

# **DIGEST OF STATISTICS ON SOCIAL PROTECTION IN EUROPE**

**Volume 3: SURVIVORS**

STATISTISCHES AMT DER EUROPÄISCHEN GEMEINSCHAFTEN  
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Y. Franchet  
Generaldirektor

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To ensure that the vast quantity of accessible data is made widely available, and to help each user make proper use of this information, Eurostat has set up two main categories of document: statistical documents and publications.

The statistical document is aimed at specialists and provides the most complete sets of data: reference data where the methodology is well established, standardized, uniform and scientific. These data are presented in great detail. The statistical document is intended for experts who are capable of using their own means to seek out what they require. The information is provided on paper and/or on diskette, magnetic tape, CD-ROM. The white cover sheet bears a stylized motif which distinguishes the statistical document from other publications.

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Y. Franchet  
Director-General

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Eurostat a pour mission, à travers le système statistique européen, de répondre aux besoins de la Commission et de l'ensemble des personnes impliquées dans le développement du marché unique.

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.

Le document statistique s'adresse aux spécialistes. Il fournit les données les plus complètes: données de référence où la méthodologie est bien connue, standardisée, normalisée et scientifique. Ces données sont présentées à un niveau très détaillé. Le document statistique est destiné aux experts capables de rechercher, par leurs propres moyens, les données requises. Les informations sont alors disponibles sur papier et/ou sur disquette, bande magnétique, CD-ROM. La couverture blanche ornée d'un graphisme stylisé démarque le document statistique des autres publications.

Les publications proprement dites peuvent, elles, être réalisées pour un public bien déterminé, ciblé, par exemple l'enseignement ou les décideurs politiques ou administratifs. Des informations sélectionnées, triées et commentées en fonction de ce public lui sont apportées. Eurostat joue, dès lors, le rôle de conseiller.

Dans le cas d'un public plus large, moins défini, Eurostat procure des éléments nécessaires à une première analyse, les annuaires et les périodiques, dans lesquels figurent les renseignements adéquats pour approfondir l'étude. Ces publications sont présentées sur papier ou dans des banques de données de type vidéotext.

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 3: SURVIVORS

Theme  
Population and social conditions  
Series  
Studies and analyses



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STATISTICAL DOCUMENT

Printed on recycled paper

OSCE-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, 1993

ISBN 92-826-3721-2

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*Printed in Belgium*

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At regular intervals Eurostat publishes aggregated data on current social protection expenditure and receipts<sup>(1)</sup>, which are compiled and presented using the ESSPROS methodology<sup>(2)</sup>. 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 publication represents Volume III devoted to the **survivors** function - provides more detailed information and data on total benefits paid and on the number of beneficiaries.

## 1. Objectives

The purpose of the Digest of Statistics on Social Protection in Europe is to obtain, in respect of each function, a breakdown by type of benefits paid and the corresponding number of beneficiaries.

This breakdown, specific to each function and common to all member states, should allow more accurate European comparisons (cf. Part III) and in-depth national analyses (cf. Part II) to be undertaken in parallel, and the two approaches to be combined.

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

Finally, data collection at two different levels - that is, at the level of the "agencies" or administrative units in the case of ordinary ESSPROS statistics, and at the level of national benefits in the case of data in the Digest, enables valuable data cross-checking.

## 2. Classifications

ESSPROS classifies social protection benefits as follows<sup>(3)</sup>:

- 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 III covers the survivors function as defined in point 5.1 below of this introduction.

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

c) National benefit types are classified in three **groups of schemes**:

- Basic schemes - first "pillar"
- Supplementary schemes - second "pillar"
- Means-tested welfare schemes

These correspond to the ESSPROS groups of schemes.

As a reminder, but 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, also known as complementary 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.

It has to be noted, however, that when the same scheme grants benefits composed of a basic amount and a supplement proportional to earnings (e.g. the survivor's pension in the United Kingdom made up of a flat-rate amount and an earnings-related component (SERPS)) or a basic amount and a supplement depending on personal circumstances (e.g. the survivor's pension in Ireland and in France), 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 ESSPROS (paragraph 329). The schemes covered by this group are those which aim to provide a minimum income to survivors without sufficient means.

Only benefits which are specifically designed for survivors (e.g. the flat-rate assistance benefit to widows in Ireland) are classified under the means-tested welfare schemes. 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 (e.g. "Sozialhilfe" in Germany or "Algemene Bijstand" in The Netherlands).

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

On the other hand, 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<sup>(4)</sup>.

Supplementary protection is regarded as compulsory when:

- established by law or regulation
- established by convention or collective agreement (employers/unions) or within a profession, and made obligatory by the public authorities. The fact that the scheme is subject to legislation (determining conditions etc.) or that the public authorities recognize 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 as long as the scheme is not made obligatory by the public authorities.

For example, in the case of the survivors function, the following national types of benefits fall within compulsory supplementary schemes: the ABP scheme for civil servants in The Netherlands, or the TEAM retirement scheme in Greece. Benefits paid by mutual benefit funds, pension funds, etc. are classified as voluntary.

Voluntary supplementary schemes have been broken down according to the terms of financing. This further breakdown can at first sight appear to result in an unbalanced structure. 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, as it turns out, to highlight statistical gaps in this area. In fact exhaustive data in this area are available only in a few Community countries. The great variety of systems and the multitude of institutions providing this kind of benefit makes the collection and processing of data difficult even at national level.

Four methods of financing have been considered here:

- 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, where the plan sponsor's commitment to provide supplementary coverage is guaranteed by a policy taken out with an insurance company;
- book reserves, 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<sup>(5)</sup>.
- other supplementary pension arrangements, such as those financed in the framework of Mutual Societies.

d) The **types of benefits** considered in this Digest being specific to each function, differ from the types of benefits in ESSPROS (paragraph 605) which are common to all the functions, and are therefore more general (see classification plan on next page).

This change reflects the attempt to obtain uniform classifications for all countries in the way best suited to provide a cross-country analysis by function. The "types" in the Digest and in ESSPROS differ therefore not in concept, but in the level at which the benefits enjoyed by households are presented. These types are generic (for example, survivor's pension, death grant...) and group national benefits covering the same risks as laid down by law or a specific regulation.

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

It can be concluded from the foregoing that the Digest is based on the ESSPROS methodology, but with some adaptations of the grouping of benefits at the level of schemes and types.

### 3. Method used to compile the Digest

Eurostat requested an expert from each country's national administration to supply detailed data regarding the amounts of benefits paid and the numbers of beneficiaries in respect of each function, for the period 1980-1990, the data being accompanied by corresponding fact sheets.

Based on an analysis of this raw material, Eurostat compiled an initial classification of benefits for a given function common to all countries. The national benefits were subsequently allocated to this classification. The data breakdowns were rearranged, and the data and the fact sheets were completed.

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

### 4. Presentation of data

This introduction, containing definitions of the survivors function and the types of benefits specific to it, is followed by country tables for the years 1980 to 1990<sup>(6)</sup> (Part II). These tables provide two series of data, i.e. the sum of benefits paid expressed in national currency (Table 1) and the number of beneficiaries by national benefit type<sup>(6)</sup> (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 benefit expenditure on survivors in the Community as a whole and in each of the Member States.

ESSPROS	DIGEST - VOL III: SURVIVORS
<p><b>SCHEMES</b></p> <p>Basic</p> <ul style="list-style-type: none"> <li>. National</li> <li>. General</li> <li>. Special <ul style="list-style-type: none"> <li>- statutory</li> <li>- other occupational</li> <li>- for victims of political events and natural disasters</li> <li>- other special</li> </ul> </li> <li>. Voluntary</li> </ul> <p>Complementary or supplementary</p> <ul style="list-style-type: none"> <li>. National</li> <li>. General</li> <li>. Special <ul style="list-style-type: none"> <li>- statutory</li> <li>- other occupational</li> <li>- for victims of political events and natural disasters</li> <li>- other special</li> </ul> </li> <li>. Voluntary</li> </ul> <p>Relating to other forms of social protection</p>	<p><b>SCHEMES</b></p> <p>Basic (1st pillar)</p> <p>Supplementary (2nd pillar)</p> <ul style="list-style-type: none"> <li>. Compulsory</li> <li>. Voluntary <ul style="list-style-type: none"> <li>- self-administered funds</li> <li>- insured funds</li> <li>- book reserves</li> <li>- other (especially mutual associations)</li> </ul> </li> </ul> <p>Means-tested</p>
<p><b>TYPES OF BENEFIT</b> (same for all functions)</p> <p>Cash benefits</p> <ul style="list-style-type: none"> <li>. income maintenance <ul style="list-style-type: none"> <li>- long term periodic</li> <li>- short term periodic</li> <li>- paid once only</li> </ul> </li> <li>. to compensate for special expenditure <ul style="list-style-type: none"> <li>- long term periodic</li> <li>- short term periodic</li> <li>- paid once only</li> </ul> </li> <li>. other <ul style="list-style-type: none"> <li>- long term periodic</li> <li>- short term periodic</li> <li>- paid once only</li> </ul> </li> </ul> <p>Benefits in kind</p> <ul style="list-style-type: none"> <li>. reimbursement <ul style="list-style-type: none"> <li>- medical care</li> <li>- social assistance</li> <li>- other reimbursement</li> </ul> </li> <li>. directly provided benefits <ul style="list-style-type: none"> <li>- medical care</li> <li>- social assistance</li> <li>- other direct benefits</li> </ul> </li> </ul>	<p><b>TYPES OF BENEFIT</b> (specific to the survivors' function)</p> <p>Cash benefits</p> <ul style="list-style-type: none"> <li>. survivor's pension</li> <li>. death grant</li> <li>. other cash benefit</li> </ul> <p>Benefits in kind</p> <ul style="list-style-type: none"> <li>. funeral expenses</li> <li>. accommodation</li> <li>. miscellaneous concessions</li> <li>. other benefit in kind</li> </ul>

Part IV contains fact sheets describing the main characteristics of national benefit types for the survivors function. The information concerns the agencies which provide the benefits, the conditions governing award of the benefits 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. Survivors function: Content

A survivor's benefit is a benefit granted on the basis of a derived right, i.e. a right originally acquired by another person whose death is a condition for granting the benefit. However, certain insurance organizations treat this right as a direct one, i.e. there is no connection between the benefit received and that which the deceased member of the family would have been able to claim<sup>(7)</sup>.

Survivors in receipt of a benefit may be the spouse or ex-spouse of the deceased person, his or her children, grandchildren, ascendants or other relatives. In exceptional cases (e.g. funeral expenses), the benefit may be paid to a person outside the family.

This function covers:

- (a) pensions, compensation payments and other cash benefits paid out to survivors in their capacity as relatives of the deceased person;
- (b) pensions reverting to next-of-kin;
- (c) death grants, funeral expenses, etc.

The following are excluded:

- (a) medical care given to survivors<sup>(8)</sup>;
- (b) any increases in pensions, etc., granted on account of family responsibilities<sup>(9)</sup>.

## 5.2. Survivors function: Definitions of types of benefit

### Cash benefits:

**11. Survivor's pension:** periodic payment to persons whose entitlement derives from their relationship with a protected person who has died (widow, orphan, etc). It

may be an assistance pension or allowance subject to a means test, a basic pension or a supplementary pension.

**12. Death grant:** a single payment to persons whose entitlement derives from their relationship with a protected person who has died (widow, orphan, etc).

**13. Other cash benefit:** other financial assistance paid to survivors entitled to it under a derived right. Includes benefits paid to survivors who either do not qualify for a survivor's pension, or can convert a regular payment into a lump sum.

### Benefits in kind:

**21. Funeral expenses:** an amount paid to cover the funeral or burial expenses for a deceased person protected by the scheme. This allowance is paid to the persons who bore these costs.

**22. Accommodation:** provision of accommodation (and possibly board) for widows, orphans etc., either in a specialized institution or in families, on either a permanent or intermittent basis.

**23. Miscellaneous concessions:** benefits in the form of a difference between the standard customer rate and the rate for widows, orphans and other categories of persons entitled to such benefits covering rent, public transport, postal services, telephone, television, subscriptions, taxes, etc.

**24. Other benefit in kind:** benefits not falling under headings 21 to 23. These include social services to encourage participation in the life of the community and to provide suitable education and training where appropriate.

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### Footnotes:

- (1) cf. the statistical document "Social Protection Expenditure and Receipts 1980 - 1991", Expenditure comprises mainly social protection benefits paid plus management agency operating costs.
- (2) European System of integrated Social Protection Statistics.
- (3) Eurostat, European System of integrated Social Protection Statistics (ESSPROS), Methodology, volume I, 1981.
- (4) cf. document PS/4/91, Annex.
- (5) Under the book reserve arrangement the employer is free to decide on the scope of supplementary coverage and the amount of 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 specialized institution. Established employees acquire an irrevocable right to a supplementary benefit thus provided by the employer exclusively.
- (6) In case of the number of beneficiaries, aggregates are not very meaningful and are therefore not presented.
- (7) See ESSPROS methodology paragraphs 523, 524, 525, 526.
- (8) See sickness function.
- (9) These benefits are classified under the family function. Special family allowances in respect of orphaned children are also included in the family function.

**SURVIVORS' FUNCTION**  
**CLASSIFICATION PLAN OF TYPES OF BENEFITS**

GS	GT	T	
1			<b>BASIC SCHEMES : 1st PILLAR</b>
	10		<b>Cash Benefits</b>
		11	. Survivor's pension
		12	. Death grant
		13	. Other cash benefit
	20		<b>Benefits in Kind</b>
		21	. Funeral expenses
		22	. Accommodation
		23	. Miscellaneous concessions
		24	. Other benefit in kind
2			<b>SUPPLEMENTARY SCHEMES : 2nd PILLAR</b>
	10		<b>Cash Benefits</b>
21			- Compulsory
		11	. Survivor's pension
		12	. Death grant
22			- Voluntary
221			<u>Self-administered funds</u>
		11	. Survivor's pension
		12	. Death grant
222			<u>Insured plans</u>
		11	. Survivor's pension
		12	. Death grant
223			<u>Book reserves</u>
		11	. Survivor's pension
		12	. Death grant
224			<u>Other (especially mutual associations)</u>
		11	. Survivor's pension
		12	. Death grant
3			<b>MEANS-TESTED WELFARE SCHEMES</b>
	10		<b>Cash Benefits</b>
		11	. Survivor's pension
		13	. Other cash benefit
	20		<b>Benefits in Kind</b>
		21	. Funeral expenses
		22	. Accommodation
		23	. Miscellaneous concessions
		24	. Other benefit in kind

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



## SURVIVORS

## Belgium

Table 1: Benefits in Mio BFR

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>		109710	118918	129183	139745	147050	152275	156823	156766	162430	166485	176734
	10		<b>Cash benefits</b>		108538	117656	127996	138628	145908	151127	155809	156374	162066	166359	176618
		11	. Survivor's pension [a]		103578	111973	122471	132798	139690	144707	149361	150102	153704	159908	169953
			- Employees who paid contributions before 1968, widow's annuity (ONP)	1	694	763	763	907	969	1031	1150	1250	1343	1357	1362
			- General scheme for private employees and temporary public personnel (ONP)	2	58836	65005	71524	78101	82809	86165	89452	90017	91358	94595	99474
			- Self-employed persons (INASTI)	3,4	11144	11976	13038	14031	14609	14921	15138	14973	15316	16596	17284
			- Employees, occupational accidents and diseases schemes	5,6	2246	2500	2745	2910	3023	3039	3100	3081	3085	3080	3797
			- Civil servants	7	14527	15516	16732	18397	19050	19659	20296	20595	20908	21849	24002
			- Local Government employees	8,9	4103	3736	4141	4374	4706	5078	5332	5417	6954	7343	8461
			- Employees of Local Government enterprises	10	10	11	13	16	15	15	12	19	19	7	9
			- Telecommunication employees (RTT)	11	5	3	2	5	5	6	5	5	5	6	9
			- Sea transport administration employees (RTM), (occupational accidents)	12	1	1	1	1	2	2	2	3	4	1	2
			- Radio and television employees (BRT and RTBF)	13	58	63	74	80	85	129	120	113	141	155	165
			- Railways permanent staff (SNCB)	14	6266	6629	6991	7250	7294	7365	7337	7183	7126	7261	7500
			- Railways permanent staff (SNCB), occupational accidents	15	26	27	28	29	27	26	25	23	22	21	21
			- Employees of Social Aid centres (CPAS), hospitals	:	-	3	4	4	7	7	6	7	3	3	3
			- Telecommunication employees (PTT)	:	21	30	36	40	38	39	41	39	39	:	:
			- Airport employees (RVA)	:	:	:	:	:	:	:	:	:	:	:	:
			- Water distribution administrations' employees	16	31	33	39	44	49	52	58	60	70	71	73
			- Persons working outside the EC, voluntary insurance (OSSOM)	17to20	873	936	1050	1186	1257	1319	1419	1481	1523	1603	1657
			- Victims of war and assimilated events	21to25	4738	4741	5291	5422	5746	5855	5868	5835	5788	5960	6134
		12	. Death grant		148	174	184	193	218	234	230	225	262	333	354
			- Civil servants	26	148	174	184	193	218	234	230	225	262	333	354
			- Local Government employees	27	:	:	:	:	:	:	:	:	:	:	:
			- Radio and television employees (BRT and RTBF)	28	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit		4812	5510	5340	5638	5999	6185	6219	6047	8100	6118	6311
			- Employees who paid contributions before 1968	1	116	51	56	106	175	122	156	124	151	126	111
			- General scheme for private employees and temporary public personnel (ONP):												
			. lump-sum payment	29	686	679	590	558	563	572	578	555	555	564	584
			. bonus payment	30	205	210	1	0	-	-	-	-	-	-	-
			. holiday allowance	31	2042	2644	2627	2836	3070	3122	3279	3249	5320	5408	5596
			- Self-employed persons (INASTI), lump sum payment on death or on remarriage	32	100	100	94	21	3	-	-	-	-	-	-
			- Employees, occupational accidents scheme:												
			. complementary and special allowances	33	1080	1202	1297	1394	1406	1571	1395	1320	1279	:	:
			- Railways permanent staff, holiday allowance	34	:	:	:	:	27	27	25	23	20	20	20
			- Miners, heating allowance	35	583	625	675	722	757	772	786	777	775	:	:

GS	GT	T	Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	20	Benefits in kind		1171	1262	1187	1117	1142	1149	1014	392	365	126	116
	21	. Funeral expenses		1091	1185	1115	1050	1081	1091	959	336	305	75	89
		- All insured persons	36	1007	1097	1013	951	942	970	829	222	190	:	:
		- Employees, occup. accidents and diseases schemes [b]	37	15	16	23	19	56	40	43	41	44	18	18
		- Railways permanent staff (SNCB)	38	63	66	71	73	77	70	79	65	65	57	71
		- Airport employees (RVA)	39	0	0	1	1	1	1	1	1	1	:	:
		- Sea transport administration employees (RTM)	40	:	:	:	:	:	:	:	:	:	:	:
		- Post office employees (PTT)	41	6	6	7	6	6	9	7	7	5	:	:
		- Seamen	42	:	:	:	:	:	:	:	:	:	:	:
	22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23	. Miscellaneous concessions												
		- All residents, railway fare reductions	43	80	77	72	67	61	58	55	56	60	51	27
	24	. Other benefit in kind		-	-	-	-	-	-	-	-	-	-	-
2		<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		3911	4497	4712	5098	4014	4263	5851	6511	7330	7144	7907
	10	Cash benefits		3911	4497	4712	5098	4014	4263	5851	6511	7330	7144	7907
	21	- Compulsory		-	-	-	-	-	-	-	-	-	-	-
	11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	22	- Voluntary		3911	4497	4712	5098	4014	4263	5851	6511	7330	7144	7907
	221	<u>Self-administered funds</u>												
	11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
	12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
	222	<u>Insured plans</u>												
	11	. Survivor's pension		3911	4497	4712	5098	4014	4263	5851	6511	7330	7144	7907
		- Private pension plans insured with CGER	44	70	72	86	87	109	148	155	194	265	137	154
		- Employees, private retirement provision by enterprises	45,46	3841	4425	4626	5011	3905	4115	5696	6317	7065	7007	7753
	12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	223	<u>Book reserves</u>												
	11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	224	<u>Other (especially mutual associations)</u>												
	11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
	12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
3		<b>MEANS-TESTED WELFARE SCHEMES</b>		-	-	-	-	-	-	-	-	-	-	-
	10	Cash benefits		-	-	-	-	-	-	-	-	-	-	-
	11	. Survivor's pension												
		- Miscellaneous schemes, widower's pension	1 to 25	[a]	[a]	[a]	[a]	-	-	-	-	-	-	-
	13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20	Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
	21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
		<b>TOTAL SURVIVORS</b>		113621	123415	133895	144843	151064	156538	162674	163277	169760	173629	184641

## SURVIVORS

## Belgium

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

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension [a]												
			- Employees who paid contributions before 1968, widow's annuity (ONP)	1	127.5	108.5	112.0	114.2	127.8	143.2	148.7	152.8	157.5	:	:
			- General scheme for private employees and temporary public personnel (ONP)	2	446.6	454.2	462.1	467.7	474.7	479.2	487.0	493.0	497.6	:	:
			- Self-employed persons (INASTI)	3,4	143.4	155.0	157.8	159.3	161.0	161.6	163.0	163.5	164.0	:	:
			- Employees, occupational accidents and diseases schemes	5,6	35.6	35.7	36.0	36.0	36.2	35.6	535.6	35.4	34.8	:	:
			- Civil servants [c]	7	61.0	61.8	62.3	62.9	63.5	63.5	64.8	65.4	66.0	:	:
			- Local Government employees [c]	8,9	19.6	19.8	20.2	26.5	26.8	28.9	31.0	33.1	35.2	:	:
			- Employees of Local Government enterprises	10	:	:	:	:	:	:	:	:	:	:	:
			- Telecommunication employees (RTT)	11	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	:	:
			- Sea transport employees (RTM) (occupational accidents)	12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	:	:
			- Radio and television employees (BRT and RTBF)	13	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	:	:
			- Railways permanent staff (SNCB)	14	29.0	28.3	27.5	26.8	26.1	25.5	24.9	24.3	23.8	:	:
			- Railways permanent staff (SNCB), occup. accidents [d]	15	0.3	0.3	0.3	0.3	0.1	0.0	0.1	0.1	0.1	:	:
			- Employees of Social Aid centres (CPAS), hospitals	:	:	:	:	:	:	:	:	:	:	:	:
			- Telecommunication employees (PTT)	:	:	:	:	:	:	:	:	:	:	:	:
			- Airport employees (RVA)	:	:	:	:	:	:	:	:	:	:	:	:
			- Water distribution administrations' employees	16	:	:	:	:	:	:	:	:	:	:	:
			- Persons working outside the EC, voluntary insurance (OSSOM)	17to20	11.3	11.5	11.7	11.8	11.6	11.9	12.1	12.2	12.4	:	:
			- Victims of war and assimilated events	21to25	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant												
			- Civil servants	26	:	:	:	:	:	:	:	:	:	:	:
			- Local Government employees	27	:	:	:	:	:	:	:	:	:	:	:
			- Radio and television employees (BRT and RTBF)	28	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit												
			- Employees who paid contributions before 1968	1	29.0	12.8	14.0	26.5	:	:	:	:	:	:	:
			- General scheme for private employees and temporary public personnel (ONP):												
			. lump-sum payment	29	4.3	4.0	3.5	0.6	0.2	0.1	0.0	-	-	-	-
			. bonus payment [c]	30	262.0	262.1	:	:	-	-	-	-	-	-	-
			. holiday allowance	31	270.2	271.1	273.1	274.7	276.4	276.1	276.8	276.2	275.9	:	:
			- Self-employed persons (INASTI), lump sum payment on death or on remarriage	32	1.5	1.4	1.3	0.4	-	-	-	-	-	-	-
			- Employees, occupational accidents scheme:												
			. complementary and special allowances	33	21.1	20.8	20.9	20.3	19.8	19.8	19.8	19.8	19.8	:	:
			- Railways permanent staff, holiday allowance [c]	34	2.5	2.4	2.2	2.1	2.0	2.0	1.9	1.7	1.5	:	:
			- Miners, heating allowance	35	47.3	47.1	46.9	46.6	46.5	46.0	45.7	45.4	44.9	:	:

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	20		Benefits in kind												
	21		. Funeral expenses												
			- All insured persons	36	:	:	:	:	:	:	:	:	:	:	:
			- Employees, occup. accidents and diseases schemes [c]	37	393.0	401.0	363.0	324.0	322.1	304.0	283.0	283.9	265.1	:	:
			- Railways permanent staff (SNCB) [c]	38	2.0	2.0	2.0	2.0	2.0	2.0	1.9	1.7	1.7	:	:
			- Airport employees (RVA)	39	:	:	:	:	:	:	:	:	:	:	:
			- Sea transport administration employees (RTM)	40	:	:	:	:	:	:	:	:	:	:	:
			- Post office employees (PTT)	41	:	:	:	:	:	:	:	:	:	:	:
			- Seamen	42	:	:	:	:	:	:	:	:	:	:	:
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions												
			- All residents, railway fare reductions	43	:	:	:	:	:	:	:	:	:	:	:
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
	21		- Compulsory												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	22		- Voluntary												
	221		<u>Self-administered funds</u>												
	11		. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
	222		<u>Insured plans</u>												
	12		. Death grant												
			- Private pension plans insured with CGER	44	:	:	:	:	:	:	:	:	:	:	:
			- Employees, private retirement provision by enterprises	45,46	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	223		<u>Book reserves</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	224		<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
	11		. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1 to 25	[a]	[a]	[a]	[a]	-	-	-	-	-	-	-
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

## SURVIVORS

## Denmark

Table 1: Benefits in Mio DKR

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>		<b>546.0</b>	<b>579.5</b>	<b>611.7</b>	<b>649.3</b>	<b>153.6</b>	<b>164.1</b>	<b>165.3</b>	<b>167.3</b>	<b>175.9</b>	<b>180.7</b>	<b>191.5</b>
	10		Cash benefits		432.7	457.7	478.5	501.7	1.4	1.5	1.4	1.5	1.3	1.3	1.3
		11	. Survivor's pension		432.7	457.7	478.5	501.7	1.4	1.5	1.4	1.5	1.3	1.3	1.3
			- All residents, widow's state pension [a]	1	431.4	456.4	477.1	500.2	-	-	-	-	-	-	-
			- Employees, occupational accidents and diseases scheme	2	:	:	:	:	:	:	:	:	:	:	:
			- Fishermen	3	1.3	1.3	1.4	1.5	1.4	1.5	1.4	1.5	1.3	1.3	1.3
		12	. Death grant												
			- Employees, occupational accidents and diseases scheme	4	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		113.3	121.8	133.2	147.6	152.2	162.6	163.9	165.8	174.6	179.4	190.2
		21	. Funeral expenses												
			- All persons with public health insurance	5	113.3	121.8	133.2	147.6	152.2	162.6	163.9	165.8	174.6	179.4	190.2
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		:	:	:	:	:	:	:	:	:	:	:
	10		Cash benefits												
		21	- Compulsory		:	:	:	:	:	:	:	:	:	:	:
			. Survivor's pension												
			- Employees, ATP scheme [b]	6	:	:	:	:	:	:	:	:	:	:	:
			- Civil servants and local government officials [b]	7	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			- Voluntary		:	:	:	:	:	:	:	:	:	:	:
			<u>Self-administered funds</u>												
		11	. Survivor's pension												
			- Employees of private companies [b]	8	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			<u>Insured plans</u>												
		11	. Survivor's pension												
			- Employees of private companies [b]	8	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			<u>Book reserves</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		0.3	0.4	0.4	0.5	0.5	0.5	0.5	0.6	0.5	0.5	0.6
	10		Cash benefits		0.3	0.4	0.4	0.5	0.5	0.5	0.5	0.6	0.5	0.5	0.6
		11	. Survivor's pension												
			- Artists	9	0.3	0.4	0.4	0.5	0.5	0.5	0.5	0.6	0.5	0.5	0.6
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		<b>546.3</b>	<b>579.9</b>	<b>612.1</b>	<b>649.8</b>	<b>154.1</b>	<b>164.6</b>	<b>165.8</b>	<b>167.9</b>	<b>176.4</b>	<b>181.2</b>	<b>192.1</b>

## SURVIVORS

## Denmark

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

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>												
	10		Cash benefits												
		11	. Survivor's pension												
			- All residents, widow's state pension [a]	1	15.9	15.4	14.3	:	-	-	-	-	-	-	-
			- Employees, occupational accidents and diseases scheme [c]	2	:	:	:	:	:	:	:	:	:	:	:
			- Fishermen	3	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant												
			- Employees, occupational accidents and diseases scheme	4	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
		21	. Funeral expenses												
			- All persons with public health insurance	5	:	:	:	:	:	:	:	:	:	:	:
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
		21	- Compulsory												
		11	. Survivor's pension												
			- Employees, ATP scheme [b]	6	:	:	:	:	:	:	:	:	:	:	:
			- Civil servants and local government officials [b]	7	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			- Voluntary												
	22		<u>Self-administered funds</u>												
	221														
		11	. Survivor's pension												
			- Employees of private companies [b]	8	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	222		<u>Insured plans</u>												
		11	. Survivor's pension												
			- Employees of private companies [b]	8	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	223		<u>Book reserves</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	224		<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
		11	. Survivor's pension												
			- Artists	9	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

## SURVIVORS

## Germany

Table 1: Benefits in Mio DM

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>		<b>55213</b>	<b>57633</b>	<b>60383</b>	<b>61972</b>	<b>63866</b>	<b>65187</b>	<b>66655</b>	<b>68887</b>	<b>70884</b>	<b>71760</b>	<b>73712</b>
	10		<b>Cash benefits</b>		<b>53091</b>	<b>55349</b>	<b>57991</b>	<b>59239</b>	<b>61030</b>	<b>62206</b>	<b>63559</b>	<b>65688</b>	<b>67538</b>	<b>69254</b>	<b>71171</b>
		11	. Survivor's pension [a]		52350	54562	57154	58471	60341	61613	63025	65185	67039	68718	70589
			- General scheme for employees and self-employed:												
			. widow(er)s [b]	1	32072	33601	35695	36876	38689	39904	41107	42957	44543	45905	47152
			. orphans	2	1720	1724	1706	1638	1645	1499	1423	1314	1285	1184	1137
			- Employees, occupational accidents and diseases scheme:												
			. widow(er)s	3	1676	1750	1843	1862	1888	1893	1884	1893	1909	1929	1943
			. orphans	4	327	334	340	331	324	310	295	295	284	269	257
			. other survivors	5	4	4	4	3	3	3	3	3	3	3	2
			- Civil servants:												
			. widow(er)s [b]	6	8923	9383	9553	9747	9702	9942	10245	10601	10811	11134	11693
			. orphans	7	232	243	248	250	259	266	265	264	259	258	253
			- Farmers:												
			. widow(er)s	8	702	722	758	782	812	844	876	927	962	1005	1084
			. orphans	9	20	20	20	20	20	19	18	18	16	16	15
			- Members of the liberal professions:												
			. widow(er)s	10	204	234	270	262	285	310	332	358	379	402	429
			. orphans	10	22	24	29	28	30	31	33	32	33	33	35
			- Victims of war:												
			. widow(er)s	11	5610	5652	5764	5750	5691	5544	5426	5348	5290	5273	5170
			. orphans	11	87	83	86	84	84	82	80	78	77	77	76
			- Former employees residing abroad	12	751	788	838	838	909	966	1038	1097	1188	1230	1343
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	13		. Other cash benefit												
			- Lump sum on remarriage	1,6	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]
			- Social security contributions [c]	13	741	787	837	768	689	593	534	503	499	536	582
	20		<b>Benefits in kind</b>		<b>2122</b>	<b>2284</b>	<b>2392</b>	<b>2733</b>	<b>2836</b>	<b>2981</b>	<b>3096</b>	<b>3199</b>	<b>3346</b>	<b>2506</b>	<b>2541</b>
	21		. Funeral expenses												
			- All insured persons	14	1792	1909	1994	2279	2349	2462	2523	2587	2682	1805	1825
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind		330	375	398	454	487	519	573	612	664	701	716
			- Social aid, elderly survivors' care	15	293	334	355	410	441	472	523	560	610	646	656
			- Social aid, support and advice	16	37	41	43	44	46	47	50	52	54	55	60

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		1394	1520	1615	1664	1719	1838	1968	2061	2042	2073	2312
	10		Cash benefits		1394	1520	1615	1664	1719	1838	1968	2061	2042	2073	2312
21			- Compulsory		-	-	-	-	-	-	-	-	-	-	-
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary		1394	1520	1615	1664	1719	1838	1968	2061	2042	2073	2312
221			<u>Self-administered funds</u>												
	11		. Survivor's pension		1394	1520	1615	1664	1719	1838	1968	2061	2042	2073	2312
			- Pension provision by private enterprises												
			. widow(er)s	[d] 17	405	443	481	520	582	653	739	801	849	863	874
			- Employees of public bodies and enterprises												
			. widow(er)s	18	960	1045	1100	1110	1102	1151	1194	1228	1162	1180	1408
			. orphans	:	29	32	34	34	35	34	35	32	31	30	30
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
222			<u>Insured plans</u>												
	11		. Survivor's pension												
			- Pension provision by private enterprises	17	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
223			<u>Book reserves</u>												
	11		. Survivor's pension												
			- Pension provision by private enterprises	17	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension												
			- Pension provision by private enterprises	17	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		461	513	540	533	534	534	549	569	585	614	644
	10		Cash benefits		461	513	540	533	534	534	549	569	585	614	644
	11		. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1to12	[a]	[a]	[a]	[a]	[a]	[a]	-	-	-	-	-
	13		. Other cash benefit												
			- All employees, lump sums or temporary allowances	19	461	513	540	533	534	534	549	569	585	614	644
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		57068	59666	62538	64169	66119	67559	69172	71517	73511	74447	76668

## Germany

**Table 2: Number of beneficiaries (x1000) at 31/12**

[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		<b>Cash benefits</b>												
21			- Compulsory												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary												
221			<u>Self-administered funds</u>												
		11	. Survivor's pension												
			- Pension provision by private enterprises												
			. widow(er)s	[d] 17	:	:	:	:	:	:	:	:	428	:	:
			- Employees of public bodies and enterprises												
			. widow(er)s	18	288	294	304	308	318	326	343	347	354	360	364
			. orphans	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
222			<u>Insured plans</u>												
		11	. Survivor's pension												
			- Pension provision by private enterprises	17	:	:	:	:	:	:	:	:	[d]	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
223			<u>Book reserves</u>												
		11	. Survivor's pension												
			- Pension provision by private enterprises	17	:	:	:	:	:	:	:	:	[d]	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension												
			- Pension provision by private enterprises	17	:	:	:	:	:	:	:	:	[d]	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1 to 12	[a]	[a]	[a]	[a]	[a]	[a]	-	-	-	-	-
		13	. Other cash benefit												
			- All employees, lump sums or temporary allowances	19	:	:	:	:	:	:	:	:	:	:	:
	20		<b>Benefits in kind</b>												
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

