | 201 | 227 | 259 |
| | | | | 92 | 107 | 132 | 149 | 165 | 164 | 201 | 227 | 259 |
| | | | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | 3 | | | 18102 | 21590 | 27692 | 31363 | 31704 | 31784 | 30709 | 30288 | 30489 |
| | | | | 18102 | 21590 | 27692 | 31363 | 31704 | 31784 | 30709 | 30288 | 30489 |
| | 10 | | | 12693 | 15194 | 20609 | 23496 | 23256 | 23196 | 22367 | 21716 | 21387 |
| | | | | 12693 | 15194 | 20609 | 23496 | 23256 | 23196 | 22367 | 21716 | 21387 |
| | | 11 | | 12146 | 14577 | 19910 | 22698 | 22476 | 22374 | 21597 | 20936 | 20574 |
| | | | | 12146 | 14577 | 19910 | 22698 | 22476 | 22374 | 21597 | 20936 | 20574 |
| | | | | 282 | 271 | 264 | 243 | 254 | 222 | 186 | 151 | 127 |
| | | | 45 | | | | | | | | | |
| | | | | 332 | 319 | 311 | 286 | 299 | 282 | 263 | 244 | 218 |
| | | | 46 | | | | | | | | | |
| | | | | 821 | 1025 | 1279 | 1345 | 1396 | 1229 | 1231 | 1202 | 1245 |
| | | | 47 | | | | | | | | | |
| | | | | 10711 | 12962 | 18056 | 20824 | 20527 | 20641 | 19917 | 19339 | 18984 |
| | | | 48 | | | | | | | | | |
| | | 15 | | 547 | 617 | 699 | 798 | 780 | 822 | 770 | 780 | 813 |
| | | | | 547 | 617 | 699 | 798 | 780 | 822 | 770 | 780 | 813 |
| | | | | 178 | 209 | 235 | 294 | 255 | 275 | 238 | 257 | 274 |
| | | | 49 | | | | | | | | | |
| | | | | 155 | 183 | 220 | 256 | 285 | 314 | 312 | 315 | 339 |
| | | | 50 | | | | | | | | | |
| | | | | 214 | 225 | 244 | 248 | 240 | 233 | 220 | 208 | 200 |
| | | | 51 | | | | | | | | | |
| | | 20 | | 5409 | 6396 | 7083 | 7867 | 8448 | 8588 | 8342 | 8572 | 9102 |
| | | | | 5409 | 6396 | 7083 | 7867 | 8448 | 8588 | 8342 | 8572 | 9102 |
| | | 21 | | 3001 | 3380 | 3546 | 4036 | 4159 | 4271 | 4055 | 4203 | 4537 |
| | | | | 3001 | 3380 | 3546 | 4036 | 4159 | 4271 | 4055 | 4203 | 4537 |
| | | 22 | | 1175 | 1569 | 2058 | 2378 | 2646 | 2862 | 2781 | 2795 | 2882 |
| | | | | 1175 | 1569 | 2058 | 2378 | 2646 | 2862 | 2781 | 2795 | 2882 |
| | | 23 | | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - |
| | | 24 | | 1233 | 1447 | 1479 | 1453 | 1643 | 1455 | 1506 | 1574 | 1683 |
| | | | | 1233 | 1447 | 1479 | 1453 | 1643 | 1455 | 1506 | 1574 | 1683 |
| | | | | 1213 | 1423 | 1452 | 1423 | 1610 | 1424 | 1473 | 1539 | 1647 |
| | | | 54 | | | | | | | | | |
| | | | | 20 | 24 | 27 | 30 | 33 | 31 | 33 | 35 | 36 |
| | | | 55 | | | | | | | | | |
| | | | | 237615 | 280100 | 335582 | 393540 | 441339 | 482046 | 509958 | 530785 | 565632 |
| | | | | 237615 | 280100 | 335582 | 393540 | 441339 | 482046 | 509958 | 530785 | 565632 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | | | |
|----|-----|----|--|------------|------|------|------|------|------|------|------|------|------|------|------|------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | | | |
| | 21 | | - Compulsory | | | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | | | |
| | | | - Public employees other than civil servants (IRCANTEC) | | | | 32 | 443 | 490 | 530 | 584 | 652 | 729 | 817 | 886 | 946 |
| | | | - Employees other than managerial and senior technical staff (ARRCO) | | | | 33 | 4771 | 4962 | 5113 | 5240 | 5554 | 5992 | 6359 | 6600 | 6840 |
| | | | - Managerial and senior technical staff (AGIRC) | | | | 34 | 595 | 609 | 623 | 688 | 735 | 791 | 857 | 920 | 981 |
| | | | - Employees of social security institutions (CPPOSS) | | | | 35 | : | : | : | : | : | 48 | 52 | 55 | 58 |
| | | | - Air France ground staff (CRAF) | | | | 36 | : | : | : | : | : | : | : | : | : |
| | | | - Airline flight staff (CRPNPAC) | | | | 37 | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | | | - | - | - | - | - | - | - | - | - | - |
| | 22 | | - Voluntary | | | | | | | | | | | | | |
| | 221 | | <i>Self-administered funds</i> | | | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | | | |
| | | | - Bank employees | | | | 38 | : | : | : | : | : | : | : | : | : |
| | | | - Occupational and/or sectoral funds | | | | 39 | : | : | : | : | : | : | : | : | : |
| | | | - Company funds | | | | 40 | : | : | : | : | : | : | : | : | : |
| | | | - Agricultural Provident Funds (CCPMA) | | | | 41 | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | | | - | - | - | - | - | - | - | - | - | - |
| | 222 | | <i>Insured plans</i> | | | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | | | |
| | | | - Company insured plans | | | | 42 | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | | | - | - | - | - | - | - | - | - | - | - |
| | 223 | | <i>Book reserves</i> | | | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | | | - | - | - | - | - | - | - | - | - | - |
| | 224 | | <i>Other (especially mutual associations)</i> | | | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | | | |
| | | | - Provident funds, employees of private enterprises | | | | 43 | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | | | | | | | | | | | | |
| | | | - Mutual associations (Mutuelles) | | | | 44 | : | : | : | : | : | : | : | : | : |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | | | |
| | | 11 | . Old age pension [c] | | | | | | | | | | | | | |
| | | | - Allowance to former workers (AVTS) | | | | 45 | : | : | : | 14 | 11 | 9 | 7 | 5 | |
| | | | - Allowance to former self-employed (AVTNS) | | | | 46 | : | : | : | : | : | : | : | : | |
| | | | - Allowance paid out of FSAV | | | | 47 | 130 | 122 | 116 | 109 | 102 | 97 | 94 | 92 | 92 |
| | | | - Additional income support from the National Solidarity Fund (FNS) | | | | 48 | 1754 | 1707 | 1700 | 1654 | 1534 | 1437 | 1385 | 1336 | 1360 |
| | | 15 | . Other cash benefit | | | | | | | | | | | | | |
| | | | - Social aid allowances to old people | | | | 49 | : | : | : | : | : | : | : | : | : |
| | | | - Social welfare for the aged | | | | 50 | : | : | : | : | : | : | : | : | : |
| | | | - Mother's special allowance | | | | 51 | 26 | 24 | 22 | : | 19 | 17 | 16 | 15 | 14 |
| | 20 | | Benefits in Kind | | | | | | | | | | | | | |
| | | 21 | . Accommodation | | | | 52 | : | : | : | : | 161 | 151 | 147 | 143 | : |
| | | 22 | . Home help | | | | 53 | : | : | : | : | 144 | 134 | 126 | 115 | : |
| | | 23 | . Miscellaneous concessions | | | | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | | | | | | | | | | | | |
| | | | - Assistance to charities | | | | 54 | : | : | : | : | : | : | : | : | : |
| | | | - Holiday help | | | | 55 | : | : | : | : | : | : | : | : | : |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|---|------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 98.20 | 117.50 | 137.50 | 148.10 | 185.60 | 199.50 | 212.20 | 236.30 | 249.10 |
| | 10 | | Cash benefits | | 98.20 | 117.50 | 137.50 | 148.10 | 185.60 | 199.50 | 212.20 | 236.30 | 249.10 |
| 21 | | 11 | - Compulsory | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | 98.20 | 117.50 | 137.50 | 148.10 | 185.60 | 199.50 | 212.20 | 236.30 | 249.10 |
| 221 | | | <i>Self administered funds</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private enterprises | [b] | 15 | 85.00 | 103.00 | 120.00 | 128.00 | 174.00 | 188.00 | 211.00 | 223.00 |
| | | 14 | . Lump sum benefit | [b] | - | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Employees of private enterprises | [b] | 15 | 13.20 | 14.50 | 17.50 | 20.10 | 25.50 | 24.20 | 25.30 | 26.10 |
| | | 14 | . Lump sum benefit | [b] | - | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 164.38 | 204.96 | 257.52 | 280.77 | 300.64 | 312.79 | 323.72 | 332.69 | 333.39 |
| | 10 | | Cash Benefits | | 137.28 | 172.93 | 222.02 | 241.90 | 258.94 | 268.18 | 278.46 | 285.91 | 286.49 |
| | | 11 | . Old age pension | [c] | | | | | | | | | |
| | | | - Non-contributory pension | | 16 | 137.28 | 172.93 | 222.02 | 241.90 | 268.18 | 278.46 | 285.91 | 286.49 |
| | | 15 | . Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | 27.10 | 32.03 | 35.50 | 38.87 | 41.70 | 44.61 | 45.26 | 46.78 | 46.90 |
| | | 21 | . Accommodation | | | | | | | | | | |
| | | | - Long term residential care | | 9.40 | 11.70 | 13.10 | 14.50 | 15.30 | 16.90 | 17.30 | 17.50 | 17.60 |
| | | | Long stay geriatric care (private/voluntary) | 17 | 5.50 | 6.60 | 7.20 | 8.00 | 8.40 | 9.40 | 9.50 | 9.60 | 9.70 |
| | | | Long stay geriatric care (public) | 18 | 2.30 | 2.80 | 3.70 | 4.20 | 4.40 | 4.90 | 5.10 | 5.10 | 5.10 |
| | | | Public welfare homes | 19 | 1.60 | 2.30 | 2.20 | 2.30 | 2.50 | 2.60 | 2.70 | 2.80 | 2.80 |
| | | 22 | . Home help | | 17.70 | 20.33 | 22.40 | 24.37 | 26.40 | 27.71 | 27.96 | 29.28 | 29.30 |
| | | | Home nursing services | 20 | 12.00 | 14.75 | 16.10 | 17.50 | 19.25 | 20.06 | 20.06 | 21.16 | 21.20 |
| | | | Home help services | 21 | 4.30 | 4.63 | 5.10 | 5.50 | 5.70 | 6.13 | 6.32 | 6.50 | 6.50 |
| | | | Meals services | 22 | 1.40 | 0.95 | 1.20 | 1.37 | 1.45 | 1.52 | 1.58 | 1.62 | 1.60 |
| | | 23 | . Miscellaneous concessions | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | - | - | - | - | - | - | - | - | - | - |
| | | | TOTAL OLD AGE | | 551.09 | 683.45 | 845.90 | 939.77 | 1 037.95 | 1 102.90 | 1 178.67 | 1 254.78 | 1 304.80 |

| GS | GT | T | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|------------|---|-------|-------|-------|----------|-------|-------|-------|-------|
| 2 | | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | |
| | 10 | | | Cash benefits | | | | | | | | |
| 21 | | | | - Compulsory | | | | | | | | |
| | | 11 | - | - | - | - | - | - | - | - | - | - |
| | | 14 | - | - | - | - | - | - | - | - | - | - |
| 22 | | | | - Voluntary | | | | | | | | |
| 221 | | | | <i>Self administered funds</i> | | | | | | | | |
| | | 11 | - | - | - | - | - | - | - | - | - | - |
| | | | 15 | : | : | : | : | 43.3 [d] | : | : | : | : |
| | | 14 | : | : | : | : | : | : | : | : | : | : |
| 222 | | | | <i>Insured plans</i> | | | | | | | | |
| | | 11 | - | - | - | - | - | - | - | - | - | - |
| | | | 15 | : | : | : | : | : | : | : | : | : |
| | | 14 | : | : | : | : | : | : | : | : | : | : |
| 223 | | | | <i>Book reserves</i> | | | | | | | | |
| | | 11 | - | - | - | - | - | - | - | - | - | - |
| | | 14 | - | - | - | - | - | - | - | - | - | - |
| 224 | | | | <i>Other (especially mutual associations)</i> | | | | | | | | |
| | | 11 | - | - | - | - | - | - | - | - | - | - |
| | | 14 | - | - | - | - | - | - | - | - | - | - |
| 3 | | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | |
| | 10 | | | Cash Benefits | | | | | | | | |
| | | 11 | [c] | - | - | - | - | - | - | - | - | - |
| | | | 16 | 140.3 | 139.4 | 140.0 | 138.8 | 137.5 | 135.9 | 134.5 | 133.9 | 131.7 |
| | | 15 | - | - | - | - | - | - | - | - | - | - |
| | 20 | | | Benefits in Kind | | | | | | | | |
| | | 21 | - | - | - | - | - | - | - | - | - | - |
| | | | 17 | 1.1 | 1.2 | 1.2 | 1.1 | 1.1 | 1.1 | 1.1 | 1.0 | 1.0 |
| | | | 18 | 0.7 | 0.8 | 0.9 | 0.9 | 1.0 | 0.9 | 0.9 | 0.9 | 0.9 |
| | | | 19 | 0.9 | 0.9 | 1.1 | 1.0 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 |
| | | 22 | - | - | - | - | - | - | - | - | - | - |
| | | | 20 | : | : | : | : | : | : | : | : | : |
| | | | 21 | 8.6 | 10.4 | 11.8 | 10.8 | 10.8 | : | 11.6 | 12.0 | : |
| | | | 22 | 10.9 | 11.2 | 11.0 | 12.3 | 18.2 | 11.8 | : | 18.7 | : |
| | | 23 | - | - | - | - | - | - | - | - | - | - |
| | | 24 | - | - | - | - | - | - | - | - | - | - |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|---|------------|-------|-------|-------|-------|-------|-------|-------|--------|--------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 431 | 521 | 710 | 837 | 964 | 1113 | 1307 | 1445 | 1554 |
| | 10 | | Cash Benefits | | 431 | 521 | 710 | 837 | 964 | 1113 | 1307 | 1445 | 1554 |
| 21 | | | - Compulsory | | 431 | 521 | 710 | 837 | 964 | 1113 | 1307 | 1445 | 1554 |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Supplementary pension schemes for various occupational groups | 21, 22 | 431 | 521 | 710 | 837 | 964 | 1113 | 1307 | 1445 | 1554 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | [g] | | | | | | | | | |
| | | | <i>Self administered funds</i> | | | | | | | | | | |
| 221 | | | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 11 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 1406 | 1593 | 1862 | 2382 | 2593 | 3099 | 4243 | 3941 | 4263 |
| | 10 | | Cash Benefits | | 926 | 997 | 1125 | 1522 | 1689 | 2119 | 3006 | 2481 | 2680 |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Social pension | 23 | 913 | 983 | 1109 | 1505 | 1671 | 2099 | 2981 | 2452 | 2648 |
| | | 15 | . Other cash benefit | | | | | | | | | | |
| | | | - Cash assistance (all citizens) | 24 | 13 | 14 | 16 | 17 | 18 | 20 | 25 | 29 | 32 |
| | 20 | | Benefits in Kind | | 480 | 596 | 737 | 860 | 904 | 980 | 1237 | 1460 | 1583 |
| | | 21 | . Accommodation | : | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] |
| | | 22 | . Home help | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | : | : | : | : | : | : | : | : | : | : |
| | | 24 | . Other benefit in kind | | | | | | | | | | |
| | | | - Miscellaneous social services | [h] | 480 | 596 | 737 | 860 | 904 | 980 | 1237 | 1460 | 1583 |
| | | | TOTAL OLD AGE | | 32004 | 41864 | 51289 | 65014 | 72101 | 83263 | 94259 | 104057 | 116004 |

| GT | GS | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|---|------------|------|------|------|------|------|------|------|------|------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| 21 | | 11 | - Compulsory | | | | | | | | | | |
| | | | . Old age pension | | | | | | | | | | |
| | | | - Supplementary pension schemes for various occupational groups | 21, 22 | 99 | 106 | 121 | 115 | 119 | 128 | 128 | 128 | 132 |
| 22 | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| | | | - Voluntary | [g] | | | | | | | | | |
| | | | <i>Self administered funds</i> | | | | | | | | | | |
| 221 | | 11 | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Social pension | 23 | 695 | 604 | 588 | 655 | 662 | 689 | 921 | 729 | 729 |
| | | 15 | . Other cash benefit | | | | | | | | | | |
| | | | - Cash assistance (all citizens) | 24 | : | : | : | : | : | : | : | : | : |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | : | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] |
| | | 22 | . Home help | : | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | : | : | : | : | : | : | : | : | : | : |
| | | 24 | . Other benefit in kind | | | | | | | | | | |
| | | | - Miscellaneous social services | [h] | 25 | 134 | 136 | 138 | 140 | 142 | 139 | 143 | 146 |

OLD AGE

Luxembourg

Table 1 : Benefits in Mio LFR

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 |
|----|----|----|--|------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | 10194.9 | 11530.0 | 12449.3 | 13721.2 | 14557.8 | 15440.8 | 16336.5 | 18077.7 | 19520.8 | 21312.8 |
| | 10 | | Cash Benefits | | 10194.9 | 11530.0 | 12449.3 | 13721.2 | 14557.8 | 15440.8 | 16336.5 | 18077.7 | 19520.8 | 21312.8 |
| | | 11 | . Old age pension | | 9729.7 | 10999.2 | 11794.6 | 12720.6 | 13324.2 | 14047.4 | 15010.8 | 16607.4 | 17744.9 | 19786.0 |
| | | | - Employees, self-employed and farmers | [a][b] | 1 | 6510.0 | 7390.0 | 7873.5 | 8394.5 | 8641.0 | 8807.8 | 9610.6 | 10388.4 | 11233.0 |
| | | | - Civil servants, social security staff, railways and local government personnel | [c][d] | 2 | 3219.7 | 3609.2 | 3921.1 | 4326.1 | 4683.2 | 5239.6 | 5400.2 | 6219.0 | 6511.9 |
| | | 12 | . Early retirement pension | | | | | | | | | | | |
| | | | - Employees, self-employed and farmers | | 3 | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| | | | - Civil servants, social security staff, railways and local government personnel | | 4 | [c] | [c] | [c] | [c] | [c] | [c] | [c] | [c] | [c] |
| | | 13 | . Redundancy benefit | | | | | | | | | | | |
| | | | - Employees in the private and the public sector | | 5 | 446.4 | 510.9 | 632.5 | 977.7 | 1210.3 | 1370.5 | 1298.3 | 1439.5 | 1742.8 |
| | | 14 | . Lump sum benefit | | | | | | | | | | | |
| | | | - Married female civil servants | | 6 | : | : | : | : | : | : | : | : | : |
| | | | - Refund of contributions | | 8 | 0.3 | 0.3 | 0.7 | 0.4 | 0.3 | 0.6 | 0.6 | 1.6 | 1.8 |
| | | 15 | . Other cash benefit | | | | | | | | | | | |
| | | | - Old age allowance; contributory schemes | | 7 | 18.5 | 19.6 | 21.5 | 22.5 | 23.0 | 22.3 | 26.8 | 29.2 | 31.3 |
| | 20 | | Benefits in Kind | | | | | | | | | | | |
| | | 21 | . Accommodation | | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - | - |
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| | | | - Compulsory | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| | | | - Voluntary | | | | | | | | | | | |
| | | | <i>Self-administered funds</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : | : |
| | | | <i>Insured plans</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : | : |
| | | | <i>Book reserves</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : | : |
| | | | <i>Other (especially for mutual associations)</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 488.0 | 561.0 | 713.3 | 806.0 | 831.2 | 781.9 | 820.2 | 365.3 | 408.3 | 446.0 |
| | 10 | | Cash Benefits | | 259.3 | 293.2 | 368.3 | 445.0 | 455.2 | 443.9 | 447.6 | - | - | - |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Solidarity pension | [e] | 9 | 259.3 | 293.2 | 368.3 | 445.0 | 455.2 | 443.9 | 447.6 | - | - |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | 228.7 | 267.8 | 345.0 | 361.0 | 376.0 | 338.0 | 372.6 | 365.3 | 408.3 | 446.0 |
| | | 21 | . Accommodation | | | | | | | | | | | |
| | | | - Subsidies to old people's homes | | 10 | 228.7 | 267.8 | 345.0 | 361.0 | 376.0 | 338.0 | 372.6 | 365.3 | 408.3 |
| | | 22 | . Home help | | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - | - |
| | | | TOTAL OLD AGE | | 10682.9 | 12091.0 | 13162.6 | 14527.2 | 15389.0 | 16222.7 | 17156.7 | 18443.0 | 19929.1 | 21758.8 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 | |
|----|-----|----|--|------------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 | | | BASIC SCHEMES : 1st PILLAR | | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | | |
| | | 11 | . Old age pension | [a][b] | 1 | : | 31.61 | 31.42 | 31.12 | 31.29 | 34.00 | 34.30 | 35.20 | 35.80 | 37.72 |
| | | | - Employees, self-employed and farmers | | | | | | | | | | | | |
| | | | - Civil servants, social security staff, railways and local government personnel | | 2 | : | : | : | : | : | : | : | : | : | : |
| | | 12 | . Early retirement pension | | | | | | | | | | | | |
| | | | - Employees, self-employed and farmers | | 3 | : | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] | [b] |
| | | | - Civil servants, social security staff, railways and local government personnel | | 4 | : | : | : | : | : | : | : | : | : | : |
| | | 13 | . Redundancy benefit | | | | | | | | | | | | |
| | | | - Employees in the private and the public sector | | 5 | 0.88 | 0.84 | 1.06 | 1.29 | 1.48 | 1.62 | 1.70 | 1.80 | 1.90 | 1.80 |
| | | 14 | . Lump sum benefit | | | | | | | | | | | | |
| | | | - Married female civil servants | | 6 | : | : | : | : | : | : | : | : | : | : |
| | | | - Refund of contributions | | 8 | : | : | : | : | : | 0.10 | 0.10 | 0.10 | 0.10 | |
| | | 15 | . Other cash benefit | | | | | | | | | | | | |
| | | | - Old age allowance; contributory schemes | | 7 | : | : | : | : | : | 2.40 | 2.50 | 2.50 | 2.50 | |
| | 20 | | Benefits in Kind | | | | | | | | | | | | |
| | | 21 | . Accommodation | | - | - | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | | - | - | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | | - | - | - | - | - | - | - | - | - | - | - |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - | - | - |
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | | |
| | | | - Compulsory | | | | | | | | | | | | |
| | 21 | | - Old age pension | | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - | - |
| | 22 | | - Voluntary | | | | | | | | | | | | |
| | | | <i>Self-administered funds</i> | | | | | | | | | | | | |
| | 221 | | <i>Self-administered funds</i> | | | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : | : | : |
| | 222 | | <i>Insured plans</i> | | | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : | : | : |
| | 223 | | <i>Book reserves</i> | | | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : | : | : |
| | 224 | | <i>Other (especially for mutual associations)</i> | | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | | |
| | | | . Old age pension | | | | | | | | | | | | |
| | | | - Solidarity pension | [e] | 9 | : | : | : | : | : | : | - | - | - | |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - | - | |
| | 20 | | Benefits in Kind | | | | | | | | | | | | |
| | | | . Accommodation | | | | | | | | | | | | |
| | | | - Subsidies to old people's homes | | 10 | : | : | : | : | : | : | : | : | : | |
| | | 22 | . Home help | | - | - | - | - | - | - | - | - | - | - | |
| | | 23 | . Miscellaneous concessions | | - | - | - | - | - | - | - | - | - | - | |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - | - | |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|--|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 6097 | 6626 | 7665 | 8374 | 9245 | 9916 | 10894 | 11523 | 12260 |
| | 10 | | Cash Benefits | | 6097 | 6626 | 7665 | 8374 | 9245 | 9916 | 10894 | 11523 | 11260 |
| 21 | | 11 | - Compulsory | | 4356 | 4675 | 5465 | 5936 | 6458 | 6814 | 7361 | 7784 | 8295 |
| | | | . Old age pension | | 4356 | 4675 | 5465 | 5936 | 6458 | 6814 | 7361 | 7784 | 8295 |
| | | | - Private industry pension funds (BPF) | [b] 4 | 609 | 716 | 809 | 892 | 954 | 1045 | 1173 | 1238 | 1272 |
| | | | - Miners (AMF) | : | 123 | 127 | 127 | 127 | 125 | 122 | 124 | 122 | 120 |
| | | | - Food industry employees (PPV) | 5 | 12 | 13 | 16 | 16 | 17 | 20 | 19 | 20 | 19 |
| | | | - Self-employed professionals | 6 | 61 | 76 | 74 | 79 | 82 | 95 | 100 | 109 | 121 |
| | | | - Civil servants and teachers (ABP) | 7 | 2180 | 2328 | 2877 | 3154 | 3579 | 3846 | 4248 | 4589 | 5016 |
| | | | - Military personnel (AMP) | 8 | 921 | 981 | 1068 | 1113 | 1124 | 1086 | 1103 | 1103 | 1155 |
| | | | - Former overseas civil servants and military personnel (POOR) | 9 | 197 | 171 | 168 | 161 | 144 | 136 | 124 | 117 | 110 |
| | | | - Railway workers (SPF) | 10 | 116 | 117 | 126 | 132 | 122 | 124 | 122 | 134 | 139 |
| | | | - Former resistance members over 65 (WBP) | 11 | 137 | 146 | 200 | 262 | 311 | 340 | 348 | 352 | 343 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | 1741 | 1951 | 2200 | 2438 | 2787 | 3102 | 3533 | 3739 | 3965 |
| 221 | | | <i>Self administered funds</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | 1082 | 1216 | 1357 | 1526 | 1733 | 1867 | 2162 | 2289 | 2435 |
| | | | - Private company pension funds (OPF) | 12 | 947 | 1089 | 1246 | 1417 | 1625 | 1752 | 2047 | 2175 | 2324 |
| | | | - Benefits payable under the 1919 law (LOW) and the LIW scheme | [c] 13, 14 | 135 | 127 | 111 | 109 | 108 | 115 | 115 | 114 | 111 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Insured occupational plans for private employees (LM) | 15 | 659 | 735 | 843 | 912 | 1054 | 1235 | 1371 | 1450 | 1530 |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 2014 | 2263 | 2514 | 2750 | 2317 | 2530 | 2614 | 2727 | 2771 |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | [d] | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | 2014 | 2263 | 2514 | 2750 | 2317 | 2530 | 2614 | 2727 | 2771 |
| | | 21 | . Accommodation | | | | | | | | | | |
| | | | - Subsidies to old people's homes | 16 | 1894 | 2129 | 2373 | 2586 | 2123 | 2306 | 2359 | 2526 | 2561 |
| | | 22 | . Home help | | | | | | | | | | |
| | | | - Non-residential social services | [e] 17 | 120 | 134 | 141 | 164 | 194 | 224 | 255 | 201 | 210 |
| | | 23 | . Miscellaneous concessions | | [e] | [e] | [e] | [e] | [e] | [e] | [e] | [e] | [e] |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - |
| | | | TOTAL OLD AGE | | 27806 | 29606 | 32192 | 33541 | 34215 | 36275 | 38321 | 39633 | 41151 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | |
|-----|----|----|--|------------|--------|------|------|------|------|------|------|------|------|-----|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| 21 | | 11 | - Compulsory | | | | | | | | | | | |
| | | | . Old age pension | | | | | | | | | | | |
| | | | - Private industry pension funds (BPF) | [b][h] | 4 | 353 | 366 | 377 | 387 | 396 | 409 | 426 | 442 | 434 |
| | | | - Miners (AMF) | : | : | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] |
| | | | - Food industry employees (PPV) | | 5 | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] | [h] |
| | | | - Self-employed professionals | | 6 | 3 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 |
| | | | - Civ. servants and teachers (ABP) | | 7 | 128 | 137 | 141 | 143 | 144 | 148 | 151 | 261 | 268 |
| | | | - Military personnel (AMP) | | 8 | 13 | 14 | 14 | 15 | 15 | 16 | 16 | 17 | 17 |
| | | | - Former overseas civil servants (POOR) | | 9 | 12 | 12 | 11 | 10 | 11 | 10 | 9 | 8 | 7 |
| | | | - Railway workers (SPF) | | 10 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 9 | 9 |
| | | | - Former resistance members over 65 (WBP) | | 11 | 7 | 8 | 8 | 9 | 9 | 9 | 9 | 9 | 10 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 22 | | | - Voluntary | | | | | | | | | | | |
| 221 | | | <i>Self administered funds</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Private company pension funds (OPF) | | 12 | 96 | 100 | 106 | 113 | 119 | 126 | 133 | 139 | 144 |
| | | | - Benefits payable under the 1919 law (LOW) and the LIW scheme | [c] | 13, 14 | 468 | 435 | 403 | 372 | 344 | 314 | 283 | 252 | 225 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | | | | | | | | | | |
| | | | - Insured occupational plans for private employees (LM) | | 15 | 107 | 111 | 119 | 120 | 129 | 148 | 150 | 154 | 158 |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| | | 11 | . Old age pension | [d] | - | - | - | - | - | - | - | - | - | - |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | | |
| | | 21 | . Accommodation | | | | | | | | | | | |
| | | | - Subsidies to old people's homes | | 17 | 134 | 134 | 135 | 135 | 134 | 137 | 136 | 135 | 133 |
| | | 22 | . Home help | | | | | | | | | | | |
| | | | - Non-residential social services | [e] | 18 | : | 134 | 141 | 164 | 194 | 224 | 255 | 201 | 210 |
| | | 23 | . Miscellaneous concessions | | - | [e] | [e] | [e] | [e] | [e] | [e] | [e] | [e] | [e] |
| | | 24 | . Other benefit in kind | | - | - | - | - | - | - | - | - | - | - |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | |
|-----|----|---|--|------------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 1814 | 2155 | 2278 | 23794 | 4763 | 35147 | 45237 | 48279 | 86878 | |
| | 10 | | Cash Benefits | | 1814 | 2155 | 2278 | 23794 | 4763 | 35147 | 45237 | 48279 | 86878 | |
| 21 | | | - Compulsory | | - | - | - | - | - | - | - | - | - | |
| | 11 | | . Old age pension | - | - | - | - | - | - | - | - | - | - | |
| | 14 | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 22 | | | - Voluntary | | 1814 | 2155 | 2278 | 23794 | 4763 | 35147 | 45237 | 48279 | 86878 | |
| 221 | | | <u>Self administered funds</u> | [d] | : | : | : | : | : | : | : | : | : | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 222 | | | <u>Insured plans</u> | [d] | : | : | : | : | : | : | : | : | : | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 223 | | | <u>Book reserves</u> | [d] | : | : | : | : | : | : | : | : | : | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 224 | | | <u>Other (especially mutual associations)</u> | | : | : | : | : | : | : | : | : | : | |
| | 11 | | . Old age pension | | 1814 | 2155 | 2278 | 23794 | 4763 | 35147 | 45237 | 48279 | 86878 | |
| | | | - Civil servants, life annuity | 13 | 1814 | 2155 | 2278 | 2877 | 3452 | 4420 | 6054 | 7083 | 7939 | |
| | | | - Employees of Casa Misericordia Funchal | 14 | - | - | - | 20917 | 1311 | 30727 | 39183 | 41196 | 78939 | |
| | 14 | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 2523732 | 2901232 | 12959556 | 14042051 | 15561448 | 17045382 | 20991982 | 26972949 | 29455600 | |
| | 10 | | Cash Benefits | | 2075512 | 2283580 | 12185831 | 12994345 | 14209816 | 14789598 | 17885702 | 21613765 | 23292783 | |
| | 11 | | . Old age pension | | 2055147 | 2235576 | 12133583 | 12928981 | 14137379 | 14700373 | 17774373 | 21529841 | 23206552 | |
| | | | - Social pension for residents (non-contributory) (IGFSS) | [b] | 15 | 1886297 | 2008581 | 11848589 | 12000128 | 12963042 | 14097230 | 16950058 | 20615338 | 22174792 |
| | | | - Other old age pensions | : | : | 145403 | 198211 | 244503 | 315603 | 401317 | 507889 | 718002 | 809319 | 935943 |
| | | | - Supplementary pension to military | : | : | - | - | - | - | - | - | - | - | 55527 |
| | | | - Allowance to former overseas residents (IGFSS) | 16 | - | - | - | 50833 | 58879 | 61667 | 68046 | 66234 | - | |
| | | | - Temporary allowance to former overseas residents (IGFSS) | 17 | - | - | - | 537511 | 687916 | - | - | - | - | |
| | | | - Allowance to military personnel | 18 | 23447 | 28784 | 40491 | 24906 | 26225 | 33587 | 38267 | 38950 | 40290 | |
| | 15 | | . Other cash benefit | | 20365 | 48004 | 52248 | 65364 | 72437 | 89225 | 111329 | 83924 | 86231 | |
| | | | - Allowance to pay for old-people's homes (IGFSS) | 19 | 20365 | 48004 | 52248 | 62998 | 69498 | 85544 | 106470 | 79342 | 80061 | |
| | | | - Household allowance to employees of public enterprises | : | : | : | : | 2366 | 2939 | 3681 | 4859 | 4582 | 6170 | |
| | 20 | | Benefits in Kind | | 448220 | 617652 | 773725 | 1047706 | 1351632 | 2255784 | 3106280 | 5359184 | 6162817 | |
| | 21 | | . Accommodation | | 433307 | 590547 | 728806 | 935545 | 1192054 | 2006257 | 2771528 | 4959203 | 5738937 | |
| | | | - Nursing homes | 20 | 433238 | 590475 | 728708 | 935367 | 1191324 | 2002801 | 2763688 | 4953361 | 5729799 | |
| | | | - Homes Casa Misericordia Funchal | 21 | 69 | 72 | 98 | 178 | 730 | 3456 | 7840 | 5842 | 9138 | |
| | 22 | | . Home help | | - | - | 6166 | 24843 | 37779 | 49470 | 66732 | 91115 | 107420 | |
| | | | - Home help (IGFSS, Cruz Vermelha) | 22 | - | - | 6166 | 6200 | 14990 | 19224 | 28628 | 47057 | 47929 | |
| | | | - Home help, military | 23 | - | - | - | 18643 | 22789 | 30246 | 38104 | 44058 | 59491 | |
| | 23 | | . Miscellaneous concessions | | | | | | | | | | | |
| | | | - Exemption from television fees | 24 | 14913 | 27105 | 35629 | 49479 | 100400 | 144913 | 219109 | 286511 | 298977 | |
| | 24 | | . Other benefit in kind | | - | - | 3124 | 37839 | 21399 | 55144 | 48911 | 22355 | 17483 | |
| | | | - Leisure, holiday centres (IGFSS) | 25 | - | - | 3124 | 5129 | 8007 | 11005 | 11781 | 13491 | 14667 | |
| | | | - Leisure, military personnel | 26 | - | - | - | 32710 | 13392 | 44139 | 37130 | 8864 | 2816 | |
| | | | TOTAL OLD AGE | | 53984720 | 68227903 | 78640267 | 107702734 | 127867398 | 157938686 | 213602028 | 271511680 | 325344863 | |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | |
|-----|----|---|--|------------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| 21 | | | - Compulsory | | | | | | | | | | | |
| | 11 | | . Old age pension | - | - | - | - | - | - | - | - | - | - | |
| | 14 | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 22 | | | - Voluntary | | | | | | | | | | | |
| 221 | | | <u>Self administered funds</u> | [d] | | | | | | | | | | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 222 | | | <u>Insured plans</u> | [d] | | | | | | | | | | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 223 | | | <u>Book reserves</u> | [d] | | | | | | | | | | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : | |
| 224 | | | Other (especially mutual associations) | | | | | | | | | | | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : | |
| | | | - Civil servants, life annuity | 13 | 34 | 36 | 39 | 43 | 45 | 50 | 50 | 61 | 65 | |
| | | | - Employees of Casa Misericordia Funchal | 14 | - | - | - | : | : | : | : | : | : | |
| | 14 | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - | |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | | |
| | 11 | | . Old age pension | | | | | | | | | | | |
| | | | - Social pension for residents (non-contributory) (IGFSS) | [b] | 15 | 62588 | 335128 | 310069 | 279538 | 256035 | 235570 | 217471 | 200338 | 183912 |
| | | | - Other old age pensions | : | : | : | : | : | : | : | : | : | : | : |
| | | | - Supplementary pension to military | : | : | : | : | : | : | : | : | : | : | : |
| | | | - Allowance to former overseas residents (IGFSS) | 16 | - | - | - | - | - | - | - | - | - | - |
| | | | - Temporary allowance to former overseas residents (IGFSS) | 17 | - | - | - | - | - | - | - | - | - | - |
| | | | - Allowance to military personnel | 18 | 19518 | 23812 | 33337 | 22225 | 19489 | 18358 | 18225 | 15553 | 16083 | |
| | 15 | | . Other cash benefit | | | | | | | | | | | |
| | | | - Allowance to pay for old-people's homes (IGFSS) | 19 | 191 | 198 | 200 | 240 | 240 | 295 | 367 | 273 | 275 | |
| | | | - Household allowance to employees of public enterprises | : | : | : | : | 118 | 120 | 123 | 127 | 127 | 146 | |
| | 20 | | Benefits in Kind | | | | | | | | | | | |
| | 21 | | . Accommodation | | | | | | | | | | | |
| | | | - Nursing homes | 20 | : | : | : | : | : | : | : | : | : | |
| | | | - Homes Casa Misericordia Funchal | 21 | 18 | 18 | 18 | 20 | 26 | 28 | 28 | 28 | 30 | |
| | 22 | | . Home help | | | | | | | | | | | |
| | | | - Home help (IGFSS, Cruz Vermelha) | 22 | - | - | 547 | 1495 | 1010 | 722 | 1224 | 4077 | 8243 | |
| | | | - Home help, military | 23 | - | - | - | 4727 | 4911 | 4987 | 5565 | 5295 | 7147 | |
| | 23 | | . Miscellaneous concessions | | | | | | | | | | | |
| | | | - Exemption from television fees | 24 | 18609 | 28058 | 31332 | 56710 | 68052 | 78259 | 90342 | 105620 | 102413 | |
| | 24 | | . Other benefit in kind | | | | | | | | | | | |
| | | | - Leisure, holiday centres (IGFSS) | 25 | - | - | 991 | 5040 | 2374 | 3704 | 3961 | 4954 | 9506 | |
| | | | - Leisure, military personnel | 26 | - | - | - | 1425 | 826 | 2827 | 2912 | 3784 | 1892 | |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|---|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | 4231 | 5329 | 6007 | 6425 | 7221 | 7546 | 8268 | 8951 | 9400 |
| | 10 | | Cash Benefits | | 4231 | 5329 | 6007 | 6425 | 7221 | 7546 | 8268 | 8951 | 9400 |
| 21 | | 11 | - Compulsory | | 3075 | 3800 | 4356 | 4694 | 5203 | 5669 | 6123 | 6715 | 7176 |
| | | 11 | . Old age pension | | | | | | | | | | |
| | | | - Civil servants | [e] | 3075 | 3800 | 4356 | 4694 | 5203 | 5669 | 6123 | 6715 | 7176 |
| | | 14 | . Lump sum benefit | : | [e] | [e] | [e] | [e] | [e] | [e] | [e] | [e] | [e] |
| 22 | | | - Voluntary | | 1156 | 1529 | 1651 | 1731 | 2018 | 1877 | 2145 | 2236 | 2224 |
| 221 | | | <u>Self-administered funds</u> | | | | | | | | | | |
| | 11 | | . Old age pension | | 1156 | 1529 | 1651 | 1731 | 2018 | 1877 | 2145 | 2236 | 2224 |
| | | | - Employees of public enterprises | [e] | 1156 | 1529 | 1651 | 1731 | 2018 | 1877 | 2145 | 2236 | 2224 |
| | | | - Employees of private enterprises | : | [d] | [d] | [d] | [d] | [d] | [d] | [d] | [d] | [d] |
| | 14 | | . Lump sum benefit | : | [d e] | [d e] | [d e] | [d e] | [d e] | [d e] | [d e] | [d e] | [d e] |
| 222 | | | <u>Insured plans</u> | | | | | | | | | | |
| | 11 | | . Old age pension | : | : | : | : | : | : | : | : | : | : |
| | 14 | | . Lump sum benefit | : | : | : | : | : | : | : | : | : | : |
| 223 | | | <u>Book reserves</u> | | | | | | | | | | |
| | 11 | | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | 14 | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 224 | | | <u>Other (especially mutual associations)</u> | | | | | | | | | | |
| | 11 | | . Old age pension | - | - | - | - | - | - | - | - | - | - |
| | 14 | | . Lump sum benefit | - | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | 959 | 1068 | 1168 | 1252 | 1306 | 1381 | 1477 | 1676 | 1833 |
| | 10 | | Cash Benefits | | 52 | 59 | 56 | 65 | 73 | 85 | 104 | 120 | 146 |
| | 11 | | . Old age pension | [f] | | | | | | | | | |
| | | | - Charitable payments by the Friendly Societies | 13 | 52 | 59 | 56 | 65 | 73 | 85 | 104 | 120 | 146 |
| | 15 | | . Other cash benefit | - | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits In Kind | | 907 | 1009 | 1112 | 1187 | 1233 | 1296 | 1373 | 1556 | 1687 |
| | 21 | | . Accommodation | - | - | - | - | - | - | - | - | - | - |
| | 22 | | . Home help | - | - | - | - | - | - | - | - | - | - |
| | 23 | | . Miscellaneous concessions | : | : | : | : | : | : | : | : | : | : |
| | 24 | | . Other benefit in kind | : | : | : | : | : | : | : | : | : | : |
| | | | - Personal Social Services (Local Authorities) | : | 907 | 1009 | 1112 | 1187 | 1233 | 1296 | 1373 | 1556 | 1687 |
| | | | TOTAL OLD AGE | | 18280 | 21887 | 25107 | 27353 | 29707 | 32135 | 34962 | 38063 | 39605 |