## Greece

**Table 1: Benefits in Mio DR**[illegible]

GT	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		<b>2475</b>	<b>3065</b>	<b>4718</b>	<b>6034</b>	<b>7674</b>	<b>10676</b>	<b>12067</b>	<b>13699</b>	<b>15460</b>	<b>24312</b>	:
	10		Cash benefits		<b>2475</b>	<b>3065</b>	<b>4718</b>	<b>6034</b>	<b>7674</b>	<b>10676</b>	<b>12067</b>	<b>13699</b>	<b>15460</b>	<b>24312</b>	:
21			-Compulsory		<b>2475</b>	<b>3065</b>	<b>4718</b>	<b>6034</b>	<b>7674</b>	<b>10676</b>	<b>12067</b>	<b>13699</b>	<b>15460</b>	<b>24312</b>	:
	11		. Survivor's pension [a]		<b>2475</b>	<b>3065</b>	<b>4718</b>	<b>6034</b>	<b>7674</b>	<b>10676</b>	<b>12067</b>	<b>13699</b>	<b>15460</b>	<b>24312</b>	:
			- Employees supplementary fund (IKA-TEAM)	7	-	-	-	-	52	116	209	703	1137	1741	2337
			- Agricultural sector fund	8	-	-	-	-	-	-	-	-	-	-	:
			- Auxiliary funds	9	<b>2475</b>	<b>3065</b>	<b>4718</b>	<b>6034</b>	<b>7622</b>	<b>10560</b>	<b>11858</b>	<b>12996</b>	<b>14323</b>	<b>22571</b>	:
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary [c]		:	:	:	:	:	:	:	:	:	:	:
221			<u>Self-administered funds</u>												
	11		. Survivor's pension		:	:	:	:	:	:	:	:	:	:	:
			- Employees of private and public bodies and self-employed persons	:	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
	11		. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
	11		. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension												
			- Bank employees, mutual fund [b]	10	-	-	-	:	:	:	:	:	:	:	:
	12		. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		-	-	-	-	-	-	-	-	-	-	-
	10		Cash benefits		-	-	-	-	-	-	-	-	-	-	-
	11		. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1,3,7,10	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		<b>18555</b>	<b>25501</b>	<b>41753</b>	<b>52740</b>	<b>72459</b>	<b>92196</b>	<b>107350</b>	<b>123856</b>	<b>144766</b>	<b>192371</b>	:

## Greece

**Table 2: Number of beneficiaries (x1000) at 31 December**[illegible]

GT	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		<b>Cash benefits</b>												
21		11	<b>-Compulsory</b>												
			. Survivor's pension [a]												
			- Employees supplementary fund (TEAM)	7	-	-	-	-	:	:	:	:	8292	9122	:
			- Agricultural sector fund	8	-	-	-	-	-	-	-	-	-	9000	:
			- Auxiliary funds	9	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			<b>- Voluntary</b> [c]												
221			<u>Self-administered funds</u>												
		11	. Survivor's pension												
			- Employees of private and public bodies and self-employed persons	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension												
			- Bank employees, mutual fund [b]	10	-	-	-	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1,3,7,10	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		<b>Benefits in kind</b>												
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

**Table 1: Benefits in Mio PTA**

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			BASIC SCHEMES: 1st PILLAR		258475	309432	360717	419134	471811	529604	593334	652316	722451	833160	966126
	10		Cash benefits		257566	308200	359483	417927	470684	528419	592168	651278	721254	831884	964767
		11	. Survivor's pension [a]		256254	306369	356286	415342	467726	525145	588347	647871	716797	827306	959320
			- Schemes for employees and self employed, Social Security:												
			. Widow(er)s [b]	1	130540	162604	188147	226282	262042	301119	346733	388381	446443	536451	625668
			. Orphans	2	19376	24436	28553	32680	36800	40287	44669	47571	51184	55500	61186
			. Others	3	3229	4273	5005	5770	6554	7240	8032	8577	9439	10447	11773
			- Employees and self-employed insured under the former SOVI scheme:												
			. Widows(er)s	4	22029	25896	28707	33067	34518	35339	35967	36815	36925	37372	44901
			- Members of the liberal professions:												
			. Widow(er)s	5	1184	1340	1444	1632	1858	2054	2194	2432	2698	2851	3616
			. Orphans	5	91	67	75	87	100	111	120	134	148	151	194
			. Others	5	1	1	2	2	2	2	2	3	3	3	4
			- Civil servants, military personnel and local government employees:												
			. Widow(er)s	6	60695	69800	77396	89111	97459	110988	120020	129934	134845	146484	170271
			. Orphans	7	2848	3599	3260	3507	3743	4256	4591	4671	4701	4783	5165
			. Others	8	143	169	168	189	218	237	258	274	301	306	341
			- Victims of political events or natural disasters:												
			. Widow(er)s	9,10	16118	14184	23527	24012	24429	23508	25757	29072	30096	32943	36181
			. Orphans	11	-	-	1	2	2	3	3	5	9	10	13
			. Others	12	-	-	1	1	1	1	1	2	5	5	7
	12		. Death grant		1312	1831	3197	2585	2958	3274	3821	3407	4457	4578	5447
			- Schemes for employees and self-employed, Social Security	13	647	912	1171	1179	1247	1430	1563	1705	2057	2349	2505
			- Civil servants, military personnel and local government employees	14	665	877	1132	1364	1663	1787	2186	1666	2385	2196	2882
			- Victims of political events or natural disasters	15	-	42	894	42	48	57	72	36	15	33	60
	13		. Other cash benefit												
			- Lump sum on remarriage	1	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]
	20		Benefits in kind		909	1232	1234	1207	1127	1185	1166	1038	1197	1276	1359
		21	. Funeral expenses		909	1232	1234	1207	1127	1185	1166	1038	1197	1276	1359
			- Schemes for employees and self-employed, Social Security	16	661	942	810	836	749	780	736	576	699	743	762
			- Members of the liberal professions	17	214	253	273	295	319	344	371	400	432	467	501
			- Civil servants, military personnel and local government employees	18	34	37	35	74	58	58	58	61	61	61	80
			- Victims of political events or natural disasters	19	-	-	116	2	1	3	1	1	5	5	16
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		<b>13091</b>	<b>13463</b>	<b>14036</b>	<b>12278</b>	<b>13022</b>	<b>14451</b>	<b>16249</b>	<b>17609</b>	<b>19048</b>	<b>21630</b>	<b>24169</b>
	10		Cash benefits		13091	13463	14036	12278	13022	14451	16249	17609	19048	21630	24169
21			- Compulsory		1062	1133	1207	1267	1417	2173	2386	2347	2411	2774	2720
		11	. Survivor's pension		1062	1133	1207	1267	1417	2173	2386	2347	2411	2774	2720
			- Civil servants and military personnel:												
			. Widow(er)s	[c] 20	942	1000	1063	1119	1275	1958	2146	2115	2181	2518	2477
			. Orphans	[c] 20	106	116	125	127	123	185	206	200	197	219	206
			. Others	20	14	17	19	21	19	30	34	32	33	37	37
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary		12029	12330	12829	11011	11605	12278	13863	15262	16637	18856	21449
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
222			<u>Insured plans</u>												
		11	. Survivor's pension		1847	1145	837	945	1068	1206	1363	1539	1739	1964	2219
			- Employees:												
			. Widow(er)s	21	1613	996	727	826	936	1062	1205	1369	1558	1775	2016
			. Orphans	21	234	149	110	119	132	144	158	170	181	189	203
		12	. Death grant												
			- Employees:	22	174	110	84	122	177	258	375	423	478	539	609
223			<u>Book reserves</u>												
		11	. Survivor's pension		3294	3979	4609	5485	6282	7098	8109	9007	10230	11893	13826
			- Employees:												
			. Widow(er)s	23	2868	3452	3993	4778	5487	6231	7151	7992	9144	10730	12541
			. Orphans	23	426	527	616	707	795	867	958	1015	1086	1163	1285
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension		6111	6470	6626	3736	3300	2881	3118	3328	3154	3346	3596
			- Employees:												
			. Widow(er)s	24	5335	5629	5759	3264	2891	2536	2757	2960	2825	3024	3267
			. Orphans	24	776	841	867	472	409	345	361	368	329	322	329
			- Civil servants and military personnel:												
			. Widows(er)s	25	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]
			. Orphans	25	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]
		12	. Death grant												
			- Employees	26	603	626	673	723	778	835	898	965	1036	1114	1199
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		-	-	-	-	-	-	-	-	-	-	-
	10		Cash benefits		-	-	-	-	-	-	-	-	-	-	-
		11	. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1...	[a]	[a]	[a]	-	-	-	-	-	-	-	-
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		<b>271566</b>	<b>322895</b>	<b>374753</b>	<b>431412</b>	<b>484833</b>	<b>544055</b>	<b>609583</b>	<b>669925</b>	<b>741499</b>	<b>854790</b>	<b>990295</b>

## Spain

**Table 2: Number of beneficiaries at 31 December**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
21			- Compulsory												
		11	. Survivor's pension												
			- Civil servants and military personnel:												
			. Widow(er)s	20	:	:	:	:	:	:	:	:	:	:	:
			. Orphans	20	:	:	:	:	:	:	:	:	:	:	:
			. Others	20	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary												
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
222			<u>Insured plans</u>												
		11	. Survivor's pension												
			- Employees:												
			. Widow(er)s	21	:	:	:	:	:	:	:	:	:	:	:
			. Orphans	21	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant												
			- Employees	22	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension												
			- Employees:												
			. Widow(er)s	23	:	:	:	:	:	:	:	:	:	:	:
			. Orphans	23	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension												
			- Employees:												
			. Widow(er)s	24	:	:	:	:	:	:	:	:	:	:	:
			. Orphans	24	:	:	:	:	:	:	:	:	:	:	:
			- Civil servants and military personnel:												
			. Widow(er)s	25	:	:	:	:	:	:	:	:	:	:	:
			. Orphans	25	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant												
			- Employees	26	:	:	:	:	:	:	:	:	:	:	:
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
		11	. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1 ...	[a]	[a]	[a]	-	-	-	-	-	-	-	-
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
		21	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Home help	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

**Table 1: Benefits in Mio FF**

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			BASIC SCHEMES: 1st PILLAR		[a]	28179	32520	35657	38391	40252	41664	42426	44131	45349	46925
	10		Cash benefits		[a]	28179	32520	35657	38391	40252	41664	42426	44131	45349	46925
		11	. Survivor's pension		[a]	26779	30907	33987	36435	38409	39793	40649	42242	43521	45032
			- Civil servants and military personnel	1	7754	9187	10698	11775	12978	13879	14533	14850	15620	16666	17400
			- Parliament staff	:	[a]	50	60	65	71	72	84	87	92	90	98
			- Railway employees (SNCF)	2	2936	3340	3781	4159	4682	4805	4823	5053	5210	5153	5291
			- National theatre employees	3	[a]	8	9	10	11	12	12	12	14	15	15
			- Banque de France employees	4	96	114	123	134	142	151	156	162	168	174	165
			- State employed workers (FSPOEIE)	5	553	753	889	972	1016	1103	1164	1195	1244	1307	1368
			- Local government staff (CNRACL)	5	870	1556	1854	2080	2113	2435	2580	2720	2821	2977	3092
			- Employees of 'Credit Foncier de France'	6	[a]	17	18	19	21	22	23	24	25	:	:
			- Water utility employees (CGE)	:	[a]	18	20	22	25	26	27	27	28	29	29
			- Electricity and gas employees (EDF,GDF)	7	1088	1180	1409	1566	1703	1785	1861	1946	2053	2138	2239
			- Tobacco company employees (SEITA)	8	[a]	44	52	60	65	70	72	76	80	84	106
			- Transport and subway employees in Paris (RATP)	9	298	343	417	451	493	520	534	557	583	620	646
			- Chamber of commerce of Paris employees	:	[a]	7	8	9	10	11	12	13	24	17	18
			- Schemes managed by the "Caisse de Dépôts et Consignations"	:	[a]	70	84	76	98	106	109	108	122	118	121
			- Miners	10	1703	1960	2261	2513	2615	2767	2837	2900	2996	3064	3113
			- Seafarers (ENIM)	11	[a]	657	799	854	942	979	1032	1058	1119	1135	1171
			- Notary clerks (CRPCEN)	12	[a]	109	125	138	151	160	165	172	182	191	199
			- Local railway employees (CAMR)	13	[a]	210	230	265	284	304	305	308	313	310	321
			- Members of liberal professions (CNAVPL)	14	[a]	743	886	995	1093	1196	1323	1417	1521	1595	1697
			- Barristers (CNBF)	15	[a]	36	45	47	52	60	71	76	81	83	94
			- Victims of war	16	5673	6377	7139	7777	7870	7946	8070	7888	7946	7755	7849
	12		. Death grant		[a]	1376	1587	1642	1902	1770	1801	1750	1828	1777	1788
			- General scheme for employees in industry and trade (CNAMTS)	17	706	733	804	724	775	791	785	755	763	779	804
			- Unemployed persons (UNEDIC and ASF)	:	[a]	109	163	233	388	221	205	163	178	146	122
			- Railway employees (SNCF)	:	232	215	239	263	288	284	287	302	315	311	317
			- Banque de France employees	:	[a]	2	4	5	5	5	5	5	5	5	6
			- Agricultural workers (MSA)	:	339	27	40	40	45	48	48	45	48	44	46
			- Miners	:	[a]	59	68	73	75	81	76	72	76	72	78
			- Seafarers (ENIM)	:	[a]	8	9	10	11	12	11	10	11	11	11
			- Notary clerks (CRPCEN)	12	[a]	2	3	4	2	3	4	4	2	3	4
			- Craftsmen (CANCAVA)	:	[a]	88	96	112	119	128	138	134	140	142	154
			- Industrial and commercial self-employed (ORGANIC)	:	[a]	32	36	36	37	40	38	36	34	33	33
			- Members of liberal professions (CNAVPL)	:	[a]	99	123	140	155	155	197	217	249	224	205
			- Barristers (CNBF)	15	[a]	2	2	2	2	2	7	7	7	7	8
	13		. Other cash benefit												
			- Employers' benefits for employees	:	[a]	24	26	28	54	73	70	27	61	51	105
	20		Benefits in kind	-	-	-	-	-	-	-	-	-	-	-	-
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		[a]	16926	18884	21770	24017	26579	29089	29736	32796	34578	37459
	10		Cash benefits		[a]	16926	18884	21770	24017	26579	29089	29736	32796	34578	37459
21			- Compulsory		[a]	13777	15182	17477	19154	21278	23237	23683	25857	27401	29956
		11	. Survivor's pension		[a]	13584	14975	17265	18920	21015	22985	23432	25605	27112	29711
			- Public employees other than civil servants (IRCANTEC)	18	133	150	186	235	270	311	346	364	350	423	451
			- Employees other than managerial and senior technical staff (ARRCO)	19	6208	8996	10113	11143	12070	13642	14983	15953	16560	17155	19108
			- Managerial and senior technical staff (AGIRC)	20	3559	4146	4319	5474	6121	6550	7107	6541	8094	8889	9465
			- Employees of social security institutions (CPPOSS)	:	145	175	212	241	264	281	296	306	316	341	359
			- Air France ground staff (CRAF)	:	[a]	38	47	56	65	75	84	89	95	102	111
			- Airline flight staff (CRPNPAC)	:	[a]	47	56	66	75	96	106	115	123	129	141
			- Savings bank employees	:	[a]	18	26	32	35	38	40	41	43	48	51
			- Administrative staff of maritime companies	:	[a]	14	16	18	20	22	23	23	24	25	25
		12	. Death grant		[a]	193	207	212	234	263	252	251	252	289	245
			- Public employees other than civil servants (IRCANTEC)	18	[a]	36	44	48	53	57	60	60	51	53	49
			- Employees other than managerial and senior technical staff (ARRCO)	19	[a]	83	77	81	89	98	92	97	100	104	92
			- Managerial and senior technical staff (AGIRC)	20	[a]	32	38	35	39	44	44	45	45	52	50
			- Employees of social security institutions (CPPOSS)	:	[a]	39	45	46	47	56	45	44	45	52	50
			- Airline flight staff (CRPNPAC)	:	[a]	3	3	2	6	8	11	5	11	28	4
22			- Voluntary		[a]	3149	3702	4293	4863	5301	5852	6053	6939	7177	7503
			<i>Self-administered funds</i>												
		11	. Survivor's pension		[a]	961	1100	1370	1503	1664	1833	1826	1779	1748	1834
			- Bank employees	:	[a]	490	582	677	784	865	964	910	967	1062	1152
			- Occupational and/or sectoral funds	:	[a]	255	268	324	272	307	336	350	280	118	105
			- Company funds	:	[a]	122	138	228	284	300	323	343	289	311	325
			- Agricultural Provident Funds (CCPMA)	:	[a]	94	112	141	163	192	210	223	243	257	252
		12	. Death grant												
			- Agricultural Provident Funds (CCPMA)	:	[a]	60	71	90	104	105	127	109	111	118	116
			<i>Insured plans</i>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			<i>Book reserves</i>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
			<i>Other (especially mutual associations)</i>												
		11	. Survivor's pension												
			- Provident funds	:	[a]	348	425	472	548	637	738	754	943	986	1035
		12	. Death grant		[a]	1780	2106	2361	2708	2895	3154	3364	4106	4325	4518
			- Provident funds	:	[a]	1218	1485	1647	1914	2194	2298	2377	2974	3108	3264
			- Mutual associations (mutuelles)	21	378	562	621	714	794	701	856	987	1132	1217	1254

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
3			<b>MEANS-TESTED WELFARE BENEFITS</b>		[a]	22150	26432	30305	32983	35590	37744	39598	42000	43906	48834
	10		Cash benefits		[a]	22150	26432	30305	32983	35590	37744	39598	42000	43906	48834
		11	. Survivor's pension		3205	22005	26169	29972	32618	35216	37374	39219	41607	43517	48443
			- General scheme for employees in industry and trade (CNAVTS)	22	[a]	12137	14468	17036	18710	20327	21703	22812	24369	25400	29368
			- General scheme for employees in industry and trade (CNAMTS)	23	[a]	2368	2784	3096	3201	3379	3489	3629	3759	3866	4015
			- Farmers (MSA)	24	[a]	3299	3921	4257	4528	4828	5138	5424	5753	6104	6530
			- Agricultural workers (MSA)	25	1132	1426	1803	2012	2276	2480	2618	2760	3017	3291	3454
			- Craftsmen (CANCAVA)	26	814	953	1130	1304	1410	1534	1621	1704	1811	1899	2031
			- Industrial and commercial self-employed (ORGANIC)	27	1259	1713	1944	2147	2359	2524	2669	2747	2897	2956	3044
			- Members of the clergy (CAMAVIC)	28	:	:	:	:	:	:	:	:	:	:	:
			- Employees other than managerial and senior technical staff (ARRCO)	:	[a]	109	119	120	133	143	135	142	0	0	0
			- Air France ground staff (CRAF)	:	[a]	0	0	0	1	1	1	1	1	1	1
		13	. Other cash benefit		[a]	145	263	333	365	374	370	379	393	389	391
			- General scheme for employees in industry and trade (CNAVTS), widow(er)'s allowance	29	[a]	135	253	325	358	368	365	376	391	386	389
			- Agricultural workers (MSA), widow(er)'s allowance	30	[a]	10	10	8	7	6	5	3	2	3	2
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		57698	67255	77836	87732	95391	102421	108497	111760	118927	123833	133218

**SURVIVORS France**

**Table 2: Number of beneficiaries (x1000) at 31 December**

GS	GT	T		Form a*	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension												
			- Civil servants and military personnel	1	346.48	355.58	360.08	365.94	366.84	372.05	376.66	382.07	388.46	394.74	397.19
			- Parliament staff	:	:	:	:	:	:	:	:	:	:	:	:
			- Railway employees (SNCF)	2	149.00	148.10	146.50	144.90	143.00	141.30	139.60	138.20	143.40	142.10	140.10
			- National theatre employees	3	:	0.29	0.29	0.29	:	0.29	0.30	0.30	0.31	0.32	0.32
			- Banque de France employees	4	1.71	1.67	2.55	2.55	2.54	2.54	2.95	2.59	2.96	2.93	2.95
			- State employed workers (FSPOEIE)	5	38.61	38.99	39.59	39.31	39.98	39.93	40.75	41.22	41.22	41.23	41.50
			- Local government staff (CNRACL)	5	238.88	74.55	76.19	78.07	79.38	81.12	83.80	85.14	87.02	88.98	90.62
			- Employees of 'Credit Foncier de France'	6	:	:	:	:	:	:	:	:	:	:	:
			- Water utility employees (CGE)	:	:	:	:	:	:	:	:	:	:	:	:
			- Electricity and gas employees (EDF,GDF)	7	37.60	39.08	39.63	41.14	41.71	42.05	42.20	42.89	43.23	43.43	43.57
			- Tobacco company employees (SEITA)	8	:	:	:	:	1.83	1.95	2.08	2.23	:	2.37	:
			- Transport and subway employees in Paris (RATP)	9	14.22	14.31	14.30	14.42	14.40	14.43	14.69	14.56	14.76	14.69	14.65
			- Chamber of commerce of Paris employees	:	:	:	:	:	:	:	:	:	:	:	:
			- Schemes managed by the "Caisse de Dépôts et Consignations"	:	:	:	:	:	:	:	:	:	:	:	:
			- Miners	10	153.35	155.36	155.69	156.43	156.24	156.44	156.58	156.85	157.01	156.60	156.15
			- Seafarers (ENIM)	11	44.91	45.37	45.75	45.07	44.27	43.96	42.50	43.16	43.60	43.68	43.58
			- Notary clerks (CRPCEN)	12	5.08	4.92	5.02	5.14	5.23	5.35	5.80	5.96	6.06	6.13	6.22
			- Local railway employees (CAMR)	13	12.97	12.98	13.13	13.38	13.22	13.00	12.99	12.86	12.61	12.37	12.06
			- Members of liberal professions (CNAVPL)	14	34.54	34.35	20.37	20.11	20.23	31.79	33.36	20.89	21.27	22.60	23.68
			- Barristers (CNBF)	15	:	:	:	:	:	:	:	:	:	:	:
			- Victims of war	16	377.00	361.00	346.00	305.00	:	:	:	:	:	:	:
		12	. Death grant												
			- General scheme for employees in industry and trade (CNAMTS)	17	:	:	:	:	:	:	:	:	:	:	:
			- Unemployed persons (UNEDIC and ASF)	:	:	:	:	:	:	:	:	:	:	:	:
			- Railway employees (SNCF)	:	:	:	:	:	:	:	:	:	:	:	:
			- Banque de France employees	:	:	:	:	:	:	:	:	:	:	:	:
			- Agricultural workers (MSA)	:	:	:	:	:	:	:	:	:	:	:	:
			- Miners	:	:	:	:	:	:	:	:	:	:	:	:
			- Seafarers (ENIM)	:	:	:	:	:	:	:	:	:	:	:	:
			- Notary clerks (CRPCEN)	12	:	:	:	:	:	:	:	:	:	:	:
			- Craftsmen (CANCAVA)	:	:	:	:	:	:	:	:	:	:	:	:
			- Industrial and commercial self-employed (ORGANIC)	:	:	:	:	:	:	:	:	:	:	:	:
			- Members of liberal professions (CNAVPL)	:	:	:	:	:	:	:	:	:	:	:	:
			- Barristers (CNBF)	15	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit												
			- Employers' benefits for employees	:	:	:	:	:	:	:	:	:	:	:	:
	20		<b>Benefits in kind</b>	-	-	-	-	-	-	-	-	-	-	-	-
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-



GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
3			<b>MEANS-TESTED WELFARE BENEFITS</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension												
			- General scheme for employees in industry and trade (CNAVTS)	[b] 22	689.92	709.46	730.08	748.74	766.72	781.26	791.86	795.56	806.86	812.81	814.39
			- General scheme for employees in industry and trade (CNAMTS)	23	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]
			- Farmers (MSA)	24	78.88	78.62	78.18	91.39	96.33	93.48	82.40	72.63	67.65	61.95	58.46
			- Agricultural workers (MSA)	25	204.63	215.42	233.52	240.39	320.47	285.46	294.49	310.33	325.83	340.10	355.41
			- Craftsmen (CANCAVA)	26	126.38	133.97	141.01	147.27	153.61	158.73	164.16	169.70	175.19	180.22	184.60
			- Industrial and commercial self-employed (ORGANIC)	27	176.01	182.86	187.47	190.52	194.18	197.33	199.73	202.56	205.69	206.71	208.41
			- Members of the clergy (CAMAVIC)	28	:	:	:	:	:	:	:	:	:	:	:
			- Employees other than managerial and senior technical staff (ARRCO)	:	:	:	:	:	:	:	:	:	:	:	:
			- Air France ground staff (CRAF)	:	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit												
			- General scheme for employees in industry and trade (CNAVTS), widow(er)'s allowance	29	:	:	:	:	:	:	:	:	:	:	:
			- Agricultural workers (MSA), widow(er)'s allowance	30	:	:	:	:	:	:	:	:	:	:	:
	20		<b>Benefits in kind</b>		-	-	-	-	-	-	-	-	-	-	-
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

## Ireland

**Table 1: Benefits in Mio IRL**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		18.00	22.00	26.00	31.80	28.50	36.00	40.00	44.00	47.00	48.76	50.53
	10		Cash benefits		18.00	22.00	26.00	31.80	28.50	36.00	40.00	44.00	47.00	48.76	50.53
21			-Compulsory		-	-	-	-	-	-	-	-	-	-	-
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			-Voluntary		18.00	22.00	26.00	31.80	28.50	36.00	40.00	44.00	47.00	48.76	50.53
221			<u>Self-administered funds</u>												
	11		. Survivor's pension												
			- Employees of private enterprises	[d]	11	18.00	22.00	26.00	31.80	28.50	36.00	44.00	47.00	48.76	50.53
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
222			<u>Insured plans</u>												
	11		. Survivor's pension												
			- Employees of private enterprises	11	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
223			<u>Book reserves</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		13.88	18.20	24.90	29.23	33.02	36.02	39.09	41.83	43.64	43.56	47.14
	10		Cash benefits		13.88	18.20	24.90	29.23	33.02	36.02	39.09	41.83	43.64	43.56	47.14
	11		. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1 to 6	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]
			- All residents, flat-rate assistance benefit	[b]	12,13	13.88	18.20	24.90	29.23	33.02	36.02	39.09	41.83	43.64	47.14
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		141.95	179.25	228.27	263.64	284.96	310.57	329.72	350.37	366.60	369.77	388.71

## Ireland

**Table 2: Number of beneficiaries (x 1000) at 31 December**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
21			-Compulsory												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			-Voluntary												
221			<u>Self-administered funds</u>												
	11		. Survivor's pension												
			- Employees of private enterprises	[d]	11	:	:	:	:	16.30	:	:	:	:	:
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
222			<u>Insured plans</u>												
	11		. Survivor's pension												
			- Employees of private enterprises	11	:	:	:	:	[d]	:	:	:	:	:	:
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
223			<u>Book reserves</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
	11		. Survivor's pension												
			- Miscellaneous schemes, widower's pension	1 to 6	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]	[a]
			- All residents, flat-rate assistance benefit:												
			. Widows	[b]	12	16.5	18.2	19.7	20.7	20.9	21.3	21.8	22.2	22.3	22.5
			. Orphans	13	13	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.1
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

**Table 1: Benefits in Mrd LIT**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		121	147	234	271	321	360	396	438	493	606	684
	10		Cash benefits		121	147	234	271	321	360	396	438	493	606	684
21			- Compulsory		121	147	234	271	321	360	396	438	493	606	684
	11		. Survivor's pension												
			- Supplementary pension schemes for various occupational groups	24,25	121	147	234	271	321	360	396	438	493	606	684
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary		:	:	:	:	:	:	:	:	:	:	:
221			<u>Self-administered funds</u>												
	11		. Survivor's pension	[e]	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant		:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
	11		. Survivor's pension		:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant		:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		-	-	-	-	-	-	-	-	-	-	-
	10		Cash benefits		-	-	-	-	-	-	-	-	-	-	-
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		-	-	-	-	-	-	-	-	-	-	-
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		6527	8985	11183	13796	15530	18146	20242	22979	25121	27879	31447

[illegible]

GS	GT	T		Form a'	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		<b>Cash benefits</b>												
21		11	- Compulsory												
		11	. Survivor's pension												
			- Supplementary pension schemes for various occupational groups	24,25	47	48	66	64	71	73	68	70	75	:	:
22		12	. Death grant		-	-	-	-	-	-	-	-	-	-	-
			- Voluntary												
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	[e]	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant		:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension		:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant		:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension		-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant		-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension		-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant		-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension		-	-	-	-	-	-	-	-	-	-	-
		13	. Other cash benefit		-	-	-	-	-	-	-	-	-	-	-
	20		<b>Benefits in kind</b>												
		21	. Funeral expenses		-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation		-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions		-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind		-	-	-	-	-	-	-	-	-	-	-

**Table 1: Benefits in Mio LFR**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		32	33	35	38	48	53	59	63	62	69	78
	10		Cash benefits		32	33	35	38	48	53	59	63	62	69	78
21			- Compulsory		22	23	24	26	27	30	36	39	36	48	51
		11	. Survivor's pension												
			- Public employees other than civil servants	16	22	23	24	26	27	30	36	39	36	48	51
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary		10	10	11	12	21	23	24	24	26	21	28
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension												
			- Mutual aid society	17	10	10	11	12	21	23	24	24	26	21	28
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		:	:	:	:	:	:	:	-	-	-	-
	10		Cash benefits		:	:	:	:	:	:	:	-	-	-	-
		11	. Survivor's pension												
			- Widower's pension	1,3,5,7	[a]	[a]	[a]	[a]	[a]	[a]	[a]	-	-	-	-
			- All residents, compensatory allowance	18	:	:	:	:	:	:	:	-	-	-	-
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind	-	-	-	-	-	-	-	-	-	-	-	-
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		5820	6438	6990	7611	7968	8421	8901	9389	10264	10803	11757

## Luxembourg

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

[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
21		11	. Compulsory												
		11	. Survivor's pension												
			- Public employees other than civil servants	16	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			. Voluntary												
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
			- Mutual aid society	17	:	:	:	:	:	:	:	:	:	:	:
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
		11	. Survivor's pension												
			- Widower's pension	1,3,5,7	[a]	[a]	[a]	[a]	[a]	[a]	[a]	-	-	-	-
			- All residents, compensatory allowance	18	:	:	:	:	:	:	:	-	-	-	-
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

## The Netherlands

**Table 1: Benefits in Mio HFL**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		2607	2821	3051	3252	3369	3459	3626	3717	3892	4042	4390
	10		Cash benefits		2607	2821	3051	3252	3369	3459	3626	3717	3892	4042	4390
21			- Compulsory		1943	2087	2221	2331	2348	2331	2355	2408	2497	2509	2679
	11		. Survivor's pension [c]		1943	2087	2221	2331	2348	2331	2355	2408	2497	2509	2679
			- Private Industry Pension Funds (BPF):	8	336	385	438	485	523	569	604	605	646	661	728
			- Self-employed professionals:	9	35	37	40	44	46	53	58	37	39	43	49
			- Food industry employees (PPV)	10	5	6	7	8	8	10	10	10	9	9	9
			- Miners (AMF)	:	36	39	39	39	38	38	38	37	37	37	37
			- Railway workers (SPF)	11	75	76	81	86	79	80	77	88	88	91	95
			- Civil servants and teachers (ABP)	12	999	1087	1140	1176	1187	1136	1146	1209	1245	1223	1298
			- Former holders of political office (APPA)	13	-	-	5	5	5	4	4	4	15	15	20
			- Military personnel (AMP)	14	66	69	75	78	79	76	77	73	75	76	77
			- Former overseas civil servants (PNOOR):	15	170	169	174	172	159	152	147	141	135	130	126
			- Victims of war in the Dutch East Indies (AOR)	[d] 16	:	:	:	:	:	:	:	:	:	:	:
			- Victims of the 1940-45 war (WUV)	17	101	101	133	173	172	179	168	181	187	204	217
			- Former members of resistance (WBP, WBPZ)	18	120	118	89	65	37	19	11	7	7	4	2
			- Civilian victims of the 1940-45 war (WUBO)	[e] 19	-	-	-	-	15	15	15	15	15	16	22
			- Former military personnel (UIG)	:	:	:	:	:	:	:	:	0	0	0	0
	12		. Death grant												
			- Miscellaneous insurance funds	20to33	:	:	:	:	:	:	:	:	:	:	:
22			- Voluntary		664	734	830	921	1021	1128	1271	1309	1395	1534	1710
221			<u>Self-administered funds</u>												
	11		. Survivor's pension		390	434	480	542	583	615	701	728	763	817	904
			- Private company pension funds (OFF)	34	350	398	446	507	549	586	669	699	738	793	861
			- Benefits payable under the 1919 law (LOW) and the LIW scheme	35,36	40	36	34	35	34	29	32	29	25	24	43
	12		. Death grant												
			- Miscellaneous insurance funds	37,38	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
	11		. Survivor's pension												
			- Insured occupational plans for private employees (LM)	:	274	300	350	379	438	513	570	581	632	717	807
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
223			<u>Book reserves</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]
	10		Cash benefits												
	11		. Survivor's pension [f]												
			- Miscellaneous schemes, widower's pension	8 to 19	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
	21		. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		5000	5299	5643	5868	5980	6073	6263	6319	6753	7068	8565

## SURVIVORS

## The Netherlands

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

[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
21			- Compulsory												
		11	. Survivor's pension [c]												
			- Private Industry Pension Funds (BPF):												
			. widows	8	177	198	211	224	234	235	257	268	268	273	280
			. orphans	8	33	33	33	31	31	28	27	26	23	21	20
			- Self-employed professionals:												
			. widows	9	2	2	2	2	2	2	2	3	3	3	3
			. orphans	9	1	1	1	1	1	1	1	1	1	1	1
			- Food industry employees (PPV)	10	:	:	:	:	:	:	:	:	:	:	:
			- Miners (AMF)	:	:	:	:	:	:	:	:	:	:	:	:
			- Railway workers (SPF):												
			. widows	11	11	11	11	11	10	10	10	10	10	10	9
			. orphans	11	1	1	1	0.8	0.8	0.7	0.6	0.5	0.5	0.5	0.5
			- Civil servants and teachers (ABP)	12	124	129	132	136	138	141	143	146	149	153	155
			- Former holders of political office (APPA)	13											
			- Military personnel (AMP)	14	5	5	5	5	5	5	5	4	4	:	:
			- Former overseas civil servants (PNOOR):												
			. widows	15	13	13	11	12	13	12	0.1	0.1	0.1	:	:
			. orphans	15	0.5	0.4	0.3	0.1	0.2	0.1	0.1	0.1	0.1	:	:
			- Victims of war in the Dutch East Indies (AOR)	16	6	6	7	7	7	7	7	8	8	:	:
			- Victims of the 1940-45 war (WUV)	17	0	0	0	0	0	0	0	0	0	:	:
			- Former members of resistance (WBP, WBPZ)	18	2	2	1	1	1	1	1	1	1	:	:
			- Civilian victims of the 1940-45 war (WUBO) [e]	19	-	-	-	-	-	-	-	-	-	:	:
			- Former military personnel (UIG)	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant												
			- Miscellaneous insurance funds	20to33	:	:	:	:	:	:	:	:	:	:	:
			. Voluntary												
22			<u>Self-administered funds</u>												
221		11	. Survivor's pension												
			- Private company pension funds (OPF):	34											
			. widows		63	66	68	71	73	75	77	82	72	86	88
			. orphans		11	11	11	10	10	10	9	9	8	8	7
			- Benefits payable under the 1919 law (LOW) and the LIW scheme	35,36	191	180	168	157	147	136	126	115	105	95	64
		12	. Death grant												
			- Miscellaneous insurance funds	37,38	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension												
			- Insured occupational plans for private employees (LM)	:	87	88	96	96	103	114	120	120	115	130	145
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
223			<u>Book reserves</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
		11	. Survivor's pension												
			- Miscellaneous schemes, widower's pension	8 to 19	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]	[c]
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
		21	. Funeral expenses	-	-	-	-	-	-	-	-	-	-	-	-
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