| GS | GT | T | | N° of form | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|-----|----|----|---|------------|------|------|------|------|------|------|------|------|------|
| 2 | | | SUPPLEMENTARY SCHEMES : 2nd PILLAR | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| 21 | | | - Compulsory | | | | | | | | | | |
| | | 11 | . Old age pension | [e] | 11 | : | : | : | : | : | : | : | : |
| | | | - Civil servants | | | | | | | | | | |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : |
| 2 | | | - Voluntary | | | | | | | | | | |
| 221 | | | <i>Self-administered funds</i> | | | | | | | | | | |
| | | 11 | . Old age pension | [e] | 12 | : | : | : | : | : | : | : | : |
| | | | - Employees of public enterprises | | | | | | | | | | |
| | | | - Employees of private enterprises | | | | | | | | | | |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : |
| 222 | | | <i>Insured plans</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | : | : | : | : | : | : | : | : | : |
| | | 14 | . Lump sum benefit | | : | : | : | : | : | : | : | : | : |
| 223 | | | <i>Book reserves</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| 224 | | | <i>Other (especially mutual associations)</i> | | | | | | | | | | |
| | | 11 | . Old age pension | | - | - | - | - | - | - | - | - | - |
| | | 14 | . Lump sum benefit | | - | - | - | - | - | - | - | - | - |
| 3 | | | MEANS-TESTED WELFARE SCHEMES | | | | | | | | | | |
| | 10 | | Cash Benefits | | | | | | | | | | |
| | | 11 | . Old age pension | [f] | 13 | : | : | : | : | : | : | : | : |
| | | | - Charitable payments by the Friendly Societies | | | | | | | | | | |
| | | 15 | . Other cash benefit | | - | - | - | - | - | - | - | - | - |
| | 20 | | Benefits in Kind | | | | | | | | | | |
| | | 21 | . Accommodation | | - | - | - | - | - | - | - | - | - |
| | | 22 | . Home help | | - | - | - | - | - | - | - | - | - |
| | | 23 | . Miscellaneous concessions | | : | : | : | : | : | : | : | : | : |
| | | 24 | . Other benefit in kind | | : | : | : | : | : | : | : | : | : |
| | | | - Personal Social Services (Local Authorities) | | : | : | : | : | : | : | : | : | : |

BELGIUM

- (a) "Early retirement" figures are included under "old age pension", since early retirement is a specific application of the rules for the old age pension. No separate data available.
- (b) Redundancy benefits under "collective agreements" and "legal system" include a supplement to the basic benefit which is equivalent to the unemployment benefit. Data on these supplements are not included in the figures (not available).
- (c) Up to 1985, data are estimates.
- (d) In general, the means-tested benefit for elderly is the "Minimum Guaranteed Income for the aged" (see form 28) and not the "Minimum de moyens d'existence" (MINIMEX). The MINIMEX is a means-tested complement to all other subsistence allowances and is provided as a last resort. It is classified under the General Neediness function.
- (e) From 1984 to 1988, data are estimates
- (f) Figures for RTT ("Régie des Télégraphes et Téléphones") only.
- (g) From 1984 to 1988, yearly averages.

DENMARK

- (a) Includes figures belonging to other functions (see fact sheets). Since the early retirement pension reform of 1 January 1984, there is no more special right to a widow's pension. Instead survivors may receive benefits from the "All residents early retirement pension" scheme (see survivors function).
- (b) Private pension provision may take the form of insurance contracts or pension funds. The breakdown is not available; the figures are under "Pension from pension funds".
- (c) The "state pension" is for all residents. There is no means-tested benefit specific for elderly; however, there is a "Social Bistand" benefit, which is means-tested and is provided as a last resort to all residents. It is classified under the General Neediness function. This benefit applies only in very exceptional cases to elderly people (463 cases in 1988).
- (d) Number of households (x 1000).
- (e) Figures on beneficiaries for "Other civil servants" are included in figures for "Established civil servants".

GERMANY

- (a) Early retirement figures are included under "General pension insurance scheme". No separate data available.
- (b) Some schemes for the members of liberal professions provide lump sum benefits. No separate data available.
- (c) Benefits to cover the cost of social security contributions supplement the pension. They are part of the pension although they are registered separately and have to be paid as an obligatory contribution to the health insurance.
- (d) Figures for "Book reserves" include also self administered funds, insured plans and other. No breakdown available at present.
- (e) All people without sufficient means of subsistence are granted assistance. The "social aid (Sozialhilfe)" is a means-tested complement to all other subsistence allowances and is provided as a last resort. These benefits are classified under the General Neediness function. In 1988, the social aid (Sozialhilfe) received by elderly amounted to 5.676 Mio DM.
- (f) For 1980 to 1983: January; since 1984: July.
- (g) July; General Pension Insurance only.

GREECE

- (a) Data for the early retirement pensions are included in the figures for old age pensions. Separate data are not available. The data concerning the supplements for children under the IKA scheme should not be included in the old age function, but in the family function (see fact sheet no. 1)
- (b) Includes figures for all types of pensions (old age, invalidity and survivors). Figures by function are not available (see fact sheets).
- (c) A large number of special schemes exist in Greece. The figures cover all the schemes; no breakdown is available.

SPAIN

- (a) Figures of social security pensions and of public pensions include early retirement. Separate data are not available.

FRANCE

- (a) No separate data available for the different agencies in 1980.
- (b) Including Post and Telecommunication personnel.
- (c) In general, the means tested benefit for elderly is the "Minimum vieillesse" (see forms 45 to 48) and not the "Revenu Minimum d'Insertion (RMI)". The "Revenu Minimum d'Insertion" is a means tested complement to all other subsistence allowances and is provided as a last resort. This benefit is granted since 1989 and is classified under the General Neediness function.

IRELAND

- (a) Lump sum payments are included in the pension schemes for civil servants and local government employees. No separate data available.
- (b) Estimates: Central Statistics Office is not the source; lump sums are included under pensions.
- (c) The means tested benefit for elderly is the "non-contributory pension" and not the "social welfare allowance", which is a means tested complement to all other subsistence allowances and is provided as a last resort. It is classified under the General Neediness function.
- (d) Estimate for 1984 based on a survey by Economic and Social Research Institute of Ireland (ESRI).

ITALY

- (a) Several pension schemes for employees entered under code 11 may also pay "redundancy benefits" to employees in industries facing economic difficulties. Besides, in many cases the employee can retire on pension before the normal prescribed age, provided that he fulfills certain contribution conditions. Separate data is not available. Corresponding amounts are included in the old age pension.
- (b) Pensions for employees of gas companies, tax collectors and miners comprise a basic and a supplementary component.
- (c) Includes figures belonging to the family function. Supplements for dependent children should not be included in the old age function, but in the family function (see fact sheets).
- (d) Data included in "Other Special professional schemes". No data available for the different agencies.

ITALY (cntd.)

- (e) Data included in "Special voluntary schemes". No data available for the different agencies.
- (f) For further information on the inclusion of severance pay (TFR) benefits in the social protection statistics -old age function, see comments in part III of the present volume
- (g) Occupational old age benefits (i.e. supplementary pension provision) have been established in the banking sector and by large multinational and/or national companies. Data are not available.
- (h) "Miscellaneous Social Services" includes subsidies to old people's homes. Separate data are not available.
- (i) Data refer to the number of pensions and not to the number of pensioners.

LUXEMBOURG

- (a) Supplements to certain professional groups (miners, metal trade workers, drivers and technical employees of mines) are included in the "contributory retirement Pension". Separate data are not available.
- (b) The data for early retirement pensions of employees, self-employed and farmers are included in figures for the old age pension. No separate data available.
- (c) The data for early retirement pensions of civil servants and government personnel are included in the figures for the old age pension. No separate data available.
- (d) Pensions to civil servants include supplementary elements. Separate data are not available.
- (e) This benefit was replaced in 1987 by the "complement to minimum income" which is not specific to elderly and is provided as last resort. That benefit has been classified in the General Neediness function. In 1987, around 3400 elderly received the complement to minimum income for a total amount of 543 Mio LFR. In 1988, around 3700 received 750 Mio LFR.

THE NETHERLANDS

- (a) Military personnel can retire at age 55. No figures available for that scheme.
- (b) "Private Industry Pension Funds" (BPF) are classified under compulsory schemes, although a few are not made compulsory by the public authorities.
- (c) No separate data available for "LOW" and "LIW".
- (d) People without sufficient means are granted assistance. The "Income supplement (ABW)" is a means tested complement to all other subsistence allowances and is provided as a last resort. These benefits are classified under the General Neediness function. In 1988, approximately 24.000 elderly received income supplement for a total amount of around 64 Mio HFL.
- (e) "Non-residential social services" include reductions on public transport. No separate data available.
- (f) Data are yearly averages.
- (g) The number of beneficiaries is not calculated in the same way before and after 1985. Before 1985 a couple was regarded as one beneficiary. Since 1985 each member of a couple has an own right on 50% of the couple's benefit under the AOW scheme.
- (h) Number of beneficiaries of AMF and PPV are included in "Private industry pension funds" (BPF) beneficiaries.

PORTUGAL

- (a) Employees of the "Cofre de Previdencia" had an own retirement pension until 1989. No figures available (see fact sheet n 4).
- (b) In 1981 pensioners without a contribution record have been moved from the "general agricultural scheme" to the means-tested "Social pension" scheme. For the number of beneficiaries this change-ment is integrated in the table since 1981. For the amounts of benefits it is integrated in the table since 1982 (see sharp movement in the figures).
- (c) Data for the early retirement pension are included in figures for the redundancy benefit.
- (d) Supplementary pension plans through an insurance contract or through a pension fund exist in Portugal. Book reserves still exist, but they do not enjoy tax concessions. Data are not available.
- (e) Figures concern the number of cases, not the number of beneficiaries.

UNITED KINGDOM

- (a) "All residents, flat rate retirement pension" includes the figures of the graduated pension, the earnings related supplement (SERPS), the deferred retirement component and the guaranteed minimum pension (GMP) to contracted-out employees. The GMP came into force after April 1988.
- (b) Includes figures belonging to the family function (see fact sheet).
- (c) Includes figures belonging to the survivors function (see fact sheets).
- (d) Figures for contracted-out occupational pensions include the amount of occupational pensions which are not contracted-out and should be classified under "old age pension/employees of private enterprises" in supplementary voluntary schemes. Separate data are not available. For comments about the classification of the "contracted-out pension", see the remarks in part 3 of this volume. The amounts for lump sums paid under occupational schemes are included in the figures for pensions. No separate data available.
- (e) Figures on "Lump sum benefits" are included under "old age pension".
- (f) People without sufficient means are eligible for "Income support". This income support is an income related supplement to other benefits for people not in full time work and is provided as a last resort. These benefits are classified under the General Neediness function. In 1988, approximately 1.719.000 elderly received income support for a total amount of about 2.137 Mio UKL.
- (g) Up to 1982 data refer to November, from 1983 to September, Great Britain only, not the entire United Kingdom.
- (h) Great Britain only.

Remark: Due to the large number of footnotes attaching to the comparative tables, a comprehensive set has been included only with tables 1, 2, and 9. The information contained in these footnotes applies equally to the remaining tables and is of a more general nature than is to be found in the footnotes to the country tables. Reference to the footnotes in the country tables (Part II) and the fact sheets (Part IV) is therefore essential for a complete and correct interpretation of the data.

The present publication is the result of a statistical inquiry into old age social protection benefits during the period 1980-1988 which was carried out by EUROSTAT in collaboration with the twelve Member States of the European Community.

For the first time a common Community classification pattern has been applied to disaggregated old-age benefit data.

These statistics on old age benefit expenditure and number of beneficiaries provide a new insight into this important branch of social security and allow comparisons to be made between the countries of the Community.

The present section includes comparative tables and comments on the main findings concerning the performance of social protection schemes providing old-age benefits in the Member States.

Tables 1 and 2 per country (see Part II) show all the available data for the old age function (non-available data are marked with a colon ":"). The data is presented so as to give as complete a picture as possible of social protection benefits for the aged population.

Nevertheless, in the following analysis much attention has been paid to the comparability of the data.

Following this principle, supplementary voluntary schemes, i.e. those that are not rendered compulsory by the public authorities, have been treated separately. Consequently, when old age benefits are referred to in this section without further clarification this means

- the basic schemes (1st pillar)
- the supplementary compulsory schemes
- and the means-tested schemes (as explained in the introduction to this volume, benefits belonging to the "General Neediness" function have been included here to the extent that they are directed towards the aged).

Old age benefits referred to without any further comment thus exclude supplementary voluntary benefits. Because data on these supplementary voluntary benefits are complete for only a few countries and only partially available for others, a comparison between the 12 Member States which included these benefits would lead to misleading conclusions. Consequently, such a comparison has to be limited to five countries (Denmark, Germany, France, Ireland and the Netherlands). For these countries the reporting of expenditure is almost certainly complete as regards voluntary pension provision. The completion of statistics on voluntary schemes is one of Eurostat's priorities in the near future.

Remarks on the classification of benefits

Any comparison of data has to take into account some particularities of classification. These are described in the footnotes to the tables per country and to the comparative tables. Special attention should be paid to the following:

Benefits for Greece also include benefits belonging to the functions "Invalidity" and "Survivors": benefits to invalids and survivors are included in public sector pensions, end of career payments and voluntary pensions. Separate data are not available

In Denmark the system of benefit payments is such that, apart from a few exceptions, benefits to "Survivors" cannot be separated from old age benefits.

In the United Kingdom the "earnings related component (SERPS)" has been classified in the 1st pillar, basic schemes, the conditions set by ESSPROS for identifying a 2nd pillar supplementary scheme (para 326) not having been fulfilled. SERPS under the British system is an integrated part of the national pension scheme and not a separate scheme such as the ATP in Denmark. Apart from minor exceptions, coverage, financing and administration of the SERPS are integrated into the national pension scheme. It should be noted that separate data for the SERPS are not available. A special aspect of this system is that employers can "contract-out" of SERPS under the condition that they provide their employees with at least as favourable benefits. Consequently, these contracted-out pensions have also been classified in the 1st pillar, since they in effect replace SERPS. Unfortunately, the corresponding figures also include benefits to employees who are not contracted-out and who therefore belong to supplementary voluntary schemes. Separate data is not available for this group.

It could be argued that the SERPS together with contracted-out pensions should be placed in the 2nd pillar under supplementary compulsory schemes, to correspond with the classification in the Netherlands and Denmark. Taking into account the special aspects of the British system, this route has not been chosen. A revision of this particular classification is not however ruled out for the future. Further questions of classification arise from the contracting-out of individuals which was introduced as an option in 1988 and does not appear in the present tables (data is not available for this category).

Number of pensioners

Most countries could not provide statistics on the total number of pensioners⁽¹⁾. It is possible for one person to receive several benefits, sometimes from the same group of schemes, and it is therefore not possible to calculate the number of beneficiaries for the total of all benefits or even for a group of schemes. All ratios have to be based instead on general demographic data such as the total population, the population aged 60 or over, or the population aged 65 or over.

Benefits per head

The average amount of a benefit can be calculated using the data given in tables 1 and 2 per country (i.e. the amount of benefit divided by the number of beneficiaries). The results of such calculations have not been analysed because of incomplete information, especially concerning the number of partial pensions.

1. Trends in aggregate benefit expenditure

During the period 1980-1988, old-age benefit expenditure grew considerably. Taking the EC as a whole, aggregate expenditure rose as follows:

Table A: Aggregate old-age benefit expenditure EUR - 1980 and 1988 (mio ECU, at current prices)

| Schemes | 1980 | 1988 | % |
|---|------------------|------------------|---------------|
| Basic | 147 326.8 | 299 054.2 | +103.0 |
| Supplementary compulsory | 14 123.0 | 30 951.6 | +119.1 |
| Means-tested welfare (General neediness /Elderly) | 7 171.8 | 12 279.2 | +71.2 |
| TOTAL | 171 404.4 | 348 283.2 | +103.2 |
| Supplementary voluntary (available data) | 7 972.3 | 18 128.3 | +127.4 |

To account for variations in prices over the period under review, the comparison has also been made at constant 1985 prices (i.e. by converting data in national currency to constant 1985 prices and then into ECU at 1985 exchange rates).

Table B: Aggregate old-age benefit expenditure EUR - 1980 and 1988 (mio ECU, at constant 1985 prices)

| Schemes | 1980 | 1988 | % |
|---|----------------|----------------|--------------|
| Basic | 207 892 | 279 398 | +34.4 |
| Supplementary compulsory | 19 726 | 29 751 | +50.8 |
| Means-tested welfare (General neediness /Elderly) | 10 188 | 11 669 | +14.5 |
| TOTAL | 241 741 | 326 584 | +35.1 |
| Supplementary voluntary (available data) | 11 062 | 16 995 | +53.6 |

Benefits for the Community as a whole (supplementary voluntary pensions excluded) at constant 1985 prices rose by 35.1% between 1980 and 1988. Basic and supplementary compulsory benefits increased by 35.8%, while means-tested benefits increased by 23.5%.

This general development hides different trends in individual Member States.

Growth rates, calculated at constant prices and in na-

tional currencies (in order to eliminate the exchange rate effect between national currencies and the ECU), are the following:

Table C: Aggregate old-age benefit expenditure: Rate of growth in national currency at constant 1985 prices (1988/1980)

| | 1988 / 1980 total expenditure (supplementary voluntary schemes excluded) | 1988/1980 total expenditure (supplementary voluntary schemes included) |
|--|--|--|
| Belgium | +21.7 | : |
| Denmark | +21.6 | +23.6 |
| Germany | +13.5 | +18.9 |
| Greece | +74.7 | : |
| Spain | +51.4 | : |
| France | +39.3 | +38.6 |
| Ireland | +19.5 | +21.4 |
| Italy | +63.3 | : |
| Luxembourg | +33.4 | : |
| Netherlands | +15.9 | +20.3 |
| Portugal | +58.4 | : |
| United Kingdom | +35.7 | : |
| EUR (ECU, constant 1985 prices) | +35.1 | : |

Thus for 4 countries (in descending order: Greece, Italy, Portugal, Spain) the increase in expenditure was between 75% and 51%. Expenditure in three countries increased by between 39% and 33%, while in the remaining five countries increases were between 22% and 13%.

These trends were almost entirely based on basic and supplementary compulsory schemes, which represented more than 90% of total expenditure in all Member States (excluding Ireland:68.4%) in 1988 (see comparative table 6).

The average increase in means-tested expenditure (23.5%) resulted from quite different trends in individual Member States, ranging from a slight decrease in France to a doubling of expenditure in Germany (N.B. in Greece there was no means-tested system before 1981).

Currently available statistics for supplementary voluntary benefits, which are incomplete, show an increase of more than 50% in benefits between 1980 and 1988, a significantly higher growth rate than for other benefits (see comparative table 2). For those Member States which have been able to supply complete data, increases were as follows: France (10%), Ireland (30%), Germany (79%), The Netherlands (85%) and Denmark (101%). The average increase for these five countries was 88%.

Growth rates in total expenditure for these countries, including and excluding supplementary voluntary benefits, are included in Table C above.

Apart from measures taken to improve the situation of old people, the continued growth of aggregate old age benefit expenditure is attributed to two main factors.

One is the steady increase in the number of recipients of old age benefits. The second is the further progress towards "maturity" of the large pension schemes. In the space of a decade the qualifying periods of employment, residence or contributions used for the calculation of pension rights have lengthened and consequently average pension amounts have become larger.

The data collected within the framework of the present study, although far from complete, confirms the upwards trend in the number of beneficiaries of old-age benefits.

2. Aggregate benefit expenditure and GDP

Recent EUROSTAT statistical inquiries have shown that, during the decade of the 1980's, social protection expenditure as a whole (all functions), did not grow significantly faster in aggregate than GDP, contrary to experience of the previous decade⁽²⁾. Social protection expenditure therefore represented 24.7% of GDP in 1989 against 24.2% of GDP in 1980.

This study shows that between 1980 and 1988 aggregate expenditure attributable to the old-age function⁽³⁾ increased faster than GDP. From 7.6% in 1980, the ratio of old age expenditure rose to 8.6% of GDP in 1988. A rising trend was recorded in all Member States (except Germany: from 7.4% in 1980 to 7.2% in 1988).

The percentage of GDP spent on old age benefits is very different from one Member State to another. During the period 1980-1988 the ratio of the minimum to the maximum level by country was of the order of 1 to 2. In 1988, four countries spent around 10% of GDP (in descending order: Italy⁽⁴⁾, Greece, Denmark and France) followed by five countries within a band slightly below the Community average and ranging between 8.4% and 7.2%. The remaining three countries (Spain, Portugal and Ireland) fell within a range between 5.9% and 4.9%.

Table D: Old age benefit expenditure⁽³⁾ as a % of GDP in 1980 and 1988

| | % of GDP | |
|----------------------|------------|------------|
| | 1980 | 1988 |
| Belgium | 7.1 | 7.8 |
| Denmark | 9.6 | 9.9 |
| Germany | 7.4 | 7.2 |
| Greece | 6.3 | 10.3 |
| Spain | 4.8 | 5.9 |
| France | 8.3 | 9.7 |
| Ireland | 4.8 | 4.9 |
| Italy ⁽⁴⁾ | 8.3 | 10.7 |
| Luxembourg | 8.0 | 8.3 |
| Netherlands | 7.8 | 8.3 |
| Portugal | 4.3 | 5.4 |
| United Kingdom | 7.9 | 8.4 |
| EUR | 7.6 | 8.6 |

3. Per-capita benefit expenditure

In 1988 the countries of the European Community were spending on average ECU 1072.9 per head of population on old age benefits in cash and in kind. In 1980, the corresponding figure was ECU 539.2 per head of population. At constant 1985 prices, the average rose from ECU 760.5 in 1980 to ECU 1006.0 in 1988, an increase of 32%.

There were substantial differences between countries as regards per-capita old age benefit expenditure.

Table E: Per-capita old age benefit expenditure, 1988

| | ECU | as % of EUR | PPS | as % of EUR |
|-------------------|-----------------------------|--------------|---------------|--------------|
| B | 1008.6 | 94.0 | 977.6 | 91.3 |
| DK | 1763.3 | 164.3 | 1276.9 | 119.3 |
| D | 1201.0 | 111.9 | 1075.0 | 100.4 |
| GR | 463.1 | 43.2 | 642.5 | 60.0 |
| E | 446.8 | 41.6 | 518.9 | 48.5 |
| F | 1410.8 | 131.5 | 1334.6 | 124.7 |
| IRL | 384.5 | 35.8 | 387.0 | 36.2 |
| IT ⁽⁴⁾ | 1313.4 | 122.4 | 1395.8 | 130.4 |
| L | 1271.1 | 118.5 | 1363.3 | 127.4 |
| NL | 1080.8 | 100.7 | 1041.1 | 97.3 |
| P | 185.9 | 17.3 | 318.0 | 29.7 |
| UK | 1042.9 | 97.2 | 1068.7 | 99.8 |
| EUR | 1072.9⁽⁵⁾ | 100.0 | 1070.3 | 100.0 |

The level of per-capita benefits can be calculated by multiplying the GDP per head by the percentage of the GDP that is spent on social protection. As has already been shown in previous publications, it is generally true that countries with the highest GDP per head also spend the highest proportion of their GDP on social protection. Because of this, differences between the levels of benefits per head are greater than the differences between the proportions of GDP spent on social protection. Thus, Spain, Ireland and Greece spend less than half of the Community average per capita, and Portugal only one fifth. Belgium, the United Kingdom and the Netherlands are fairly close to the average but substantially lower than the corresponding figures for Germany (112%), Italy (122%) and France (131%). The ratio for Denmark is especially high (164% of the average).

The above ratios are significantly modified, especially at the extremes, if benefits are expressed in Purchasing Power Standards (PPS). Except for Ireland, where the proportion stays the same, the remaining countries which fell well below the average expressed in ECU (i.e. Greece, Spain, and Portugal) improve their relative positions when data is expressed in PPS. Four countries, Germany, the United Kingdom, the Netherlands, and Belgium, are near to the average, following a fall in the German figure, and small changes for Belgium, The Netherlands and the United Kingdom compared to their relative position when expressed in ECU.

Italy⁽⁴⁾, Luxembourg, France, and Denmark were substantially above the average, as was the case expressed in ECU. However the margin of difference was less pronounced in the case of Denmark, the reverse being true for Italy and Luxembourg.

4. Breakdown by type of benefit

The results of the statistical inquiry into the old age function provide an opportunity to assess globally, for the Community as well as for individual Member States, the relative weight of the various benefits in terms of expenditure incurred.

The following are considered under this heading:

- the breakdown into basic, supplementary compulsory and means-tested schemes
- the supplementary voluntary schemes
- the benefits in cash and in kind
- the breakdown by type of cash benefit.

4.1. Breakdown into basic, supplementary compulsory and means-tested schemes

The tables provide evidence that expenditure on basic and supplementary obligatory scheme benefits represented 94.8% (85.9% basic, 8.9% supplementary obligatory) while means-tested welfare benefits account only for 5.2% (3.5% old age, 1.7% General Neediness) of total outlay (excluding supplementary voluntary schemes) in 1988 (see comparative table 6).

The share of basic benefits in the total lies between 98% and 95% for five countries (Spain, Belgium, Germany, Italy and Luxembourg). Portugal, Greece and Denmark are also above 86%, the Community average, at between 91% and 87%, while the share of the total is smallest in France (77%) followed by the United Kingdom (72%), the Netherlands (70%) and Ireland (68%).

If for 1988 the figures for basic schemes are added to the data reported by Member States for those supplementary schemes deemed to be compulsory, i.e. those closely resembling basic schemes, the general picture does not alter significantly for 7 Member States. However in Denmark, Greece, France and the Netherlands where a substantial share of complementary pensions are made compulsory for large categories of the labour force, expenditure as a percentage of the total rises, in Denmark from 87.3% to 100%, in Greece from 90.2% to 99.5%, in France from 76.8% to 94.5% and in the Netherlands from 70.1% to 92.4%.

Inclusion of supplementary compulsory schemes also changes the percentage in the United Kingdom from 71.8% to 90.0%. These schemes comprise supplementary pensions to civil servants. If contracted-out pensions were to be included under supplementary compulsory schemes (and not classified under basic schemes as is the case in this study) the above percentages would change from a lower starting point of 50.1% to 90.0%. The change would be even more dramatic if the SERPS, for which separate data are not available, were also included in the 2nd pillar.

The share of means-tested benefits ("Old age" function and "General Neediness" function together) in total expenditure varies greatly between countries. It is almost zero in Denmark, but accounts for 32% in Ireland. The other ten Member States fall within a range of 0.5% to 12%.

Expenditure under the "General Neediness" function for the benefit of the elderly has been included in the comparative tables⁽⁶⁾ in order to provide a comprehensive coverage of benefits for the elderly. This changes the proportion of old age means tested benefits for Germany from 0 to 3.7% ("Sozialhilfe"), for Luxembourg from 2.0 to 5.3% ("Revenu minimum garanti"), and for U.K. from 4.6 to 10.0% ("Income support"), for the Netherlands there is no significant change ("Sociale Bijstand").

In four countries (Belgium, Denmark, France and Ireland) the beneficiaries of guaranteed minimum resources (e.g. "Minimex", "Social Bistand", "Revenu minimum d'insertion" and "Supplementary welfare allowance") are, in general, not elderly people, since a basic (Denmark) or means tested (Belgium, France and Ireland) old age pension is paid. In the four other Member States i.e. Greece, Spain, Italy and Portugal, there is no general scheme guaranteeing sufficient resources.

4.2. Voluntary schemes

The reporting of expenditure under the present Eurostat inquiry was complete, as far as can be ascertained, with regard to voluntary pension provision in Denmark, Germany, France, Ireland and the Netherlands (see comparative table 7).

Voluntary schemes represent a substantial proportion of the overall total (Basic + Supplementary + means-tested + General Neediness (elderly)) in Ireland (19%), Germany (12%) and the Netherlands (10%). The proportion in Denmark and France is only 4% and 2% respectively. In the United Kingdom and in Belgium, where the statistics in this regard are not complete, the reported data represent 5.3% and 4.2% of the overall total (see comparative table 6).

It should be noted that the United Kingdom figures for contracted-out pensions, classified in the 1st pillar, also include benefits belonging to the supplementary voluntary schemes, but separate data are not available⁽⁷⁾.

In the Netherlands an extensive system of supplementary pension funds exists, organised at the level of economic sectors⁽⁸⁾. For the majority of these funds (64 out of 79 on 1/1/1989) participation has been rendered compulsory by the public authorities. The benefits from all of these funds have been classified under supplementary compulsory schemes.

4.3. Benefits in cash and in kind

Cash benefits accounted for the major part (97.4%) of total expenditure on basic, supplementary compulsory, and means-tested welfare schemes and expenditure on the General Neediness function for the elderly. Outlays

on benefits in kind were systematically low (2.6 percent). When supplementary voluntary schemes are included these percentages were 97.5% and 2.5% respectively (see comparative table 8).

Only the basic and the means-tested schemes include benefits in kind in addition to cash benefits. Their relative importance within each of these two groups of schemes was however different, as is to be expected.

While benefits in kind represented only 1% of benefits within basic schemes, they comprised half of all expenditure in the category of means tested welfare benefits (one third if means-tested benefits include benefits to the elderly in the "General Neediness" function).

Although the breakdown between benefits in cash and in kind within means-tested benefits varies widely between countries (see Table F), these findings supported the assumption that social services (home help, residential care, free meals, reductions on transport fares, etc.) were intended primarily for pensioners whose resources did not exceed prescribed standards of living.

In 1988 this same general pattern was valid for all the countries of the Community, with the exceptions of Denmark, Ireland and the Netherlands where benefits in kind represented respectively 24.8%, 9.8%, and 7.4% of total benefits compared to the Community average of 2.6%. Reported benefits in kind were all basic scheme benefits in Denmark, all means-tested in the Netherlands, and about one half basic one half means-tested in Ireland.

This data should be used with caution. Even when the methodology is strictly applied, a certain degree of arbitrariness cannot be avoided in the recording of benefits in kind and the evaluation of their cost. Member States sometimes apply different methods, and for some benefits such as "Miscellaneous concessions" data are often not available.

Table F: Share of benefits in kind in the total of means-tested schemes - 1988

| | Means-tested | Means-tested + General Neediness (Elderly) |
|------------|--------------|---|
| | % | |
| B | 34.5 | 34.5* |
| DK | - | -.* |
| D | - | -.* |
| GR | - | -.* |
| E | 6.1 | 6.1* |
| F | 29.9 | 29.9* |
| IRL | 14.1 | 14.1* |
| I | 37.1 | 37.1* |
| L | 100.0 | 37.5 |
| NL | 100.0 | 97.7 |
| P | 20.9 | 20.9* |
| UK | 92.0 | 42.5 |
| EUR | 51.1 | 34.3 |

* no reported "General neediness" benefits for the elderly

4.4. Breakdown by type of cash benefit

Old age pensions, i.e. those paid at normal pensionable age, represent 91.7% of cash benefit expenditure reported for the old age function (see comparative table 9).

The content of the heading "old age pension" is not always perfectly homogeneous. For six countries (Belgium, Germany, Greece, Spain, Italy and Luxembourg) the benefits registered under basic schemes include benefits granted before the normal age of retirement, but which could not be separated out into early retirement benefits due to non-availability of data⁽⁹⁾.

In addition, the idea of the "standard pensionable age as defined in the relevant scheme" (see definition of old age pension, Part I point 5.2) is not evident, especially taking into account the different structures of the systems, the complexity of the regulations and the differences between the regulations and the common practice.

Redundancy benefits make up only a small part of the total except for four countries: Denmark (15.8%) Belgium (10.0%) France (7.1 %) and Luxembourg (8.6%).

Lump sum benefits can be found in different pillars. The corresponding amounts are sometimes reported together with periodical pensions (1st pillar - Germany, Ireland and the United Kingdom). They are frequently found within the voluntary system in 9 Member States. Reliable data on these voluntary benefits are rarely available.

The proportion of expenditure on "Other cash benefits" for the Community as a whole was not negligible (4.2%). This figure was largely influenced by expenditure reported by Italy (more than one half of the total) due to the inclusion under this heading of "Termination indemnities (TFR)" which are mandatory for all employees (public and private). This type of scheme is not available to employees in other Member States.

The TFR benefit represented 10.9% of total cash benefits (10.7% of total expenditure) for Italy in 1988. The inclusion of this benefit in the old age function is however questionable. Firstly, because part of the amount that is paid to a beneficiary can be granted at any age after the termination of employment, as is obvious from the fact sheets no. 19 and 20 for Italy. Secondly, and more importantly, such payments may be considered not as social protection benefits, but as enforced saving or deferred wages. The evaluation of the level of old age benefits for Italy should take these considerations into account.

4.5. Supplementary details

Details of secondary breakdowns of benefits and corresponding time series are available to the reader in the set of country tables and comparative tables. No specific comments are made with regard to the magnitude and the nature of the relevant data. Researchers may however find useful indications for comparison of expenditure patterns in these tables.

5. Additional work

Further work has to be done in two fields:

- benefits paid by supplementary voluntary pension arrangements (occupational pensions, etc.) whether public or private; and

- the number of beneficiaries, i.e. the number of persons who at yearly intervals were in receipt of old age benefits, either in cash or in kind.

Available information concerning these two items did not allow EUROSTAT to process and present comparable and comprehensive tables. The reasons for this have been outlined in the introductory note to this study. It is important, however, to add the following comments.

Data on benefit expenditure was generally available in respect of those supplementary pension arrangements which the law makes compulsory for employers. On the other hand the vast area of private and voluntary pension provision was not fully reported in the present study, although a considerable effort was made in this respect by the larger countries and the most important pension plans. One obstacle was undoubtedly the wide variety of financial vehicles used to support private pension provision (autonomous pension funds, group insurance contracts, book reserve plans, mutual benefit societies, etc...).

The reader can however find very useful data in the national tables, under the heading 2nd Pillar Schemes, even if this is not necessarily complete at this time. Reference can be made to the figures shown for the countries where the greater part of 2nd Pillar arrangements has almost certainly been reported (Denmark, Germany, France, Ireland and the Netherlands). One advantage of the uniform classification pattern applied to these figures is that it is obvious where data is missing. The completion of statistics on voluntary schemes is one of Eurostat's priorities in the near future.

Similar comments apply to the first attempt to collect comparable statistics on the number of beneficiaries of old age benefits, i.e. the number of pensions or benefits granted. Further work remains to be done to standardise the reference period (the point in time to which the number of beneficiaries refers for a given calendar year). Although they are not complete, the national tables contain figures on the number of beneficiaries by type of benefit which are not devoid of interest. They show for instance that the time series of the number of beneficiaries adjust to a general pattern particularly if one refers to the largest and the most important basic schemes. The figures confirm the point made earlier that one of the structural elements for the growth of benefit expenditure during the period under review was the constant and gradual expansion of the population of pensioners in all the countries of the European Community.

Footnotes

- (1) The Netherlands: 1 280 000 (1980), 1 893 000 (1988). Denmark: 741 400 (1980), 882 200 (1988). France: 6 833 557 (1982), 8 140 990 (1988).
- (2) See EUROSTAT. Rapid reports, Population and social conditions, 1991. 4. Social Protection in Europe: Trends from 1980 to 1989.
- (3) Excluding the supplementary voluntary schemes but including benefits of the "General Neediness" function for the elderly.
- (4) If for Italy the TFR benefits are excluded (see point 4d of this section and fact sheets no 19 and 20):
 - the percentage of GDP was 7.4 in 1980 and 9.6 in 1988, which drops Italy to 6th instead of 2nd ranking of the Member States in 1980 and to 4th instead of 1st in 1988.
 - per capita expenditure was 1172.2 ECU instead of 1313.4 ECU, which drops Italy to 5th instead of 3rd ranking of the Member States (in PPS the change was from 1395.8 to 1245.8 PPS and a fall from 1st to 4th ranking).
- (5) The Community average of expenditure per head of population aged more than 60 years is 5 541.8 ECU, and 7 616.8 ECU per head of population aged more than 65 years.
- (6) Not included in tables 1 and 2 per country, since they do not belong to the old age function.
- (7) See also above comments on the classification of benefits in the United Kingdom.
- (8) In the study "Old age income replacement ratios at the time of retirement", Eurostat, 1992, these benefits have not been used in the determination of the typical pension, because they only concern a part, even if an important part, of the population.
- (9) The reader should refer to the fact sheets per country (see also references under heading 12 in the tables per country).

1. OLD AGE: AMOUNTS OF BENEFIT BY TYPE - 1988

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR |
|--------------------------------------|----------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|--------------|----------------|---------------|----------------|-----------------|
| | Mio ECU | | | | | | | | | | | | |
| 1 BASIC SCHEMES | 9691.3 | 7893.2 | 71025.0 | 4177.7 | 16978.0 | 60580.2 | 930.7 | 71674.2 | 449.4 | 11186.3 | 1739.4 | 42728.8 | 299054.2 |
| Cash Benefits | 9651.4 | 5650.8 | 70711.6 | 4177.7 | 16835.6 | 60489.0 | 858.5 | 71674.2 | 449.4 | 11186.3 | 1733.5 | 42728.8 | 296146.8 |
| Old age pension | 8234.9 [a] | 3873.2 | 65119.1 [a] | 3955.8 [ac] | 16740.3 [a] | 53901.8 [c] | 851.6 [d] | 63150.3 [ce] | 408.6 [a] | 10554.2 | 1708.3 | 42509.0 [cdg] | 271007.1 |
| Early retirement | [a] | 637.8 [c] | [a] | [a] | [a] | 383.5 | - | [e] | [a] | 632.1 | [f] | - | 1653.4 |
| Redundancy benefit | 1038.3 | 1139.8 | 409.8 | - | 79.7 | 5587.7 | - | [e] | 40.1 | - | 25.2 [f] | 60.2 | 8380.8 |
| Lump sum benefit | - | - | [d] | - | - | - | [d] | 414.4 | 0.0 | - | - | [d] | 414.4 |
| Other cash benefit | 378.2 | - | 5182.7 | 221.9 [c] | 15.6 | 616.0 | 6.9 | 8109.5 | 0.7 | - | - | 159.6 | 14691.1 |
| Benefits in Kind | 39.9 | 2242.4 | 313.4 | : | 142.4 | 91.2 | 72.2 | - | - | - | 5.9 | : | 2907.4 |
| Accommodation | : | 1534.5 | : | - | 79.1 | - | - | - | - | - | - | : | 1613.6 |
| Home help | : | 549.8 | - | - | 16.1 | - | - | - | - | - | - | - | 565.9 |
| Miscellaneous concessions | : | : | - | - | 8.7 | - | 72.2 | - | - | - | 5.9 | : | 86.8 |
| Other benefit in kind | 39.9 | 158.1 | 313.4 | : | 38.5 | 91.2 | - | - | - | - | - | - | 641.1 |
| 2 SUPPLEMENTARY SCHEMES | 441.5 | 1540.4 | 10365.0 | 433.0 | 82.8 | 15477.7 | 321.0 | 1010.8 | : | 5250.6 | 0.5 | 14156.6 | 49079.9 |
| 2a COMPULSORY | - | 1151.4 | - | 430.9 | 69.6 | 13929.2 | - | 1010.8 | - | 3552.5 | - | 10807.2 | 30951.6 |
| Old age pension | - | 1151.4 [c] | - | 430.9 | 63.2 | 13929.2 | - | 1010.8 | - | 3552.5 | - | 10807.2 [d] | 30945.2 |
| Lump sum benefit | - | - | - | - | 6.4 | - | - | - | - | - | - | [d] | 6.4 |
| 2b VOLUNTARY | 441.5 | 389.0 | 10365.0 | 2.1 | 13.2 | 1548.5 | 321.0 | : | : | 1698.1 | 0.5 | 3349.4 | 18128.3 |
| Old age pension | 441.5 | 389.0 [c] | 10365.0 | 2.1 | 13.2 | 1511.7 | 321.0 | : | : | 1698.1 | 0.5 | 3349.4 [dg] | 18091.5 |
| Lump sum benefit | : | - | - | : | : | 36.8 | [d] | : | : | - | : | [d] | 36.8 |
| 3 MEANS-TESTED SCHEMES | 295.6 | - | - | 24.1 | 293.7 | 4333.2 | 429.7 | 2773.0 | 9.4 | 1186.7 | 173.2 | 2760.6 | 12279.2 |
| Cash Benefits | 193.5 | - | - | 24.1 | 275.9 | 3039.6 | 369.2 | 1743.3 | - | - | 137.0 | 219.9 | 6002.5 |
| Old age pension | 193.5 | - | - | 24.1 | 275.9 | 2924.1 | 369.2 | 1722.5 | - | - | 136.5 | 219.9 | 5865.7 |
| Other cash benefit | - | - | - | - | - | 115.5 | - | 20.8 | - | - | 0.5 | - | 136.8 |
| Benefits in Kind | 102.1 | - | - | - | 17.8 | 1293.6 | 60.5 | 1029.7 | 9.4 | 1186.7 | 36.2 | 2540.7 | 6276.7 |
| Accommodation | 85.6 | - | - | - | - | 644.8 | 22.7 | : | 9.4 | 1096.8 | 33.7 | - | 1893.0 |
| Home help | : | - | - | - | - | 409.6 | 37.8 | - | - | 89.9 | 0.6 | - | 537.9 |
| Miscellaneous concessions | 16.5 | - | - | - | - | - | - | : | - | : | 1.8 | : | 18.3 |
| Other benefit in kind | - | - | - | - | 17.8 | 239.2 | - | 1029.7 | - | - | 0.1 | 2540.7 | 3827.5 |
| 4 GENERAL NEEDINESS (ELDERLY) | [b] | [b] | 2736.7 | - | - | [b] | [b] | - | 15.7 | 27.4 | - | 3218.4 | 5998.2 |
| TOTAL 1+2a | 9691.3 | 9044.6 | 71025.0 | 4608.6 | 17047.6 | 74509.4 | 930.7 | 72685.0 | 449.4 | 14738.8 | 1739.4 | 53536.0 | 330005.8 |
| TOTAL 1+2a+3+4 | 9986.9 | 9044.6 | 73761.7 | 4632.7 | 17341.3 | 78842.6 | 1360.4 | 75458.0 | 474.5 | 15952.9 | 1912.6 | 59515.0 | 348283.2 |
| TOTAL 1+2+3+4 | 10428.4 | 9433.6 | 84126.7 | 4634.8 | 17354.5 | 80391.1 | 1681.4 | 75458.0 | 474.5 | 17651.0 | 1913.1 | 62864.4 | 366411.5 |

[a] "Early retirement" figures are included under "Old age pension". [b] In Belgium, Denmark, France and Ireland minimum income benefits are granted as a last resort, and are not directed in principle towards old people due to the existence of either a universal or a means-tested pension. [c] Includes figures belonging to other functions. [d] "Lump sum benefits" are included under "Old age pension". [e] "Redundancy benefit" and "Early retirement" are included under "Old age pension". [f] "Early retirement" figures are included under "Redundancy benefit". [g] Pensions to employees of private enterprises (contracted out or not) under basic scheme pensions (no separate data). N.B. MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY.

2. OLD AGE: INDEX OF AMOUNTS OF BENEFIT BY TYPE: NATIONAL CURRENCIES AT 1985 PRICES

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR [h] |
|--------------------------------------|----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|
| | Index in 1988 (1980 = 100) | | | | | | | | | | | | |
| 1 BASIC SCHEMES | 121.5 | 121.0 | 111.7 | 172.7 | 151.2 | 140.3 | 128.4 | 164.6 | 132.4 | 107.8 | 151.1 | 135.6 | 134.4 |
| Cash Benefits | 121.7 | 124.7 | 111.8 | 172.7 | 151.1 | 140.3 | 127.9 | 164.6 | 132.4 | 107.8 | 150.9 | 135.6 | 134.6 |
| Old age pension | 121.4 [a] | 104.0 | 118.7 [a] | 175.0 [ac] | 150.5 [a] | 135.3 [c] | 126.8 [d] | 162.7 [ce] | 126.1 [a] | 103.9 | 148.7 | 135.9 [cdg] | 134.8 |
| Early retirement | [a] | [*] [c] | [a] | [a] | [a] | 115.7 | - | [e] | [a] | 289.9 | [f] | - | 292.1 |
| Redundancy benefit | 161.2 | 140.7 | [*] | - | 384.9 | 238.0 | - | [e] | 269.9 | - | [*] [f] | [*] | 219.5 |
| Lump sum benefit | - | - | [d] | - | - | - | [d] | 284.2 | 450.0 | - | - | [d] | 284.4 |
| Other cash benefit | 75.3 | - | 61.8 | 140.1 [c] | [*] | 107.0 | [*] | 176.7 | 117.1 | - | - | 72.1 | 101.5 |
| Benefits in Kind | 96.4 | 112.6 | 98.4 | : | 160.5 | 136.4 | 134.7 | - | - | - | 291.8 | : | 113.6 |
| Accommodation | : | 107.0 | : | - | 150.0 | - | - | - | - | - | - | : | 108.6 |
| Home help | : | 122.0 | - | - | 168.6 | - | - | - | - | - | - | - | 123.0 |
| Miscellaneous concessions | : | : | - | - | 111.6 | - | 134.7 | - | - | - | 291.8 | - | 139.9 |
| Other benefit in kind | 96.4 | 147.6 | 98.4 | : | 206.7 | 136.4 | - | - | - | - | - | - | 154.2 |
| 2 SUPPLEMENTARY SCHEMES | 111.2 | 138.9 | 179.4 | 185.4 | 125.7 | 148.8 | 130.1 | 162.5 | : | 163.5 | 1248.1 | 139.0 | 151.8 |
| 2a COMPULSORY | - | 125.7 | - | 184.5 | 124.9 | 154.8 | - | 162.5 | - | 154.8 | - | 146.0 | 150.8 |
| Old age pension | - | 125.7 [c] | - | 184.5 | 113.4 | 154.8 | - | 162.5 | - | 154.8 | - | 146.0 [d] | 148.7 |
| Lump sum benefit | - | - | - | - | [*] | - | - | - | - | - | - | [d] | [*] |
| 2b VOLUNTARY | 111.2 | 201.3 | 179.4 | : | 130.3 | 110.3 | 130.1 | : | : | 185.2 | 1248.1 | 120.4 | 153.6 |
| Old age pension | 111.2 | 201.3 [c] | 179.4 | : | 130.3 | 109.5 | 130.1 | : | : | 185.2 | 1248.1 | 120.4 [dg] | 152.8 |
| Lump sum benefit | : | - | - | : | : | 164.0 | [d] | : | : | - | : | [d] | 274.6 |
| 3 MEANS-TESTED SCHEMES | 126.4 | - | - | [*] | 174.8 | 98.1 | 104.0 | 136.6 | 57.8 | 111.9 | 306.8 | 119.6 | 114.5 |
| Cash Benefits | 139.6 | - | - | [*] | 164.3 | 98.1 | 107.0 | 130.4 | [**] | - | 295.0 | 175.5 | 113.6 |
| Old age pension | 139.6 | - | - | [*] | 164.3 | 98.6 | 107.0 | 130.7 | [**] | - | 296.8 | 175.5 | 114.0 |
| Other cash benefit | - | - | - | - | - | 86.6 | - | 110.9 | - | - | 111.2 | - | 94.0 |
| Benefits in Kind | 107.2 | - | - | - | [*] | 98.0 | 88.6 | 148.6 | 123.4 | 111.9 | 361.4 | 116.4 | 115.5 |
| Accommodation | 102.3 | - | - | - | - | 88.0 | 95.8 | : | 123.4 | 109.9 | 348.2 | - | 102.0 |
| Home help | : | - | - | - | - | 142.8 | 84.8 | - | - | 142.3 | [*] | - | 135.9 |
| Miscellaneous concessions | 143.0 | - | - | - | - | - | - | - | - | [e] | 526.7 | : | 155.5 |
| Other benefit in kind | - | - | - | - | [*] | 79.5 | - | 148.6 | - | - | [*] | 116.4 | 120.0 |
| 4 GENERAL NEEDINESS (ELDERLY) | [b] | [b] | 196.8 | - | - | [b] | [b] | - | [*] | 89.7 | - | 122.1 | 146.5 |
| TOTAL 1+2a | 121.5 | 121.6 | 111.7 | 173.7 | 151.1 | 142.8 | 128.4 | 164.6 | 132.4 | 116.4 | 151.1 | 137.6 | 135.8 |
| TOTAL 1+2a+3+4 | 121.7 | 121.6 | 113.5 | 174.7 | 151.4 | 139.3 | 119.5 | 163.3 | 133.4 | 115.9 | 158.4 | 135.7 | 135.1 |
| TOTAL 1+2+3+4 | 121.2 | 123.6 | 118.9 | 174.7 | 151.4 | 138.6 | 121.4 | 163.3 | 133.4 | 120.3 | 158.4 | 134.8 | 135.9 |

[a] "Early retirement" figures are included under "Old age pension". [b] In Belgium, Denmark, France and Ireland minimum income benefits are granted as a last resort, and are not directed in principle towards old people due to the existence of either a universal or a means-tested pension. [c] Includes figures belonging to other functions. [d] "Lump sum benefits" are included under "Old age pension". [e] "Redundancy benefit" and "Early retirement" are included under "Old age pension". [f] "Early retirement" figures are included under "Redundancy benefit". [g] Pensions to employees of private enterprises (contracted out or not) under basic scheme pensions (no separate data). [h] In Ecu at 1985 prices (based on data in national currencies at 1985 prices). Indices for EUR should be treated with caution, especially where data is missing for some countries. [*] Benefit did not exist in 1980. [**] Benefit stopped before 1988. N.B. MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY

3. OLD AGE: TRENDS IN AMOUNTS OF BENEFIT IN NATIONAL CURRENCIES AT 1985 PRICES

| | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|--|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | INDEX 1980 = 100 | | | | | | | | |
| BELGIUM | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 105.0 | 107.0 | 109.8 | 109.0 | 110.3 | 115.1 | 117.0 | 121.7 |
| Basic + Supplementary compulsory schemes | 100.0 | 105.1 | 107.2 | 110.0 | 109.1 | 110.2 | 115.0 | 116.7 | 121.5 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 102.1 | 103.0 | 105.3 | 106.2 | 113.7 | 119.9 | 126.8 | 126.4 |
| DENMARK | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 100.4 | 104.6 | 107.6 | 110.6 | 113.9 | 115.7 | 118.2 | 121.6 |
| Basic + Supplementary compulsory schemes | 100.0 | 100.4 | 104.6 | 107.6 | 110.6 | 113.9 | 115.7 | 118.2 | 121.6 |
| Means-tested schemes + General neediness (elderly) | - | - | - | - | - | - | - | - | - |
| GERMANY | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 98.6 | 98.5 | 97.3 | 98.2 | 99.5 | 103.6 | 108.6 | 113.5 |
| Basic + Supplementary compulsory schemes | 100.0 | 98.5 | 98.3 | 96.9 | 97.6 | 98.6 | 102.1 | 106.8 | 111.7 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 103.3 | 110.3 | 115.6 | 125.7 | 144.5 | 174.9 | 188.5 | 196.8 |
| GREECE | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 105.5 | 138.7 | 137.7 | 154.7 | 166.8 | 164.4 | 166.5 | 174.7 |
| Basic + Supplementary compulsory schemes | 100.0 | 105.4 | 137.5 | 136.6 | 153.6 | 165.5 | 163.3 | 165.6 | 173.7 |
| Means-tested schemes + General neediness (elderly) (1) | - | 100.0 | 1510.8 | 1399.6 | 1353.0 | 1594.0 | 1357.7 | 1104.2 | 1132.5 |
| SPAIN | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 107.5 | 111.3 | 118.6 | 124.4 | 131.5 | 137.3 | 144.3 | 151.4 |
| Basic + Supplementary compulsory schemes | 100.0 | 107.5 | 111.5 | 118.6 | 124.1 | 131.3 | 137.0 | 144.0 | 151.1 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 106.7 | 102.8 | 116.1 | 140.1 | 148.7 | 161.4 | 162.3 | 174.8 |
| FRANCE | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 104.0 | 111.5 | 119.4 | 124.9 | 128.8 | 132.6 | 133.8 | 139.3 |
| Basic + Supplementary compulsory schemes | 100.0 | 103.9 | 110.7 | 119.0 | 125.6 | 130.3 | 135.0 | 136.7 | 142.8 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 105.1 | 120.6 | 124.6 | 117.4 | 111.1 | 104.6 | 100.0 | 98.1 |
| IRELAND | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 103.9 | 110.9 | 112.3 | 111.3 | 111.9 | 115.3 | 117.8 | 119.5 |
| Basic + Supplementary compulsory schemes | 100.0 | 104.0 | 110.8 | 113.8 | 113.0 | 114.8 | 120.4 | 124.5 | 128.4 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 103.6 | 111.1 | 109.8 | 108.1 | 106.8 | 106.5 | 106.0 | 104.0 |

(1) For "Means-tested schemes + General neediness (elderly)" - Greece, index 1981=100.

3 contd. OLD AGE: TRENDS IN AMOUNTS OF BENEFIT IN NATIONAL CURRENCIES AT 1985 PRICES

| | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 |
|--|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|
| | INDEX 1980= 100 | | | | | | | | |
| ITALY | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 110.9 | 116.7 | 129.0 | 129.1 | 136.6 | 146.1 | 153.9 | 163.3 |
| Basic + Supplementary compulsory schemes | 100.0 | 111.6 | 117.6 | 129.9 | 130.2 | 137.5 | 146.0 | 154.9 | 164.6 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 96.1 | 96.4 | 107.5 | 105.7 | 115.7 | 149.7 | 132.7 | 136.6 |
| LUXEMBOURG | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 104.7 | 104.2 | 105.9 | 105.4 | 106.8 | 112.6 | 125.0 | 133.4 |
| Basic + Supplementary compulsory schemes | 100.0 | 104.6 | 103.3 | 104.8 | 104.5 | 106.5 | 112.3 | 124.4 | 132.4 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 106.3 | 123.7 | 128.6 | 124.6 | 112.6 | 117.8 | 136.3 | 154.1 |
| THE NETHERLANDS | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 99.5 | 102.0 | 102.9 | 100.8 | 104.0 | 108.9 | 112.8 | 115.9 |
| Basic + Supplementary compulsory schemes | 100.0 | 99.0 | 101.4 | 101.7 | 101.2 | 104.2 | 109.2 | 113.0 | 116.4 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 104.7 | 109.7 | 116.2 | 95.2 | 101.7 | 104.9 | 110.1 | 111.3 |
| PORTUGAL | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 105.4 | 99.2 | 108.4 | 99.5 | 103.0 | 124.7 | 144.9 | 158.4 |
| Basic + Supplementary compulsory schemes | 100.0 | 105.9 | 86.9 | 98.8 | 91.7 | 96.4 | 117.9 | 136.9 | 151.1 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 95.9 | 349.6 | 302.2 | 259.0 | 237.7 | 262.1 | 307.9 | 306.8 |
| UNITED KINGDOM | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 107.2 | 112.9 | 115.1 | 119.1 | 123.1 | 129.0 | 135.1 | 135.7 |
| Basic + Supplementary compulsory schemes | 100.0 | 106.8 | 113.6 | 118.7 | 122.4 | 126.3 | 132.6 | 138.7 | 137.6 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 110.1 | 107.0 | 86.7 | 93.6 | 97.9 | 101.2 | 106.8 | 120.9 |
| EUR (2) | | | | | | | | | |
| TOTAL (excluding supplementary voluntary schemes) | 100.0 | 104.3 | 108.8 | 113.4 | 115.9 | 119.9 | 125.3 | 130.0 | 135.1 |
| Basic + Supplementary compulsory schemes | 100.0 | 104.2 | 108.7 | 113.7 | 116.5 | 120.5 | 125.8 | 130.8 | 135.8 |
| Means-tested schemes + General neediness (elderly) | 100.0 | 105.4 | 111.4 | 107.8 | 107.3 | 110.3 | 117.4 | 117.6 | 123.4 |

(2) In ECU at 1985 prices (based on data in national currencies at 1985 prices). Indices for EUR should be treated with caution, especially where data is missing for some countries

4. OLD AGE: AMOUNTS OF BENEFIT AS A % OF GDP AND PER CAPITA - 1980

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR |
|---|---------|---------|----------|---------|----------|----------|---------|----------|--------|----------|---------|----------|-----------|
| | Mio ECU | | | | | | | | | | | | |
| (1) TOTAL (BASIC + SUPPLEMENTARY COMPULSORY + MEANS-TESTED) SCHEMES + GENERAL NEEDINESS (ELDERLY) | 6005.0 | 4580.8 | 43487.8 | 1802.9 | 7468.5 | 39506.7 | 670.0 | 26912.0 | 263.2 | 9464.9 | 776.1 | 30466.5 | 171404.4 |
| (2) TOTAL ALL SCHEMES (INCLUDING SUPPLEMENTARY VOLUNTARY SCHEMES) + GENERAL NEEDINESS (ELDERLY) | 6295.6 | 4699.7 | 47355.1 | 1802.9 | 7475.1 | 40486.4 | 815.3 | 26912.0 | 263.2 | 10095.7 | 776.1 | 32399.7 | 179376.8 |
| GDP in 1980 (Mio ECU) | 85006.7 | 47757.8 | 585935.0 | 28840.4 | 154252.7 | 478497.2 | 13847.2 | 325990.1 | 3274.3 | 121992.8 | 18058.4 | 386789.3 | 2250241.9 |
| POPULATION in 1980 (x 1000) | 9846.8 | 5123.0 | 61566.3 | 9642.5 | 37386.1 | 53880.0 | 3401.0 | 56433.9 | 364.9 | 14149.8 | 9766.3 | 56329.6 | 317890.2 |
| | % | | | | | | | | | | | | |
| (1) as a % of GDP | 7.1 | 9.6 | 7.4 | 6.3 | 4.8 | 8.3 | 4.8 | 8.3 | 8.0 | 7.8 | 4.3 | 7.9 | 7.6 |
| (2) as a % of GDP | 7.4 | 9.8 | 8.1 | 6.3 | 4.8 | 8.5 | 5.9 | 8.3 | 8.0 | 8.3 | 4.3 | 8.4 | 8.0 |
| | ECU | | | | | | | | | | | | |
| (1) per capita | 609.8 | 894.2 | 706.4 | 187.0 | 199.8 | 733.2 | 197.0 | 476.9 | 721.3 | 668.9 | 79.5 | 540.9 | 539.2 |
| (2) per capita | 639.4 | 917.4 | 769.2 | 187.0 | 199.9 | 751.4 | 239.7 | 476.9 | 721.3 | 713.5 | 79.5 | 575.2 | 564.3 |

5. OLD AGE: AMOUNTS OF BENEFIT AS A % OF GDP AND PER CAPITA - 1988

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR |
|---|----------|---------|-----------|---------|----------|----------|---------|----------|--------|----------|---------|----------|-----------|
| | Mio ECU | | | | | | | | | | | | |
| (1) TOTAL (BASIC + SUPPLEMENTARY COMPULSORY + MEANS-TESTED) SCHEMES + GENERAL NEEDINESS (ELDERLY) | 9986.9 | 9044.6 | 73761.7 | 4632.7 | 17341.3 | 78842.6 | 1360.4 | 75458.0 | 474.5 | 15952.9 | 1912.6 | 59515.0 | 348283.2 |
| (2) TOTAL ALL SCHEMES (INCLUDING SUPPLEMENTARY VOLUNTARY SCHEMES) + GENERAL NEEDINESS (ELDERLY) | 10428.4 | 9433.6 | 84126.7 | 4634.8 | 17354.5 | 80391.1 | 1681.4 | 75458.0 | 474.5 | 17651.0 | 1913.1 | 62864.4 | 366411.5 |
| GDP in 1988 (Mio ECU) | 127763.2 | 91046.3 | 1017695.3 | 44767.7 | 291861.3 | 809081.9 | 27683.0 | 704418.6 | 5711.5 | 192462.5 | 35297.7 | 706024.1 | 4053813.1 |
| POPULATION in 1988 (x 1000) | 9901.7 | 5129.5 | 61418.0 | 10004.4 | 38809.0 | 55883.7 | 3538.0 | 57451.9 | 373.3 | 14760.1 | 10287.4 | 57065.3 | 324622.3 |
| | % | | | | | | | | | | | | |
| (1) as a % of GDP | 7.8 | 9.9 | 7.2 | 10.3 | 5.9 | 9.7 | 4.9 | 10.7 | 8.3 | 8.3 | 5.4 | 8.4 | 8.6 |
| (2) as a % of GDP | 8.2 | 10.4 | 8.3 | 10.4 | 5.9 | 9.9 | 6.1 | 10.7 | 8.3 | 9.2 | 5.4 | 8.9 | 9.0 |
| | ECU | | | | | | | | | | | | |
| (1) per capita | 1008.6 | 1763.3 | 1201.0 | 463.1 | 446.8 | 1410.8 | 384.5 | 1313.4 | 1271.1 | 1080.8 | 185.9 | 1042.9 | 1072.9 |
| (2) per capita | 1053.2 | 1839.1 | 1369.7 | 463.3 | 447.2 | 1438.5 | 475.2 | 1313.4 | 1271.1 | 1195.9 | 186.0 | 1101.6 | 1128.7 |