**Table 1: Benefits in Mio ESC**

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1			<b>BASIC SCHEMES: 1st PILLAR</b>		10775.8	14913.6	18481.6	25961.0	30806.5	38917.0	48342.2	58704.8	68057.4	77879.6	99019.6
	10		<b>Cash benefits</b>		10548.9	14498.2	17980.7	24935.1	29518.2	37467.3	46524.3	56478.0	65542.9	75080.3	95809.3
		11	. Survivor's pension [a]		9388.3	13111.9	16401.4	22994.7	27018.0	34514.7	42678.2	51123.2	58945.3	68260.9	87688.3
			- General (non-agricultural) scheme for employees and self-employed (IGFSS)	1	5634.9	7647.2	9521.0	11973.2	15455.9	19604.1	25121.2	30387.9	36695.3	42276.1	55838.8
			- Employees, occupational accidents and diseases scheme	2	10.4	44.1	138.4	214.7	271	338.2	400.3	453.9	512.6	587.7	743.9
			- Central government civil servants and military personnel (MSE) [b,c]	3	2505.4	3810.6	4942.8	7875.6	8207.3	10830.4	12710.9	15251.3	16878.0	20257.9	24417.5
			- Armed Forces officers (pre-MSE scheme)	4	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]	[b]
			- Central government civil servants [c]	5	4.2	4.5	4.1	4.7	4.8	5.2	5.5	2.8	3.1	3.7	4.5
			- Military personnel and civilians attached to the Armed Forces (death in service)	6	552.8	673.7	660.4	1504.8	1314.8	1548.0	1762.6	1526.6	1290.2	1226.0	1165.0
			- Ministry of Finance employees	7	0.0	0.0	0.1	0.1	0.1	0.2	0.2	0.2	1.2	0.3	1.5
			- General agricultural scheme for employees (IGFSS)	8	161.5	299.5	349.0	413.7	445.8	511.6	713.8	1026.9	1447.3	1563.1	2942.8
			- Public enterprises employees	9	2.2	2.7	2.5	22.7	27.4	30.8	39.1	97.6	92.6	149.0	190.5
			- Insurance companies employees	10	517.0	629.6	783.1	985.2	1290.9	1646.3	1924.7	2376.1	2024.9	2197.1	2383.9
			- General scheme, voluntary insurance (IGFSS)	11	-	-	-	-	-	-	-	-	-	:	:
		12	. Death grant		1038.8	1292.2	1493.7	1859.9	2426.8	2856.1	3745.9	5222.2	6454.1	6663.6	7952.1
			- General (non-agricultural) scheme for employees and self-employed (IGFSS)	12	783.2	953.3	1155.3	1470.4	1945.4	2300.4	2924.8	3916.9	4908.9	4903.6	5910.4
			- Military personnel	:	0.4	0.5	0.4	6.7	7.7	10.3	17.4	13.9	23.2	27.9	2.9
			- Central government civil servants, military personnel (MSE)	13	83.2	111.2	142.1	162.7	258.8	385.9	428.9	524.0	608.2	670.3	807.0
			- Ministry of Finance employees	14	22.7	25.5	24.3	26.7	24.7	23.9	31.4	28.7	34.2	30.0	31.8
			- General agricultural scheme, employees (IGFSS)	15	149.3	201.8	171.6	193.2	189.5	135.5	343.3	738.3	879.1	1031.8	1197.5
			- Social institutions with autonomous administration	:	-	-	-	0.3	0.7	0.1	0.2	0.4	0.4	-	2.4
		13	. Other cash benefit												
			- Military personnel, supplementary allowance	16	121.7	94.1	85.6	80.5	73.4	96.5	100.2	132.6	143.5	155.9	168.9
	20		<b>Benefits in kind</b>		226.9	415.4	500.9	1025.9	1288.3	1449.7	1818.0	2226.8	2514.5	2799.2	3210.4
		21	. Funeral expenses		226.9	415.4	500.9	1025.9	1288.3	1449.7	1818.0	2226.8	2514.5	2799.2	3210.4
			- General (non-agricultural) scheme for employees and self-employed (IGFSS) [d]	17	76.8	155.9	211.6	285.7	352.7	447.8	522.8	1036.4	1164.3	1270.7	1488.8
			- Employees, occupational accidents and diseases scheme	18	0.3	0.4	2.1	3.6	4.3	4.1	17.7	31.2	60.6	69.2	68.6
			- Central government civil servants	19	8.0	5.6	6.0	8.0	10.0	11.1	17.1	17.7	18.9	27.1	31.5
			- General agricultural scheme for employees (IGFSS) [d]	20	83.5	170.4	185.7	267.3	314.2	280.4	395.3	-	-	-	-
			- Bank employees	21	17.0	30.0	30.0	380.6	416.4	570.8	694.0	930.3	1059.2	1205.9	1373.5
			- Public enterprises employees	22	0.2	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.7	0.7	0.4
			- Employees in industry and commerce members of Mutual Aid Association	23	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.0	0.0	0.0
			- Insurance companies employees	24	40.7	49.6	61.7	76.9	186.1	129.6	162.0	201.1	193.7	213.0	236.4
			- Military personnel	25	0.2	3.3	3.4	3.5	4.3	5.5	8.4	9.5	17.0	12.6	11.0
			- Ministry of Finance employees	26	:	:	:	:	:	:	:	:	:	:	:
			- Social institutions with autonomous administration	:	-	-	-	0.1	0.0	0.0	0.0	0.0	0.1	-	0.1
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

GS	GT	T		Form a'	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
	10		<b>Cash benefits</b>		0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
21			- Compulsory		-	-	-	-	-	-	-	-	-	-	-
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary	[e]	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension												
			- Employees in industry and commerce members of Mutual Aid Association	27	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		448.7	595.2	723.1	1145.3	1145.0	1235.3	1978.9	994.8	1100.9	1311.0	1590.0
	10		<b>Cash benefits</b>		84.0	98.0	109.8	132.9	139.8	144.3	178.9	214.8	152.3	219.2	332.9
		11	. Survivor's pension	[a]	84.0	98.0	109.8	132.9	139.8	144.3	178.9	214.8	152.3	219.2	332.9
			- Non-contributory scheme (IGFSS)	28,29	84.0	98.0	109.8	132.6	139.0	142.5	177.7	213.5	150.6	216.9	330.0
			- Employees of Santa Casa da Misericordia de Lisboa	30	0.0	0.0	0.0	0.3	0.8	1.7	1.2	1.4	1.7	2.2	2.9
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		<b>Benefits in kind</b>		364.7	497.2	613.3	1012.4	1005.2	1091.1	1800.0	779.9	948.7	1091.8	1257.2
		21	. Funeral expenses		364.7	497.2	613.3	1012.4	1005.2	1091.1	1800.0	779.9	948.7	1091.8	1257.2
			- Non-contributory scheme (IGFSS)	:	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	46.7	48.8	52.2
			- Private institutions of social solidarity	:	364.7	497.2	613.3	1012.4	1005.2	1091.1	1800.0	779.9	902.0	1043.0	1205.0
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		11224.6	15508.9	19204.7	27106.4	31951.5	40152.4	50321.2	59699.6	69158.5	79190.6	100610

## SURVIVORS

## Portugal

**Table 2: Number of beneficiaries at 31 December**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		<b>Cash benefits</b>												
21			- Compulsory												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
22			- Voluntary	[e]											
221			<u>Self-administered funds</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
222			<u>Insured plans</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
223			<u>Book reserves</u>												
		11	. Survivor's pension	:	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant	:	:	:	:	:	:	:	:	:	:	:	:
224			<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension												
			- Employees in industry and commerce members of Mutual Aid Association	27	20	10	11	7	4	4	5	6	1	21	6
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		<b>Cash benefits</b>												
		11	. Survivor's pension	[a]											
			- Non-contributory scheme (IGFSS)	28,29	:	:	4486	4579	4492	4461	4108	3913	3715	3826	3892
			- Employees of Santa Casa da Misericórdia de Lisboa	30	:	:	:	:	:	:	:	:	:	:	:
		13	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		<b>Benefits in kind</b>												
		21	. Funeral expenses												
			- Non-contributory scheme (IGFSS)	:	[d]	[d]	[d]	[d]	[d]	[d]	[d]	[d]	23	131	174
			- Private institutions of social solidarity	:	:	:	:	:	:	:	:	:	23	131	174
		22	. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

**Table 1: Benefits in Mio UKL [a]**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>		964	1264	1375	1447	1676	1876	2043	2380	2543	2838	3315
	10		Cash benefits		964	1264	1375	1447	1676	1876	2043	2380	2543	2838	3315
21			- Compulsory [h]		119	147	169	182	202	220	240	270	270	280	360
	11		. Survivor's pension												
			- Public servants	13	[h]	[h]	[h]	[h]	[h]	100	110	135	135	140	180
	12		. Death grant												
			- Public servants	13	[h]	[h]	[h]	[h]	[h]	120	130	135	135	140	180
22			- Voluntary [i]		844	1117	1206	1264	1474	1656	1803	2110	2273	2558	2955
221			<u>Self-administered funds</u>												
	11		. Survivor's pension												
			- Employees in public enterprises [j]	14	:	:	:	:	:	:	:	:	:	:	:
			- Employees in private enterprises [j]	15	:	:	:	:	:	:	:	:	:	:	:
	12		. Death grant		[i]	[i]	[i]	[i]	[i]	479	449	596	566	669	775
			- Employees in public enterprise	14	[i]	[i]	[i]	[i]	[i]	189	185	260	261	313	367
			- Employees in private enterprise	15	[i]	[i]	[i]	[i]	[i]	290	264	336	305	356	408
222			<u>Insured plans</u>												
	11		. Survivor's pension												
			- Employees in private enterprises [k]	15	[i]	[i]	[i]	[i]	[i]	1177	1354	1514	1707	1889	2180
	12		. Death grant												
			- Employees in private enterprises	15	[k]	[k]	[k]	[k]	[k]	[k]	[k]	[k]	[k]	[k]	[k]
223			<u>Book reserves</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
224			<u>Other (especially mutual associations)</u>												
	11		. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
	12		. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>		41	46	49	43	49	53	57	80	74	89	106
	10		Cash benefits		41	46	49	43	49	53	57	64	56	65	76
	11		. Survivor's pension [b]		41	46	49	43	49	53	57	64	56	65	76
			- Widow's supplementary allowance	16	15	19	19	10	14	13	13	14	:	:	:
			- Charitable payments by Friendly Societies	17	26	27	30	33	35	40	44	50	56	65	76
	13		. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind		-	-	-	-	-	-	-	16	18	24	30
	21		. Funeral expenses												
			- Social Fund [l]	18	-	-	-	-	-	-	-	16	18	24	30
	22		. Accommodation	-	-	-	-	-	-	-	-	-	-	-	-
	23		. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
	24		. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-
			<b>TOTAL SURVIVORS</b>		4933	5626	5792	6281	6682	7058	7606	7968	8280	8563	9699

## United Kingdom

**Table 2: Number of beneficiaries (x 1000) [m]**[illegible]

GS	GT	T		Form n°	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
2			<b>SUPPLEMENTARY SCHEMES: 2nd PILLAR</b>												
	10		Cash benefits												
	21		- Compulsory												
		11	. Survivor's pension												
			- Public servants	13	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant												
			- Public servants	13	:	:	:	:	:	:	:	:	:	:	:
	22		- Voluntary												
	221		<u>Self-administered funds</u>												
		11	. Survivor's pension												
			- Employees in public enterprises	14	:	:	:	:	:	:	:	:	:	:	:
			- Employees of private enterprises	15	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant												
			- Employees in public enterprises	14											
			- Employees of private enterprises	15	:	:	:	:	:	:	:	:	:	:	:
	222		<u>Insured plans</u>												
		11	. Survivor's pension												
			- Employees of private enterprises	15	:	:	:	:	:	:	:	:	:	:	:
		12	. Death grant												
			- Employees of private enterprises	15	:	:	:	:	:	:	:	:	:	:	:
	223		<u>Book reserves</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
	224		<u>Other (especially mutual associations)</u>												
		11	. Survivor's pension	-	-	-	-	-	-	-	-	-	-	-	-
		12	. Death grant	-	-	-	-	-	-	-	-	-	-	-	-
3			<b>MEANS-TESTED WELFARE SCHEMES</b>												
	10		Cash benefits												
		11	. Survivor's pension	[b]											
			- Widows, supplementary allowance	16	21	21	28	25	30	28	27	25	:	:	:
			- Charitable payments by Friendly Societies	17	:	:	:	:	:	:	:	:	:	:	:
		14	. Other cash benefit	-	-	-	-	-	-	-	-	-	-	-	-
	20		Benefits in kind												
		21	. Funeral expenses												
			- Social Fund	[i]											
		22	. Accommodation	18	-	-	-	-	-	-	-	37	37	44	49
		23	. Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-
		24	. Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-

**BELGIUM**

[a] From 1984, legislation has introduced equal rights for widows and widowers, but prior to this date the widower was entitled to a pension only if disabled and permanently incapable of self-support. That is to say, widower's pension was means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.

[b] Before 1984, only the figures relating to the occupational accidents' scheme are included; data relating to the occupational diseases' scheme are not available.

[c] Estimation

[d] Number of new cases during the year

**DENMARK**

[a] Since 1 January 1984, no widow's pension has been provided under the State pension system, and a means-tested early-retirement pension may be payable to widow(er)s (see old age function).

[b] Data for this benefit are included in the old age function. A breakdown of the data was not possible.

**GERMANY**

[a] From 1/01/1986, legislation has introduced equal rights for widows and widowers, but prior to this date the widower was entitled to a pension only if financially dependent on the deceased spouse. That is to say, widower's pension was means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.

[b] Figures for "lump sum on remarriage" are included under "survivor's pension".

[c] Benefits to cover the costs 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] Private pension provision by the enterprise may take the form of book reserves, insurance contracts, pension funds or support funds. A data breakdown is not available.

**GREECE**

[a] No particular insurance exists against employment injuries and occupational diseases. Death occurred as a result of one of these two risks is covered by survivors' benefit schemes with specific regulations.

A pension is paid to the widower only if he was financially dependent on the deceased wife. Thus, widower's pension is means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.

[b] Data are included in the old age function: no breakdown is available

[c] Information and data on complementary voluntary schemes is not complete. Private institutions involved in complementary pension provision include self-administered funds, Mutual Benefit Societies, Special Pension Accounts, Group Insurance policies and arrangements made for the civil service.

**SPAIN**

[a] From 1983, legislation has introduced equal rights for widows and widowers, but prior to this date the widower was entitled to a pension only if disabled and permanently incapable of self-support. That is to say, widower's pension was means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.

[b] Figures for the "lump sum on remarriage" are included in the "widower's pension".

[c] Data for widow(er)'s and orphan's pensions for civil servants and military personnel have not been broken down between the compulsory and the voluntary supplementary schemes.

**FRANCE**

[a] For 1980, only the total for the survivor's function has been provided. A breakdown by benefits according to ESSPROS methodology is not available.

[b] The number of beneficiaries of the pension from the CNAVTS includes the number of beneficiaries of the pension from the CNAMTS.

**IRLANDE**

[a] A pension is paid to the widower only if permanently incapable of self-support because of physical or mental infirmity. Thus, widower's pension is means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.

[b] Includes figures belonging to the family function (see fact sheet).

[c] The amount of funeral grants from the occupational injuries insurance is included under the corresponding pension; no breakdown is available. However, negligible numbers of grants are paid each year.

[d] Estimates; Central Statistics Office is not the source. Figures for "Self-administered funds" include "insured plans". No breakdown available.

[e] Figures on the number of beneficiaries include child dependants of widows and prescribed relatives providing full-time care for incapacitated widows.

[f] Data on numbers of Local Government survivor pensioners include Health Boards and VEC - as supplied by Department of Environment

[g] There are negligible numbers of dependent widowers, parents or orphans of persons who died through an occupational injuries. A breakdown of expenditure between the various categories of survivors is not possible.

[h] Figures on the number of beneficiaries (widows) include small numbers of relatives and dependent children.

**ITALY**

[a] Figures for "lump sum on remarriage" are included in the corresponding figures for the pensions; no breakdown is available

[b] Figures for the occupational injuries scheme are included under "General scheme for employees". No separate data available

[c] Data included in "Other special professional schemes". No data available for the different agencies

[d] Data included in "Special voluntary schemes". No data available for the different agencies

[e] Occupational survivors' benefits (i.e. voluntary supplementary pension provision) have been established exclusively in the banking sector and in some large companies. The scope of these provisions is, however, very narrow. A law regulating the introduction of a system of supplementary pension provision has just been approved in Italy.

[f] Data refer to the number of pensions and not to the number of pensioners

**LUXEMBOURG**

[a] From 1987, legislation has introduced equal rights for widows and widowers, but prior to this date the widower was entitled to a pension only if financially dependent on the deceased spouse. That is to say, widower's pension was means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.

[b] Before 1986, only data relating to employees fatally injured at work or deceased because of an occupational accident are included.

[c] Data are included in the old age function; no breakdown is available. Benefit starts on 1/1/1988

[d] The benefit ceases in 1987

[e] Data for the number of beneficiaries refer to the average throughout the year

THE NETHERLANDS

- [a] In The Netherlands, there is no specific insurance against employment injuries and occupational diseases; under the Law of 18 February 1966 these risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivor's insurance.
- [b] Data for the "other cash benefits" granted by the AWW scheme are included in the data for the survivors' pension.
- [c] A pension is paid to the widower only if he was financially dependent on the deceased wife. Thus, widower's pension is means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.
- [d] Data relating to the pension for the "Victims of war in the Dutch East Indies (AOR)" are included in the invalidity function.
- [e] Before 1984, included in the figures concerning the General Assistance Act (ABW), in the general neediness function

PORTUGAL

- [a] A pension is paid to the widower only if he is totally and permanently disabled and therefore dependent on the deceased wife. Widower's pension is means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.
- [b] Figures for the pension from the MSE scheme include expenditure on the pension for Armed Forces officers (pre-MSE scheme).
- [c] For the years 1988 to 1990, the breakdown of the data between the two benefits corresponding to forms n 3 and 5 is estimated.
- [d] Before 1988, data for funeral expenses from the non-contributory scheme are included under funeral expenses from the contributory schemes (general scheme for employees and self-employed and agricultural scheme, IGFSS). From 1987, funeral expenses which were reimbursed by the agricultural scheme (IGFSS) are managed by the general scheme (IGFSS).
- [e] 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.
- [f] For 1980 and 1981, data are estimated.