6. OLD AGE: STRUCTURE BY GROUPS OF SCHEMES - 1988

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR |
|---|---------|--------|---------|--------|---------|---------|--------|---------|-------|---------|--------|---------|----------|
| | Mio ECU | | | | | | | | | | | | |
| 1 BASIC | 9691.3 | 7893.2 | 71025.0 | 4177.7 | 16978.0 | 60580.2 | 930.7 | 71674.2 | 449.4 | 11186.3 | 1739.4 | 42728.8 | 299054.2 |
| 2 SUPPLEMENTARY | 441.5 | 1540.4 | 10365.0 | 433.0 | 82.8 | 15477.7 | 321.0 | 1010.8 | : | 5250.6 | 0.5 | 14156.6 | 49079.9 |
| 2a Compulsory | - | 1151.4 | - | 430.9 | 69.6 | 13929.2 | - | 1010.8 | - | 3552.5 | - | 10807.2 | 30951.6 |
| 2b Voluntary | 441.5 | 389.0 | 10365.0 | 2.1 | 13.2 | 1548.5 | 321.0 | : | : | 1698.1 | 0.5 | 3349.4 | 18128.3 |
| 3 MEANS-TESTED | 295.6 | - | - | 24.1 | 293.7 | 4333.2 | 429.7 | 2773.0 | 9.4 | 1186.7 | 173.2 | 2760.6 | 12279.2 |
| 4 GENERAL NEEDINESS (ELDERLY) | | | 2736.7 | | | | | | 15.7 | 27.4 | | 3218.4 | 5998.2 |
| 5 TOTAL (excluding supplementary voluntary) | 9986.9 | 9044.6 | 73761.7 | 4632.7 | 17341.3 | 78842.6 | 1360.4 | 75458.0 | 474.5 | 15952.9 | 1912.6 | 59515.0 | 348283.2 |
| 6 TOTAL (including supplementary voluntary) | 10428.4 | 9433.6 | 84126.7 | 4634.8 | 17354.5 | 80391.1 | 1681.4 | 75458.0 | 474.5 | 17651.0 | 1913.1 | 62864.4 | 366411.5 |
| IN % OF TOTAL 5 | % | | | | | | | | | | | | |
| 1/5 | 97.0 | 87.3 | 96.3 | 90.2 | 97.9 | 76.8 | 68.4 | 95.0 | 94.7 | 70.1 | 90.9 | 71.8 | 85.9 |
| 2a/5 | - | 12.7 | - | 9.3 | 0.4 | 17.7 | - | 1.3 | - | 22.3 | - | 18.2 | 8.9 |
| 3/5 | 3.0 | - | - | 0.5 | 1.7 | 5.5 | 31.6 | 3.7 | 2.0 | 7.4 | 9.1 | 4.6 | 3.5 |
| 4/5 | | | 3.7 | | | | | | 3.3 | 0.2 | | 5.4 | 1.7 |
| IN % OF TOTAL 6 | % | | | | | | | | | | | | |
| 1/6 | 92.9 | 83.7 | 84.4 | 90.1 | 97.8 | 75.4 | 55.4 | 95.0 | 94.7 | 63.4 | 90.9 | 68.0 | 81.6 |
| 2/6 | 4.2 | 16.3 | 12.3 | 9.3 | 0.5 | 19.3 | 19.1 | 1.3 | : | 29.7 | 0.0 | 22.5 | 13.4 |
| 2a/6 | - | 12.2 | - | 9.3 | 0.4 | 17.3 | - | 1.3 | - | 20.1 | - | 17.2 | 8.4 |
| 2b/6 | 4.2 | 4.1 | 12.3 | 0.0 | 0.1 | 1.9 | 19.1 | : | : | 9.6 | 0.0 | 5.3 | 4.9 |
| 3/6 | 2.8 | - | - | 0.5 | 1.7 | 5.4 | 25.6 | 3.7 | 2.0 | 6.7 | 9.1 | 4.4 | 3.4 |
| 4/6 | | | 3.3 | | | | | | 3.3 | 0.2 | | 5.1 | 1.6 |

7. OLD AGE: SUPPLEMENTARY SCHEMES - 1988

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK |
|---|---------|--------|---------|-------|------|---------|-------|--------|---|--------|-----|---------|
| | Mio ECU | | | | | | | | | | | |
| TOTAL SUPPLEMENTARY SCHEMES | 441.5 | 1540.4 | 10365.0 | 433.0 | 82.8 | 15477.7 | 321.0 | 1010.8 | : | 5250.6 | 0.5 | 14156.6 |
| COMPULSORY SCHEMES | - | 1151.4 | - | 430.9 | 69.6 | 13929.2 | - | 1010.8 | - | 3552.5 | - | 10807.2 |
| Old age pension | - | 1151.4 | - | 430.9 | 63.2 | 13929.2 | - | 1010.8 | - | 3552.5 | - | 10807.2 |
| Lump sum benefit | - | - | - | - | 6.4 | - | - | - | - | - | - | - |
| VOLUNTARY SCHEMES ⁽¹⁾ | 441.5 | 389.0 | 10365.0 | 2.1 | 13.2 | 1548.5 | 321.0 | : | : | 1698.1 | 0.5 | 3349.4 |
| Self-administered funds | : | 389.0 | 3409.8 | : | 13.2 | 1193.2 | 287.4 | : | : | 1042.8 | : | 3349.4 |
| Old age pension | : | 389.0 | 3409.8 | : | 13.2 | 1193.2 | 287.4 | : | : | 1042.8 | : | 3349.4 |
| Lump sum benefit | : | - | - | : | - | - | (4) | : | : | - | : | - |
| Insured plans | 441.5 | (2) | (3) | : | : | 202.4 | 33.6 | : | : | 655.3 | : | : |
| Old age pension | 441.5 | (2) | (3) | : | : | 202.4 | 33.6 | : | : | 655.3 | : | : |
| Lump sum benefit | : | - | - | : | : | - | (4) | : | : | - | : | - |
| Book reserves | - | - | 6955.2 | : | - | - | - | - | : | - | : | - |
| Old age pension | - | - | 6955.2 | : | - | - | - | - | : | - | : | - |
| Lump sum benefit | - | - | - | : | - | - | - | - | : | - | : | - |
| Other (especially mutual associations) | : | - | (3) | 2.1 | - | 152.9 | - | - | - | - | 0.5 | - |
| Old age pension | : | - | (3) | 2.1 | - | 116.1 | - | - | - | - | 0.5 | - |
| Lump sum benefit | : | - | - | - | - | 36.8 | - | - | - | - | - | - |

(1) The figures are complete for Denmark, Germany, France, Ireland and The Netherlands. For the other Member States, the reader should refer to the detailed footnotes on Table 1 for each country.

(2) Figures included in "Self-administered funds".

(3) Figures included in "Book reserves".

(4) Figures included in "Old age pension".

MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY

8. OLD AGE: BENEFITS IN CASH AND IN KIND BY GROUPS OF SCHEMES - 1988

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR |
|--------------------------------------|----------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|--------------|----------------|---------------|----------------|-----------------|
| | Mio ECU | | | | | | | | | | | | |
| 1 BASIC SCHEMES | 9691.3 | 7893.2 | 71025.0 | 4177.7 | 16978.0 | 60580.2 | 930.7 | 71674.2 | 449.4 | 11186.3 | 1739.4 | 42728.8 | 299054.2 |
| Cash Benefits | 9651.4 | 5650.8 | 70711.6 | 4177.7 | 16835.6 | 60489.0 | 858.5 | 71674.2 | 449.4 | 11186.3 | 1733.5 | 42728.8 | 296146.8 |
| Benefits in Kind | 39.9 | 2242.4 | 313.4 | : | 142.4 | 91.2 | 72.2 | - | - | - | 5.9 | : | 2907.4 |
| | (0.4) | (28.4) | (0.4) | : | (0.8) | (0.2) | (0.8) | - | - | - | (0.3) | : | (1.0) |
| 2 SUPPLEMENTARY SCHEMES | 441.5 | 1540.4 | 10365.0 | 433.0 | 82.8 | 15477.7 | 321.0 | 1010.8 | : | 5250.6 | 0.5 | 14156.6 | 49079.9 |
| Cash Benefits | 441.5 | 1540.4 | 10365.0 | 433.0 | 82.8 | 15477.7 | 321.0 | 1010.8 | : | 5250.6 | 0.5 | 14156.6 | 49079.9 |
| 2a COMPULSORY | - | 1151.4 | - | 430.9 | 69.6 | 13929.2 | - | 1010.8 | - | 3552.5 | - | 10807.2 | 30951.6 |
| 2b VOLUNTARY | 441.5 | 389.0 | 10365.0 | 2.1 | 13.2 | 1548.5 | 321.0 | : | : | 1698.1 | 0.5 | 3349.4 | 18128.3 |
| 3 MEANS-TESTED SCHEMES | 295.6 | - | - | 24.1 | 293.7 | 4333.2 | 429.7 | 2773.0 | 9.4 | 1186.7 | 173.2 | 2760.6 | 12279.2 |
| Cash Benefits | 193.5 | - | - | 24.1 | 275.9 | 3039.6 | 369.2 | 1743.3 | - | - | 137.0 | 219.9 | 6002.5 |
| Benefits in Kind | 102.1 | - | - | - | 17.8 | 1293.6 | 60.5 | 1029.7 | 9.4 | 1186.7 | 36.2 | 2540.7 | 6276.7 |
| | (34.5) | - | - | - | (6.1) | (29.9) | (14.1) | (37.1) | (100.0) | (100.0) | (20.9) | (92.0) | (51.1) |
| 4 GENERAL NEEDINESS (ELDERLY) | [b] | [b] | 2736.7 | - | - | [b] | [b] | - | 15.7 | 27.4 | - | 3218.4 | 5998.2 |
| Cash Benefits | [b] | [b] | 2736.7 | - | - | [b] | [b] | - | 15.7 | 27.4 | - | 3218.4 | 5998.2 |
| TOTAL 1+2a+3+4 | 9986.9 | 9044.6 | 73761.7 | 4632.7 | 17341.3 | 78842.6 | 1360.4 | 75458.0 | 474.5 | 15952.9 | 1912.6 | 59515.0 | 348283.2 |
| CASH BENEFITS 1+2a+3+4 | 9844.9 | 6802.2 | 73448.3 | 4632.7 | 17181.1 | 77457.8 | 1227.7 | 74428.3 | 465.1 | 14766.2 | 1870.5 | 56974.3 | 339099.1 |
| BENEFITS IN KIND 1+3 | 142.0 | 2242.4 | 313.4 | : | 160.2 | 1384.8 | 132.7 | 1029.7 | 9.4 | 1186.7 | 42.1 | 2540.7 | 9184.1 |
| | (1.4) | (24.8) | (0.4) | : | (0.9) | (1.8) | (9.8) | (1.4) | (2.0) | (7.4) | (2.2) | (4.3) | (2.6) |
| TOTAL 1+2+3+4 | 10428.4 | 9433.6 | 84126.7 | 4634.8 | 17354.5 | 80391.1 | 1681.4 | 75458.0 | 474.5 | 17651.0 | 1913.1 | 62864.4 | 366411.5 |
| CASH BENEFITS 1+2+3+4 | 10286.4 | 7191.2 | 83813.3 | 4634.8 | 17194.3 | 79006.3 | 1548.7 | 74428.3 | 465.1 | 16464.3 | 1871.0 | 60323.7 | 357227.4 |
| BENEFITS IN KIND 1+3 | 142.0 | 2242.4 | 313.4 | : | 160.2 | 1384.8 | 132.7 | 1029.7 | 9.4 | 1186.7 | 42.1 | 2540.7 | 9184.1 |
| | (1.4) | (23.8) | (0.4) | : | (0.9) | (1.7) | (7.9) | (1.4) | (2.0) | (6.7) | (2.2) | (4.0) | (2.5) |

Data in brackets represents the percentage of benefits in kind in the total of the group of schemes

[b] In Belgium, Denmark, France and Ireland minimum income benefits are granted as a last resort, and are not directed in principle towards old people due to the existence of either a universal or a means-tested pension.

9. OLD AGE: STRUCTURE BY TYPE OF CASH BENEFIT - 1988

| | B | DK | D | GR | E | F | IRL | I | L | NL | P | UK | EUR |
|--|---------|------------|-------------|------------|---------|-------------|------------|-------------|-------|---------|------------|-------------|----------|
| | Mio ECU | | | | | | | | | | | | |
| TOTAL Cash Benefits (including General neediness (Elderly)) | 10286.4 | 7191.2 | 83813.3 | 4634.8 | 17194.3 | 79006.3 | 1548.7 | 74428.3 | 465.1 | 16464.3 | 1871.0 | 60323.7 | 357227.4 |
| Old age pension + Early retirement | 8869.9 | 6051.4 [c] | 75484.1 [d] | 4412.9 [c] | 17092.6 | 72650.3 [c] | 1541.8 [d] | 5883.6 [ce] | 408.6 | 16436.9 | 1845.3 [f] | 56885.5 [c] | 327562.9 |
| Redundancy benefit | 1038.3 | 1139.8 | 409.8 | - | 79.7 | 5587.7 | - | [e] | 40.1 | - | 25.2 [f] | 60.2 | 8380.8 |
| Lump sum benefit | : | - | [d] | : | 6.4 | 36.8 | [d] | 414.4 | 0.0 | - | : | [d] | 457.6 |
| Other cash benefit | 378.2 | - | 5182.7 | 221.9 [c] | 15.6 | 731.5 | 6.9 | 8130.3 | 0.7 | - | 0.5 | 159.6 | 14827.9 |
| General Neediness (Elderly) | [b] | [b] | 2736.7 | - | - | [b] | [b] | - | 15.7 | 27.4 | - | 3218.4 | 5998.2 |
| | % | | | | | | | | | | | | |
| TOTAL Cash Benefits (including General neediness (Elderly)) [*] | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Old age pension + Early retirement | 86.2 | 84.2 [c] | 90.1 | 95.2 [c] | 99.4 | 92.0 [c] | 99.6 [d] | 88.5 [ce] | 87.8 | 99.8 | 98.6 [f] | 94.3 [c] | 91.7 |
| Redundancy benefit | 10.1 | 15.8 | 0.5 | - | 0.5 | 7.1 | - | [e] | 8.6 | - | 1.3 [f] | 0.1 | 2.3 |
| Lump sum benefit | : | - | [d] | : | 0.0 | 0.0 | [d] | 0.6 | 0.0 | - | : | : | 0.1 |
| Other cash benefit | 3.7 | - | 6.2 | 4.8 [c] | 0.1 | 0.9 | 0.4 | 10.9 | 0.2 | - | 0.0 | 0.3 | 4.2 |
| General Neediness (Elderly) | [b] | [b] | 3.3 | - | - | [b] | [b] | - | 3.4 | 0.2 | - | 5.3 | 1.7 |

[b] In Belgium, Denmark, France and Ireland minimum income benefits are granted as a last resort, and are not directed in principle towards old people due to the existence of either a universal or means-tested pension

[c] Includes figures belonging to other functions.

[d] "Lump sum benefits" are included under "Old age pension".

[e] "Redundancy benefit" and "Early retirement" are included under "Old age pension".

[f] "Early retirement" figures are included under "Redundancy benefit".

[*] Percentages should be treated with caution, especially where data is missing for some countries.

Part IV

DESCRIPTIVE FORMS BY TYPE OF BENEFIT

| BELGIUM | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Pension Institute, Employees | 1 | National Pension Institute, Employees | 2 |
| SCOPE/BENEFIT Individual annuities, employees who paid contributions before 1968 (Law of 28/5/1971) | | SCOPE/BENEFIT Private employees and public temporary personnel, general pension insurance scheme | |
| CONDITIONS FOR ELIGIBILITY Age 65 (men) or 60 (women). Payable at the request of the insured for contributions paid before 1 January 1968. Part of the annuity can be commuted into a capital sum. | | CONDITIONS FOR ELIGIBILITY Normal pensionable age: men 65, women 60. Miners: 60 (surface), 55 (underground), seafarers: 60 * Pension can be awarded earlier: for men from age 60 and for women from age 58 provided that 10 years of paid employment have been accomplished. The amount payable is reduced according to the number of years before normal retirement (5% per year). In special cases (unhealthy and hazardous occupations) the pension is awarded earlier than normal age without reduction. * this possibility was ended on 1/1/1987. | |
| BENEFIT FORMULA (AMOUNT) The amount of the annuity depends on the contributions paid by the beneficiary, on the insurance tariff applied by the insurance company and on the actuarial basis selected. The insured amount is increased by 50 percent up to a maximum limit of 1 200 BFR per year. The benefit is linked to changes in the consumer price index. | | BENEFIT FORMULA (AMOUNT) Full pension: 60 percent of average earnings or 75 percent for a married couple. Past earnings are revalued for wage and price changes. - Reduced pension if full qualifying period is not met. Percentage of full pension in proportion of the period of activity. - Early retirement: see conditions for eligibility. Adjustments: . Automatic periodic adjustment of pensions by 2% when the retail prices index varies by more than 2% in relation to the preceding index; . Adjustments decided by the Government every year to adapt rates of pensions in line with the evolution of the general standard of living. | |

BELGIUM

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| National Social Insurance Institute for self-employed | 3 | National Social Insurance Institute for self-employed | 3 a |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Self-employed, pension insurance scheme | | Self-employed, pension insurance scheme - Unconditional benefit - | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| Age 65 (men) or 60 (women). Pension is payable from age 60 (men) or from age 55 (women) provided 10 years of occupational self-employed activity, including the year immediately preceding retirement, have been accomplished (reduction of 5% per year before normal retirement). | | a) Age 65 (men) or 60 (women). b) No entitlement to an old-age pension under the self-employed insurance scheme or entitlement to an amount lower than the level prescribed for the unconditional benefit. Withdrawal from occupational activity is not required. | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| The full pension amount is payable when the beneficiary has a complete insurance career: 45 years for men and 40 years for women. If the period of insurance is less, the pension amount is proportionally reduced. The amount of the basic benefit is flat-rate; amounts as per 1/1/1988: a) retired before 1984: 194 031 BFR for beneficiary with dependant 166 225 BFR for single beneficiary. b) retired since 1984: 205 376 BFR for beneficiary with dependant 161 794 BFR for single beneficiary Pensions are adjusted according to changes in the consumer price index. | | Pension amount calculated according to an individual capitalisation method on the basis of a part of the contributions paid. | |

Remarks: No new unconditional pensions have been granted since 1984.

| BELGIUM | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Central Government | 4 | Local Government | 5 |
| SCOPE/BENEFIT Civil servants (Established staff and equivalent grades) | | SCOPE/BENEFIT Local Government employees (large towns) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 20 years of service. Different conditions are applied to special groups, such as High Court Judges, teachers members of the armed forces and the "gendarmierie". Early retirement pension can be paid from age 60 (5% reduction per year before normal retirement) or with a minimum of 30 years of public service (e.g. teachers). | | CONDITIONS FOR ELIGIBILITY a) Age 65 (men), 60 (women). b) 20 years of service. | |
| BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) per year of service. Numerous exceptions are made with regard to the calculation of the amount of benefit payable to selected categories (see above) of protected persons. Pensions are adjusted according to changes in the consumer price index and/or the salary scale of active employees. | | BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the last 5 years of service according to the wage structure in effect on the date of retirement) per year of service. Pensions are adjusted according to changes in the consumer price index. | |

BELGIUM

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| Ministry of finance - "Service des pensions communales" | 6 | Local Government | 7 |
| SCOPE/BENEFIT Local Government Employees (small towns) | | SCOPE/BENEFIT Employees of local government enterprises | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men), 60 (women). b) 20 years of service. | | CONDITIONS FOR ELIGIBILITY Age 65 (men), 60 (women). Early retirement pension at age 60 with 5 years of service. Early retirement is also possible on health grounds at 60 or earlier. Following one year of sick leave an employee can claim a pension between age 60 and 65. | |
| BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the last 5 years of service according to the wage structure in effect on the date of retirement) per year of service. Pensions are adjusted according to changes in the consumer price index. | | BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) per year of service, subject to a maximum of 45 years. Pensions are adjusted according to changes in the consumer price index or the salary scales of active employees. | |

| BELGIUM | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Public social aid centres (CPAS) | 8 | a) R.T.T. Administration (Telephone), b) PTT Administration (Post) | 9 |
| SCOPE/BENEFIT Employees of social aid (CPAS) hospitals | | SCOPE/BENEFIT Telecommunication employees (Post, telegraph, telephone) | |
| CONDITIONS FOR ELIGIBILITY Age 65 (men), 60 (women). Early retirement is also possible on health grounds at 60 or earlier; Following one year of sick leave an employee can claim a pension between age 60 and 65. | | CONDITIONS FOR ELIGIBILITY Age 65 (men), 60 (women). Early retirement pension at age 60 with 5 years of service. Early retirement is also possible on health grounds at 60 or earlier. Following one year of sick leave an employee can claim a pension between age 60 and 65. | |
| BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) per year of service, subject to a maximum of 45 years. Pensions are adjusted according to changes in the consumer price index. | | BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) per year of service, subject to a maximum of 45 years. | |

BELGIUM

| Agency Airport Administration (RVA) | Number of form 10 | Agency Central Government | Number of form 11 |
|---|----------------------|---|----------------------|
| SCOPE/BENEFIT Airport employees | | SCOPE/BENEFIT REFRIBEL employees | |
| CONDITIONS FOR ELIGIBILITY a) Age 60. b) 20 years of service. At age 65 retirement is compulsory. | | CONDITIONS FOR ELIGIBILITY a) Age 65. b) 20 years of service. | |
| BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) per year of service. 1/50 for each year of service as a flight controller. Pensions are adjusted according to changes in the salary scales of active employees. | | BENEFIT FORMULA (AMOUNT) 1/60 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) for each year of service. Pensions are adjusted according to changes in the consumer price index and/or the salary scales of active employees. | |

| BELGIUM | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Water Supply Agency (SNDE) | 12 | Radio and Television administration | 13 |
| SCOPE/BENEFIT Water utilities employees | | SCOPE/BENEFIT Radio and television employees (public sector) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men), 60 (women). b) 20 years of service. Early retirement pension at age 60 with 20 years of service. | | CONDITIONS FOR ELIGIBILITY Age 65 (men), 60 (women). Early retirement pension at age 60 (men) or 55 (women) if RTBF employment started prior to 1961 and 30 years of service. | |
| BENEFIT FORMULA (AMOUNT) 1/55 of pensionable wage (average wage of the grade held during the last 5 years of service based on the wage structure in effect on the date of retirement) per year of service, subject to a maximum of 75 percent (or 90 percent under preferential conditions) with a ceiling of 715 500 BFR. (Graded scale which has to be adapted to actual consumer price level by a revaluation coefficient (2.54 at 1/1/1988)). Pensions are adjusted according to changes in the consumer price index. | | BENEFIT FORMULA (AMOUNT) 1/55 of pensionable wage (average wage of the grade held during the last 2 years of service based on the wage structure in effect on the date of retirement) per year of service, subject to a maximum of 75 percent (or 90 percent under preferential conditions). Pensions are adjusted according to changes in the consumer price index. | |

BELGIUM

| Agency SNCB Pension Fund | Number of form 14 | Agency Overseas Social Security Institute (OSSOM) | Number of form 15 |
|---|-----------------------------|---|-----------------------------|
| SCOPE/BENEFIT Railways, permanent staff (SNCB) | | SCOPE/BENEFIT Voluntary pension insurance for persons working outside the EC | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 5 years of service. Early retirement pension at age 60 with 20 years of service, or age 55 with 30 years of service (only "rolling" staff). | | CONDITIONS FOR ELIGIBILITY a) Age 55. b) 20 years of insurance. Employees with less than 20 years of insurance become entitled to a pension at a later age (1 year more for two years short of 20). At 65 only 2 years of insurance are required to qualify. Early retirement is possible with a proportional reduction of entitlement. NB: Pensions for ex-colonials are paid - by the central government for employees of public sector - by OSSOM if insured, or by the normal employees pension system, for employees private sector. | |
| BENEFIT FORMULA (AMOUNT) $R \times \frac{n}{c}$ R = Last wage n = Years of service c = 48 ("rolling" staff), 55 (other staff), or 60 (preferential conditions). Pensions are adjusted according to changes in the consumer price index, or in the salary scales of active employees. | | BENEFIT FORMULA (AMOUNT) The scheme is based on individual capitalisation, so that the amount of the pension depends on the contributions paid. Pensions are adjusted according to changes in the consumer price index. A supplementary payment can be made as "holiday allowance". | |

| BELGIUM | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Institute for War Invalids | 16 | National Employment Institute | 17 |
| SCOPE/BENEFIT War veterans, war pension | | SCOPE/BENEFIT Older unemployed workers (collective agreements), early retirement pension Older unemployed workers (legal system), early retirement pension | |
| CONDITIONS FOR ELIGIBILITY War veteran 1914-18, 1940-45 or Korean war and having been awarded the status of "national gratitude". | | CONDITIONS FOR ELIGIBILITY a) Age 60 (men) or 55 (women) (can be earlier according to collective agreement). b) Be dismissed. c) Be eligible for unemployment benefit. d) Be resident in Belgium. Additional conditions for the "legal system" only: e) Have worked at least 1800 days during the last 9 years. f) The employer must replace the beneficiary by a person aged under 30. g) The beneficiary must apply himself for the benefit. | |
| BENEFIT FORMULA (AMOUNT) Variable. | | BENEFIT FORMULA (AMOUNT) Same amount as unemployment benefit (rate for head of family). Payable until normal pensionable age. A supplement equal to the difference between the unemployment benefit and the last earned wage (with a ceiling of 82 875 BFR a month since 1/1/1988) is added to the basic unemployment benefit. This supplement is either paid by the employer or by the social fund of the industrial sector. The figures for the supplement are not included in the data. | |

Remarks: The "legal system" expired on 1/1/1988, when all beneficiaries were retired.

BELGIUM

| Agency National Pension Institute, Employees | Agency Funds for the closure of enterprises |
|---|--|
| <p align="center">Number of form 18</p> | <p align="center">Number of form 19</p> |
| <p>SCOPE/BENEFIT Older unemployed workers (supplementary benefit), early retirement pension</p> | <p>SCOPE/BENEFIT Older workers in bankrupted enterprises</p> |
| <p>CONDITIONS FOR ELIGIBILITY To become entitled to a supplement of a special "pre-pension" the beneficiary should:</p> <ul style="list-style-type: none"> - be aged 60 to 65 (men) or 55 to 60 (women) - be in receipt of an early retirement pension without an actuarial reduction - be unemployed or disabled within the said age group - have become entitled to an early retirement pension during the period 1978-April 1982. | <p>CONDITIONS FOR ELIGIBILITY</p> <ul style="list-style-type: none"> - An employee of an enterprise whose entire workforce or the entire workforce of a section is made redundant following the closure (bankruptcy etc) if the enterprise or section of enterprise. - Fulfilling the conditions for an early retirement pension. |
| <p>BENEFIT FORMULA (AMOUNT) Benefit equal to the difference between the unemployment benefit and the pension of the beneficiary if he had worked until normal retirement age, increased by a flat-rate payment of 1 000 BFR a month. Paid until normal pensionable age.</p> | <p>BENEFIT FORMULA (AMOUNT) Monthly payment of a sum corresponding to half the difference between the last salary received and unemployment benefit. This amount is added to the unemployment benefit. Payment until the beneficiary reaches retirement age.</p> |

| BELGIUM | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Pension Institute, Employees | 20 | National Pension Institute, Employees | 21 |
| SCOPE/BENEFIT Holiday allowance, employees and public temporary personnel, general pension insurance scheme | | SCOPE/BENEFIT Welfare bonus, employees and public temporary personnel, general pension insurance scheme | |
| CONDITIONS FOR ELIGIBILITY Be entitled to an old-age pension for the month of May of the relevant year. | | CONDITIONS FOR ELIGIBILITY Be entitled to an old-age pension for the month in which the bonus was paid. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate annual amount of 18 923 BFR (if married) or 15 139 BFR (in the other cases). (Rates in effect at the beginning of 1989). | | BENEFIT FORMULA (AMOUNT) Flat-rate annual amount, subject to a ceiling of 50 percent of the monthly pension amount. Amount varies with the year the pension itself was granted. | |

Remarks: Benefit granted for the last time in 1981.

BELGIUM

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|--|-----------------------|
| SNCB Pension Fund | 22 | SNCB Pension Fund | 23 |
| SCOPE/BENEFIT Railways, permanent staff: retirement grant | | SCOPE/BENEFIT Railways, permanent staff: holiday allowance | |
| CONDITIONS FOR ELIGIBILITY Payable once upon retirement. | | CONDITIONS FOR ELIGIBILITY a) Age 64 (men) or 59 (women). b) Be entitled to an old-age pension for the month of May of the relevant year. | |
| BENEFIT FORMULA (AMOUNT) Lump-sum of 3 000 BFR. | | BENEFIT FORMULA (AMOUNT) Flat-rate of 18 923 BFR (if married) or 15 139 BFR (in the other cases). (Rates in effect at the beginning of 1989). | |

BELGIUM

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|---|-----------------------|
| National Pension Institute, Employees | 24 | Private Enterprises | 25 |
| SCOPE/BENEFIT Free coal supply or heating allowance for pensioned miners, general pension insurance scheme for employees and public temporary personnel | | SCOPE/BENEFIT Employees, private retirement provision by enterprises | |
| CONDITIONS FOR ELIGIBILITY 20 years of service as a miner. | | CONDITIONS FOR ELIGIBILITY Age 65 (men) or 60 (women). The conditions of entitlement vary from one pension plan to another. They also vary according to the type of benefit provided by the company plan (annuities, capital sums, other cash payments on retirement). | |
| BENEFIT FORMULA (AMOUNT) Amount proportional to the career as a miner (1/30 for each year of service as a miner, subject to a maximum of 30 years): each 1/30 corresponds to the value of 114 kg of coal. In 1988, 18 192 BFR for a 30 years' career. | | BENEFIT FORMULA (AMOUNT) The method of calculating the retirement benefit (annuity, capital sum, other cash payments on retirement) is set out in the benefit rules of individual company arrangements. The payment of a capital sum on retirement is frequent. If the plan is insured different benefit formulae may be negotiated, such as those including a profit-sharing clause. | |

BELGIUM

| Agency | | Agency | |
|---|----|---|----|
| General Savings and Retirement Fund (CGER) | 26 | Radio and Television Administration | 27 |
| SCOPE/BENEFIT Private pension plans insured with CGER (Caisse Générale d'Epargne et de Retraite) | | SCOPE/BENEFIT Radio and Television employees, old-age allowance | |
| CONDITIONS FOR ELIGIBILITY Age 65 (men) or 60 (women). (See under private pension provision, Form 25). | | CONDITIONS FOR ELIGIBILITY a) Age 65 (men), 60 (women). b) Not qualifying for a regular old age pension under the radio-television administration regulations. Subject to a means-test. | |
| BENEFIT FORMULA (AMOUNT) The pension amount cannot exceed 80 percent of last "normal" earnings. The pension formula varies according to the type of saving and retirement plan subscribed to by the company for the benefit of its employees. | | BENEFIT FORMULA (AMOUNT) Variable, depends on means-test. | |

| BELGIUM | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Pension Institute, Employees | 28 | Public social aid centres (CPAS) | 29 |
| SCOPE/BENEFIT Minimum Guaranteed Income for the aged | | SCOPE/BENEFIT Subsidies to old-people's homes (CPAS) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 60 (women). b) Insufficient income. c) Citizenship. d) Residence in Belgium. Subject to a means-test. | | CONDITIONS FOR ELIGIBILITY To administer an old-people's home belonging to Public Social Aid Centres. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate of 250 750 BFR (if married) or 188 064 BFR (in other cases), of which income above 12 500 BFR (if married) or 10 000 BFR (in other cases) is deducted. (Rates in effect at 1/1/1988). Pensions are adjusted according to changes in the consumer price index. | | BENEFIT FORMULA (AMOUNT) Periodic subsidies towards the cost of operation of the old people's homes. | |

BELGIUM

| Agency Belgium National Railway Company (S.N.C.B.) | Number of form 30 | Agency Telephone and Telegraph Company | Number of form 31 |
|---|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Reduced transport fares (railway), all retired persons | | SCOPE/BENEFIT Reduced telephone tarif, all retired persons | |
| CONDITIONS FOR ELIGIBILITY - Age 65 or over (men). - Age 60 or over (women). - Annual income less than 356 110 BFR (+ 65 926 BFR for each dependant). (Rates in effect on 1/1/1988). | | CONDITIONS FOR ELIGIBILITY - Age 70 for single persons. - Age 65 for married couples. - Annual income less than 356 110 BFR (+ 65 926 BFR for each dependant). (Rates in effect in 1/1/1988). | |
| BENEFIT FORMULA (AMOUNT) 50 percent reduction on all railway fares. | | BENEFIT FORMULA (AMOUNT) 50 percent reduction on connection and subscription fees, plus 40 phone call units free per two months. | |

| DENMARK | | | |
|---|----------------|--|----------------|
| Agency | Number of form | Agency | Number of form |
| Municipalities | 1 | Municipalities | 2 |
| SCOPE/BENEFIT All residents, state pension | | SCOPE/BENEFIT Employees and self-employed (partial pension), early retirement pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 67, pension can be deferred until age 70. b) Citizenship. c) 40 years of residence, or 10 years if 5 of these are immediately prior to pension claim. | | CONDITIONS FOR ELIGIBILITY a) Age 60. b) Be permanently resident in Denmark and have worked there for at least 9 months out of the last 12. c) Reduced working time (minimum reduction of 1/4 of working hours per week for workers and 1/2 of working hours per week for self-employed) | |
| BENEFIT FORMULA (AMOUNT) The benefit consists of a basic amount and a supplement. The flat-rate basic amount per month and per person aged 70 and over is 3 437 DKR (pensioners married to other pensioners) and 3 607 DKR (other pensioners). For pensioners aged 67-69, the basic amount is income-linked. The maximum supplement is 928 DKR. It is income-linked for all pensioners. In addition, individual supplements may be granted. (Rates in effect on 1/1/1990). Adjustment: up to 1989, pensions were adjusted to cost of living on 1/1 and 1/7. From 1990, pensions are adjusted in accordance with the increase in wages in industry on 1/7. | | BENEFIT FORMULA (AMOUNT) In principle partial pension is a fixed amount per reduced working hour (3 280 DKR per year at 1/7/1989). The maximum amount is 75 443 DKR per year, the minimum 16 401 DKR. The initial amount is reduced to 80% after 2 1/2 years. Payable until age 67. (Rates in effect in 1989). | |

Remarks: Scheme in effect since 1 January 1987.

DENMARK

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|--|-----------------------|
| Municipalities | 3 | Unemployment Funds | 4 |
| SCOPE/BENEFIT All residents, early retirement state pension | | SCOPE/BENEFIT Under-employed older workers | |
| CONDITIONS FOR ELIGIBILITY a) Age 18-66. b) Working capacity reduced by under 2/3 (a) with a minimum of 1/2 for health reasons. c) - Ordinary pension: age 60-66. - Increased ordinary pension: age 18-59 (b). | | CONDITIONS FOR ELIGIBILITY a) Age 60. b) Membership in unemployment fund during 10 years within last 15. c) Satisfy qualifying conditions for entitlement to unemployment benefit d) Continuing membership in unemployment fund. e) Not more than 200 hours of paid work in a 12 month period. | |
| BENEFIT FORMULA (AMOUNT) The ordinary pension consists of a basic amount (maximum 3 437 DKR for pensioner married to a pensioner; 3 607 DKR for other pensioner) and a supplement (maximum 928 DKR), both of them income-linked. (Persons qualifying for the increased pension (b) receive an early retirement age allowance in addition (maximum 840 DKR).) Personal supplements may be paid. Payable until age 67. (Rates in effect in 1990). | | BENEFIT FORMULA (AMOUNT) 90 percent of previous salary. Maximum 124 887 DKR per year, reduced to 80 percent of initial amount after 1 1/2 years. Payable until age 67. (Rates in effect in 1990). | |

Remarks: Scheme in effect since 1.1.1984.

(a) When reduced by 2/3 and more, see invalidity function, "State invalidity pension"

(b) Should not be included in the old age function

| DENMARK | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Municipalities and Counties | 5 | Municipalities and Counties | 6 |
| SCOPE/BENEFIT Nursing homes, all residents | | SCOPE/BENEFIT Sheltered accomodation, all residents | |
| CONDITIONS FOR ELIGIBILITY - Day nursing homes: the need for attendance and care which cannot be provided in the home during the day. - Residential nursing homes: the fact that the person concerned cannot manage in his or her own home even with permanent home help etc. | | CONDITIONS FOR ELIGIBILITY Pensioners unable to care for themselves but not needing care in nursing homes. | |
| BENEFIT FORMULA (AMOUNT) Administration costs of day nursing homes and residential nursing homes. | | BENEFIT FORMULA (AMOUNT) Costs of sheltered accomodation tailored to individual needs, including service flats. | |

DENMARK

| Agency Municipalities | Number of form 7 | Agency Municipalities | Number of form 8 |
|---|----------------------------|--|----------------------------|
| SCOPE/BENEFIT Home help, all residents | | SCOPE/BENEFIT Leisure activities, pensioners | |
| CONDITIONS FOR ELIGIBILITY Primarily pensioners needing assistance with housework and personal care owing to permanent illness or disability. | | CONDITIONS FOR ELIGIBILITY Be in receipt of a State old-age pension or early retirement State pension. | |
| BENEFIT FORMULA (AMOUNT) Services; the extent depends upon the need of the individual. | | BENEFIT FORMULA (AMOUNT) Benefits in kind and services: such as <ul style="list-style-type: none"> - club activities - gymnastics - chiropody | |

| DENMARK | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Labour Market Supplementary Pension Fund | 9 | Central government | 10 |
| SCOPE/BENEFIT Labour Market Scheme (ATP), employees, supplementary pension | | SCOPE/BENEFIT Established civil servants, supplementary pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 67 and have been registered as a contributing employee. b) If the person is deceased, a spouse's pension is granted from age 62, if not in receipt of an ATP pension on their own, (a) (1/2 of the pension of the deceased). N.B.: All employees aged 16 to 66 who are employed on a permanent basis (at least 10 hours per week by the same employer) are members of the ATP scheme. | | CONDITIONS FOR ELIGIBILITY a) Age 60 (voluntary) or 70 (compulsory). b) 10 years of service after age 25. In case of reduced working capacity the pension may be granted before age 60. c) A spouse's pension is granted (2/3 of the pension of the deceased) (a) | |
| BENEFIT FORMULA (AMOUNT) The supplementary pension consists of a basic amount, depending on duration of membership and contributions paid, and a supplement depending on the Funds surplus. The average pension paid in 1989 was 2 564 DKR per month. ATP is a defined-contribution plan, where the amount of contribution is set by law each year. | | BENEFIT FORMULA (AMOUNT) Depending on grade and length of service. Normally about 3/5 of final wage. Pensions are adjusted according to changes in salary scales of civil servants. | |

(a) Should not be included in the old age function, but in the survivors function.

(a) Should not be included in the old-age function, but in the survivors function.

| DENMARK | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Central Government | 11 | Municipalities and counties | 12 |
| SCOPE/BENEFIT Other civil servants: Government officials not entitled to a civil service or social security pension, supplementary pension | | SCOPE/BENEFIT Local government officials, supplementary pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 60 (voluntary) or 70 (compulsory). b) 15 years of service after age 30. | | CONDITIONS FOR ELIGIBILITY a) Age 60 (voluntary) or 70 (compulsory). b) To have completed a specified length of service. The eligibility conditions vary from one scheme to another in different municipalities and counties. c) A spouse's pension is granted (a). | |
| BENEFIT FORMULA (AMOUNT) Depending on grade and length of service. Minimum 5 805 DKR per year, maximum 17 416 DKR. (Rates in effect in 1985). | | BENEFIT FORMULA (AMOUNT) Depending on grade and length of service. | |

(a) Should not be included in the old age function, but in the survivors functions.

| DENMARK | | | |
|--|-----------------------|-----------------------------------|-----------------------|
| Agency | Number of form | Agency | Number of form |
| - Private Pension Funds and Private Insured plans | 13 | | |
| SCOPE/BENEFIT Employees of private companies, pensions funds and insured plans | | SCOPE/BENEFIT | |
| CONDITIONS FOR ELIGIBILITY Pensionable age and other conditions vary according to scheme. A spouse's pension may be granted (a) | | CONDITIONS FOR ELIGIBILITY | |
| BENEFIT FORMULA (AMOUNT) Vary according to contributions paid by the protected person and the employer. | | BENEFIT FORMULA (AMOUNT) | |

(a) Should not be included in the old age function, but in the survivors function.

GERMANY

| Agency General Pension Insurance Institutes | Number of form 1 | Agency Federal, Länder and Local Governments, public enterprises | Number of form 2 |
|---|----------------------------|---|----------------------------|
| SCOPE/BENEFIT General pension insurance scheme : all employees and self-employed (*) | | SCOPE/BENEFIT Civil servants | |
| CONDITIONS FOR ELIGIBILITY a) Age: - normally 65. - Persons with 35 insurance years and/or severely handicapped persons : 63. - Women and unemployed under certain conditions : 60. b) At least 60 months of insurance. | | CONDITIONS FOR ELIGIBILITY a) Age 65. Early retirement at 62. b) At least 10 years of service; a full pension is paid after 35 years of service. | |
| BENEFIT FORMULA (AMOUNT) $1.5 \% \times n \times W \times c$ n = years of insurance W = general national wage level (1990: 31 692 DM; 1991: 33 149 DM). c = individual coefficient: average over period of coverage of the annual ratios of the worker's wages to the general national average wage level. Adjustment: pensions are adjusted on 1/7 each year in accordance with the evolution of gross earnings in the previous year and with the compulsory deductions. | | BENEFIT FORMULA (AMOUNT) Minimum after 10 years of service : 35 percent of last gross wage. Increased gradually to maximum after 35 years of service : 75 percent of last gross wage. | |

(*) Compulsory insurance covers only some small groups of self-employed, such as persons working at home, midwives, artists, craftsmen, authors.

GERMANY

| Agency | Number of form | Agency | Number of form | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------|---|----------------|-----------|--|--|--|--|-------|---------|--|---------|---------|-----|-----|--|--------|---------|-----|-----|--|-----------------|---------|-----|-----|--|--|--|
| Agricultural Old-age Funds | 3 | Occupational Old-age Funds | 4 | | | | | | | | | | | | | | | | | | | | | | | | | |
| SCOPE/BENEFIT Farmers | | SCOPE/BENEFIT Members of the liberal professions | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. (60 years if disabled). b) 180 months of contributions. c) Giving-up or sale of farm. | | CONDITIONS FOR ELIGIBILITY a) Age 65-68, variable according to the rules of the fund. b) In certain cases, minimum of contributions required (60 months) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BENEFIT FORMULA (AMOUNT) <table data-bbox="149 905 792 1093"> <thead> <tr> <th colspan="2"></th> <th colspan="3">Per month</th> </tr> <tr> <th colspan="2"></th> <th>Basic</th> <th colspan="2">Maximum</th> </tr> </thead> <tbody> <tr> <td>Married</td> <td>rate DM</td> <td>627</td> <td colspan="2">965</td> </tr> <tr> <td>Single</td> <td>rate DM</td> <td>418</td> <td colspan="2">644</td> </tr> <tr> <td>Family members'</td> <td>rate DM</td> <td>209</td> <td colspan="2">322</td> </tr> </tbody> </table> <p data-bbox="149 1128 569 1155">These rates were in force in July 1990.</p> <p data-bbox="149 1190 1081 1305">The benefit varies according to the number of years of insurance. The basic amount is due after 15 years of insurance. Each year of insurance above the minimum number of 15, increases the benefit by 3% of the basic amount.</p> | | | | Per month | | | | | Basic | Maximum | | Married | rate DM | 627 | 965 | | Single | rate DM | 418 | 644 | | Family members' | rate DM | 209 | 322 | | BENEFIT FORMULA (AMOUNT) <p data-bbox="1182 905 2130 962">In most schemes the benefit depends on the amount and the number of contributions. Some schemes provide lump-sum benefits. There is a large variety of benefit formulae.</p> | |
| | | Per month | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Basic | Maximum | | | | | | | | | | | | | | | | | | | | | | | | | |
| Married | rate DM | 627 | 965 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Single | rate DM | 418 | 644 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Family members' | rate DM | 209 | 322 | | | | | | | | | | | | | | | | | | | | | | | | | |

GERMANY

| Agency Miners' Pension Insurance Institute | Number of form 5 | Agency General Pension Insurance Institutes | Number of form 6 |
|--|----------------------------|--|----------------------------|
| SCOPE/BENEFIT Miners | | SCOPE/BENEFIT Former employees residing abroad, payment of pensions abroad | |
| CONDITIONS FOR ELIGIBILITY a) Age 60. b) Age 55 with 25 years of underground work. | | CONDITIONS FOR ELIGIBILITY The same as apply to resident pensioners. To retire and to live abroad | |
| BENEFIT FORMULA (AMOUNT) $2\% \times u \times W \times c$ u= years of underground work W = general national wage level (1990: 31 692 DM; 1991: 33 149 DM). c = individual coefficient: average over period of coverage of the annual ratios of the worker's wages to the national average wage level. | | BENEFIT FORMULA (AMOUNT) The same as applies to resident pensioners. | |

GERMANY

| Agency | Number of form | Agency | Number of form |
|--|----------------|--|----------------|
| General Pension Insurance Institutes | 7 | General Pension Insurance Institutes | 8 |
| SCOPE/BENEFIT Employees pre-retirement (since 1985) | | SCOPE/BENEFIT Social security contributions, sickness insurance coverage of pensioners. | |
| CONDITIONS FOR ELIGIBILITY a) Age 58. b) Voluntary retirement from occupational activity when proposed by the employer. | | CONDITIONS FOR ELIGIBILITY To have been covered by a pension insurance scheme for at least one half of the employment record. | |
| BENEFIT FORMULA (AMOUNT) At least 65 percent, mostly 70 percent of last net wage. Payable until award of old-age pension. | | BENEFIT FORMULA (AMOUNT) Payment on behalf of the pensioner of one half of the sickness insurance contributions (in 1987/88 the rate was 5.9% of pensions. In July 1989 it rose to 6.45%). | |

GERMANY

| Agency Federal Government | Number of form 9 | Agency General Pension Insurance Institutes | Number of form 10 |
|---|----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Indemnity to victims of war and its consequences. | | SCOPE/BENEFIT Women, allowance for raising children | |
| CONDITIONS FOR ELIGIBILITY Loss or partial loss of means of support due to losses suffered through war, expulsion or similar events. | | CONDITIONS FOR ELIGIBILITY Female pensioners who have raised children and have left employment. | |
| BENEFIT FORMULA (AMOUNT) Payment depending on the number of family members and on the degree of loss suffered. Amount limited by a ceiling. | | BENEFIT FORMULA (AMOUNT) One additional insurance year is granted for each child. Calculation base: 75% of average earnings for each insurance year. Mothers born before 1921 are awarded a flat-rate benefit (in 1990 it was 29.70 DM per month). | |

GERMANY

| Agency | Number of form | Agency | Number of form |
|---|----------------|---|----------------|
| General Pension Insurance Institutes | 11 | Central Government | 12 |
| SCOPE/BENEFIT Pensioners' age allowance | | SCOPE/BENEFIT Social Aid | |
| CONDITIONS FOR ELIGIBILITY Age 90 or more. | | CONDITIONS FOR ELIGIBILITY All elderly persons | |
| BENEFIT FORMULA (AMOUNT) The amount of the allowance varies from scheme to scheme. The lump sum payment becomes a periodical payment when the pensioner is 100 years old. | | BENEFIT FORMULA (AMOUNT) Various social services may be provided, as required. They may include: preparation for retirement, help to maintain or to find accommodation (i.e. in an old people's home), leisure activities, "meals on wheels", home help, etc. | |

GERMANY

| Agency All pension schemes | Number of form 13 | Agency Pension Supplement Institutes | Number of form 14 |
|---|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Goods and Services | | SCOPE/BENEFIT Employees of public bodies and enterprises (pension supplement) | |
| CONDITIONS FOR ELIGIBILITY No conditions. | | CONDITIONS FOR ELIGIBILITY a) Age: - normally 65. - Persons with 35 insurance years and/or severely handicapped persons: 63. - Women under certain conditions: 60. b) At least 60 months of insurance. | |
| BENEFIT FORMULA (AMOUNT) Advice and help in kind to pensioners. | | BENEFIT FORMULA (AMOUNT) The pension under the general pension insurance scheme is supplemented by a benefit covering the difference between the amount of the general pension and the pension due to a civil servant of similar grade under the special civil servants' scheme. | |

GERMANY

| Agency | Number of form | Agency | Number of form |
|--|----------------|-----------------------------------|----------------|
| Private Enterprises | 15 | | |
| SCOPE/BENEFIT Pension provision by private enterprises | | SCOPE/BENEFIT | |
| CONDITIONS FOR ELIGIBILITY Vary greatly among different schemes. General retirement age 65 (men) or 60 (women). | | CONDITIONS FOR ELIGIBILITY | |
| BENEFIT FORMULA (AMOUNT) Various, depending on whether benefit is provided by an enterprise fund, an independent pension fund or a private life insurance company. | | BENEFIT FORMULA (AMOUNT) | |

| GREECE | | | |
|--|----------------|--|----------------|
| Agency | Number of form | Agency | Number of form |
| Social Insurance Institute | 1 | National Agricultural Insurance Institute | 2 |
| SCOPE/BENEFIT General scheme for employees (IKA) | | SCOPE/BENEFIT Agricultural workers and farmers, pension insurance (OGA) | |
| CONDITIONS FOR ELIGIBILITY Conditions for 1989 Age 65 (men) or 60 (women) with 4 050 days of contributions. Age 62 (men) or 57 (women) with 10 000 days of contributions. Age 58 (men) with 10 500 days of contributions. Age 55 (women) with dependent children and 5 500 days of contributions. | | CONDITIONS FOR ELIGIBILITY Age 65 with 25 years of contributions from age 21. | |
| BENEFIT FORMULA (AMOUNT) 30 to 70 percent of average earnings during last 2 years, varying inversely according to 22 wage classes, plus from 1 percent to 2.5 percent of earnings for each 300 days of contributions beyond 3 000 days. <u>Conditions before law 1902/1990</u> Spouse supplement: 1.5 x daily minimum earnings Child supplement: - 1 x daily minimum earnings for each child if pension = minimum amount - 1st child: 20%, 2nd: 15%, 3rd: 10% of pension if pension > minimum amount <u>Conditions after law 1902/1990.</u> Spouse supplement: as before law 1902/1990. Child supplement: - 3 372 DR for each child if pension = minimum amount (from 1/7/1991) - as before law 1902/1990 if pension > minimum amount Minimum amount of pension: 47 320 DR from 1/1/89, 49 500 DR from 1/5/89, 54 100 DR from 1/9/89 and 67 460 DR from 1/09/1991. Maximum : 25 x daily minimum earnings for each wage class. | | BENEFIT FORMULA (AMOUNT) <u>Conditions in 1989</u> - Single person 8 500 DR per month. - Married couple: 17 000 DR per month. - Farmer with spouse not eligible in own right 10 000 DR if spouse over 65 or 9 250 DR if spouse under 65 years of age. <u>Conditions from 1/1/1991.</u> - Single person 10 500 DR per month. - Married couple (both qualifying as farmers) : 21 000 DR per month. - Farmer with spouse not eligible in own right : 12 000 DR per month if spouse over 65 or 11 250 DR per month if spouse under 65 years of age. | |

Remarks: Pensions are adjusted three times a year in line with the increase in the general level of prices (on 1/1, 1/5 and 1/9).
Supplements for dependent children should not be included in the old age function, but in the family function.

| GREECE | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Insurance Fund for Craftsmen and small traders | 3 | Other primary funds | 4 |
| SCOPE/BENEFIT Self employed persons, craftsmen and traders, pension insurance (TEBE) | | SCOPE/BENEFIT Employees and self-employed covered by primary funds other than IKA, OGA, TEBE retirement pension | |
| CONDITIONS FOR ELIGIBILITY Age 65 with 20 years of contributions. Age 60 with 35 years of contributions. | | CONDITIONS FOR ELIGIBILITY There are around 40 primary funds other than IKA, OGA and TEBE. They are organised by profession or economic sector, and most of them were in existence before the social security system took its present form. Notably bank employees funds. | |
| BENEFIT FORMULA (AMOUNT) The amount of benefit depends on a calculation which takes into account : - the number of years of contributions credited within each insurance category to which the beneficiary belonged during his active life, - the amount of insurance premium which was collected in respect of each insurance category (10 premium rates) over the whole contribution period. The minimum amount of pension was 30 240 DR per month in 1989. The minimum amount of pension was 41 915 DR per month from 1/9/1991 | | BENEFIT FORMULA (AMOUNT) Variable according to the fund. | |

| GREECE | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Severance pay insurance funds | 5 | Social Insurance Institute | 6 |
| SCOPE/BENEFIT Severance pay at retirement, all private sector employees | | SCOPE/BENEFIT Employees supplementary fund (TEAM), supplementary pensions | |
| CONDITIONS FOR ELIGIBILITY Variable from fund to fund. The funds are organised according to socio-professional groups. The benefits are paid at retirement. | | CONDITIONS FOR ELIGIBILITY a) Receipt of pension under a General Scheme for Employees (not only IKA). b) 1 000 days of contributions during the 5 year period following affiliation to the scheme and 175 days of contributions in each additional year up to maximum of 4 050 days. (Conditions as of 1989). | |
| BENEFIT FORMULA (AMOUNT) Variable from fund to fund. Single payment, depending, in general, on the pensionable wage and the years of service. The benefit is also payable to invalids and survivors. The figures in the table cover the benefits for all three risks. A breakdown of the figures is not available. | | BENEFIT FORMULA (AMOUNT) The pension is calculated as follows: First by multiplying 9 percent of the current minimum wage by a coefficient corresponding to the wage class to which the employee belongs at retirement. To this result a 4% supplement is added for every 300 days of contributions (to the credit of the employee) between 1 500 and 7 500 days of contributions, plus 3% for each period of 300 days over 7 500 days of contributions. | |

Remarks: This supplementary scheme was initiated in 1979. Payments began in 1984.

| GREECE | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Supplementary Farmers' Insurance Fund | 7 | Auxiliary funds | 8 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Agricultural sector fund (OGA), supplementary old-age insurance | | Employees and self-employed covered by auxiliary funds, supplementary pension | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| <p>- To have retired with an old-age pension payable by the National Agricultural Insurance Institute.</p> <p>- To have at least a credit of 5 years of contributions to the supplementary Fund (to be increased in future).</p> | | <p>Some auxiliary funds apply the same conditions as TEAM. However, there are funds with conditions that are more favourable. Auxiliary funds are defined contribution plans, organised according to certain professions or sectors of activity. Contributions vary very much from one fund to another.</p> <p>They are the most important part of supplementary pension provision, since they are the oldest form. There are around 250 auxiliary funds. Some of them might be merged with TEAM.</p> | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| <p>Minimum amount : 3 000 DR per month (Law 1745/87)*.</p> <p>Normal amount : depends on daily minimum wage and on a coefficient attached to the insurance category to which the beneficiary belongs (3 categories).</p> <p>In addition a temporary payment of 1 500 DR per month is due to farmers who were awarded an old-age pension by OCA before December 1988.</p> | | Variable according to the fund. | |
| <p>* But without practical application, because there are no conditions under which the pension would be under this minimum amount.</p> | | | |

Remarks: In effect since 1987. Payments began in 1989.

| GREECE | | | | | | | | | | | |
|---|-------------------------|---|----------------|-------------------------|-------------------------|---------------|---------------------|---------------------|--|---|--|
| Agency | Number of form | Agency | Number of form | | | | | | | | |
| Mutual Insurance Fund of Supplementary Pension for Bank Employees | 9 | National Agricultural Insurance Institution | 10 | | | | | | | | |
| SCOPE/BENEFIT Bank employees, supplementary mutual pension fund for employees of several banks (*) | | SCOPE/BENEFIT Means-tested old age pension | | | | | | | | | |
| CONDITIONS FOR ELIGIBILITY a) Fulfil the conditions of the basic pension scheme. b) If the above mentioned conditions are not met, fulfil the following conditions: <table border="0" style="width: 100%;"> <tr> <td style="text-align: center;">Men</td> <td style="text-align: center;">Women</td> </tr> <tr> <td>20 years insured age 62</td> <td>20 years insured age 45</td> </tr> <tr> <td>25 " " age 55</td> <td>25 " " no age limit</td> </tr> <tr> <td>30 " " no age limit</td> <td></td> </tr> </table> | | Men | Women | 20 years insured age 62 | 20 years insured age 45 | 25 " " age 55 | 25 " " no age limit | 30 " " no age limit | | CONDITIONS FOR ELIGIBILITY - Age 68. - Residence in Greece. - Not receiving an old age pension (from any source). - Annual income below the annual amount of the agricultural workers and farmers old age pension. | |
| Men | Women | | | | | | | | | | |
| 20 years insured age 62 | 20 years insured age 45 | | | | | | | | | | |
| 25 " " age 55 | 25 " " no age limit | | | | | | | | | | |
| 30 " " no age limit | | | | | | | | | | | |
| BENEFIT FORMULA (AMOUNT) Pension corresponds to a percentage of earnings and is based on gross earnings in the last month and the total number of insured years. In general 30-45% of the basic pension. The fund also pays benefits to invalids and survivors, based in general on earnings and the number of insured years. A breakdown of the figures is not available; see tables. | | BENEFIT FORMULA (AMOUNT) <u>Conditions in 1989</u> - Single person: 8 500 DR per month. - Married couple: 17 000 DR per month. - Farmer with spouse not eligible in own right: 10 000 DR if spouse over 65 or 9 250 DR if spouse under 65 years of age. <u>Conditions from 1/1/1991.</u> - Single person: 10 500 DR per month. - Married couple (both qualifying as farmers) : 21 000 DR per month. - Farmer with spouse not eligible in own right : 12 000 DR per month if spouse over 65 or 11 250 DR per month if spouse under 65 years of age. | | | | | | | | | |

(*) Ionian Bank, Ergobank, Bank of Crete, Bank of Attica, National Investment Bank for Industrial Development, Professional Tradesmen's Credit Bank, Investment Bank and others.

Remarks: In effect since 1983.

Remarks: In effect since 1981.

| SPAIN | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Social Security Institute (INSS) or Seamen's Social Institute (ISM)* | 1 | National Social Security Institute (INSS) or Seamen's social Institute (ISM)* | 2 |
| SCOPE/BENEFIT Employees and self-employed, Social Security, current schemes / Retirement pension | | SCOPE/BENEFIT Employees and self-employed insured under the former SOVI scheme / Old age pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) Before 1986: 10 years of contributions, including 700 days of contributions in the last 7 years. Since 1986: 15 years of contributions, including 2 years of contributions in the last 8 years. | | CONDITIONS FOR ELIGIBILITY a) Age 65. b) 1 800 days of contributions to the Old-age and Invalidation Insurance Scheme (SOVI) or have been affiliated to the former Workers' Compulsory Pension Scheme. c) Not be eligible for a pension under any social security scheme. | |
| BENEFIT FORMULA (AMOUNT) 50 percent of benefit base for 10 years of contributions plus 2 percent for each additional year, up to a total of 35 years of contributions. Minimum : 37 205 PTA (single) or 42 525 PTA (couple). Paid 14 times a year. Rates in effect in 1989. Benefit base : Before 1986: Basic income of 24 consecutive months in the last 7 years divided by 28. Since 1986: Basic income of the last 96 months (adjusted, except the last 24) divided by 112. Adjustment: retirement pensions are adjusted upwards as at 1 January each year in line with the forecast increase in the general consumer price index for the next year. | | BENEFIT FORMULA (AMOUNT) Pension amount fixed each year by the government. Rate for 1989: 25 835 PTA. Paid 14 times a year. | |

Remarks: The data referring to invalidity pensions in force at 65 (which continue to be paid as invalidity pensions) are included here.

* Scheme for Seamen and Dockers.

Remarks: The data referring to invalidity pensions in force at 65 (which continue to be paid as invalidity pensions) are included here.

* Scheme for Seamen and Dockers.

| SPAIN | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Mutual Provident Societies | 3 | Central Government or National Provident Fund for Local Government Officers* | 4 |
| SCOPE/BENEFIT Members of the liberal professions / Retirement pension | | SCOPE/BENEFIT Civil servants, military personnel, local government officers / Retirement pension | |
| CONDITIONS FOR ELIGIBILITY - Vary according to the scheme. - Membership of a liberal profession not covered by the State social security scheme. | | CONDITIONS FOR ELIGIBILITY a) Age 65 (70, before 1985). b) 9 years of service Civil servants can also retire voluntarily from age 60 provided they have accomplished 30 years of service in any public employment, including 9 years, at least, as established civil servants. Civil servants affected by permanent invalidity are compulsorily retired with this type of retirement pension, but the Local Government officers receive an invalidity pension that continues to be paid after 65. | |
| BENEFIT FORMULA (AMOUNT) Generally, the pension amount depends on the number and amount of contributions paid. | | BENEFIT FORMULA (AMOUNT) Before 1985: a) Compulsory retirement: 80 percent of pensionable wage. b) Voluntary retirement: 60 percent of pensionable wage. Since 1985: Compulsory or voluntary retirement: From 11.63 percent (13.73 after 1989) of pensionable wage, with 9 years of service, to 85 percent (100 percent after 1989), with 40 years of service. Pensionable wages are fixed each year by the budget. | |

* (MUNPAL)

Remarks: The data referring to invalidity pensions to local government officers, aged 65 and over, are included here.

| SPAIN | | | |
|--|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Central Government | 5 | National Social Security Institute (INSS) | 6 |
| SCOPE/BENEFIT Civil war veterans / Old age pension | | SCOPE/BENEFIT Employees of firms affected by industrial restructuring / Redundancy benefit | |
| CONDITIONS FOR ELIGIBILITY Age 65. Membership is restricted to persons whose record shows that they served in the armed forces of the Republic during the period 18 July 1936 - 1 April 1939. | | CONDITIONS FOR ELIGIBILITY a) Age 60. b) Permanent loss of job due to closing down of firm or redundancy. c) 15 years of contribution at age 65 (the benefit is granted subject to the continuing payment of social security contributions until age 65) | |
| BENEFIT FORMULA (AMOUNT) Pension amount equivalent to minimum old-age pension under the general scheme: 37 205 PTA (single) or 42 525 PTA (couple). Rates for 1989. Paid 14 times a year. | | BENEFIT FORMULA (AMOUNT) 75 percent of average earnings during the preceding six months. Maximum : Amount of old-age pension to which the beneficiary would be eligible at age 65. Benefit payable until age 65. Paid 14 times a year. | |

Remarks: The data referring to invalidity pensions in force at 65 (which continue to be paid as invalidity pensions) are included here.

SPAIN

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| National Provident Fund for Local Government Officers (MUNPAL) | 7 | Central Government or National Provident Fund for Local Government Officers* | 8 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Local Government Officers / Retirement additional benefit | | Civil servants, military personnel, local government officers / Early retirement supplement | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| a) Age 65. b) Be pensioner | | Compulsory retirement before reaching age 65. | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| The amount of 1/2 month of the pensionable wage for every two years of affiliation. Paid only once. | | If the age of retirement is reduced by six months or more : a lump-sum equal to four months basic wage of the corresponding grade. If the age of retirement is reduced by less than six months : one-sixth of the basic monthly wage of the corresponding grade for each month or part thereof. | |

* (MUNPAL)

SPAIN

| Agency | Number of form | Agency | Number of form |
|--|----------------|---|----------------|
| National Social Services Institute (INSERSO) | 9 | National Social Services Institute (INSERSO) | 10 |
| SCOPE/BENEFIT Old people's homes / Social Security pensioners | | SCOPE/BENEFIT Home help / Social Security pensioners | |
| CONDITIONS FOR ELIGIBILITY Age 65. Admission according to personal and social circumstances. | | CONDITIONS FOR ELIGIBILITY Needy elderly persons living at home. | |
| BENEFIT FORMULA (AMOUNT) The benefit corresponds to the difference between the running costs of the homes and the contributions paid by the residents. | | BENEFIT FORMULA (AMOUNT) Home help provided free of charge. Payment of a small fee may be required. | |

SPAIN

| Agency Public Transport Companies | Number of form 11 | Agency National Social Services Institute (INSERSO) | Number of form 12 |
|---|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Reduced public transport fares, All elderly persons | | SCOPE/BENEFIT Miscellaneous social services / Social Security pensioners | |
| CONDITIONS FOR ELIGIBILITY Age 60 or 65. To travel on certain days ("blue days") and to purchase a special card ("gold card"). | | CONDITIONS FOR ELIGIBILITY Age 65. | |
| BENEFIT FORMULA (AMOUNT) 50 percent reduction on ordinary rail fares. | | BENEFIT FORMULA (AMOUNT) Subsidies paid to the institutions providing social services to old people. Payment of a small fee by the pensioner to the institution may be required. The services granted may take several forms, including for example accomodation, home help or leisure activities. | |

| SPAIN | | | |
|--|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| General Provident Fund for civil servants (MUFACE) | 13 | General Provident Fund for Civil Servants (MUFACE) | 14 |
| SCOPE/BENEFIT Civil servants / Supplementary retirement pension | | SCOPE/BENEFIT Civil servants / Lump sum retirement supplement | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 9 years of supplementary contributions, of which 700 days within the 7 years immediately preceding the date of eligibility. | | CONDITIONS FOR ELIGIBILITY a) Age 65. b) Be in receipt of retirement pension. | |
| BENEFIT FORMULA (AMOUNT) From 15 percent of basic benefit with 9 years of contributions to 50 percent with 30 years of contributions. Single payment. Basic benefit: quotient obtained by dividing the total wage received during the last year by 12. | | BENEFIT FORMULA (AMOUNT) Lump-sum payment varying according to contributions paid. | |

SPAIN

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|--|---|
| <p>Agency Private Enterprises, Mutual Provident Societies, Public Institutions</p> | <p>Agency Central Government</p> |
| <p>Number of form 15</p> | <p>Number of form 16</p> |
| <p>SCOPE/BENEFIT Employees of private enterprises or public institutions / Supplementary retirement pension</p> | <p>SCOPE/BENEFIT Periodic income support for elderly persons, means-tested</p> |
| <p>CONDITIONS FOR ELIGIBILITY a) Age 65. b) Be in receipt of social security old-age pension. c) Contribution conditions vary between different schemes.</p> | <p>CONDITIONS FOR ELIGIBILITY a) To have attained 69 years (since 1989: 66). b) Subject to means-test : the total income received during the calendar year must be less than the prescribed amount of the income support benefit. c) Subject to an asset test.</p> |
| <p>BENEFIT FORMULA (AMOUNT) In general, the amount of the pension is equal to the difference between the amount of the social security old-age pension and the total earnings of the worker immediately preceding retirement.</p> | <p>BENEFIT FORMULA (AMOUNT) Amount fixed annually by the Government. Paid 14 times a year.</p> |

| SPAIN | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Social Services Institute (INSERSO) | 17 | Central Government | 18 |
| SCOPE/BENEFIT Miscellaneous social services / Elderly persons without means | | SCOPE/BENEFIT Miscellaneous social services for civil war veterans | |
| CONDITIONS FOR ELIGIBILITY Age 65. | | CONDITIONS FOR ELIGIBILITY Age 65. Persons whose record shows that they served in the armed forces of the Republic during the period 18 July 1936 - 1 April 1939. | |
| BENEFIT FORMULA (AMOUNT) Subsidies paid to the institutions providing social services to old people. Payment of small fee by the elderly persons may be required. The services granted may take several forms, including for example accomodation, home help or leisure activities. | | BENEFIT FORMULA (AMOUNT) Subsidies paid to the institutions providing social services to the civil war veterans. The services granted may take several forms, including for example accomodation, home help or leisure activities. | |

FRANCE

| Agency | Number of form | Agency | Number of form |
|---|----------------|---|----------------|
| National Old-age Pension Insurance Fund (CNAVTS) | 1 | Civil servants Fund | 2 |
| SCOPE/BENEFIT General scheme for employees in industry and trade (CNAVTS) | | SCOPE/BENEFIT Civil servants and military personnel | |
| CONDITIONS FOR ELIGIBILITY - 60 years - one quarter's insurance | | CONDITIONS FOR ELIGIBILITY a) - 60 years old for staff in sedentary occupations and 55 for other staff. - age conditions are waived for married women with 3 children and for the military excluding officers who have less than 25 years of service. b) minimum period of insurance: 15 years, (if less than 15 years, then the rules of the general scheme apply) no minimum limit for civil servants and military personnel who have been invalidated out. | |
| BENEFIT FORMULA (AMOUNT) Pensions are calculated on the basis of the salaries of the ten most favourable years, subject to a ceiling. <u>Full rate 50%</u> - 150 quarters in the general scheme: from 60 years, pension equal to 50% of the reference salaries; - 150 quarters in various statutory schemes including the general scheme: same calculation, but then pro rata calculation according to the length of insurance in the general scheme; - pension applied for from 65 years: same calculation, same pro rata calculation, with a 10% increase in the length of insurance after 65 years. <u>Reduced rate</u> Between 60 and 65 years with less than 150 quarters of insurance, all statutory schemes, 1.25% reduction in the rate per missing quarter in relation to 65 years or in relation to 150 quarters of insurance, plus pro rata calculation according to the length of insurance in the general scheme. Pension increased by 10% if three children were brought up. | | BENEFIT FORMULA (AMOUNT) 2 % of pensionable wage (calculated on the basis of wage during the last 6 months) per year of insurance, subject to a maximum of 37 1/2 years. (exceptionnally 40 years). Child supplement : 10 % of pension for 3 children and 5 % for each additional child. | |

Remarks: - The benefit formula described above has been in effect since 1982.
- Pensions are adjusted on 1/1 and 1/7 each year in line with the forecast increase of the consumer price index. On 1/1 of the following year, an adjustment takes account on the difference between forecast and real change.