UNITED KINGDOM

- [a] Figures for the British financial year which runs from the beginning of April to the end of March in the following year (eg 1980 = 1 April 1980 to 31 March 1981).
- [b] Under certain schemes (the SERPS, the GMP, the occupational accidents and diseases scheme) a pension is paid to the widower only if he was financially dependent on the deceased wife. Widower's pension is therefore means-tested: it is not possible, however, to separate data which should be classified under the means-tested schemes.
- [c] Figures for "Widowed mother's allowance" include expenditure on "Widow's pension", "Widow's additional pension (earnings-related)" and "Guaranteed Minimum Pension for contracted-out employees, complement paid by the State". Figures relating to expenditure on this last benefit were already included in the Old age function. The figures also include the child dependency additions which should be costed to the family function.
- [d] Expenditure figures relate to Great Britain only. All figures have already been included in the old age function, because at the time a data breakdown was not available. Now, the total for the basic schemes in the old age function should be replaced by the following:

1980	1981	1982	1983	1984	1985	1986	1987	1988
10 015	12 105	14 542	15 921	17 280	19 168	20 832	23 046	23 841
- [e] Contrated-out occupational pensions have been classified in the 1st Pillar, as in Volume I of the Digest covering the old age function. These benefits, in fact, replace the earnings-related component (SERPS), which is an integrated part of the national pension scheme. Data relating to expenditure on contracted-out pensions are included under the old age function.
- [f] Figures include the child dependency additions which should be costed to the family function.
- [g] Figures for "Divorced insured persons, child's special allowance" are included in "Non contributory guardian's allowance".
- [h] From 1980 to 1984, data for the compulsory supplementary schemes (non contracted-out) have been estimated by EUROSTAT; only the total was estimated, not the breakdown.
- [i] From 1980 to 1984, data for the voluntary supplementary schemes (non contracted-out) have been estimated by EUROSTAT; only the total was estimated, not the breakdown.
- [j] Figures are included in the old age function; a separate breakdown is not available.
- [k] Figures for "Death grant" are included in "Survivor's pension". The figures include all death claims under long-term insurance and insured/managed pension schemes.
- [l] Figures relate to Great Britain only.
- [m] Numbers of beneficiaries may be either an average for the financial year, or a snapshot count on a set date in the year; dates may not be the same through all years for one benefit, or across benefits, but are representative of the year.
- [n] Figures include orphans and other dependants.



**Remark:** Due to the large number of footnotes attaching to the comparative tables, a comprehensive set has been included only with tables 1 and 2. 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.

This publication presents the results of a statistical enquiry into survivors' social protection benefits during the period 1980-1990, which was carried out by EUROSTAT in cooperation with the twelve Member States of the European Community. The aim of the publication is to provide a complete picture of social protection survivors' benefits.

As in the first two volumes of the Digest, which dealt with the old age and the invalidity/disability functions, a common classification has been applied to disaggregated benefit data. The statistics on benefit expenditure and on the number of beneficiaries provide a new insight into this area of social protection and allow comparisons to be made between the countries of the Community.

Tables 1 and 2 for each country (Part II) show all the available data for the survivors' function (non-available data are marked with a colon ":").

This part includes comparative tables and comments on the main findings concerning social protection schemes providing survivors' benefits in the Member States.

Voluntary supplementary schemes, i.e. those that are not rendered compulsory by the public authorities (see Part I), will be dealt with separately. As data for voluntary supplementary schemes are not complete, a comparison for the 12 Member States which included these benefits would give rise to misleading conclusions.

## **1. Old age, invalidity and survivors: a group of related functions.**

This volume completes the statistical analysis of an important group of functions which are closely related: the old age, invalidity and survivors' functions<sup>(1)</sup> are in fact part of a coherent set of benefits, the objective of which is to sustain or maintain individual income in the event of old age/retirement, invalidity or death.

In the Member states this set of benefits, which is normally institutionally integrated, is referred to as the "national pension system", even if the benefits provided are not strictly speaking only periodical payments. Indeed, for the three functions, the pension is the most important type of benefit: in 1988, the share of pensions in the European total of benefit expenditure was 89.9% for the old age function, 55.5% for the invalidity function and 96.5% for the survivors' function. In the contributory systems, the contribution conditions and the methods of calculation for the pensions in the three functions are linked together.

From the statistical point of view, the above-mentioned functions share common classification and analytical criteria: in particular, the structure by pillars - two pillars

(the basic and the supplementary) plus the means-tested schemes - used for the statistical analysis of the old age function is also applicable to the other two functions.

The following analysis devotes special attention to the link between the old age and the survivors' functions. This is because for some countries it was not possible to separate data pertaining to the two functions, and survivors' figures were thus included in the old age function. This is the case for Greece, the United Kingdom and Denmark.

Survivors' statistics that are included in the old age function relate to a few benefits in the 1st pillar for Greece, and to contracted-out pensions and some voluntary supplementary benefits for the United Kingdom. A cross-country comparison at the Community level, however, is not particularly affected by these minor gaps, especially as regards the evolution of benefit expenditure over the last decade.

Denmark represents a special case: after the pension reform of 1 January 1984, there is no specific right to a survivor's pension in the basic schemes. Widow(er)s may now benefit from an early retirement pension, which is payable to persons aged 18-66 for financial, social and/or health reasons. The early retirement scheme is classified under the old age function and all the data are included there. Furthermore, a supplementary flat-rate widow(er)s' benefit accrues under the ATP supplementary pension arrangement, but all the figures relating to this benefit are included in the old age function. Therefore, in this chapter the analysis of survivors' benefit expenditure alone does not include Denmark<sup>(2)</sup>.

## **2. Survivors' benefit expenditure: differences among the Member States**

In most Member States, social security is organized in the form of a social insurance system, where the recipient of a survivor's benefit is not protected in his/her own right, but by virtue of a derived right, i.e. a right originally acquired by another person whose death is a condition for granting the benefit.

In Denmark, Ireland, the Netherlands and the United Kingdom, a universal system of social security is in force, which provides an old age pension to the whole resident aged population. As a great part of the survivors' contingency concerns elderly people, the need for specific protection in case of death is less strong than in other countries. In particular, in Ireland, the Netherlands and the United Kingdom, a widow(er)'s pension is replaced by a retirement or old age pension at retirement age.

Table A below shows that survivors' benefits as a percentage of GDP is significantly low in the three above-mentioned countries, as well as in Portugal:

**Table A: Survivors' benefits as a percentage of GDP and per capita - 1990**

	as a % of GPD	per capita (ECU)
Belgique	2.8	419.2
Danemark	(2)	(2)
Allemagne	3.1	574.5
Grèce	2.4*	122.9*
Espagne	1.9	180.7
France	1.9	320.5
Ireland	1.3	125.7
Italie <sup>(4)</sup>	2.4	358.4
Luxembourg	3.9	724.0
Pays-Bas	1.3	198.3
Portugal	1.2	56.3
Royaume-Uni	1.2	164.5
EUR	2.1	308.9

\* Data for Greece are estimated.

In 1990, Ireland, the Netherlands, Portugal and the United Kingdom spent less than 1.5% of their GDP on survivors' benefits. Spain and France both spent 1.9%. Belgium, Germany, Greece and Italy fall within a band above the Community average, between 2.4% and 3.1%. Luxembourg records the highest ratio: 3.9%.

When expenditure on survivors' benefits is expressed as a percentage of the population, all the countries maintain their relative position with respect to the Community average, except Greece and France. Greece records a very low ratio, well below the Community average, while France exceeds it.<sup>(3)</sup>

As explained in paragraph 1, a comparison which includes Denmark can only be made when old age benefit expenditure is also taken into account. Table B below shows the ranking of the Member States according to the sum of survivors' and old age benefit expenditure as a percentage of GDP. Data for the old age function are taken from Volume I of the Digest<sup>(4)</sup>, where the statistical series cover the period from 1980 to 1988; the reference year is therefore 1988 (with 1980 data shown in parentheses). For a better comparison, data relating to survivors' benefit expenditure for those years are also presented.

**Table B: Ranking of the Member States in respect of survivors' and old age benefits as a percentage of GDP**

Old age + Survivors			Survivors		
	1988	(1980)		1988	(1980)
I	13.0	(9.9)	L	4.1	(4.4)
L	12.4	(12.3)	D	3.4	(3.8)
GR	12.3	(7.3)	B	2.9	(3.2)
F	11.7	(10.2)*	I	2.3	(1.7)
B	10.7	(10.2)	F	2.0	(2.0)*
D	10.6	(11.3)	GR	1.9	(1.1)
DK	10.0	(9.7)	E	1.8	(1.7)
NL	9.5	(8.8)	IRL	1.5	(1.3)
UK	8.7	(8.3)	UK	1.3	(1.8)
E	7.7	(6.6)	NL	1.2	(1.3)
P	6.6	(5.2)	P	1.2	(0.9)
IRL	6.4	(6.2)	DK	(2)	(0.1)
EUR	10.6	(9.7)	EUR	2.2	(2.3)

\* 1980 french data for survivors are estimated

The ranking of the countries for the two functions combined differs significantly from that of the survivors' function alone. In the first case, Italy is the country with the highest ratio, followed by Luxembourg and Greece<sup>(5)</sup>. Ireland, Portugal and Spain show the lowest percentages.

From 1980 to 1988, the percentages of old age-survivors benefit expenditure in GDP have increased in all the countries but Germany. In particular, Greece and Italy both experienced a considerable growth (from 7.3% to 12.3% and from 9.9% to 13% respectively). The increase for the Community as a whole, from 9.7% to 10.6% in 1988, is entirely attributable to old age expenditure. Indeed, the Community average of survivors' benefit expenditure fell from 2.3% of GDP in 1980 to 2.1% in 1990. This trend also contrasts with overall social protection expenditure, which increased from 24.4% of GDP in 1980 to 25.5% in 1990.

Belgium, Germany, Luxembourg and the United Kingdom experienced a considerable reduction in survivors' benefit expenditure, while increases were observed in Greece, Spain, Ireland, Italy and Portugal. Greece reported the highest growth: from 1.1% in 1980 to 2.0% in 1990, almost reaching the average level for the Community.

Table C shows that survivors' benefit expenditure in the Community (voluntary supplementary schemes excluded), at constant 1985 prices, rose by 19.7% between 1980 and 1990.

**Table C: Survivors' benefit expenditure: rate of growth in national currency at constant 1985 prices (1990/1980)**

	%
Greece	+137.2*
Italy	+91.9
Portugal	+84.6
Spain	+54.7
Luxembourg	+30.8
Ireland	+30.2
France	+24.2**
Netherlands	+24.1
Belgium	+3.3
Germany	+3.1
United-Kingdom	-12.5
Denmark	(2)
<b>EUR</b>	<b>+19.7</b>
<b>(excl. Denmark)</b>	<b>+19.8</b>

\* 1990 data for Greece are estimated

\*\* 1980 data for France are estimated

Very different trends are encountered in the Member States; the rates of growth for Greece, Italy and Portugal are particularly high, while in the United Kingdom survivors' benefit expenditure has decreased in real terms.

The analysis of tables B and C combined reveals two different patterns in the evolution of survivors' benefit expenditure in the Member States. The countries can therefore be placed into two groups:

- in the first group we find Belgium, Germany, France, the Netherlands and the United Kingdom: here, survivors' benefit expenditure stays the same or is decreasing as a share of GDP and is slowly increasing, or even diminishing, in real terms.

- in the second group are Ireland and the four countries of southern Europe. Expenditure is increasing both in terms of GDP and in real terms.

Luxembourg stands out alone: the growth of survivors' benefit expenditure in real terms is still rather high (+30.8%), but it has decreased as a share of GDP. Indeed, from 1980 to 1990, the increase of GDP at constant 1985 prices was highest in Luxembourg (+45.8%)<sup>(6)</sup>, which more than compensated for the rise of benefit expenditure.

An examination of the characteristics of the organization of survivors' benefit arrangements in the Member States sheds light on the different trends in expenditure.

### 3. The survivors' function: an overview

*The survivors' function mainly consists of cash benefits*

Table D shows the percentages of cash benefits and benefits in kind which make up the total of survivors' benefit expenditure:

**Table D: Cash benefits and benefits in kind as a share of total benefit expenditure in 1990**

	Cash benefits %	Benefits in kind %
Belgium	99.9	0.1
Denmark	(2)	(2)
Germany	96.6	3.4
Greece	98.6*	1.4*
Spain	99.9	0.1
France	100.0	-
Ireland	100.0	-
Italy(4)	100.0	-
Luxembourg	99.0	1.0
Netherlands	100.0	-
Portugal	95.6	4.4
United-Kingdom	99.6	0.4
<b>EUR</b>	<b>98.7</b>	<b>1.3</b>

\* 1990 data for Greece are estimated

In the countries where data for benefits in kind were reported, they represent only a very small part of the total of survivors benefit expenditure. The payment of a sum in order to reimburse (a part of) the funeral expenses is the most common type of benefit in kind.

Comparative table 8 shows that cash benefits mainly comprise survivors' pensions (97.2% of the total of cash benefits for the Community as a whole), and the rest are mostly death grants (2.2%). Other types of benefits are not common.

From the relatively small number of benefits in kind within the survivors' function, it may not be concluded that survivors in general receive little help in the form of goods and services. The survivors' population, in fact, constitutes a very heterogenous group of people - children, mothers, the elderly, the needy - who may be entitled to benefits by virtue of different risks of social protection. Thus, various elements of other functions, notably the old age, family, invalidity and general neediness functions, are brought into play to provide a survivor with the protection that he/she may need. For example, accommodation in residential institutions is provided to old people regardless of the fact that they are widow(er)s; therefore, this benefit is classified under the old age function.

### *The survivors' function and the changing pattern of family life*

The survivors' benefit branch of social security was originally designed to meet a pattern of family life in which the married woman stayed at home, undertook the household tasks and cared for the children, while the husband and father was the breadwinner. In this model, the death of the husband/father involved the permanent loss of the main source of income.

Increasingly, though, the roles within the family are changing: in the last decade there has been a sharp increase in the proportion of married women who are in employment. The attitude towards the married couple is shifting: both the husband and the wife now contribute to the family budget.

The social security contingency of survivors is altered, but the changes are only partly reflected in survivors' benefit schemes.

Two main shortcomings may be traced in the way survivors' benefit systems in the Member States vary in response to the changing circumstances of family life: the lack of provisions for the unmarried cohabitants of the insured person and the unequal treatment of the widow and widower.

As regards the second point, considerable variations are observed in the Member States. Within the last decade, a few countries have begun to pay a survivor's pension to a widow or a widower on an equal basis, namely Belgium (from 1984), Germany (from 1986), Spain (from 1983), France (from 1980 and only in the general schemes), Italy (from 1980), and Luxembourg (from 1987). Also in Denmark, the equal treatment of widows and widowers has been put into effect through the abolition of widows' pensions and the introduction of the early retirement scheme in 1984.

In other countries, widowers' pensions are provided under conditions which are far more restrictive than for the widows. In Greece, Ireland and Portugal, the widower must be an invalid incapable of supporting himself. In the Netherlands, only the widow is entitled to a pension under the national scheme for residents (AWW), while a widower's pension is provided upon strict conditions under the supplementary schemes. The same applies in the United Kingdom: only widows are entitled to the flat-rate benefits, while dependent widowers can only be entitled to the earnings-related pension.

### *Widows' pensions*

Widows' pensions are granted in order to compensate for the permanent loss of income resulting from the death of the main supporter of the family.

In some countries, the widow is provided with a pension regardless of her age, invalidity or family responsibilities: in these cases, the widow is automatically considered to have been financially dependent on the deceased hus-

band. This treatment is common in countries with a tradition where women do not have a paid occupation, notably in southern European countries and in Ireland, but also in Luxembourg. In particular, in Spain and Ireland, the only condition for the granting of the pension is to have been legally married to the deceased person; Italy, Luxembourg and Greece apply conditions concerning the date or the duration of the marriage; in Portugal, the marriage must have lasted for at least one year and the widow must be aged at least 35 (otherwise pension entitlement is limited to 5 years).

The other national systems presume the financial dependency of the widow on the basis of some personal circumstances, such as age or state of health, which are likely to prevent her from having a paid activity. In these cases, more restrictive conditions are applied for the granting of the pension: in Belgium, France, Germany, the Netherlands and the United Kingdom, the widow must be older than a prescribed age (which varies from 40 years in the Netherlands to 55 in France and the UK) or disabled. Very restrictive conditions were also applied in Denmark before the reform of 1984. In every country but France, however, all the conditions of age, duration of marriage, and state of health are waived if there is at least one child under 18 years of age.

Finally, in some countries, explicit reference to the personal income of the widow is made. Under the general schemes in France a means-test is applied. In Belgium, from 1982, the widow is eligible to a survivor's benefit only if she doesn't earn more than a certain income from a professional activity. The income limit is set at quite a low level. In Germany and in Luxembourg, the reforms of 1986 and 1987 respectively have introduced some limits on the total amount of personal income plus survivors' pension. It is important to observe that only the survivors' benefits for France have been classified in the means-tested schemes. In fact, only when the assessment applies to total personal income (from a professional activity and from any other source), is the benefit classified under the means-tested schemes. This is not the case when the income assessment only applies to the professional earnings of the beneficiary.

A temporary pension may be paid when the widow does not fulfil some of the above-mentioned conditions, allowing her to adjust to the new situation, by finding a job for example. This is the case for Germany, France, the Netherlands and Portugal. In Belgium, a lump sum is paid.

Typically, the widow's pension is calculated as a proportion of the old age or invalidity pension that her husband was receiving or would have been paid at the time of his death. The proportions vary widely from country to country, ranging from 100% (Greece) to 50% (France), and, within the same scheme, depending upon age or family responsibilities.

In Ireland, the Netherlands, the United Kingdom and Denmark before 1984, a flat-rate amount is paid<sup>(7)</sup>.

### *Pensions to orphans and other dependants*

In Belgium, France (under the general schemes) and Denmark, orphans' pensions as such are not payable, and benefits to orphans are paid through the family allowances system<sup>(6)</sup>.

In the remaining countries, orphans' benefits remain a typical benefit within the frame of the survivors' function.

Children are entitled to orphans' pensions if they were dependent on the deceased parent. National legislations consider the child as financially dependent if he/she has not reached a certain age, which can vary from 16 (in the Netherlands) to 21 years (in France and Spain, under the professional schemes). The age limit is raised when the child is in apprenticeship or studying; there is no age limit if the child is an invalid. Some schemes grant a pension not only to the children of the deceased person, but also to stepchildren and foster children.

Orphan's pensions are calculated in the same way as widow(er)s' pensions, and can vary from 10 to 30 % of the father's pension for each child. The award may be limited to not more than a specified number of children. Usually, a distinction is made between half-orphans and children who have lost both parents. The latter may be awarded up to twice as much as the former. In Ireland and in the United Kingdom, a flat-rate supplement to the widow's pension is paid for half-orphans<sup>(7)</sup>, and a flat-rate allowance is paid to orphans who have lost both parents (or to their guardians).