Remarks: including Post and Telecommunications personnel.

FRANCE

| Agency Parliamentary staff Fund | Number of form 3 | Agency National theatre Fund | Number of form 4 |
|---|---------------------|--|---------------------|
| SCOPE/BENEFIT Parliamentary staff | | SCOPE/BENEFIT National theatre employees | |
| CONDITIONS FOR ELIGIBILITY a) Age 60. b) 15 years of service. Members of Parliament enjoy a preferential set of eligibility conditions. | | CONDITIONS FOR ELIGIBILITY Dancers : age 45 (men) or 40 (women). Singers : age 50. Stage mechanics : age 55. Others : age 60. | |
| BENEFIT FORMULA (AMOUNT) 2 % of pensionable wage per year of insurance. Members of Parliament enjoy preferential pension rates. | | BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of insurance. | |

FRANCE

| Agency FSPOEIE and CNRACL Fund | Number of form 5 | Agency SNCF Fund | Number of form 6 |
|--|---------------------|---|---------------------|
| SCOPE/BENEFIT State employed workers (FSPOEIE) and Local government staff (CNRACL) | | SCOPE/BENEFIT Railway employees (SNCF) | |
| CONDITIONS FOR ELIGIBILITY a) Age: - 60, except staff in non sedentary occupations or category B staff (55). - conditions are waived for married women with three children or one child aged over one year who is 80% disabled. b) Minimum period of insurance: 15 years; if less than 15 years, then the rules of the general scheme apply. | | CONDITIONS FOR ELIGIBILITY a) Age 55 or 50 for certain activities. b) 25 years of insurance; if less than 25 years, then the rules of the general scheme apply. | |
| BENEFIT FORMULA (AMOUNT) 2% of pensionable earnings (calculated on the basis of earnings during the last 6 months) per year of insurance, subject to a maximum of 37 1/2 years (exceptionally 40 years). Child supplement : 10 % of pension for 3 children and 5 % for each additional child. | | BENEFIT FORMULA (AMOUNT) 2 % of pensionable earnings (calculated on the basis of earnings during the last 6 months) per year of insurance, subject to a maximum of 37 1/2 years (exceptionally 40 years). Child supplement : 10 % of pension for 3 children and 5 % for each additional child. | |

| FRANCE | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| RATP Fund | 7 | Banque de France Fund | 8 |
| SCOPE/BENEFIT Transport and subway employees in Paris (RATP) | | SCOPE/BENEFIT Banque de France employees | |
| CONDITIONS FOR ELIGIBILITY a) Age 60 or 55 and 50 for certain activities. b) 15 years of insurance; if less than 15 years, then the rules of the general scheme apply. | | CONDITIONS FOR ELIGIBILITY a) Age 60 or 55 for certain categories. b) 15 years of insurance. No age condition for women with 3 children. | |
| BENEFIT FORMULA (AMOUNT) 2 % of pensionable earnings (calculated on the basis of earnings during the last 6 months) per year of insurance, subject to a maximum of 37 1/2 years (exceptionally 40 years). Child supplement : 10 % of pension for 3 children and 5 % for each additional child. | | BENEFIT FORMULA (AMOUNT) 2 % of pensionable earnings (calculated on the basis of earnings during the last 6 months) per year of insurance, subject to a maximum of 37 1/2 years (exceptionally 40 years). Child supplement : 10 % of pension for 3 children and 5 % for each additional child. | |

FRANCE

| Agency CFF Fund | Number of form 9 | Agency CGE Fund | Number of form 10 |
|--|---------------------|--|----------------------|
| SCOPE/BENEFIT Crédit Foncier de France employees (CFF) | | SCOPE/BENEFIT Water utility employees (CGE) | |
| CONDITIONS FOR ELIGIBILITY Age 60. | | CONDITIONS FOR ELIGIBILITY Age 60 | |
| BENEFIT FORMULA (AMOUNT) 2 % of pensionable wages per year of insurance. | | BENEFIT FORMULA (AMOUNT) 2 % of pensionable wages per year of insurance. | |

Remarks: Included in general scheme since 1989.

Remarks: Included in general scheme since 1989.

| FRANCE | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| EDF and GDF Fund | 11 | SEITA Fund | 12 |
| SCOPE/BENEFIT Electricity and gas employees (EDF and GDF) | | SCOPE/BENEFIT Tobacco company employees (SEITA) | |
| CONDITIONS FOR ELIGIBILITY a) Age 60 or 55 for certain activities. b) 15 years of insurance; if less than 15 years, then the rules of the general scheme apply. | | CONDITIONS FOR ELIGIBILITY a) 60 years. b) 15 years of insurance; if less than 15 years, then the rules of the general scheme apply. | |
| BENEFIT FORMULA (AMOUNT) 2 % of pensionable earnings (calculated on the basis of earnings during the last month) per year of insurance, subject to a maximum of 37 1/2 years (exceptionally 40 years). Child supplement: 10 % of pension for 3 children and 5 % for each additional child. | | BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of insurance. | |

FRANCE

| Agency Chamber of Commerce of Paris Fund | Number of form 13 | Agency CDC Funds | Number of form 14 |
|--|-----------------------------|---|-----------------------------|
| SCOPE/BENEFIT Chamber of Commerce of Paris employees | | SCOPE/BENEFIT Several Schemes managed by the Caisse des Dépôts et des Consignations | |
| CONDITIONS FOR ELIGIBILITY Age 60 or 55 if in non-sedentary occupations. | | CONDITIONS FOR ELIGIBILITY The conditions are established in the regulation of the different pension arrangements managed by the Caisse de Dépôts et des Consignations. | |
| BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of insurance. | | BENEFIT FORMULA (AMOUNT) The amount of the benefits is established in the regulation of the different pension arrangements managed by the Caisse des Dépôts et des Consignations. | |

| FRANCE | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Agricultural Mutual Funds | 15 | Agricultural Mutual Funds | 16 |
| SCOPE/BENEFIT Farmers (MSA) | | SCOPE/BENEFIT Agricultural workers (MSA) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 or 60 in case of incapacity. b) 1 year of agricultural activity and insurance. | | CONDITIONS FOR ELIGIBILITY Same rules as for employees in the general scheme (see form 1). | |
| BENEFIT FORMULA (AMOUNT) Flat-rate amount calculated in proportion to period of activity, subject to a maximum (14 800 FF per year on 1 January 1990) for 150 quarterly periods, plus a <u>proportional amount</u> equal to the number of acquired insurance "points" times value of point. The head of the Farm is entitled to both the flat-rate and the point-related amount; his family members are only entitled to the flat-rate amount. | | BENEFIT FORMULA (AMOUNT) Same rules as for employees in the general scheme (see form 1). | |

Remarks: Age 65 phased down gradually to 60 from 1992.

FRANCE

| Agency Miners Fund | Number of form 17 | Agency ENIM Fund | Number of form 18 |
|--|----------------------|--|----------------------|
| SCOPE/BENEFIT Miners | | SCOPE/BENEFIT Seafarers (ENIM) | |
| CONDITIONS FOR ELIGIBILITY Age 55 or 50 if 30 years of activity, including 20 years of underground work. | | CONDITIONS FOR ELIGIBILITY Age 55 if 15 years of activity or 50 if 25 years of activity. | |
| BENEFIT FORMULA (AMOUNT) The annual amount is a flat-rate of 41 479 FF after 30 years of activity. 1 383 FF per year of activity if less than 30 years of insurance. (Rates in effect in 1991). | | BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of insurance. Child supplement: 5% of pension for 2 children, 10% for three children and 15% for four or more children. | |

| FRANCE | | | |
|--|----------------|--|----------------|
| Agency | Number of form | Agency | Number of form |
| CRPCEN Fund | 19 | CAMR Fund | 20 |
| SCOPE/BENEFIT Notary clerks (CRPCEN) | | SCOPE/BENEFIT Local railway employees (CAMR) | |
| CONDITIONS FOR ELIGIBILITY Age 60, or 55 for women with 25 years of activity. | | CONDITIONS FOR ELIGIBILITY 60 years old for employees in sedentary occupations and 55 for other employees. | |
| BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of activity, after 15 years of insurance. 1.5 % of earnings below a ceiling and 1 % of earnings above ceiling, if less than 15 years of activity. | | BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of insurance. | |

Remarks: Coverage limited to employees in activity on 1 January 1954.

FRANCE

| Agency CAMAVIC Fund | Number of form 21 | Agency CANCAVA Fund | Number of form 22 |
|---|----------------------|--|----------------------|
| SCOPE/BENEFIT Members of the clergy (CAMAVIC) | | SCOPE/BENEFIT Craftsmen (CANCAVA) | |
| CONDITIONS FOR ELIGIBILITY Age 65. | | CONDITIONS FOR ELIGIBILITY Since 1973, same rules as for employees in the general scheme (see form 1). For periods before 1973: "points" system. | |
| BENEFIT FORMULA (AMOUNT) Amount proportional to period of insurance. Flat-rate of 19 650 FF per year after 37 1/2 years of activity. (Rate in effect in 1990). | | BENEFIT FORMULA (AMOUNT) Since 1973, same rules as for employees in the general scheme (see form 1). For periods before 1973: "points" system. | |

FRANCE

| Agency ORGANIC Fund | Number of form 23 | Agency CNAVPL Fund | Number of form 24 |
|--|----------------------|---|----------------------|
| SCOPE/BENEFIT Industrial and commercial self-employed (ORGANIC) | | SCOPE/BENEFIT Members of the liberal professions (CNAVPL) | |
| CONDITIONS FOR ELIGIBILITY Since 1973, same rules as for employees in the general scheme (see form 1). For periods before 1973: "points" system. | | CONDITIONS FOR ELIGIBILITY a) Age 65 (reduced benefits may be paid from age 60). b) If less 15 years of contributions, benefits paid proportionately. c) Termination of self-employed activity for some professional categories. | |
| BENEFIT FORMULA (AMOUNT) Since 1973, same rules as for employees in the general scheme (see form 1). For periods before 1973: "points" system. | | BENEFIT FORMULA (AMOUNT) Basic pension : Calculated on the basis of AVTS amount (flat-rate of 15 520 FF per year or higher if the number of contribution years is more than 15) plus supplementary pension varying according to professional categories (mainly based on the insurance "point" system). Spouse's supplement: 4 000 FF per year. (Rates in effect on 1 January 1992). | |

FRANCE

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| Central Government | 25 | Civil servants Fund | 26 |
| SCOPE/BENEFIT War veterans | | SCOPE/BENEFIT Civil servants, early retirement pensions | |
| CONDITIONS FOR ELIGIBILITY Age 65 or 60 if a beneficiary of the National Solidarity Fund or war invalid receiving social aid. | | CONDITIONS FOR ELIGIBILITY <u>Early retirement pension</u> a) Age 57 to 60. b) 37 1/2 years of service. <u>Partial pension</u> a) Age 55 to 60. b) Half-time work until retirement. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate of around 2 200 FF per month. (Rate in effect on 1 January 1992). | | BENEFIT FORMULA (AMOUNT) <u>Early retirement pension.</u> Same as ordinary retirement pension. <u>Partial pension</u> 80 % of the remuneration corresponding to half-time work (paid in addition to half-salary). | |

| FRANCE | | | |
|---|----------------|--|----------------|
| Agency | Number of form | Agency | Number of form |
| General scheme for employees (UNEDIC or National Employment Fund) | 27 | Central Government | 28 |
| SCOPE/BENEFIT Complete retirement (voluntary departure) and progressive retirement (half-time working), redundancy benefit. | | SCOPE/BENEFIT Iron and steel employees, redundancy agreement | |
| CONDITIONS FOR ELIGIBILITY Varies from case to case. | | CONDITIONS FOR ELIGIBILITY a) Age 50. b) Redundant. | |
| BENEFIT FORMULA (AMOUNT) 1) Complete retirement - until 1983: various possibilities for early retirement, at 60 years, then at 55 years, with 65% of previous earnings subject to the "social security ceiling" and 50% of any earnings between this ceiling and 4 times this ceiling; - since 1983: the only remaining possibilities are those offered by the National Employment Fund, from 56 years: see sheet 30. 2) Progressive retirement (half-time working) - age at least 55: half-time salary plus 30% of previous earnings; employer must maintain the previous level of employment; - similar formula, without the obligation to maintain the level of employment and without age conditions, for employees threatened by redundancy. Same benefits. | | BENEFIT FORMULA (AMOUNT) <u>Special redundancy payment (age 50 to 55)</u> 79 % of previous gross earnings. <u>"Pre-pension" (age 55 or more)</u> 70 % of previous gross earnings. | |

Remarks: These benefits were introduced in 1982.

FRANCE

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| General scheme for employees (AGSF) | 29 | Central government | 30 |
| SCOPE/BENEFIT Employees, income guarantee (Garantie de ressources) | | SCOPE/BENEFIT Employees, benefits from the National Employment Fund | |
| CONDITIONS FOR ELIGIBILITY Age 60 to 65 and a) redundant for economic reasons seeking employment at the end of a contract of fixed duration, or b) voluntary departure, or c) redundant after having been beneficiary of special unemployment allowance before age 60 and not fulfilling the conditions under a. | | CONDITIONS FOR ELIGIBILITY - Employees aged at least 56 years and 2 months (but under 60) who have been made redundant and are covered until they are 60 by the National Employment Fund, under an agreement concluded between the employing firm and the state. Note: under such a company/state agreement, the National Employment Fund may pay additional benefits to employees whose jobs are converted into half-time jobs (see sheet 27). | |
| BENEFIT FORMULA (AMOUNT) a) Beneficiary receives a level of income above the current unemployment benefit. c) 65% of previous earnings below social security ceiling and 50% of earnings between this ceiling and four times the amount of this ceiling. | | BENEFIT FORMULA (AMOUNT) 65% of previous earnings below social security ceiling and 50% of earnings between this ceiling and four times the amount of this ceiling. | |

Remarks: No new income guarantee has been granted since 1983.

This income guarantee scheme was discontinued in 1983 when the normal age of retirement was reduced from 65 to 60; some beneficiaries are still alive.

| FRANCE | | | |
|--|----------------|---|----------------|
| Agency | Number of form | Agency | Number of form |
| Central government | 31 | IRCANTEC Fund | 32 |
| SCOPE/BENEFIT Farmers withdrawing from the land | | SCOPE/BENEFIT Public employees other than civil servants (IRCANTEC), supplementary pension | |
| CONDITIONS FOR ELIGIBILITY a) <u>Supplementary retirement benefit</u> - Beneficiary of agricultural old-age pension; - having been farmer for the last 15 years; - having withdrawn from the land and ceded farm to young farmer. b) <u>Annual withdrawal benefit</u> - age 60 to 65 without receiving agricultural old-age pension; - other conditions as under a). | | CONDITIONS FOR ELIGIBILITY a) - Possible from age 55, but reduced - full pension at age 60 if 150 quarterly period of activity - individual arrangements at age 65. b) Having acquired 100 insurance "points", otherwise lump-sum payment. c) Retirement from public service. | |
| BENEFIT FORMULA (AMOUNT) Varies according to age, family status and duration of agricultural activity of spouse. Payable until age 65. | | BENEFIT FORMULA (AMOUNT) Number of acquired insurance "points" times value of point (2 130 FF on 1 July 1992). Child supplement : 10 % of pension for 3 children, 15 % for 4 children... up to 30 % for 7 children or more. | |

Remarks: From 1992, age 60 after 37.5 contributions years (full rate pension) or 55 after 32.5 contributions years (reduced pension).

FRANCE

| Agency ARRCO | Number of form 33 | Agency AGIRC | Number of form 34 |
|---|----------------------|--|----------------------|
| SCOPE/BENEFIT Employees other than managerial or senior technical staff (ARRCO), supplementary pension. | | SCOPE/BENEFIT Managerial and senior technical staff (AGIRC), supplementary pension | |
| CONDITIONS FOR ELIGIBILITY a) - Normally at age 60. - possible at age 55 under certain conditions, but reduced. b) Having contributed between age 16 and 65 and having acquired at least 100 insurance "points", otherwise lump-sum payment. c) Retirement from occupational activity. | | CONDITIONS FOR ELIGIBILITY a) - Normally at age 60. - possible at age 55 under certain conditions, but reduced. b) Having acquired at least 500 insurance "points", otherwise lump-sum payment. c) Retirement from occupational activity. | |
| BENEFIT FORMULA (AMOUNT) <u>Point system</u> : Number of acquired insurance "points" times value of point (2,351 FF on 1 July 1992). <u>Annuity system</u> : Rate of annuity times years of insurance times last earnings. | | BENEFIT FORMULA (AMOUNT) Number of acquired insurance "points" times value of point (2,179 FF on 1 January 1991). | |

Remarks: From 1992, age 60 after 37.5 contributions years (full rate pension) or 55 after 32.5 contributions years (reduced pension).

Remarks: From 1992, age 60 after 37.5 contributions years (full rate pension) or 55 after 32.5 contributions years (reduced pension).

FRANCE

| Agency CPPOSS Fund | Number of form 35 | Agency CRAF Fund | Number of form 36 |
|---|----------------------|--|----------------------|
| SCOPE/BENEFIT Employees of social security institutions (CPPOSS), supplementary pension | | SCOPE/BENEFIT Air France ground staff (CRAF), supplementary pension | |
| CONDITIONS FOR ELIGIBILITY Age 60. | | CONDITIONS FOR ELIGIBILITY Age 60, or 55 if 30 years of activity or married woman or mother. | |
| BENEFIT FORMULA (AMOUNT) 70 % of last earnings minus general scheme pension if 37 1/2 years of contribution (special rules for the prevention of overlapping in the other cases). | | BENEFIT FORMULA (AMOUNT) 1.67 % of earnings per year of activity minus general scheme pension. | |

FRANCE

| Agency | Number of form | Agency | Number of form |
|--|-----------------------|--|-----------------------|
| CRPNAC Fund | 37 | Bank employees Funds | 38 |
| SCOPE/BENEFIT Airline flight staff (CRPNAC), supplementary pension | | SCOPE/BENEFIT Bank employees, supplementary pension | |
| CONDITIONS FOR ELIGIBILITY Age 50. | | CONDITIONS FOR ELIGIBILITY Generally age 60. There are 16 different sets of regulations. | |
| BENEFIT FORMULA (AMOUNT) 1.4 % to 1.84 % of earnings per year of activity. | | BENEFIT FORMULA (AMOUNT) Generally 70 % to 75 % of last earnings minus general scheme pension. | |

| FRANCE | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Occupational and/or sectoral Funds | 39 | Private Enterprise Funds | 40 |
| SCOPE/BENEFIT Occupational and/or sectoral funds, supplementary pension | | SCOPE/BENEFIT Company funds, supplementary pension to employees of private enterprises | |
| CONDITIONS FOR ELIGIBILITY Variable according to scheme and type of pension fund. | | CONDITIONS FOR ELIGIBILITY Variable according to scheme. There are about 100 different pension schemes and funds, each one applying different rules. | |
| BENEFIT FORMULA (AMOUNT) Variable according to scheme (in general, application of the "point" system) and type of pension fund. | | BENEFIT FORMULA (AMOUNT) Variable according to scheme. (See above). | |

FRANCE

| Agency CCPMA Fund | Number of form 41 | Agency Private Enterprises | Number of form 42 |
|---|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Agricultural Provident Fund (CCPMA), supplementary pension | | SCOPE/BENEFIT Company insured plans, supplementary benefit | |
| CONDITIONS FOR ELIGIBILITY Age 60. | | CONDITIONS FOR ELIGIBILITY Variable. The employer decides on pension and eligibility rules. | |
| BENEFIT FORMULA (AMOUNT) 2 % of earnings per year of activity minus general scheme pension. | | BENEFIT FORMULA (AMOUNT) Variable. The employer decides on pension entitlements under the rules of each arrangement. | |

| FRANCE | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Provident Funds (Institutions de Prévoyance) * | 43 | Mutual Associations * | 44 |
| SCOPE/BENEFIT Provident funds, employees of private enterprises | | SCOPE/BENEFIT Mutual associations (Mutuelles), retirement benefit | |
| CONDITIONS FOR ELIGIBILITY There are about 75 different provident funds. The conditions for eligibility vary according to the provisions made in each fund's regulations. | | CONDITIONS FOR ELIGIBILITY Variable. | |
| BENEFIT FORMULA (AMOUNT) (See above). As a rule these are contribution defined benefits. | | BENEFIT FORMULA (AMOUNT) Variable. As a rule these are contribution defined benefits. | |

* These funds come under article L 732-1 of the Social Security Code as supplementary old age pension funds. Guarantees result from negotiation within a profession or enterprise, from a vote within an enterprise, or by an independent decision by an employer.

* Mutual associations are non-profit making groups which run provident funds in the interest of members and their families. Membership is voluntary.

| FRANCE | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Old-age Pension Insurance Funds | 45 | Special Schemes Funds (ORGANIC, CANCAVA) | 46 |
| SCOPE/BENEFIT Allowance to former employees(AVTS) | | SCOPE/BENEFIT Allowance to former self-employed (AVTNS) | |
| CONDITIONS FOR ELIGIBILITY Persons aged 65 or 60 (in case of incapacity for work) not eligible for old-age pension. a) Having been employed after age 50 for 15 years or having been employed for 25 years. b) Having been in receipt of normal earnings equal to or higher than the guaranteed minimum (SMIC) calculated on the basis of 800 working hours. c) Total income (including the AVTS allowance) not higher than 37 320FF (single) or 65 340 FF (household) per year. | | CONDITIONS FOR ELIGIBILITY Persons aged 65 or 60 (in case of incapacity for work) not eligible for old-age pension. a) Having been self-employed after age 50 for 15 years or having worked for 25 years. b) Having had normal earnings equal to or higher than the guaranteed minimum (SMIC) calculated on the basis of 800 working hours. c) Total income (including the AVTNS allowance) not higher than 37 320 FF (single) or 65 340 FF (household) per year. | |
| BENEFIT FORMULA (AMOUNT) Maximum of 15 520 FF per year, increased by 4 000 FF for dependant spouse without own entitlement. Child supplement : 10 % of allowance for 3 children. (Rates in effect on 1 January 1992). | | BENEFIT FORMULA (AMOUNT) Maximum of 15 520 FF per year, increased by 4 000 FF for dependant spouse without own entitlement. Child supplement: 10 % of allowance for 3 children. (Rates in effect on 1 January 1992). | |

FRANCE

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| National Old-age Pension Insurance Funds | 47 | National Solidarity Fund | 48 |
| SCOPE/BENEFIT Allowance paid out of FSAV | | SCOPE/BENEFIT Additional Income Support from the National Solidarity Fund (FNS) | |
| CONDITIONS FOR ELIGIBILITY a) Persons aged 65 or 60 (in case of incapacity for work) not eligible for any old age benefit (including AVTS and AVTNS). b) Total income (including the FSAV allowance) not higher than 37 320 FF (single) or 65 340 FF (household) per year. | | CONDITIONS FOR ELIGIBILITY a) Age 65 or 60 in case of incapacity for work. b) Total income (including the FNS allowance), not higher than 37 320 FF (single) or 65 340 FF (household) per year. | |
| BENEFIT FORMULA (AMOUNT) Maximum of 15 520 FF per year, increased by 4 000 FF for dependant spouse without own entitlement. Child supplement : 10 % of allowance for 3 children. (Rates in effect on 1 January 1992). | | BENEFIT FORMULA (AMOUNT) Maximum of 20 900 FF (single) or 38 050 FF (household) per year. Payable in addition to old age benefits, including AVTS, AVTNS, special mothers' allowance, FSAV. (Rates in effect on 1 January 1992). | |

| FRANCE | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Local authorities | 49 | Miscellaneous public agencies | 50 |
| SCOPE/BENEFIT Social aid allowance to old people, means-tested | | SCOPE/BENEFIT Social welfare for the aged, means tested (all schemes) | |
| CONDITIONS FOR ELIGIBILITY Age 65, or at least age 60 for disabled persons. Fulfill the means-test requirements. | | CONDITIONS FOR ELIGIBILITY Individual need, exceptional circumstances | |
| BENEFIT FORMULA (AMOUNT) Cash allowances at full or at reduced rate depending on the resources of the claimant. | | BENEFIT FORMULA (AMOUNT) Financial assistance varies according to need. | |

FRANCE

| Agency | Number of form | Agency | Number of form |
|--|----------------|---|----------------|
| General and Special Schemes Funds (CNAVTS, ORGANIC, CANCAVA) | 51 | Local government | 52 |
| SCOPE/BENEFIT Mothers' special allowance | | SCOPE/BENEFIT Accomodation, elderly persons | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 or 60 in case of incapacity for work. b) Having raised for at least 9 years, prior to their 16th birthday, 5 children of French nationality at the date of eligibility. c) Total income (including allowance) not higher than 37 320 FF (single) or 65 340 FF (household) per year. | | CONDITIONS FOR ELIGIBILITY a) Age 65 or 60 in case of incapacity for work. b) Insufficient income. c) Unable to live at home. | |
| BENEFIT FORMULA (AMOUNT) Maximum of 15 520 FF per year. (Rate in effect on 1 January 1992). | | BENEFIT FORMULA (AMOUNT) Variable. Generally participation in the cost of housing. | |

FRANCE

| Agency | Number of form | Agency | Number of form |
|--|-----------------------|--|-----------------------|
| General and Special Schemes Funds, Social Aid Funds | 53 | General and Special Schemes Funds | 54 |
| SCOPE/BENEFIT Home help, elderly persons | | SCOPE/BENEFIT Assistance to charities, elderly persons | |
| CONDITIONS FOR ELIGIBILITY Variable. | | CONDITIONS FOR ELIGIBILITY Subsidies to charity establishments caring for elderly persons. | |
| BENEFIT FORMULA (AMOUNT) Variable. Generally financing of a part of the cost of home help. The own contribution of the beneficiary varies according to his income and the rules of the agency. | | BENEFIT FORMULA (AMOUNT) Global subsidies in order to provide services at lower price. | |

| FRANCE | | | |
|---|-----------------------|-----------------------------------|-----------------------|
| Agency | Number of form | Agency | Number of form |
| General and Special Schemes Funds, Social Aid Funds | 55 | | |
| SCOPE/BENEFIT Holiday help, elderly persons | | SCOPE/BENEFIT | |
| CONDITIONS FOR ELIGIBILITY Variable, according to schemes. | | CONDITIONS FOR ELIGIBILITY | |
| BENEFIT FORMULA (AMOUNT) Variable. Generally financing of a part of the cost for a stay in a holiday centre. | | BENEFIT FORMULA (AMOUNT) | |

Remarks: These benefits are paid at the discretion of the administrators of various social security funds, from the budget of the so called "action sanitaire et sociale" provided for by the various funds.

IRELAND

| Agency Central Government | Number of form 1 | Agency Central Government | Number of form 2 |
|--|---------------------|--|---------------------|
| SCOPE/BENEFIT Employees, retirement pension | | SCOPE/BENEFIT Employees, old age pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 and no longer in insurable employment (full retirement or self-employed). From age 66 a switch to old age pension is possible. b) Initial coverage before age 55. c) 156 weeks of paid contributions, and yearly average of between 24 and 48 paid or credited contributions. | | CONDITIONS FOR ELIGIBILITY a) Age 66 (a). b) Initial coverage before age 56. c) 156 weeks of paid contributions, and yearly average of between 20 and 48 paid or credited contributions. The pensioner can continue to work and receive income from work without effect on the pension. Since 1988 all self-employed are covered by the old age pension scheme. Before 1988 no compulsory insurance for self-employed. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate pension depending on average number of contributions per year : 56.80 IRL per week (48 contributions or more; reduced pension when 24 to 47 contributions). Higher rates for those over 80 : up to 60.60 IRL per week. Additions for adult dependents: 36.20 IRL per week (under age 66), 42.40 IRL per week (over age 66); and for dependent children (vary with rank of child). All above rates were applicable in 1988. Adjustment: retirement pensions are upgraded once a year in line with rises in the cost of living; in recent years, however, increases have been above the rate of inflation. | | BENEFIT FORMULA (AMOUNT) Flat-rate pension depending on average number of contributions per year : 56.80 IRL per week (48 contributions or more); 52.40 IRL per week (20-47 contributions). Higher rates for those over 80 : Up to 60.60 IRL per week. Additions for adult dependents : 36.20 IRL per week (under age 66), 42.40 IRL per week (over age 66) : and for dependent children (vary with rank of child). All above rates were applicable in 1988. | |

Remarks: Supplements for dependent children are not included in the old age function, but in the family function. They are mentioned for information only.

(a) At the beginning of the scheme the age limit was 70. It was gradually lowered afterwards.

Remarks: Supplements for dependent children are not included in the old age function, but in the family function. They are mentioned for information only.

IRELAND

| Agency | Number of form | Agency | Number of form |
|---|----------------|---|----------------|
| Central Government | 3 | Local Government | 4 |
| SCOPE/BENEFIT Civil servants, pension and lump sum payment at retirement | | SCOPE/BENEFIT Local government employees, pension and lump sum payment at retirement | |
| CONDITIONS FOR ELIGIBILITY a) Age 60. b) 5 years of permanent service. c) Central government employees (including teachers). | | CONDITIONS FOR ELIGIBILITY a) Age 60. b) 5 years of permanent service. | |
| BENEFIT FORMULA (AMOUNT) Pension : 1/80th of final earnings for each year of service, subject to a maximum of 40/80ths. Lump sum : 1 month of final pay for each year of service, subject to a maximum amount of 1 1/2 years of pay. | | BENEFIT FORMULA (AMOUNT) Pension : 1/80th of final earnings for each year of service, subject to a maximum of 40/80ths. Lump sum : 1 month of final pay for each year of service, subject to a maximum amount of 1 1/2 years of pay. | |

IRELAND

| Agency Central Government | Number of form 5 | Agency Central Government | Number of form 6 |
|--|----------------------------|---|----------------------------|
| SCOPE/BENEFIT All residents, living alone allowance (LAA) | | SCOPE/BENEFIT Free travel for all residents aged 66 or more, | |
| CONDITIONS FOR ELIGIBILITY a) Age 66. b) Be living alone. | | CONDITIONS FOR ELIGIBILITY Age 66. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate allowance : 3.80 IRL per week, payable with various social benefits. (1988 rate). | | BENEFIT FORMULA (AMOUNT) Concerns all public transport. Free at point of delivery. Spouse can travel free with beneficiary. Block reimbursement from Exchequer to carriers. | |

| IRELAND | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Central Government | 7 | Central Government | 8 |
| SCOPE/BENEFIT Free electricity allowance for pensioners | | SCOPE/BENEFIT Free bottled gas for pensioners | |
| CONDITIONS FOR ELIGIBILITY a) Age 66. b) A registered consumer of electricity. c) Living alone or with a dependent spouse, invalid, old-age or blind pensioner... | | CONDITIONS FOR ELIGIBILITY a) Age 66. b) Not connected to electricity system. c) Living alone or with a dependent spouse, invalid, old-age or blind pensioner... | |
| BENEFIT FORMULA (AMOUNT) Exemption from standing charge on bill and 200-300 free units of electricity each 2 month billing period ; 1500 kwh per 12 month period in all; State electricity board is reimbursed from Exchequer. | | BENEFIT FORMULA (AMOUNT) Allowance (vouchers) towards cost of cylinders of gas for heating/cooking : January-April, 5 cylinders ; May-June, 2 cylinders ; July-August, 2 cylinders ; September-December, 5 cylinders. | |

IRELAND

| Agency Central Government | Number of form 9 | Agency Central Government | Number of form 10 |
|--|---|---|---|
| SCOPE/BENEFIT Free telephone rental for pensioners | SCOPE/BENEFIT Free radio/television licence for pensioners | CONDITIONS FOR ELIGIBILITY a) Age 66. b) Living entirely alone or with a permanently incapacitated person. | CONDITIONS FOR ELIGIBILITY a) Age 66. b) Be a registered consumer of electricity and living alone or with a dependent spouse, invalid, old-age or blind pensioner... |
| BENEFIT FORMULA (AMOUNT) Quarterly telephone rental free at point of service. Basic rental : 33.30 IRL (1988). State telephone company is reimbursed by Exchequer. | BENEFIT FORMULA (AMOUNT) Free radio/monochrome television licence on application at point of service. TV licence gives automatic licence for radio as well. Pensioners who wish to have colour licence must pay balance of cost themselves. State TV licence collection agency is reimbursed by Exchequer. Yearly licence: 42 IRL (1988 rate). | | |

IRELAND

| Agency | Number of form | Agency | Number of form |
|--|----------------|---|----------------|
| Central Government | 11 | Central Government | 12 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Free telephone rental, military service pensioners and veterans | | Free travel, military service pensioners and veterans | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| Living alone or with a dependent spouse, invalid, old-age or blind pensioner... | | Military pensioners and veterans. | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| Quarterly telephone rental free at point of service. Basic rental: 33.30 IRL (1988). State telephone company is reimbursed by Exchequer. | | Free at point of delivery. Spouse can travel free with beneficiary. Block reimbursement from Exchequer to carriers. | |

IRELAND

| Agency Central Government | Number of form 13 | Agency Central Government | Number of form 14 |
|---|-----------------------------|---|-----------------------------|
| SCOPE/BENEFIT Free electricity allowance, military service pensioners and veterans | | SCOPE/BENEFIT Free radio/television licence, military service pensioners and veterans | |
| CONDITIONS FOR ELIGIBILITY a) A registered consumer of electricity. b) Living alone or with a dependent spouse, invalid, old-age or blind pensioner... | | CONDITIONS FOR ELIGIBILITY a) A registered consumer of electricity. b) Living alone or with a dependent spouse, invalid, old-age or blind pensioner... | |
| BENEFIT FORMULA (AMOUNT) Exemption from standing charge on bill and 200-300 free units of electricity each 2-month billing period ; 1500 kwh per 12 month period in all. State electricity board is reimbursed from Exchequer. | | BENEFIT FORMULA (AMOUNT) Free radio/monochrome television licence on application at point of service. TV licence gives automatic licence for radio as well. Beneficiaries who wish to have colour licence must pay balance of cost themselves. State TV licence collection agency is reimbursed by Exchequer. Yearly licence : 42 IRL (1988 rate). | |

| IRELAND | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| a) Pension funds b) Insured plans | 15 | Central Government | 16 |
| SCOPE/BENEFIT Employees of private enterprises, pension funds and insured plans | | SCOPE/BENEFIT Non-contributory pension, all elderly persons not eligible for insurance pension | |
| CONDITIONS FOR ELIGIBILITY Vary greatly among different schemes. General retirement age : 60 to 65. | | CONDITIONS FOR ELIGIBILITY a) Age 66. b) Residence in Ireland. c) Subject to a means-test. | |
| BENEFIT FORMULA (AMOUNT) Pensions (and sometimes additional lump-sum payments at retirement) based on years of service. | | BENEFIT FORMULA (AMOUNT) Flat-rate pension depending on amount of assessed means : beneficiary with means up to 6 IRL per week gets 48.50 IRL per week decreasing with increasing means; zero for those with means of 52 IRL per week. Higher rates for those over 80. Additions for adult dependents from 24.40 IRL per week to zero, and for dependent children. All above rates were applicable in 1988. | |

Remarks: Supplements for dependent children are not included in the old age function, but in the family function. They are mentioned for information only.

| IRELAND | | | |
|--|----------------|--|----------------|
| Agency | Number of form | Agency | Number of form |
| Local Government | 17 | Local Government | 18 |
| SCOPE/BENEFIT Long stay geriatric care (private/voluntary) | | SCOPE/BENEFIT Long-stay geriatric care (public) | |
| CONDITIONS FOR ELIGIBILITY Elderly persons requiring private care and treatment in "geriatric hospitals" (a) and homes. Individual assessment of ability to pay fees. | | CONDITIONS FOR ELIGIBILITY Elderly persons unable to be cared for in their own or family home and requiring medical attention because of infirmity or advanced age. Individual assessment of ability to contribute to cost of maintenance in "Geriatric hospitals" (a). | |
| BENEFIT FORMULA (AMOUNT) Benefit amount corresponds to the subsidy payments (usually less than 25% of full cost) made by Health Boards towards the maintenance cost of patients in long stay private or voluntary nursing homes. A small fixed weekly subsidy is payable to patients in long stay private care and approved nursing homes can apply to the Health Board for financial assistance towards the maintenance cost of each incumbent. | | BENEFIT FORMULA (AMOUNT) The benefit corresponds to the expenditure of the local Health Boards to cover the difference between the running cost of the homes and the contributions paid by the beneficiaries. The local Health Boards are funded by means of block grant by central government. | |

(a) The so called "Geriatric hospitals" do not only provide medical care, but also accommodation to old people not capable of living on their own.

(a) The so called "Geriatric hospitals" do not only provide medical care, but also accommodation to old people not capable of living on their own

IRELAND

| Agency Local Government | Number of form 19 | Agency Local government | Number of form 20 |
|--|----------------------|--|----------------------|
| SCOPE/BENEFIT Public welfare homes | | SCOPE/BENEFIT Home nursing services for the elderly - All needy persons | |
| CONDITIONS FOR ELIGIBILITY Elderly persons unable to care for themselves or to be cared for by family. Requiring nursing supervision only. Residents are individually assessed as to ability to contribute to cost of maintenance. | | CONDITIONS FOR ELIGIBILITY To have insufficient means of subsistence. To be an elderly person living at home. | |
| BENEFIT FORMULA (AMOUNT) The benefit corresponds to the expenditure of the local Health Boards to cover the difference between the running cost of the homes and the contributions paid by the beneficiaries. The local Health Boards are funded by means of block grant by central government. | | BENEFIT FORMULA (AMOUNT) Discretionary services: visits by public health nurses. Amount is the expenditure by Health Boards on the service which is provided by public health nurses. | |

IRELAND

| Agency Local government | Number of form 21 | Agency Local Government | Number of form 22 |
|---|-----------------------------|---|-----------------------------|
| SCOPE/BENEFIT Home help services for the elderly - All needy persons | | SCOPE/BENEFIT Meals services for the elderly - All needy persons | |
| CONDITIONS FOR ELIGIBILITY To have insufficient means of subsistence. To be an elderly person living at home. | | CONDITIONS FOR ELIGIBILITY Needy elderly persons living at home. | |
| BENEFIT FORMULA (AMOUNT) Discretionary services: home help provided by public health nurses or by voluntary organisations with health board subsidy. Benefit is the amount paid by Health Boards. It includes direct payments by Health Boards to their own employees and the value of any grants paid to voluntary agencies providing home help services. | | BENEFIT FORMULA (AMOUNT) Benefit is the value of grants paid by Health Boards to voluntary agencies providing free or subsidised meals. | |

ITALY

| Agency National Social Security Institute (INPS) | Number of form 1 | Agency Central Government | Number of form 2 |
|---|---------------------|--|---------------------|
| SCOPE/BENEFIT General pension scheme for employees (INPS) | | SCOPE/BENEFIT Civil servants and military personnel | |
| CONDITIONS FOR ELIGIBILITY - Age 60 (men) or 55 (women) and 15 years of contributions. An insured person may work until 65 if he has not reached 40 years of contributions. - "Seniority pension", is paid at any age provided that the insured persons have 35 years of contributions. When reaching normal pensionable age the seniority pension is commuted into an old-age pension. - "Redundancy pension", is paid to employees of industrial companies which have closed their business for economic reasons, at age 55 for men and 50 for women, with not less than 15 years of contribution. | | CONDITIONS FOR ELIGIBILITY a) Age 65 (men and women) or 60 if female manual worker. b) 15 years of service, increased to 20 in case of dismissal or resignation, the latter clause is not applied to women with dependent children. | |
| BENEFIT FORMULA (AMOUNT) A percentage of average annual earnings during the last 5 years times the number of years of contributions. For annual earnings up to a ceiling, the percentage is 2 percent; it falls to 1.5 percent for the first 33 percent of earnings in excess of the ceiling, to 1.25 percent for the next 33 percent and to 1 percent for the remainder. The pension cannot be lower than a statutory minimum amount. Automatic adjustment of pensions every six months for changes in the cost of living plus an annual adjustment according to wage increases (higher adjustment for lower pensions). Pensions are paid 13 times a year. | | BENEFIT FORMULA (AMOUNT) 35 percent of last wage after 15 years of service, increased by 1.8 percent for each additional year, subject to a maximum of 80 percent. If the former employee does not qualify for a retirement pension he becomes entitled to a lump-sum benefit equal to 1/12 of pensionable earnings for each year of service (see form n° 18). Pensions are adjusted twice a year according to the increase of the cost of living index and to the annual increase of wages and salaries, as under the general scheme (see form n° 1). | |

ITALY

| Agency National Social Security Institute (INPS) | Number of form 3 | Agency National Social Security Institute (INPS) | Number of form 4 |
|---|----------------------------|--|----------------------------|
| SCOPE/BENEFIT Employees of private gas companies | | SCOPE/BENEFIT Employees of private electricity companies | |
| CONDITIONS FOR ELIGIBILITY a) Age 60 (men and women) b) 15 years of contributions. Seniority pension at any age if 35 years of insurance. | | CONDITIONS FOR ELIGIBILITY Age 65 (men) or 60 (women) with 15 years of contributions or age 60 (men) or 55 (women) with 20 years of contributions. Seniority pension at any age if 35 years of insurance. | |
| BENEFIT FORMULA (AMOUNT) 1/39 of earnings during the last contribution year, times the number of years of contributions. Maximum 90 percent of previous earnings. A supplement is paid for family dependents. Adjustment of pensions is made every six months in accordance with the cost of living index. The supplementary benefit is integrated with the social security pension: the amount of the normal INPS pension is paid to this supplementary pension fund, which pays to the beneficiary any supplement arising from the application of the above rules, plus the normal INPS pension. | | BENEFIT FORMULA (AMOUNT) 1/35 of 88 percent of earnings during the last 6 months, times the number of years of contributions, subject to a maximum of 35 years. A supplement is paid for family dependants. Adjustment of pensions is made every six months in accordance with the cost of living index. | |

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

| ITALY | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Social Security Institute (INPS) | 5 | National Social Security Institute (INPS) | 6 |
| SCOPE/BENEFIT Employees of public transport | | SCOPE/BENEFIT Seafarers | |
| CONDITIONS FOR ELIGIBILITY a) Age 60 (men) or 55 (women). b) 15 years of contributions. Seniority pension at any age if 35 years of contributions. | | CONDITIONS FOR ELIGIBILITY Old-age pension: the conditions are the same as those applying under the general compulsory pension scheme, INPS (see form 1). Pensions are paid at 60 (men) or 55 (women), with 15 years of service. A seafarer who has paid contributions while he was at sea for at least 20 years, including 10 years as an engine operator on board or as radio-telegraph officer can retire on pension at age 55. | |
| BENEFIT FORMULA (AMOUNT) 1/40 of pensionable earnings, times the number of years of contributions, subject to a maximum of 90 percent of earnings. | | BENEFIT FORMULA (AMOUNT) 1/40 of 80 percent of pensionable earnings times the number of years of contributions. A supplement is paid for family dependents. Adjustment of pensions to the cost of living is made twice a year according to the rules applying under the general compulsory pension scheme, INPS (see form 1). | |

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

ITALY

| Agency National Social Security Institute (INPS) | Number of form 7 | Agency National Social Security Institute (INPS) | Number of form 8 |
|---|---------------------|--|---------------------|
| SCOPE/BENEFIT Miner's pensions | | SCOPE/BENEFIT Airline personnel | |
| CONDITIONS FOR ELIGIBILITY A former miner who has spent at least 15 years working underground in mines or quarries becomes entitled to an old-age pension at 55 (instead of 60) provided he fulfills the other conditions required by the general old-age pension scheme for employees (form 1), that is 15 years of contributions and having ceased working. Seniority pensions are paid to a miner having spent at least 15 years working underground, provided that 30 years of mandatory contributions have been credited to him under the general old-age pension scheme for employees and that, moreover, the former miner has been registered in such a pension scheme for not less than 30 years. | | CONDITIONS FOR ELIGIBILITY - Age 55 with not less than 15 years of compulsory and voluntary contributions - Age 50 with not less than 20 years of compulsory and voluntary contributions. - Age 50 with not less than 15 years of compulsory contributions (reduced entitlement). - Age 45 with not less than 20 years of compulsory, and voluntary contributions (reduced entitlement). Seniority pension: 30 years of contributions irrespective of age. | |
| BENEFIT FORMULA (AMOUNT) The old-age pension is determined on the basis of contributions, seniority and pensionable earnings according to the criteria of the mandatory general insurance. The supplementary pension is equivalent to the difference between the pension received by the miner at retirement and what he would have received if he had worked until the age of 60. The two parts of the pension are covered by a special pension fund for miners until the worker is 60; after that date the advanced old-age pension is handled by the mandatory general insurance, whereas the supplementary pension is still covered by the fund. The amount of the seniority pension is calculated according to common regulations, but taking into account contribution seniority increased up to 35 years. When the person is 60 years old, the pension will be officially settled as follows: the mandatory general insurance will take care of the pension share based on the contribution paid to the insurance itself and the fund for miners will cover the supplementary pension. | | BENEFIT FORMULA (AMOUNT) 3 percent (2.5 percent from 1/1/1989) of pensionable earnings, times the number of years of contributions. A supplement is paid for family dependents. Adjustment of pensions to the cost of living is made twice a year according to the rules applying under the general compulsory scheme, INPS (see form 1). | |

Remarks: Mining employees in mining companies operating under difficult economic conditions may be made redundant and be allowed to retire on pension at more favourable conditions than those stated above.

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

ITALY

| Agency | Number of form | Agency | Number of form |
|--|----------------|--|----------------|
| National Social Security Institute (INPS) | 9 | National Social Security Institute (INPS) | 10 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Employees of the public telephone company | | Inland revenue employees | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| a) Age 60 (men) or 55 (women) with 15 years of contributions. b) Age 55 (men) or 50 (women) with 15 years of contributions (early retirement pension, with reduced entitlement). The employer pays for the cost of the advanced benefit. Seniority pension: 35 years of contributions irrespective of age. | | a) Age 60 (men) or 55 (women) b) 15 years of contribution. | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| 1/40 of earnings during the last 12 months times the number of years of contributions, subject to a maximum of 36 years. A supplement is paid for family dependents. Adjustment of pensions to the cost of living is made twice a year according to the rules applying under the general compulsory scheme, INPS (see form 1). | | 1/35 of 65 percent of earnings during the last month (converted into an annual value), times the number of years of contributions, subject to a maximum of 35 years. A supplement is paid for family dependents. Adjustment of pensions is made every six months in accordance with the cost of living index. The supplementary benefit is integrated with the social security pension: the amount of the normal INPS pension is paid to this supplementary pension fund, which pays to the beneficiary any supplement arising from the application of the above rules, plus the normal INPS pension. | |

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

ITALY

| Agency National Social Security Institute (INPS) | Number of form 11 | Agency National Social Security Institute (INPS) | Number of form 12 |
|---|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Former employees of the Excise Duty Office | | SCOPE/BENEFIT Self-employed (farmers, craftsmen, tradesmen) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men and women) with 10 years of contributions or b) Age 55 (men and women) with 30 years of contributions. Married women with children: 14 years 6 months and 1 day of contributions at age 55 or with 20 years of service. | | CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 60 (women). b) 15 years of contributions. Seniority pension at any age if 35 years of contributions. | |
| BENEFIT FORMULA (AMOUNT) 32.5 percent of pensionable earnings for the first 5 years of service, increased by 1.7 percent from the 6th to the 30th year and by 11 percent for each additional year, subject to a maximum of 85 percent of pensionable earnings. A supplement is paid for family dependents. The adjustment of pensions is made every six months according to the cost of living index and the rules applying under the general compulsory scheme, INPS (see form 1). | | BENEFIT FORMULA (AMOUNT) 2 percent of average annual income during the last 10 years for each year of contribution (artisans and tradesmen). Up to 80 percent of the conventional income for each year of contribution, subject to a maximum of 40 years (farmers). | |

Remarks: Supplements for dependent children should not be included in the old age function, but in the family function.

ITALY

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| National Social Security Institute (INPS) | 13 | Local Authorities, public welfare institutions | 14 |
| SCOPE/BENEFIT Members of the clergy (non Catholic) | | SCOPE/BENEFIT Miscellaneous pensions for employees in the public sector (Administration by the Treasury) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 10 years of contributions. | | CONDITIONS FOR ELIGIBILITY - Age 60, regardless of sex, for employees of local authorities and age 65, regardless of sex, for all other employees. - Having performed at least 15 years of actual service. - Having performed at least 20 years of actual service, in case of lapse or dismissal from service, or in case of resignation for women with dependent children. - Having performed at least 25 years of actual service, in case of voluntary resignation. - Being unable to work for service reasons. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate equal to amount of minimum pension under the general old-age insurance scheme for the first 10 years of contributions, increased by 75 100 LIT for each additional year. A supplement is paid to clergymen who postpone the claim to pension beyond age 65. | | BENEFIT FORMULA (AMOUNT) The pension for the first category above is equivalent to 100 % of pensionable earnings if the beneficiary has 40 years of service, and decreases for reduced seniority down to 37.5 % for 15 years of service. The maximum pension is equivalent to 100 % of last salary plus 80% of the special wage bonus for employees of local authorities. For all others, the pension is 1/40 of 80 % of last salary and of the special wage bonus for each year of service up to a maximum of 40 years. The maximum pension may be 94.40 % of last salary plus 80 % of special wage bonus. Family allowances are added to the pension. The adjustment to the cost of living is calculated according to current regulations for State employees. | |

ITALY

| Agency Pension Institutions and Corporations | Number of form 15 | Agency National Social Security Institute (INPS) | Number of form 16 |
|--|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Miscellaneous pensions for self-employed and employed persons (specific professions) | | SCOPE/BENEFIT Collective pension insurance for employees of the Italian shipping registry | |
| CONDITIONS FOR ELIGIBILITY a) Age 55, 60, 65 or 75 according to scheme and sex of insured. b) 5, 10, 15, 20, 25 or 30 years of contributions according to scheme. Seniority pension at any age if 20, 30 or 35 years of contributions according to scheme. In some cases, a redundancy pension is provided. | | CONDITIONS FOR ELIGIBILITY a) Age: varies between 55 and 65 according to the rules of various collective agreements. b) 120 months of contributions. | |
| BENEFIT FORMULA (AMOUNT) The rules for calculating the benefits vary considerably according to the statutes of the different pension institutions. There are at least 12 different types of pension formulae, all of which take into account an appropriate definition of pensionable earnings to suit the conditions of particular categories of self-employed persons. As a general rule the refund of contributions plus interest is allowed for the benefit of people whose length of membership in the Fund is not sufficient to qualify for an old-age pension. In the case of early retirement entitlements the benefits are as a rule calculated on the basis of the amount of contributions actually paid by the member. | | BENEFIT FORMULA (AMOUNT) The amount of pension is calculated according to rules which vary from one agreement to another. Some pensions are proportional to the period of contributions and pensionable earnings. Other pensions are calculated as a percentage of the contributions actually paid. Other possibilities include flat-rate pensions, proportional to the number of years of service. | |

| ITALY | | | |
|--|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Social Security Institute (INPS) | 17 | All social security pension institutions | 18 |
| SCOPE/BENEFIT Voluntary pension insurance (housewives and not otherwise covered persons) | | SCOPE/BENEFIT Lump-sum payments, all workers not entitled to an old-age pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 60 (men) or 55 (women). b) 10 years of contributions. | | CONDITIONS FOR ELIGIBILITY Having ceased work on account of age without fulfilling the requirement for drawing a pension. This provision applies to all the pension schemes described in forms 1 to 17. | |
| BENEFIT FORMULA (AMOUNT) This is a voluntary pension scheme where the benefit is calculated on the basis of a statutory "tarif" taking into account the revalued amount of voluntary contributions paid during working life. If the resulting annuity is less than the amount of the non contributory "social pension" paid to all citizens subject to a means test, the fund will pay the difference as from age 65. | | BENEFIT FORMULA (AMOUNT) The amount of the lump-sum old-age grant varies according to the rules and regulations of the scheme or Fund to which the former employee was affiliated. | |

ITALY

| <p>Agency Private Enterprise Funds</p> | <p>Number of form 19</p> | <p>Agency ENPAS, INDEL, OPAFS, IPOST. etc</p> | <p>Number of form 20</p> |
|--|-------------------------------------|--|-------------------------------------|
| <p>SCOPE/BENEFIT Severance pay (TFR), private sector employees</p> | | <p>SCOPE/BENEFIT Severance pay (TFR), public sector and government-controlled bodies employees</p> | |
| <p>CONDITIONS FOR ELIGIBILITY Termination of employment for age reasons, resignation or dismissal without fault on the part of the employee, even if having worked for less than one year. The benefit is at the charge of the employer. It is a lump sum benefit which can be granted at any age, and more than once during the working life of the employee, if he/she has worked in more than one private enterprise. In these cases, the benefit can be considered as an anticipated old age benefit.</p> <p>(see comments in part 3 of the present volume)</p> | | <p>CONDITIONS FOR ELIGIBILITY Termination of employment for reasons of age. In general, the same conditions required to be entitled to the pension apply. A lump sum benefit is provided when the employee terminates the employment relation before retirement age, provided that he/she has worked for at least one year.</p> <p>(see comments in part 3 of the present volume)</p> | |
| <p>BENEFIT FORMULA (AMOUNT) A percentage of annual earnings (7.41%) is set aside in a special enterprise fund. Annual earnings have been defined as including remuneration in cash or in kind which is paid regularly to the worker, excluding occasional payments and refund of expenses. The amount of benefit set aside in the fund is revalued to take account of inflation, at the time of withdrawal from service.</p> <p>Actuarial formula: $1.5\% + 0.75 dp$ (dp = increase of price level).</p> | | <p>BENEFIT FORMULA (AMOUNT) <u>State and Local Authority employees</u>: 80 percent of remuneration during the last year times the number of years of service, divided by 15. <u>Others</u> (employees in Government-controlled bodies; temporary employees): based on last wage and years of service.</p> | |

Remarks: Before 1/6/ 1982, different rules for the calculation of the benefit's amount were applied.

ITALY

| Agency National and/or Local Institutions | Number of form 21 | Agency Various Pension Funds | Number of form 22 |
|--|----------------------|---|----------------------|
| SCOPE/BENEFIT Statutory supplementary pensions (miscellaneous schemes) | | SCOPE/BENEFIT Other pension schemes, supplementary pensions for private employees | |
| CONDITIONS FOR ELIGIBILITY Age 60 (men) or 55 (women). 15 to 20 years of actual service (depending on scheme). Termination of activity. Employee of various national or local public institutions. | | CONDITIONS FOR ELIGIBILITY a) Age 60 (men) or 55 (women). b) 8 to 20 years of contributions according to scheme. | |
| BENEFIT FORMULA (AMOUNT) Variable percentage of pensionable earnings, times the number of years of contributions or flat-rate amount per year of contribution. (These supplements apply to both the old-age or to the seniority pension, as the case may be). | | BENEFIT FORMULA (AMOUNT) Variable percentage of pensionable earnings, times the number of years of contributions, or flat-rate increased by a fixed amount for each year of contribution. | |

ITALY

| Agency National Social Security Institute (INPS) | Number of form 23 | Agency Municipalities | Number of form 24 |
|--|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Social pension | | SCOPE/BENEFIT Cash assistance | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) No entitlement to an INPS pension. c) Insufficient income: subject to a means-test. | | CONDITIONS FOR ELIGIBILITY a) Be an elderly citizen. b) Insufficient income. The conditions are not set by law, but by the institutions supplying the benefit. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate amount fixed every year by law. In case of income, the pension amount is reduced to the difference between this income and the limit giving entitlement to the pension. The pension is paid 13 times a year and the beneficiary is not allowed to receive family allowances. When setting the value of the social pension every year, the government takes into account cost of living and fluctuations in industrial wages. | | BENEFIT FORMULA (AMOUNT) Variable according to need. Maximum duration: 1 year. | |

| ITALY | | | |
|---|-----------------------|-----------------------------------|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Local Welfare Institutions - Various Social Institutions * | 25 | | |
| SCOPE/BENEFIT Miscellaneous social services | | SCOPE/BENEFIT | |
| CONDITIONS FOR ELIGIBILITY a) Age 55. b) Be in a condition of social or financial need. | | CONDITIONS FOR ELIGIBILITY | |
| BENEFIT FORMULA (AMOUNT) Various social services in old people's homes. Subsidies towards running costs of old people's homes. | | BENEFIT FORMULA (AMOUNT) | |

* National and regional Welfare Institutions, Municipalities

LUXEMBOURG

| Agency Contributory pensions scheme * | Number of form 1 | Agency Central and Local* Government, Social Security Administrations, CFL | Number of form 2 |
|---|---------------------|---|---------------------|
| SCOPE/BENEFIT Employees (white and blue collar), self-employed and farmers | | SCOPE/BENEFIT Civil servants, social security staff, railway and local government personnel | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 120 months of contributions. | | CONDITIONS FOR ELIGIBILITY a) Age 65. b) 10 years of service. | |
| BENEFIT FORMULA (AMOUNT) 1.6 percent of revalued total insured earnings throughout working life, plus 1/40 of 20% of reference amount for each year of insurance, up to a maximum of 40 years. Reference amount: 374 244 LFR (31 December 1989). Benefit is adjusted to the cost of living each time the moving average of the consumer price index over the 6 preceding months increases by 2.5 percent. In addition benefit is adjusted every two years by the increase in real wages in the private sector (real wages deflated by the consumer price index). * resulting from the merging of four pensions schemes. | | BENEFIT FORMULA (AMOUNT) The most favourable result from the following two types of calculation is retained: - 5/6 of last wage reduced by 1/30 per year if less than 30 years. - 20/60 of last wage after 10 years of service, increased by 1/60 for each additional year of service, subject to a maximum of 5/6 of last wage. Benefit is adjusted to the cost of living each time the moving average of the consumer price index over the 6 preceding months increases by 2.5 percent. In addition benefit is adjusted by the real increase in wages in the public sector. | |

Remarks: Regulations in effect between 1/1/1988 and 1/1/1991. Under regulations in effect from 1/1/1988 conditions for payment of pensions were standardised for all those insured in the private sector, and methods of calculation of pensions were changed. From 1/1/1991 substantial changes in legislation were introduced.

*Fund for Local Government Personnel

| LUXEMBOURG | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Contributory pension scheme * | 3 | Central and Local * Government, Social Security Administrations. CFL | 4 |
| SCOPE/BENEFIT Employees (white and blue collar), self employed and farmers, early retirement pensions | | SCOPE/BENEFIT Civil servants, social security staff, railway and local government personnel, early retirement pensions | |
| CONDITIONS FOR ELIGIBILITY Age 60 and 480 months of insurance. The beneficiary may exercise an insignificant or occasional paid activity before age 65. | | CONDITIONS FOR ELIGIBILITY Age 60 and 35 years of service. Special conditions for members of the public forces of law and order, for railway train drivers and railway labourers. The beneficiary may exercise an insignificant or occasional paid activity before age 65. | |
| BENEFIT FORMULA (AMOUNT) The same calculation method as for the old-age pension. At the age of 65 these pensions are replaced by an ordinary old-age pension. Benefit adjusted as for old age pension. | | BENEFIT FORMULA (AMOUNT) If total of age and number of years of service reach 95, 5/6 of the last wage. Benefit adjusted as for old age pension. | |
| * resulting from the merging of four pensions schemes. | | | |

Remarks: The regulations for the contributory pension scheme, described here, are in effect from 1/1/1988 up to 31/12/1990.

* Fund for Local Government Personnel

LUXEMBOURG

| Agency Employment Fund | Agency Central Government |
|--|--|
| <p align="center">Number of form 5</p> | <p align="center">Number of form 6</p> |
| <p>SCOPE/BENEFIT Employees in the private and the public sector, redundancy benefit</p> | <p>SCOPE/BENEFIT Married female civil servants (leaving service)</p> |
| <p>CONDITIONS FOR ELIGIBILITY Three years prior to entitlement for an old age or an early retirement pension with a minimum age of 57. Concerns employees: - working in companies facing economic difficulties - having worked during 20 years in shift or night work - being replaced by a job seeker.</p> | <p>CONDITIONS FOR ELIGIBILITY a) No subsequent occupational activity giving rise to insurance under contributory social security scheme. b) Not entitlement to civil service old-age pension.</p> |
| <p>BENEFIT FORMULA (AMOUNT) - Private sector: Benefit based on the gross earnings of the last 3 months in activity, including sickness payments and supplements. For the first 12 months 85%, for the next 12 months 80% and for the final 12 months 75% of gross earnings. - Public sector: Benefit equal to 80% of the last salary. The benefit is subject to social contributions and taxation.</p> | <p>BENEFIT FORMULA (AMOUNT) Lump-sum equal to 1/12 of last wage for each year of service, subject to a ceiling of 18/12.</p> |

LUXEMBOURG

| Agency Contributory pensions scheme | Number of form 7 | Agency Contributory pensions scheme | Number of form 8 |
|--|---------------------|---|---------------------|
| SCOPE/BENEFIT Old-age allowance (in lieu of an old-age pension) Contributory schemes | | SCOPE/BENEFIT Refund of contributions | |
| CONDITIONS FOR ELIGIBILITY - 1080 days of insurance. - Age 65. - Not eligible for an old-age pension. | | CONDITIONS FOR ELIGIBILITY a) Age 65. b) No entitlement to an old-age pension. | |
| BENEFIT FORMULA (AMOUNT) - For employees : 1.6 % of total insured earnings throughout working life. - For self-employed: 16 percent of the contributions paid throughout working life. Benefits are periodically adjusted to cost of living. | | BENEFIT FORMULA (AMOUNT) Refund of revalued contributions paid, including employer's contributions. | |

Remarks: cancelled since 1/1/1988 (see form n° 8).

Remarks: - regulations in effect since 1 January 1988.
- replaces benefit in form n° 7 at this date.

LUXEMBOURG

| Agency | Number of form | Agency | Number of form |
|--|-----------------------|--|-----------------------|
| National Solidarity Fund (FNS) | 9 | Central Government | 10 |
| SCOPE/BENEFIT Solidarity pension | | SCOPE/BENEFIT Subsidies to old people's homes | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (male), 60 (female). Residence within the territory for at least 15 years. Subject to a means-test. | | CONDITIONS FOR ELIGIBILITY In the framework of the national program for aged persons the government creates and takes part in the financing of day centres and homes for old people. | |
| BENEFIT FORMULA (AMOUNT) The solidarity pension is allocated in order to guarantee an annual income of 196 227 LFR taking account of personal resources. The amount is increased by 67 453 LFR for the spouse and by 23 971 LFR per dependent child. Rates applicable at 1/1/86. | | BENEFIT FORMULA (AMOUNT) The benefit corresponds to the difference between the running costs of the old people's homes and days centres and the contributions paid by the beneficiaries. | |

Remarks: This benefit was replaced in 1987 by the "complement to minimum income" classified in the General neediness function.

| NETHERLANDS | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| General old-age Pension Insurance Institute | 1 | Early Retirement Pension Funds (industry wide and at company level) | 2 |
| SCOPE/BENEFIT General pension scheme for residents (AOW) | | SCOPE/BENEFIT Private employees (VUT), early retirement scheme | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (for men and women). b) 50 years of insurance (full pension). | | CONDITIONS FOR ELIGIBILITY a) Age varying from 60 to 62. b) Uninterrupted working period of a specified duration in the enterprise. | |
| BENEFIT FORMULA (AMOUNT) The amount of pension is related to the amount of the national minimum wage, as follows - Single person: 70% of minimum wage (in 1988 1 103.19 HFL per month). - Couple (both over 65): 100% of minimum wage (in 1988 1 592.48 HFL per month). - Couple with one partner below 65: 70% of the minimum wage for the partner over 65 and a supplement for the partner below 65 depending on his/her income. The amount of the old-age pension is reduced if the claimant did not reach 50 years of insurance. For each year without insurance the pension is reduced by 2 percent. There is ministerial provision for pensions to be adjusted in line with the trend in legal minimum wage on 1/1 and 1/7. | | BENEFIT FORMULA (AMOUNT) Varies according to scheme between 80 percent of last net wage and 90 percent of last gross wage. Payable until age 65. On 1/1/1988, there were early retirement schemes in operation under collective agreements in 121 branches of industry and approximately 335 companies. There are a few company schemes which are not under collective agreement. | |

NETHERLANDS

| <p>Agency Central Government</p> <p align="center">Number of form 3</p> | <p>Agency Private Industry Pension Funds (BPF: Bedrijfspensioenfondsen)</p> <p align="center">Number of form 4</p> |
|---|---|
| <p>SCOPE/BENEFIT Civil servants and teachers (VUO), early retirement scheme</p> | <p>SCOPE/BENEFIT Private Industry Pension Funds (BPF), supplementary occupational pension funds for employees</p> |
| <p>CONDITIONS FOR ELIGIBILITY a) Age 60. b) 10 years of uninterrupted service.</p> | <p>CONDITIONS FOR ELIGIBILITY In general retirement age 65 . These funds are organised at the level of industrial sectors. Every employee in this sector is then covered by the particular fund. The Pension and savings funds Act empowers the Minister for Social Affairs and Employment, after having consulted the Socio-Economic Council and the Insurance Chamber, to render compulsory the participation in an industry-wide pension fund set up on the initiative of employers' and employees' organisations in a given sector of industry at the request of the organisations representing the employers and employees in that industry. On 1 January 1989 there were 79 industry-wide pension funds, participation being obligatory in 64 of them.</p> |
| <p>BENEFIT FORMULA (AMOUNT) 80 percent of last wage. Payable until age 65.</p> | <p>BENEFIT FORMULA (AMOUNT) Varies considerably according to scheme. Although there is no legal obligation, many supplementary plans are oriented towards a target level for the total pension of about 70 percent of the final net wage. The amount of supplementary pension paid depends on the amount of the State Pension AOW.</p> |

| NETHERLANDS | | | |
|--|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| Food Industry Pension Fund (PPV) | 5 | Private Pension Funds (Beroepspensioenfondsen) | 6 |
| SCOPE/BENEFIT Food industry employees (PPV), supplementary pension | | SCOPE/BENEFIT Self-employed professionals | |
| CONDITIONS FOR ELIGIBILITY Age 55. | | CONDITIONS FOR ELIGIBILITY Vary according to profession. Participation in a pension scheme for professionals is compulsory for general practitioners, medical-specialists, pharmacists, dentists, independent consultant actuaries, midwives, veterinary surgeons, stock brokers, physiotherapists and pilots. | |
| BENEFIT FORMULA (AMOUNT) 70 percent of last wage at age 55. Amount net of AOW pension. | | BENEFIT FORMULA (AMOUNT) Varies according to profession. Amount net of AOW pension. | |

NETHERLANDS

| Agency Central Government | Number of form 7 | Agency Central Government | Number of form 8 |
|---|----------------------------|--|----------------------------|
| SCOPE/BENEFIT Civil servants and teachers (ABP), supplementary pension | | SCOPE/BENEFIT Military personnel (AMP), supplementary pension | |
| CONDITIONS FOR ELIGIBILITY Age 65. | | CONDITIONS FOR ELIGIBILITY Age 65. N.B: Military personnel can retire at age 55. No figures available for this scheme. | |
| BENEFIT FORMULA (AMOUNT) For each year of service (maximum 40 years) 1.75 percent of last basic wage. The benefit is integrated with the pension from the general scheme for residents (AOW). For each year of service (maximum 40 years) the pension under the general scheme for residents (AOW) is reduced by 2 percent. The amount of pension is adjusted annually in the light of wage trends. | | BENEFIT FORMULA (AMOUNT) Depending on years and months of service (maximum 40 years) and pensionable wage. a) If basis of assessment does not exceed a specified amount, 2 and 2/12 percent of half this specified amount plus 1.75 and 1.75/12 percent of the other half per year of service. b) If basis of assessment exceeds the specified amount, 1.75 and 1.75/12 percent of the pensionable wage per year of service. Amount net of AOW pension. | |

| NETHERLANDS | | | |
|---|----------------------------|--|-----------------------------|
| Agency Central Government | Number of form 9 | Agency Railway Pension Fund (SPF) | Number of form 10 |
| SCOPE/BENEFIT Former overseas civil servants and military personnel (POOR), supplementary pension | | SCOPE/BENEFIT Railway workers (SPF), supplementary pension | |
| CONDITIONS FOR ELIGIBILITY Must have retired or been dismissed prior to specified dates. | | CONDITIONS FOR ELIGIBILITY Age 65. | |
| BENEFIT FORMULA (AMOUNT) Amount proportional to the actual period of service and equivalent to the pension of a civil servant having performed similar duties in the Dutch civil service. | | BENEFIT FORMULA (AMOUNT) For each year of service (maximum 40 years) 1.75 percent of pensionable wage. Amount net of AOW pension. | |

NETHERLANDS

| Agency | Number of form | Agency | Number of form |
|---|----------------|---|----------------|
| Central Government | 11 | Private Company Pension Funds (OPF: Ondernemingspensioenfondsen) | 12 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Former resistance members over 65 (WBP), invalidity benefit, supplementary pension | | Private company pension funds (OPF), supplementary pension provision | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| <ul style="list-style-type: none"> - 10 percent disability or more caused by participation in the resistance movement. - Three months in captivity or similar hardship. - No other cause of disability. | | <p>In general, age 65 (1). These funds are organised at company level and cover only the employees of these companies. On 1 January 1989 there were approximately 1000 company pension funds.</p> | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| <p>A "basic amount" fixed annually by the Extraordinary Pension Council, multiplied by the degree of disability. The pensions are index linked. Lump-sum supplements may be awarded for severe physical impairment. The benefit is integrated with the AOW pension; i.e. amounts in the tables are net of AOW pension.</p> | | <p>Varies considerably according to scheme. The pension is integrated with the State pension AOW; i.e. amounts are net of AOW payments.</p> | |
| | | <p>Although there is no legal obligation, many supplementary plans are oriented towards a target level for the total pension of about 70 percent of the final net wage.</p> | |

NETHERLANDS

| Agency Social Insurance Bank | Number of form 13 | Agency Social Insurance Bank | Number of form 14 |
|--|----------------------|---|----------------------|
| SCOPE/BENEFIT Benefits payable under the 1919 Law (LOW) | | SCOPE/BENEFIT Old people formerly insured under invalidity scheme (LIW) | |
| CONDITIONS FOR ELIGIBILITY Age 55. Membership in the former voluntary pension insurance scheme (initiated in 1919). | | CONDITIONS FOR ELIGIBILITY Age 65 before 1 July 1967. Membership in the former Voluntary invalidity insurance scheme (LIW). | |
| BENEFIT FORMULA (AMOUNT) Amount of pension depending on number of contributions paid; subject to a ceiling. Beneficiaries becoming entitled after 1 January 1980 do not receive a pension but a capital payment equivalent to the present value of the pension. | | BENEFIT FORMULA (AMOUNT) Amount of pension depending on duration of insurance and value of stamps affixed. Beneficiaries becoming entitled after 1 January 1976 do not receive a pension but a capital payment equivalent to the present value of the pension. | |

Remarks: The scheme was wound up in 1978 and ceased to exist in September 1988.