Some schemes extend their benefits to other surviving dependants, such as relatives in the ascending or descending line, brothers, sisters, etc. In general, these persons receive a pension after the widow and the orphans have been granted one or when there are no other survivors, and only if they are old, unable for work, or if they care for the child of the deceased.

Again, it can be argued that the attitude of the countries towards the family is reflected in the way this group of survivors is treated: in the general schemes, only Greece, Spain, Italy, Luxembourg and Portugal provide a pension to other dependants.

### *Capital sums*

The death of the family's breadwinner occasions exceptional expenditure, such as the funeral expenses and all the costs incurred in adapting to the new situation.

In order to meet the immediate needs of the family in this circumstance, legislations provide capital sums (death grants) to the family members who lived with the deceased and/or were dependent on him/her. A certain sum can also be paid to a person who can prove to have paid for the funeral expenses, even if he/she is not a relative of the deceased. National schemes vary widely as to the amounts, the method of calculation and the

conditions for the granting of such benefits; some schemes provide either the death grant or the reimbursement of funeral expenses, others provide both.

Portugal has the highest share of capital sums in the total of survivors' benefit expenditure (12.3%). In the United Kingdom, death grants are a common type of benefit under the voluntary supplementary schemes.

### *Differing approaches to the survivors' function help explain the differences in the evolution of total benefit expenditure*

As the total of survivors' benefit expenditure consists, for a great part, of survivors' pensions, differences in the totals of the Member States can be attributed to differences between the amounts of survivors' pensions. Unfortunately, it is not possible to show separate data for the three categories of recipients of survivors' pensions (widow(er)s, orphans, other dependants).

It can be observed that the countries which apply more liberal conditions for the granting of a survivor's pension (Greece, Spain, Ireland, Italy, Luxembourg and Portugal) are the ones where survivors' benefit expenditure has recorded the highest increases, referred to at the end of paragraph 2 above.

In the United Kingdom, the negative rate of growth between 1980 and 1990 is also attributable to the fact that, from 1988, stricter conditions are applied, notably concerning the age of the widow. Table 2 for the number of beneficiaries shows that the recipients of the widowed mother's allowance or the widow's pension is diminishing.

### **4. Breakdown into basic, supplementary and means-tested welfare schemes.**

Comparative table 6 shows that, in 1990, expenditure on basic schemes represented 86.0% of total outlay (voluntary supplementary schemes excluded); compulsory supplementary schemes accounted for 6.5% and means-tested welfare benefits for 7.5%. The share of basic benefits in the total is highest in Belgium (100%), followed by Portugal, Spain and Luxembourg (98.4%, 99.7% and 99.6% respectively).

Supplementary schemes represent a substantial part of total benefit expenditure only in the Netherlands (39.1%), in France (23.8%) and in Greece (12.6%).

### *Supplementary schemes*

When voluntary supplementary schemes are included, all the above ratios are modified: in the Community, 80% of total benefit expenditure is represented by basic schemes, 13% by supplementary schemes (6.1% compulsory, 6.9% voluntary) and 7% by means-tested welfare schemes.

Even though data for voluntary supplementary benefits were provided only by a few countries (Germany, Spain, France, Ireland and the Netherlands), an analysis of total supplementary schemes -compulsory plus voluntary - is still worthwhile.

For two countries (Denmark, United Kingdom), data for the supplementary schemes are included under the old age function; since the pattern of supplementary pension provision is the same for the old age and the survivors functions, it is interesting to show aggregated data relating to this group of schemes for the two functions.

**Table E: Share of supplementary pension provision in the total of old age and survivors' benefit expenditure - 1988**

	Total suppl. %	Compuls. suppl. %	Voluntary suppl. %
B	4.26	-	4.26
DK	16.29	12.18	4.11
D	9.49	-	9.49
GR	9.55	9.51	0.04
E	0.97	0.38	0.59
F	20.70	18.09	2.61
IRL	17.72	-	17.72
I	1.45	1.45	:
L	0.20	0.12	0.08
NL	33.67	22.50	11.17
P	0.02	-	0.02
UK	26.65	16.37	9.89
EUR	13.41	8.03	5.38

In 1988, supplementary schemes represented a substantial proportion of the total of old age and survivors benefit expenditure in the Netherlands, France and the United Kingdom. In the Netherlands, an important part of the active population is covered by supplementary pension schemes. These are particularly important in the public sector, but an extensive system of pension funds organized at the industry level also exists. For the majority of these funds (64 out of 79 on 1/1/89), participation has been rendered compulsory by the public authorities, and therefore they have been classified under compulsory supplementary schemes.

As regards voluntary supplementary schemes, data are complete, as far as can be ascertained, for Denmark, Germany, France, Ireland and the Netherlands.

Ireland, the Netherlands, the United Kingdom and Germany show the highest shares of voluntary pension provision in the total of expenditure.

*Means-tested welfare schemes*

No data for the means-tested welfare schemes were reported for Belgium, Greece, Spain, Italy, Luxembourg and the Netherlands. In the remaining Member States, the share of means-tested welfare benefits in total expenditure is not significant, with the exception of France (38.8%) and Ireland (13.9%). In France, survivors' benefits from the general schemes are means-tested; in Ireland, a flat-rate assistance benefit is paid to widows and full orphans with insufficient means of subsistence.

The scarcity of data for the means-tested welfare schemes can be explained by the following:

- In the countries where widowers are entitled to a pension only if they were financially dependent on the deceased spouse, the benefit could be included in the means-tested schemes. This is shown in tables 1 and 2 for each country with a footnote, but it is not possible to separate data pertaining to widowers' pensions, and all the data are thus included in the basic schemes.

- Recalling the considerations made at the beginning of section 3, a survivor with insufficient means of subsistence may be covered by programmes of social assistance which are not specifically aimed at survivors.

For example, as the survivors population mainly consists of the elderly, means-tested welfare benefits included in the old age function may be paid in many cases to widows and widowers. In particular, in Belgium, Greece, Spain, France, Ireland, Italy and Portugal a non-contributory pension is paid to old people who are not in receipt of an old age pension from another scheme.

Widow(er)s and orphans may also be granted benefits belonging to the family function, i.e. when means-tested allowances are provided to one-parent families with at least one child (like in France, Ireland, Portugal and the United Kingdom)<sup>(8)</sup>.

Finally, in all the Member States except Greece, Spain, Italy and Portugal, minimum income benefits are granted as a last resort, and are not directed to particular groups of the population. It would be interesting to see how much of these benefits has been paid to survivors over the decade under examination. However, a disaggregation of the data was only possible with reference to the age of beneficiaries (see Volume I of the Digest, covering the old age function).

**5. Proposed future work**

EUROSTAT intends to carry out further work in the following three fields:

- *the frontiers between functions as defined in the ESSPROS methodology.* In some cases, data provided by the countries for a function contain figures which should be classified under other ESSPROS functions. For example, data relating to expenditure on pensions often include supplements for dependants, which belong to

the family function. The main reason for this is that the national statistical systems are organized on a branch basis and not on a functional one, which is the case for the ESSPROS system. Data breakdowns according to the ESSPROS methodology are sometimes not available, and this affects the comparability of the data. EUROSTAT will work in cooperation with the Member States to fill the gaps in the present statistics.

- *the number of beneficiaries, i.e. the number of persons who at yearly intervals were in receipt of survivors' benefits.* 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. Further

work needs to be done in order to complete the tables and to standardize the reference period.

- *benefits paid by voluntary supplementary pension arrangements, whether public or private.* Data on benefit expenditure was generally available in respect of those supplementary pension arrangements which are rendered compulsory by the law, while the area of private and voluntary pension provision was not fully reported. The reader can however find some useful data in the national tables, especially for the countries where figures for 2nd Pillar arrangements have almost certainly been reported (Germany, Spain, France, Ireland and the Netherlands).

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#### Footnotes

(1) : See Volumes I and II of the Digest, covering the old age and the invalidity/disability functions.

(2) : Due to the change in the system of survivors' social protection in Denmark, the tables contained in this analysis will present data for Denmark only when they refer to the year 1980 or when old age and survivors' benefit expenditure is summed together.

(3) : The relative differences between the Member States in per capita benefits (right-hand column in table A) are more pronounced than the differences in benefits expressed as a percentage of GDP (left-hand column). This is due to the varying levels of GDP in the Community. In Greece, per capita GDP is very low compared to the Community average (in 1989, ECU 4892 and 14000 respectively): this explains the deteriorated position of Greece.

(4) : Data also include figures relating to the "General Neediness" function for the elderly. See the introduction to Volume I of the Digest.

(5) : The ranking of these three countries in respect of the sum of old age and survivors benefit expenditure contrasts with the one for social protection expenditure as a whole, where Italy and Luxembourg occupy the sixth and seventh position, and Greece comes even lower. The Netherlands, Denmark and France have the highest ratios of social protection expenditure to GDP (in 1990, 32.2, 29.7 and 27.8 percent respectively). See Eurostat, "Social protection expenditure and receipts 1980 - 1991".

(6) : From 1980 to 1990, the increase of GDP at constant 1985 prices for the Community as a whole was of 27.4%.

(7) : In Ireland and the United Kingdom, additions linked to family responsibilities are paid; these supplements are included in the survivors' function but should be classified in the family function. A breakdown of the data was not possible.

(8) See Volume IV of the Digest, covering the family function.



## 1. SURVIVORS:

## AMOUNTS OF BENEFIT BY TYPE - 1990

	B	DK	D	GR [c]	E	F	IRL	I	L	NL	P	UK	EUR [i]
	Mio ECU												
<b>1 BASIC SCHEMES</b>	<b>4165.8</b>	<b>24.4</b>	<b>35922.0</b>	<b>939.7</b>	<b>7021.2</b>	<b>6787.0</b>	<b>379.0</b>	<b>20213.7</b>	<b>275.3</b>	<b>1806.1</b>	<b>546.7</b>	<b>8792.7</b>	<b>87022.0</b>
Cash benefits	4163.1	0.2	34683.7	923.6	7011.3	6787.0	379.0	20213.7	272.5	1806.1	529.0	8792.7	85709.5
Survivor's pension	4006.0	0.2	34400.1	923.6 [ab]	6971.8 [d]	6513.2	377.8 [bef]	20188.0 [g]	272.0	1806.1 [d]	484.2 [b]	8792.7 [bfh]	84883.2
Death grant	8.3	-	-	-	39.6	258.6	1.2	[g]	-	-	43.9	-	351.6
Other cash benefit	148.8	-	283.6	[a]	[d]	15.2	-	25.6	0.5 [a]	[d]	0.9	-	474.6
Benefits in kind	2.7	24.2	1238.3	16.1	9.9	-	[e]	-	2.8	-	17.7	-	1312.6
Funeral expenses	2.1	24.2	889.4	16.1	9.9	-	[e]	-	2.8	-	17.7	-	963.0
Accommodation	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous concessions	0.6	-	-	-	-	-	-	-	-	-	-	-	0.6
Other benefit in kind	-	-	348.9	-	-	-	-	-	-	-	-	-	348.9
<b>2 SUPPLEMENTARY SCHEMES</b>	<b>186.4</b>	<b>[a]</b>	<b>1126.7</b>	<b>135.9</b>	<b>175.6</b>	<b>5417.8</b>	<b>65.8</b>	<b>449.4</b>	<b>1.8</b>	<b>1898.6</b>	<b>0.0</b>	<b>4642.9</b>	<b>14121.1</b>
<b>2a COMPULSORY</b>	<b>-</b>	<b>[a]</b>	<b>-</b>	<b>135.9</b>	<b>19.8</b>	<b>4332.7</b>	<b>-</b>	<b>449.4</b>	<b>1.2</b>	<b>1158.9</b>	<b>-</b>	<b>504.2</b>	<b>6622.2</b>
Survivor's pension	-	[a]	-	135.9 [b]	19.8	4297.2	-	449.4	1.2	1158.9 [b]	-	252.1	6334.7
Death grant	-	-	-	-	-	35.4	-	-	-	-	-	252.1	287.5
<b>2b VOLUNTARY</b>	<b>186.4</b>	<b>[a]</b>	<b>1126.7</b>	<b>-</b>	<b>155.9</b>	<b>1085.2</b>	<b>65.8</b>	<b>-</b>	<b>0.7</b>	<b>739.7</b>	<b>0.0</b>	<b>4138.7</b>	<b>7498.9</b>
Survivor's pension	186.4	[a]	1126.7	- [a]	142.7	415.0	65.8	-	0.7	739.7	0.0	3053.2 [a]	5730.1
Death grant	-	-	-	-	13.1	670.2	-	-	-	-	-	1085.4	1768.8
<b>3 MEANS-TESTED SCHEMES</b>	<b>-</b>	<b>0.1</b>	<b>313.8</b>	<b>[b]</b>	<b>-</b>	<b>7063.1</b>	<b>61.4</b>	<b>-</b>	<b>-</b>	<b>[b]</b>	<b>8.8</b>	<b>148.5</b>	<b>7595.6</b>
Cash benefits	-	0.1	313.8	[b]	-	7063.1	61.4	-	-	[b]	1.8	106.4	7546.6
Survivor's pension	-	0.1	-	[b]	-	7006.5	61.4 [bf]	-	-	[b]	1.8 [b]	106.4 [b]	7176.2
Other cash benefit	-	-	313.8	-	-	56.6	-	-	-	-	-	-	370.4
Benefits in kind	-	-	-	-	-	-	-	-	-	-	6.9	42.0	49.0
Funeral expenses	-	-	-	-	-	-	-	-	-	-	6.9	42.0	49.0
Accommodation	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-	-
Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL 1+2a</b>	<b>4165.8</b>	<b>24.4</b>	<b>35922.0</b>	<b>1075.7</b>	<b>7041.0</b>	<b>11119.6</b>	<b>379.0</b>	<b>20663.1</b>	<b>276.5</b>	<b>2965.0</b>	<b>546.7</b>	<b>9296.9</b>	<b>93644.2</b>
<b>TOTAL 1+2a+3</b>	<b>4165.8</b>	<b>24.5</b>	<b>36235.9</b>	<b>1075.7</b>	<b>7041.0</b>	<b>18182.7</b>	<b>440.3</b>	<b>20663.1</b>	<b>276.5</b>	<b>2965.0</b>	<b>555.5</b>	<b>9445.4</b>	<b>101239.8</b>
<b>TOTAL 1+2+3</b>	<b>4352.2</b>	<b>24.5</b>	<b>37362.6</b>	<b>1075.7</b>	<b>7196.9</b>	<b>19267.9</b>	<b>506.1</b>	<b>20663.1</b>	<b>277.1</b>	<b>3704.6</b>	<b>555.5</b>	<b>13584.0</b>	<b>108738.8</b>

[a] (Part of the) data are included under the old age function. [b] (Part of the) figures for the means-tested survivor's pension are included under the pension from the basic schemes and/or the supplementary schemes. [c] Data for Greece refer to the year 1989. [d] "Other cash benefit" figures are included under "Survivor's pension". [e] "Funeral expenses" figures are included under "Survivor's pension". [f] Includes figures belonging to other functions. [g] "Death grant" figures are included under "Survivor's pension". [h] Some of the data were already included in the old age function. See footnote d in table 1 for the United Kingdom. [i] For EUR, 1990 data for Greece are estimated. N.B. MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY.

## 2. SURVIVORS:

## INDEX OF AMOUNTS OF BENEFIT BY TYPE: NATIONAL CURRENCIES AT 1985 PRICES

	B	DK	D	GR [c]	E	F [f]	IRL	I	L	NL	P	UK	EUR [n]
	Index 1990 (1980=100)												
<b>1 BASIC SCHEMES</b>	<b>103.3</b>	<b>[a]</b>	<b>103.1</b>	<b>221.0</b>	<b>154.9</b>	<b>102.6</b>	<b>126.1</b>	<b>191.3</b>	<b>130.1</b>	<b>137.0</b>	<b>189.3</b>	<b>84.8</b>	<b>117.1</b>
Cash benefits	104.4	[a]	103.5	221.9	155.2	102.6	126.1	191.3	130.7	137.0	187.1	84.8	117.7
Survivor's pension	105.2	[a]	104.1	221.9 [bd]	155.2 [e]	103.6	126.2 [dgh]	191.5 [i]	130.8	137.0 [e]	192.4 [d]	85.1 [dgj]	118.5
Death grant	153.4	:	-	-	172.1	80.1	98.4	[i]	:	:	157.7	[k]	68.2
Other cash benefit	84.1	-	60.6	:	[e]	269.6	-	91.4	117.3 [b]	[e]	28.6	-	69.5
Benefits in kind	6.4	94.6	92.4	178.3	62.0	-	[h]	-	92.1	-	291.4	-	91.0
Funeral expenses	5.2	94.6	78.6	178.3	62.0	-	[h]	-	92.1	-	291.4	-	78.1
Accommodation	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous concessions	21.6	-	-	-	-	-	-	-	-	-	-	-	21.6
Other benefit in kind	-	-	167.5	-	-	-	-	-	-	-	-	-	167.5
<b>2 SUPPLEMENTARY SCHEMES</b>	<b>129.7</b>	<b>[b]</b>	<b>128.0</b>	<b>207.7</b>	<b>76.5</b>	<b>136.4</b>	<b>133.9</b>	<b>225.2</b>	<b>157.0</b>	<b>132.2</b>	<b>513.2</b>	<b>182.4</b>	<b>150.3</b>
<b>2a COMPULSORY</b>	-	[b]	-	207.7	106.2	134.0	-	225.2	148.3	108.3	-	160.0 [l]	137.0
Survivor's pension	-	[b]	-	207.7 [d]	106.2	134.8	-	225.2	148.3	108.3 [d]	-	[l]	141.8
Death grant	-	-	-	-	-	78.2	-	-	-	:	-	[l]	676.0
<b>2b VOLUNTARY</b>	<b>129.7</b>	<b>[b]</b>	<b>128.0</b>	<b>:</b>	<b>73.9</b>	<b>146.8</b>	<b>133.9</b>	<b>:</b>	<b>175.8</b>	<b>202.2</b>	<b>513.2</b>	<b>185.6 [m]</b>	<b>164.1</b>
Survivor's pension	129.7	[b]	128.0	: [b]	72.3	135.1	133.9	:	175.8	202.2	513.2	[m] [b]	306.2
Death grant	-	-	-	:	96.4	155.2	-	:	:	:	-	[m]	419.1
<b>3 MEANS-TESTED SCHEMES</b>	-	<b>112.7</b>	<b>107.8</b>	<b>[d]</b>	-	<b>135.9</b>	<b>162.0</b>	-	-	<b>[d]</b>	<b>73.0</b>	<b>137.1</b>	<b>138.0</b>
Cash benefits	-	112.7	107.8	[d]	-	135.9	162.0	-	-	[d]	81.6	98.3	137.3
Survivor's pension	-	112.7	-	[d]	-	135.7	162.0 [dg]	-	-	[d]	81.6 [d]	98.3 [d]	138.7
Other cash benefit	-	-	107.8	-	-	166.2	-	-	-	-	-	-	114.4
Benefits in kind	-	-	-	-	-	-	-	-	-	-	71.0	[k]	551.3
Funeral expenses	-	-	-	-	-	-	-	-	-	-	71.0	[k]	551.3
Accommodation	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous concessions	-	-	-	-	-	-	-	-	-	-	-	-	-
Other benefit in kind	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL 1+2a</b>	<b>103.3</b>	<b>[a]</b>	<b>103.1</b>	<b>219.2</b>	<b>154.7</b>	<b>112.9</b>	<b>126.1</b>	<b>191.9</b>	<b>130.2</b>	<b>124.1</b>	<b>189.3</b>	<b>87.0</b>	<b>118.4</b>
<b>TOTAL 1+2a+3</b>	<b>103.3</b>	<b>[a]</b>	<b>103.1</b>	<b>219.2</b>	<b>154.7</b>	<b>120.9</b>	<b>130.2</b>	<b>191.9</b>	<b>130.2</b>	<b>124.1</b>	<b>184.6</b>	<b>87.5</b>	<b>119.7</b>
<b>TOTAL 1+2+3</b>	<b>104.2</b>	<b>[a]</b>	<b>103.7</b>	<b>219.2</b>	<b>151.1</b>	<b>122.1</b>	<b>130.6</b>	<b>191.9</b>	<b>130.3</b>	<b>134.5</b>	<b>184.6</b>	<b>104.3</b>	<b>122.1</b>