Remarks: The scheme was wound up on 1/1/1965 and ceased to exist in 1991.

NETHERLANDS

| Agency Life Insurance Companies | Number of form 15 | Agency Local Authorities | Number of form 16 |
|--|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Insured occupational pension plans for private employees (LM) | | SCOPE/BENEFIT Subsidies to old people's homes | |
| CONDITIONS FOR ELIGIBILITY In general, age 65. A minimum age for membership may be prescribed by the plan rules. On 1 January 1989, 20.000 group policies had been taken out by employers with insurance companies. | | CONDITIONS FOR ELIGIBILITY The budget of the homes has to be approved. | |
| BENEFIT FORMULA (AMOUNT) Varies according to scheme which reinsures the risks with life insurance company. Although there is no legal obligation, many supplementary plans are oriented towards a target level for the total pension of about 70 percent of the final net wage. | | BENEFIT FORMULA (AMOUNT) Contribution towards the running costs of old people's homes amounting to the difference between the approved budget amount and the amount paid by the residents of the home. | |

NETHERLANDS

| Agency | Number of form | Agency | Number of form |
|--|----------------|-----------------------------------|----------------|
| Local Authorities | 17 | | |
| SCOPE/BENEFIT Non-residential social services, whole population | | SCOPE/BENEFIT | |
| CONDITIONS FOR ELIGIBILITY Generally age 65. | | CONDITIONS FOR ELIGIBILITY | |
| BENEFIT FORMULA (AMOUNT) Benefits in kind consisting of alarm services, "telephone circles", volunteers, meals, reductions on travel and social or cultural events, etc. | | BENEFIT FORMULA (AMOUNT) | |

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|---|----------------|--|----------------|
| National Pension Centre and Regional Social Security Centres | 1 | Regional Government | 2 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| General (non-agricultural) scheme, employees and self-employed (IGFSS) | | Regional government civil servants, retirement pension | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| <p>a) Age 65 (men) or 62 (women).</p> <p>b) 120 months of contributions (before 1982, the required number of monthly contributions was 60).</p> | | <p>a) Age 69 (men) or 62 (women).</p> <p>b) 120 months of contributions.</p> | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| <p>2.2 percent of average annual earnings during highest 5 of the last 10 years times the number of years of insurance.</p> <p>The pension cannot be lower than 30% and higher than 80% of the average annual earnings described above.</p> <p>Minimum: 14 600 ESC per month (1988).</p> <p>Adjustment: normally increased once a year by government decision, in principle in accordance with the evolution of the wage level.</p> | | <p>Variable. Calculated according to the method set for the fund concerned. Benefit cannot be higher than 80% and lower than 20% of the last wage.</p> | |

PORTUGAL

| Agency Local Authorities | Number of form 3 | Agency Central Government | Number of form 4 |
|--|---------------------|---|---------------------|
| SCOPE/BENEFIT Employees of local administration | | SCOPE/BENEFIT Civil servants (CGA) | |
| CONDITIONS FOR ELIGIBILITY Generally age 65 (men) or 62 (women), or age 60 with 36 years of service. | | CONDITIONS FOR ELIGIBILITY Age 60 with at least 36 years of service, or age 70 irrespective of the duration of service. N.B. Employees of the "Cofre de Previdencia" were granted an own retirement pension at the same conditions as civil servants. Since 1989 the pension is paid by the scheme for civil servants (CGA). | |
| BENEFIT FORMULA (AMOUNT) The amount of benefit varies according to the rules of the pension schemes. | | BENEFIT FORMULA (AMOUNT) 1/36 of last basic wage for each year of service up to a maximum of 36 years. | |

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|--|-----------------------|
| National Pension Centre and Regional Social Security Centres | 5 | Central Government and Enterprise Funds | 6 |
| SCOPE/BENEFIT General agricultural scheme, employees (IGFSS) | | SCOPE/BENEFIT Employees of public enterprises | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 120 months of contributions (before 1982, the required number of monthly contributions was 60). | | CONDITIONS FOR ELIGIBILITY a) Age 60. b) 36 years of service. | |
| BENEFIT FORMULA (AMOUNT) 2.2 per cent of average annual earnings during highest 5 of last 10 years times the number of years of insurance. The pension cannot be lower than 30% and higher than 80% of the average annual earnings described above. Minimum: 14 600 ESC per month (1988). | | BENEFIT FORMULA (AMOUNT) The amount of benefit varies according to the rules of the pension schemes. | |

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|--|----------------|---|----------------|
| National Pension Centre and Regional Social Security Centres | 7 | Insurance Companies | 8 |
| SCOPE/BENEFIT General scheme, voluntary insurance (IGFSS) | | SCOPE/BENEFIT Insurance company employees, retirement pension | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 62 (women). b) 144 months of contributions. c) Voluntary insurance of people older than 18 years and able to work, who are not covered by any social security scheme with compulsory registration. | | CONDITIONS FOR ELIGIBILITY Fulfil one of the following conditions: - reach the age set by the scheme - reach age 70 - reach age 60 and have at least 35 years of service. | |
| BENEFIT FORMULA (AMOUNT) 2.2 per cent of average annual earnings during highest 5 of last 10 years times the number of years of insurance. The pension cannot be lower than 30% and higher than 80% of the average annual earnings described above. | | BENEFIT FORMULA (AMOUNT) Pension cannot be higher than 80 % and smaller than 50 % of the yearly wage at the age of retirement. Benefit formula: $(W \times 2.2\%) \times T$ W = wage at retirement T = years of service Actuarial formula: $(I \times 14/12) \times P$ I = increase of W P = percentage of W, fixed at retirement | |

PORTUGAL

| Agency Centro Hospitalar do Funchal | Number of form 9 | Agency IGFSS general and autonomous bodies schemes | Number of form 10 |
|--|----------------------------|---|-----------------------------|
| SCOPE/BENEFIT Retirement pension for the personnel of the Centro Hospitalar | | SCOPE/BENEFIT Employees and self-employed, early retirement pension | |
| CONDITIONS FOR ELIGIBILITY - Age 69 (men) or 62 (women) - 120 months of contributions | | CONDITIONS FOR ELIGIBILITY Fulfil one of the following conditions: a) Age 60 or more, fulfil the legal conditions and be unemployed with no more rights to unemployment benefits. b) Exercise a physically-demanding profession (miners, seafarers, fishermen, dockers etc.). Age generally 55. | |
| BENEFIT FORMULA (AMOUNT) Variable | | BENEFIT FORMULA (AMOUNT) a) and b): Calculated like an ordinary retirement pension. Benefit is replaced by an ordinary retirement pension when the beneficiary reaches the normal retirement age. | |

| PORTUGAL | | | |
|---|-----------------------|--|-----------------------|
| Agency | Number of form | Agency | Number of form |
| IGFSS general and autonomous bodies schemes | 11 | Portuguese Railways | 12 |
| SCOPE/BENEFIT Employees, redundancy benefit | | SCOPE/BENEFIT Reduced railway fare | |
| CONDITIONS FOR ELIGIBILITY Age 55 or more, agreement between employer and employee, and be fully or partially unemployed | | CONDITIONS FOR ELIGIBILITY To be aged 65 or more (both men and women). | |
| BENEFIT FORMULA (AMOUNT) Variable, but the benefit may not be smaller than 25% and not higher than 100% of the last wage. The benefit increases by the same percentage as the beneficiary's income would increase if he were employed. Paid by the employer. Employer and employee pay reduced social security contributions Before October 1991: - 20.5% (instead of 24.5%) for the employer and 8% (instead of 11%) for the employee, if the employee was aged 55 or less. - 14.6% (instead of 24.5%) and 7% (instead 11%) respectively, if the employee was aged 55 and more. Since October 1991: - 7% (instead of 24.5%) for the employee and 3% (instead of 11%) for the employee if the employee completed 37 insurance years. - 14.6% and 7% respectively in the other cases. | | BENEFIT FORMULA (AMOUNT) 50 percent reduction on full railway fares. | |

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|---|-----------------------|
| Ministry of Finance, Cofre de Previdencia | 13 | Casa Misericordia do Funchal | 14 |
| SCOPE/BENEFIT Civil servants, life annuity | | SCOPE/BENEFIT Employees of Casa Misericordia do Funchal, allowance | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) 35 years membership in the Cofre de Previdencia. The Cofre de Previdencia is a provident institution for civil servants. If the beneficiary fulfills the above stated conditions, he can transform the capital rights obtained with the Cofre de Previdencia into a life annuity. | | CONDITIONS FOR ELIGIBILITY Retirement from employment at the conditions set by the National Pension Scheme. | |
| BENEFIT FORMULA (AMOUNT) The amount of the annuity is variable, depending on the age of the beneficiary and the capital rights obtained. | | BENEFIT FORMULA (AMOUNT) The benefit consists of a supplement that is paid in addition to the retirement pension paid by the National Pension Scheme. | |

| PORTUGAL | | | |
|---|-----------------------|---|-----------------------|
| Agency | Number of form | Agency | Number of form |
| National Pension Centre and Regional Social Security Centres | 15 | National Pension Centre and Regional Social Security Centres | 16 |
| SCOPE/BENEFIT Social pension for residents (non contributory) (IGFSS) | | SCOPE/BENEFIT Allowance to former overseas residents (IGFSS) | |
| CONDITIONS FOR ELIGIBILITY a) Age 65. b) Income below 30 percent of minimum social wage (single) or 50 percent (couple). c) Not being covered by any social security scheme with compulsory registration. Minimum social wage: 27 700 ESC per month in 1988. | | CONDITIONS FOR ELIGIBILITY a) Dislodged from former Portuguese colonies. b) Receiving unemployment benefit in December 1982. c) Age 60. d) Gross income between 60 and 150 percent of national minimum wage according to size of family. | |
| BENEFIT FORMULA (AMOUNT) Flat-rate of 9 700 ESC per month (1988). | | BENEFIT FORMULA (AMOUNT) Flat rate of 7 500 ESC per month (1987). Payable as long as the beneficiary is not entitled to a social security pension. | |

Remarks: The scheme was in effect from 1983 until 1987.

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|---|-----------------------|
| National Pension Centre and Regional Social Security Centres | 17 | Central Government | 18 |
| SCOPE/BENEFIT Temporary allowance to former overseas residents (IGFSS) | | SCOPE/BENEFIT Allowance to military personnel | |
| CONDITIONS FOR ELIGIBILITY a) Dislodged from former Portuguese colonies. b) Receiving unemployment benefit in December 1982. c) Age 57. d) Gross income between 60 and 150 percent of national minimum wage according to size of family. | | CONDITIONS FOR ELIGIBILITY Satisfy specified conditions set by the Armed Forces Social Service. | |
| BENEFIT FORMULA (AMOUNT) Flat rate amount varying between 4 500 ESC and 7 000 ESC per month according to size of family (1986). Payable until the age of 60. | | BENEFIT FORMULA (AMOUNT) Variable, allowances paid within the limits of the available budget. | |

Remarks: The scheme was in effect only for two years (1983 and 1984).

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|--|-----------------------|---|-----------------------|
| National Pension Centre and Regional Social Security Centres | 19 | Social Solidarity Institutions | 20 |
| SCOPE/BENEFIT Allowance to pay for old people's homes | | SCOPE/BENEFIT Nursing homes | |
| CONDITIONS FOR ELIGIBILITY Age 60. Being unable to cope, financially and physically, with his/her own home. Benefit is granted if there is no place available in a state run home. | | CONDITIONS FOR ELIGIBILITY Elderly persons with low income needing care. | |
| BENEFIT FORMULA (AMOUNT) Variable , depending on the beneficiary's income in order to cover the rates charged by the homes . | | BENEFIT FORMULA (AMOUNT) The concerned agencies receive a fixed subsidy for each beneficiary. | |

PORTUGAL

| Agency Casa Misericordia do Funchal | Number of form 21 | Agency National Pension Centre and Regional Social Security Centres | Number of form 22 |
|---|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Casa Misericordia Funchal, elderly female orphans' homes | | SCOPE/BENEFIT Home help (IGFSS, Cruz Vermelha) | |
| CONDITIONS FOR ELIGIBILITY Age 65 or more and needing care. The beneficiary has to be admitted to a home by the Casa Misericordia. | | CONDITIONS FOR ELIGIBILITY Needy elderly persons living at home. | |
| BENEFIT FORMULA (AMOUNT) The benefit corresponds to the difference between the running costs of the home and the contributions paid by the beneficiaries. If a pensioner is admitted to a home, she has to pay 70% of this pension to the Casa Misericordia. | | BENEFIT FORMULA (AMOUNT) Home help to people who are unable to look after the household and to provide for themselves. The concerned agencies receive a fixed subsidy for each beneficiary. | |

PORTUGAL

| Agency | Number of form | Agency | Number of form |
|---|----------------|---|----------------|
| Armed Forces Social Services | 23 | Portuguese Radio and Television | 24 |
| SCOPE/BENEFIT | | SCOPE/BENEFIT | |
| Home help (military) | | Exemption from television fees | |
| CONDITIONS FOR ELIGIBILITY | | CONDITIONS FOR ELIGIBILITY | |
| <p>Needy persons living at home, satisfying the conditions set by the Armed Forces Social Service</p> | | <p>To have an aggregate family income below the minimum social wage. To be an elderly person (retired) or disabled.</p> | |
| BENEFIT FORMULA (AMOUNT) | | BENEFIT FORMULA (AMOUNT) | |
| Home help depending on prescribed rules and available budget. | | <p>Exemption from payment of the yearly television licence. The annual licence in 1988 was: - 2 760 ESC for black and white TV - 5 280 ESC for colour TV.</p> | |

PORTUGAL

| Agency National Pension Centre and Regional Social Security Centres | Number of form 25 | Agency Armed Forces Social Services | Number of form 26 |
|--|-----------------------------|--|-----------------------------|
| SCOPE/BENEFIT Leisure, holiday centres (IGFSS) | | SCOPE/BENEFIT Leisure, military personnel | |
| CONDITIONS FOR ELIGIBILITY All elderly people. Generally, beneficiaries participate in the costs according to their income. | | CONDITIONS FOR ELIGIBILITY Specified beneficiaries (according to law N° 201/88). | |
| BENEFIT FORMULA (AMOUNT) The concerned agencies receive a fixed subsidy for each beneficiary. | | BENEFIT FORMULA (AMOUNT) The social services provided to the retired members of the Armed Forces vary according to the available budget and a programme of activities established each year. | |

UNITED KINGDOM

| Agency | Number of form | Agency | Number of form |
|--|----------------|--|----------------|
| Central Government | 1 | Central Government | 2 |
| SCOPE/BENEFIT All residents, Flat-rate retirement pension * | | SCOPE/BENEFIT All residents, Graduated retirement benefit | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 60 (women) or above. b) Certain contribution conditions (and qualifying years) must be satisfied for the receipt of full rates. c) A married woman aged 60 or over with no pension in her own right or a lower pension than her husband's, may claim a supplement when her husband retires. | | CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 60 (women) or above. b) Graduated contributions paid while the scheme was in force (between April 1961 and April 1975). c) Claimant can be a widow(er) whose deceased spouse paid graduated contributions. The widow receives half her late husband's graduated benefit as soon as she reaches age 60, which could be in addition to a graduated pension earned on her own contributions (a). Similar rules apply for a widower. d) Graduated pension is payable even if there is no entitlement to a basic pension. | |
| BENEFIT FORMULA (AMOUNT) Full-rate basic pension per week: 46.90 UKL, plus supplement of 9.65 UKL for each dependent child (a) and of 28.20 UKL for married woman (or adult dependent). Age addition for person over 80: 0.25 UKL per week. Rates reduced if the contribution conditions are partly satisfied. All the above rates were those applicable in April 1990. Adjustment: pensions are upgraded on 6 April of each year in line with the retail price index. | | BENEFIT FORMULA (AMOUNT) Varies with the number of "units" of graduated contributions paid and with the current value of each "unit". The number of units is equal to all graduated contributions divided by 7.5 for a man and by 9 for a woman (rounding up half units). The value of a unit on 9/4/1990 was 6.14 UKL per week. | |

* Normally granted also to those who satisfy the contribution conditions but are resident abroad (in this case, no entitlement to the additional amounts).

(a) Supplements for dependent children should not be included in the old age function,

(a) Should not be included in the old age function but in the survivors function.

UNITED KINGDOM

| Agency Central Government | Number of form 3 | Agency Central Government | Number of form 4 |
|---|----------------------------|---|----------------------------|
| SCOPE/BENEFIT Employees, earnings-related component (SERPS) | | SCOPE/BENEFIT All residents, deferred retirement component* | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 60 (women) or above. b) Payment of Class 1 contributions on earnings over a specified lower limit in one or more tax years after April 1978. c) Retirement since April 1979. d) Earnings-related component payable even if there is no entitlement to a basic pension. | | CONDITIONS FOR ELIGIBILITY Age 70 (men) or 65 (women) if retirement pension is not claimed on reaching pension age. Allowed to defer the first five years after reaching pensionable age. Also applies to graduated retirement benefit and SERPS. | |
| BENEFIT FORMULA (AMOUNT) Varies depending on the number of years for which contributions were paid since April 1978, on the tax level of earnings in each year, and on the general increase in earnings between each year and the tax year before that in which retirement takes place. | | BENEFIT FORMULA (AMOUNT) Roughly 7.5 percent of the annual pension per year of deferment. | |

* Benefit normally granted also to those who moved abroad after retirement.

UNITED KINGDOM

| Agency | Number of form | Agency | Number of form |
|--|----------------|--|----------------|
| Central Government | 5 | Central Government | 6 |
| SCOPE/BENEFIT Contracted-out employees, Guaranteed Minimum Pension (GMP) | | SCOPE/BENEFIT Residents aged 80 or more, non-contributory benefit | |
| CONDITIONS FOR ELIGIBILITY a) Age 65 (men) or 60 (women). b) Claimant must have been in contracted-out employment at any time since April 1978. A widow becomes entitled to a pension of at least half the husband's GMP (a). Where employees have been contracted out of the earnings-related component of the State scheme (SERPS), the arrangements made by the employer under a private occupational pension scheme must guarantee a specified Guaranteed Minimum Pension (GMP). If the GMP is less than the earnings-related component SERPS, that would have been paid under the state scheme, the state will pay the difference | | CONDITIONS FOR ELIGIBILITY a) Age 80 (or over). b) Entitled to no other retirement pension or to a pension lower than the current rate of the non-contributory pension. c) (i) have been resident in Great Britain for at least 10 of the last 20 years (ii) be ordinarily resident in Great Britain either on 80th birthday, or on the date of claim. d) Currently living in Great Britain. | |
| BENEFIT FORMULA (AMOUNT) The benefit varies with the difference between the specified GMP and the SERPS component that would have been paid instead. | | BENEFIT FORMULA (AMOUNT) Non-contributory benefit: 28.20 UKL per week (April 1990) Supplement for married women : 16.85 UKL per week (April 1990) | |

(a) Should not be included in the old age function but in the survivors function.

UNITED KINGDOM

| Agency Private Enterprises | Number of form 7 | Agency Central Government | Number of form 8 |
|--|----------------------------|--|----------------------------|
| SCOPE/BENEFIT Employees of private enterprises, contracted-out occupational pensions | | SCOPE/BENEFIT Employees, job release allowance | |
| CONDITIONS FOR ELIGIBILITY Vary greatly among different schemes. Some conditions are subject to the tax rules by the fiscal authorities concerning maximum contributions, maximum benefits and inflation proofing. These pensions are additional to the national insurance retirement pension. Retirement age varies from scheme to scheme. | | CONDITIONS FOR ELIGIBILITY Age 62 to 64 (men), 59 (women) or 60 to 63 (registered disabled men) in current employment and prepared to retire early, provided that the replacement is drawn from the registered unemployed. Part-time job release also covered. Scheme was wound up in January 1988, but those in the scheme before this date will continue to receive the allowance until they reach pensionable age. | |
| BENEFIT FORMULA (AMOUNT) Various pension formulae are applied, but the benefit has to be broadly equivalent to the benefits payable under the earnings related component (SERPS). The benefit from the contracted-out plan replaces the benefit from SERPS and is paid in addition to the flat-rate retirement pension. | | BENEFIT FORMULA (AMOUNT) Varies according to the combined household income, including income from savings. | |

Remarks: Since 1988 contracting-out of SERPS may also take the form of individual insurance contracts instead of company contracted-out plans.

UNITED KINGDOM

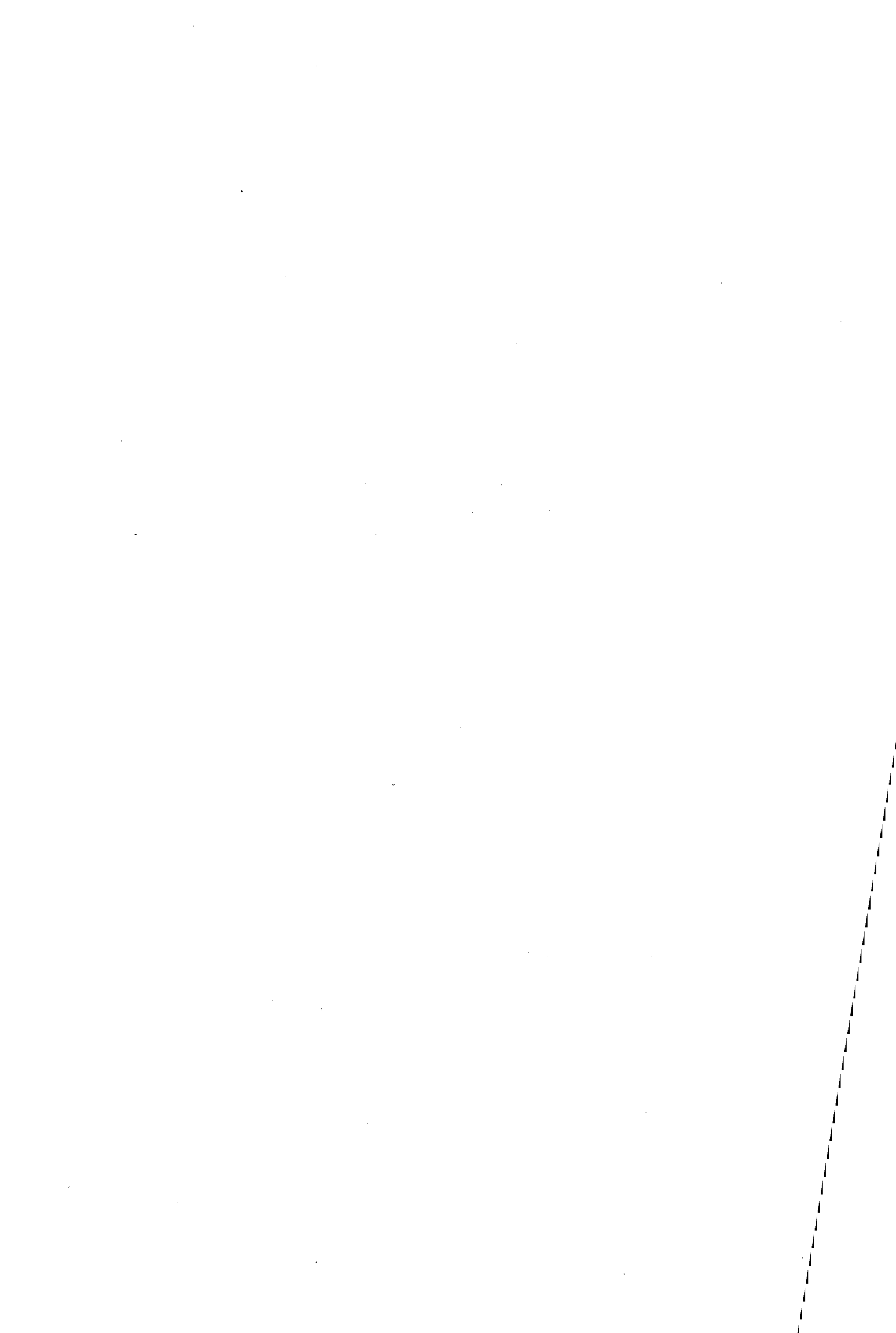
| Agency | Number of form | Agency | Number of form |
|--|----------------|--|----------------|
| Central Government | 9 | Central Government | 10 |
| SCOPE/BENEFIT Miners' periodical payment | | SCOPE/BENEFIT Christmas bonus, all pensioners | |
| CONDITIONS FOR ELIGIBILITY a) Age 55 with at least 10 years of service b) Be redundant. | | CONDITIONS FOR ELIGIBILITY a) Entitlement to a retirement pension (flat-rate, SERPS...) (plus a number of other benefits from the Department of Social Security). b) Residence in UK, Gibraltar or any EC country. c) Claimant can receive a separate bonus for a spouse who does not qualify in his or her own right if they are both over pensionable age. | |
| BENEFIT FORMULA (AMOUNT) About 2/3 of the previous pay, during five years after becoming redundant, and then reduced to about half of the previous pay if the beneficiary still has not reached the normal retirement age. The benefit includes the State unemployment benefit in the first year and an equivalent sum thereafter. | | BENEFIT FORMULA (AMOUNT) Lump sum of 10 UKL awarded with pension before Christmas each year. An additional 10 UKL may be awarded to spouse. | |

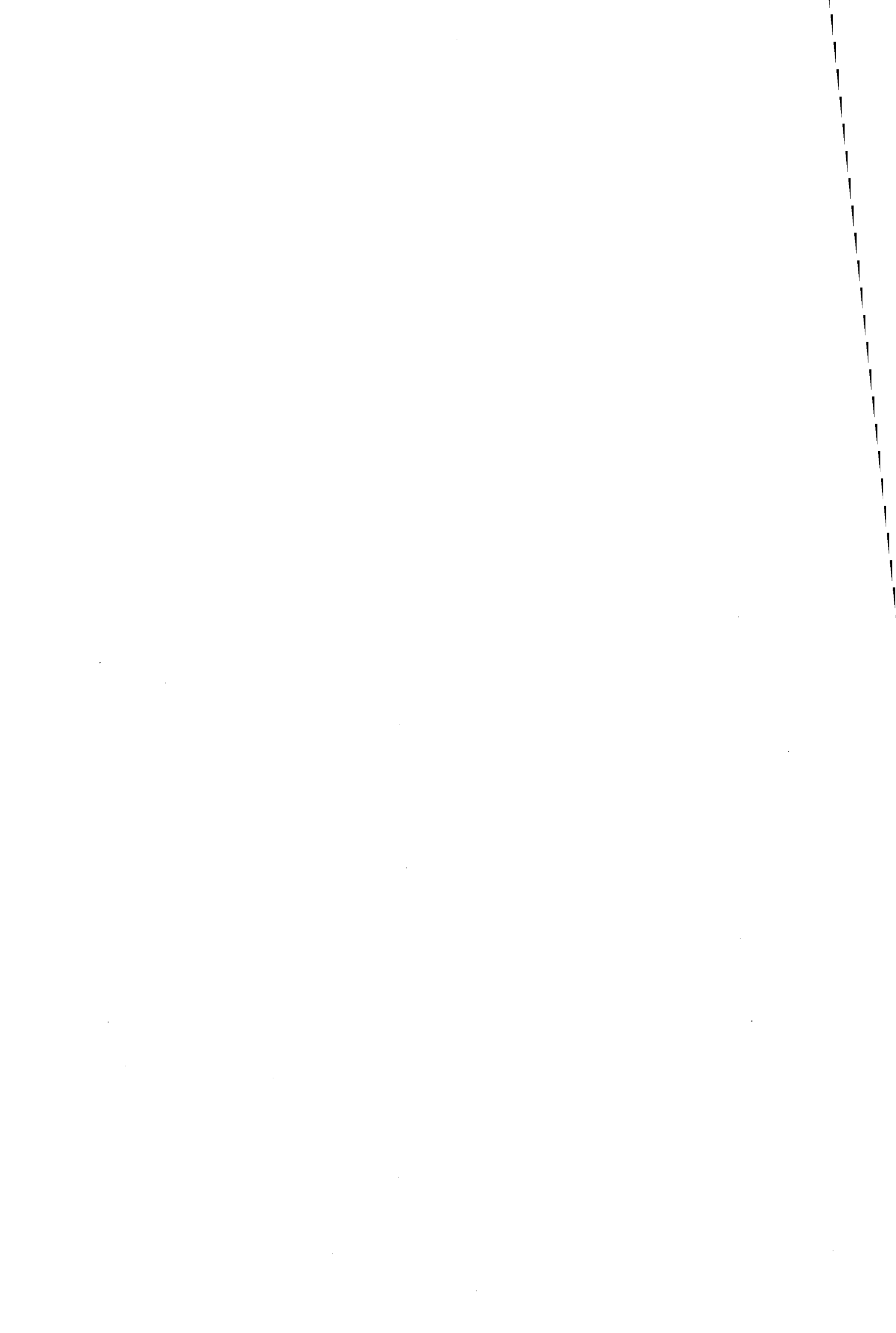
UNITED KINGDOM

| Agency Public Authorities | Agency Public Enterprises |
|--|--|
| <p align="center">Number of form 11</p> | <p align="center">Number of form 12</p> |
| <p>SCOPE/BENEFIT Civil servants, occupational pensions</p> <p>CONDITIONS FOR ELIGIBILITY Vary greatly among different schemes. Some conditions are subject to the tax rules by the fiscal authorities concerning maximum contributions, maximum benefits and inflation proofing. These pensions are additional to the national insurance retirement pension. Retirement age varies from scheme to scheme. N.B. Civil servants may receive a lump sum benefit based on end of career, salaries and number of reckonable years of service.</p> | <p>SCOPE/BENEFIT Employees of public enterprises, occupational pensions</p> <p>CONDITIONS FOR ELIGIBILITY Vary greatly among different schemes. Some conditions are subject to the tax rules by the fiscal authorities concerning maximum contributions, maximum benefits and inflation proofing. These pensions are additional to the national insurance retirement pension. Retirement age varies from scheme to scheme.</p> |
| <p>BENEFIT FORMULA (AMOUNT) Various pension formulae may be applied.</p> | <p>BENEFIT FORMULA (AMOUNT) Various pension formulae are applied.</p> |

UNITED KINGDOM

| Agency | Number of form | Agency | Number of form |
|---|-----------------------|-----------------------------------|-----------------------|
| Registrar of Friendly Societies | 13 | | |
| SCOPE/BENEFIT Charitable payments by the Friendly Societies | | SCOPE/BENEFIT | |
| CONDITIONS FOR ELIGIBILITY To fulfill the criteria established by the Friendly Society, having regard to the social and health conditions of the beneficiary and/or of his household. | | CONDITIONS FOR ELIGIBILITY | |
| BENEFIT FORMULA (AMOUNT) Charitable payments according to need. | | BENEFIT FORMULA (AMOUNT) | |





European Communities – Commission

Digest of statistics on social protection in Europe
Volume 1: Old Age

Luxembourg: Office For Official Publications of the European Communities

1992 – 208 pp. – 21.0 × 29.7 cm

Theme 3: Population and social conditions (yellow covers)
Series D: Studies and analyses

Vol. 1: ISBN 92-826-3719-0

Vols. 1-4: ISBN 92-826-3717-4

Price (excluding VAT) in Luxembourg:

Vol. 1: ECU 17 / Vols. 1-4: ECU 60

The aim of this publication is to present comparable statistics for the function 'old age' (see ESSPROS). It brings together data on the different types of benefits specific to each of the Member States. In order to assure comparability, these different types of benefits have been regrouped into standard European categories. These categories form 3 groups of schemes, the traditional first and second pillars of old age 'Basic schemes', and 'Complementary schemes', plus the 'Means tested welfare benefits'.

Statistics cover the period from 1980 to 1988 showing expenditure on benefits as well as the corresponding numbers of beneficiaries.

The tables are accompanied by descriptive forms giving the principal characteristics of the different types of benefits: the 'agency' which provides the benefits, the conditions for eligibility, and the method of calculation of the benefit.



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EF-Publikationer
Ottillavej 18
2500 Valby
Tlf. 36 44 22 66
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Girokonto 6 00 08 86

BR DEUTSCHLAND

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