[a] The calculation of the index is not possible due to a major change in the system from 1984. [b] (Part of the) data are included under the old age function. [c] For Greece, index 1989 (1980=100). [d] (Part of the) figures for the means-tested survivor's pension are included under the pension from the basic schemes and/or the supplementary schemes. [e] "Other cash benefit" figures are included under "Survivor's pension". [f] For France, index 1981=100. [g] Includes figures belonging to other functions. [h] "Funeral expenses" figures are included under "Survivor's pension". [i] "Death grant" figures are included under "Survivor's pension". [j] Some of the data were already included in the old age function. See footnote d in table 1 for the United Kingdom. [k] The benefit didn't exist either in 1990 or in 1980. [l] Data are included under the total for their compulsory schemes: no breakdown is available. [m] Data are included under the total for the voluntary schemes: no breakdown is available. [n] In ECU at 1985 exchange rates (based on data in national currencies at 1985 prices). 1990 data for Greece and 1980 data for France are estimated. Indices for EUR should be treated with caution, especially where data are missing for some countries. N.B. MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY.

## 3. SURVIVORS:

## TRENDS IN AMOUNTS OF BENEFIT IN NATIONAL CURRENCIES AT 1985 PRICES

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	INDEX 1980=100										
<b>BELGIUM</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	100.8	100.6	101.1	100.0	98.8	100.5	98.9	101.3	100.7	103.3
Basic + Supplementary compulsory schemes	100.0	100.8	100.6	101.1	100.0	98.8	100.5	98.9	101.3	100.7	103.3
Means-tested schemes	-	-	-	-	-	-	-	-	-	-	-
<b>DENMARK</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	95.0	91.1	90.4	[a]	[a]	[a]	[a]	[a]	[a]	[a]
Basic + Supplementary compulsory schemes	100.0	95.0	91.1	90.3	[a]	[a]	[a]	[a]	[a]	[a]	[a]
Means-tested schemes	100.0	119.4	108.4	126.6	119.2	113.8	109.9	126.7	101.0	96.4	112.7
<b>GERMANY</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	98.3	97.7	97.1	97.7	97.5	99.8	102.9	104.6	103.0	103.1
Basic + Supplementary compulsory schemes	100.0	98.2	97.7	97.1	97.7	97.5	99.8	103.0	104.6	103.0	103.1
Means-tested schemes	100.0	104.7	104.6	100.0	97.8	95.7	98.5	101.8	103.4	105.6	107.8
<b>GREECE</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	110.3	149.4	157.0	182.2	194.3	183.9	182.3	187.7	219.2	:
Basic + Supplementary compulsory schemes	100.0	110.3	149.4	157.0	182.2	194.3	183.9	182.3	187.7	219.2	:
Means-tested schemes	-	-	-	-	-	-	-	-	-	-	-
<b>SPAIN</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	104.4	106.4	110.1	111.5	116.2	119.6	124.9	132.0	142.5	154.7
Basic + Supplementary compulsory schemes	100.0	104.4	106.4	110.1	111.5	116.2	119.6	124.9	132.0	142.5	154.7
Means-tested schemes	-	-	-	-	-	-	-	-	-	-	-
<b>FRANCE [b]</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	:	100.0	103.4	106.2	107.4	108.8	111.9	111.8	115.4	115.9	120.9
Basic + Supplementary compulsory schemes	:	100.0	101.7	103.3	104.3	105.3	108.1	106.8	110.2	110.5	112.9
Means-tested schemes	:	100.0	106.7	111.6	113.3	115.4	119.1	121.2	125.2	126.3	135.9
<b>IRELAND</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	105.4	115.7	120.2	122.3	124.3	126.3	129.5	132.2	127.6	130.2
Basic + Supplementary compulsory schemes	100.0	105.0	114.3	118.3	120.0	121.6	123.1	125.9	128.6	124.2	126.1
Means-tested schemes	100.0	109.0	127.2	135.3	140.6	145.6	152.2	157.8	161.2	154.6	162.0

## 3 cntd. SURVIVORS:

## TRENDS IN AMOUNTS OF BENEFIT IN NATIONAL CURRENCIES AT 1985 PRICES

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
	INDEX 1980=100										
<b>ITALY</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	116.7	124.8	134.2	136.4	145.9	153.9	166.6	173.4	181.1	191.9
Basic + Supplementary compulsory schemes	100.0	116.7	124.8	134.2	136.4	145.9	153.9	166.6	173.4	181.1	191.9
Means-tested schemes	-	-	-	-	-	-	-	-	-	-	-
<b>LUXEMBOURG</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	102.4	101.6	101.8	100.1	101.6	107.1	113.1	121.8	124.1	130.2
Basic + Supplementary compulsory schemes	100.0	102.4	101.6	101.8	100.1	101.6	107.1	113.1	121.8	124.1	130.2
Means-tested schemes	:	:	:	:	:	:	:	-	-	-	-
<b>THE NETHERLANDS</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	98.8	98.5	98.4	95.7	93.3	94.0	94.7	100.5	102.7	124.1
Basic + Supplementary compulsory schemes	100.0	98.8	98.5	98.4	95.7	93.3	94.0	94.7	100.5	102.7	124.1
Means-tested schemes	-	-	-	-	-	-	-	-	-	-	-
<b>PORTUGAL</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	115.3	116.5	131.2	119.6	125.9	141.3	153.2	162.0	164.5	184.6
Basic + Supplementary compulsory schemes	100.0	115.4	116.8	130.9	120.1	127.1	141.4	156.9	166.0	168.5	189.3
Means-tested schemes	100.0	110.6	109.7	138.6	107.2	96.9	139.0	63.9	64.5	68.1	73.0
<b>UNITED KINGDOM</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	98.7	92.4	96.6	95.5	93.4	97.1	94.1	91.9	85.3	87.5
Basic + Supplementary compulsory schemes	100.0	98.7	92.4	96.7	95.6	93.4	97.1	93.7	91.7	84.8	87.0
Means-tested schemes	100.0	100.4	98.5	82.6	89.6	91.4	95.1	128.1	112.9	126.0	137.1
<b>EUR [c]</b>											
<b>TOTAL (excluding supplementary voluntary schemes)</b>	100.0	101.9	102.8	105.1	105.6	106.9	110.1	112.8	115.4	115.6	119.7
Basic + Supplementary compulsory schemes	100.0	101.9	102.3	104.5	104.9	106.1	109.4	112.0	114.6	114.7	118.4
Means-tested schemes	100.0	102.9	109.3	113.5	115.0	117.0	120.9	123.6	127.2	128.5	138.0

[a] From 1984, the calculation of the index is not possible due to a major change of the system in that year. [b] For France, index 1981=100. [c] In ECU at 1985 exchange rates (based on national currencies at 1985 prices). 1980 data for France and 1990 data for Greece are estimated. Indices for EUR should be treated with caution, especially where data is missing for some countries.

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

## 4. SURVIVORS:

## AMOUNTS OF BENEFIT AS A % OF GDP AND PER CAPITA - 1980

	B	DK	D	GR	E	F [a]	IRL	I	L	NL	P	UK	EUR [b]
<b>TOTAL 1:</b> BASIC + SUPPLEMENTARY COMPULSORY + MEANS-TESTED SCHEMES	Mio ECU												
	2702.3	69.8	22057.8	312.8	2603.1	10613.6	183.4	5489.4	143.1	1571.0	161.4	6836.7	51501.5
<b>TOTAL 2:</b> ALL SCHEMES (INCL. SUPPLEMENTARY VOLUNTARY SCHEMES)													
	2798.7	69.8	22610.1	312.8	2723.8	11134.9	210.0	5489.4	143.4	1811.6	161.4	8248.7	54410.5
<b>GDP in 1980 (Mio ECU)</b>	85009.1	47757.8	583201.3	28840.4	152133.1	523973.5	13847.2	325990.1	3274.3	124959.8	18058.4	386622.1	2248190.6
<b>POPULATION in 1980 (x 1000)</b>	9846.8	5123.0	61566.3	9642.5	37386.1	54181.8	3401.0	56433.9	364.9	14149.8	9766.3	56329.6	317890.2
<b>TOTAL 1 as a % of GDP</b>	%												
	3.2	0.1	3.8	1.1	1.7	2.0	1.3	1.7	4.4	1.3	0.9	1.8	2.3
<b>TOTAL 2 as a % of GDP</b>													
	3.3	0.1	3.9	1.1	1.8	2.1	1.5	1.7	4.4	1.4	0.9	2.1	2.4
<b>TOTAL 1 per capita</b>	ECU												
	274.4	13.6	358.3	32.4	69.6	195.9	53.9	97.3	392.2	111.0	16.5	121.4	162.0
<b>TOTAL 2 per capita</b>													
	284.2	13.6	367.2	32.4	72.9	205.5	61.7	97.3	392.9	128.0	16.5	146.4	171.2

[a] For France, all the data refer to the year 1981. [b] For EUR, 1980 data for France is estimated.

**5. SURVIVORS:**
**AMOUNTS OF BENEFIT AS A % OF GDP AND PER CAPITA - 1990**

	B	DK	D	GR [a]	E	F	IRL	I	L	NL	P	UK	EUR [b]
<b>TOTAL 1 : BASIC + SUPPLEMENTARY COMPULSORY + MEANS-TESTED SCHEMES</b>	4165.8	24.5	36235.9	1075.7	7041.0	18182.7	440.3	20663.1	276.5	2965.0	555.5	9445.4	101239.8
<b>TOTAL 2 : ALL SCHEMES (INCL. SUPPLEMENTARY VOLUNTARY SCHEMES)</b>	4352.2	24.5	37362.6	1075.7	7196.9	19267.9	506.1	20663.1	277.1	3704.6	555.5	13584.0	108738.8
<b>GDP in 1990 (Mio ECU)</b>	151476.7	101833.0	1178265.1	49080.2	364280.1	938964.4	33858.1	861819.2	7080.9	223313.1	46974.2	768347.3	4728688.2
<b>POPULATION in 1990 (x 1000)</b>	9937.7	5141.0	63074.0	10032.5	38959.2	56735.1	3502.8	57661.3	381.9	14951.5	9868.4	57410.6	327776.2
<b>TOTAL 1 as a % of GDP</b>	2.8	0.0	3.1	2.2	1.9	1.9	1.3	2.4	3.9	1.3	1.2	1.2	2.1
<b>TOTAL 2 as a % of GDP</b>	2.9	0.0	3.2	2.2	2.0	2.1	1.5	2.4	3.9	1.7	1.2	1.8	2.3
<b>TOTAL 1 per capita</b>	419.2	4.8	574.5	107.2	180.7	320.5	125.7	358.4	724.0	198.3	56.3	164.5	308.9
<b>TOTAL 2 per capita</b>	437.9	4.8	592.4	107.2	184.7	339.6	144.5	358.4	725.7	247.8	56.3	236.6	331.7

[a] For Greece, all the data refer to the year 1989. [b] For EUR, 1990 data for Greece is estimated.

## 6. SURVIVORS:

## STRUCTURE BY GROUPS OF SCHEMES - 1990

	B	DK	D	GR [b]	E	F	IRL	I	L	NL	P	UK	EUR [f]
	Mio ECU												
<b>1 BASIC</b>	4165.8	24.4	35922.0	939.7 [ac]	7021.2	6787.0	379.0 [cd]	20213.7	275.3 [a]	1806.1	546.7 [c]	8792.7 [cde]	87022.0
<b>2 SUPPLEMENTARY</b>	186.4	[a]	1126.7	135.9	175.6	5417.8	65.8	449.4	1.8	1898.6	0.0	4642.9	14121.1
2a Compulsory	-	[a]	-	135.9 [c]	19.8	4332.7	-	449.4	1.2	1158.9 [c]	-	504.2	6622.2
2b Voluntary	186.4	[a]	1126.7	: [a]	155.9	1085.2	65.8	:	0.7	739.7	0.0	4138.7 [a]	7498.9
<b>3 MEANS-TESTED</b>	-	0.1	313.8	[c]	-	7063.1	61.4 [cd]	-	-	[c]	8.8 [c]	148.5 [c]	7595.6
<b>4 TOTAL (excluding supplementary voluntary)</b>	4165.8	24.5	36235.9	1075.7	7041.0	18182.7	440.3	20663.1	276.5	2965.0	555.5	9445.4	101239.8
<b>5 TOTAL (including supplementary voluntary)</b>	4352.2	24.5	37362.6	1075.7	7196.9	19267.9	506.1	20663.1	277.1	3704.6	555.5	13584.0	108738.8
<b>IN % OF TOTAL 4:</b>	%												
1/4	100.0	99.7	99.1	87.4 [c]	99.7	37.3	86.1 [c]	97.8	99.6	60.9	98.4 [c]	93.1 [c]	86.0
2a/4	-	[a]	-	12.6 [c]	0.3	23.8	-	2.2	0.4	39.1 [c]	-	5.3	6.5
3/4	-	0.3	0.9	[c]	-	38.8	13.9 [c]	-	:	[c]	1.6 [c]	1.6 [c]	7.5
<b>IN % OF TOTAL 5:</b>	%												
1/5	95.7	99.7	96.1	87.4 [c]	97.6	35.2	74.9 [c]	97.8	99.3	48.8	98.4 [c]	64.7 [c]	80.0
2/5	4.3	[a]	3.0	12.6	2.4	28.1	13.0	2.2	0.7	51.2	0.0	34.2	13.0
2a/5	-	[a]	-	12.6 [c]	0.3	22.5	-	2.2	0.4	31.3 [c]	-	3.7	6.1
2b/5	4.3	[a]	3.0	:	2.2	5.6	13.0	:	0.2	20.0	0.0	30.5	6.9
3/5	-	0.3	0.8	[c]	-	36.7	12.1 [c]	-	:	[c]	1.6 [c]	1.1 [c]	7.0

[a] (Part of the) data are included under the old age function. [b] For Greece, data refer to the year 1989. [c] (Part of the) data for the means-tested schemes are included under the basic and/or the supplementary schemes. [d] Includes figures belonging to other functions. [e] Some of the data were already included in the old age function. See footnote d in table 1 for the United Kingdom. [f] For EUR, 1990 data for Greece are estimated.

## 7. SURVIVORS:

## SUPPLEMENTARY SCHEMES - 1990

	B	DK	D	GR [c]	E	F	IRL	I	L	NL	P	UK
	Mio ECU											
<b>TOTAL SUPPLEMENTARY SCHEMES</b>	186.4	[a]	1126.7	135.9	175.6	5417.8	65.8	449.4	1.8	1898.6	0.0	4642.9
<b>COMPULSORY SCHEMES</b>	-	[a]	-	135.9	19.8	4332.7	-	449.4	1.2	1158.9	-	504.2
Survivor's pension	-	[a]	-	135.9	19.8	4297.2	-	449.4	1.2	1158.9	-	252.1
Death grant	-	-	-	-	-	35.4	-	-	-	-	-	252.1
<b>VOLUNTARY SCHEMES</b>	186.4	[a]	1126.7	[a]	155.9	1085.2	65.8	:	0.7	739.7	0.0	4138.7
<b>Self-administered funds</b>												
Survivor's pension	:	[a]	1126.7 [b]	:	-	265.3	65.8 [b]	:	:	390.8	:	[a]
Death grant	:	-	-	:	-	16.8	-	:	:	:	:	1085.4
<b>Insured plans</b>												
Survivor's pension	186.4	[a]	[b]	:	16.1	:	[b]	:	:	348.8	:	3053.2 [d]
Death grant	-	-	-	:	4.4	-	-	:	:	-	:	[d]
<b>Book reserves</b>												
Survivor's pension	-	-	[b]	:	100.5	-	-	-	:	-	:	-
Death grant	-	-	-	:	-	-	-	-	:	-	:	-
<b>Other (especially mutual associations)</b>												
Survivor's pension	:	-	[b]	[a]	26.1	149.7	-	-	0.7	-	0.0	-
Death grant	:	-	-	:	8.7	653.5	-	-	-	-	-	-

[a] Figures are included under the old age function. [b] Data are included under "Self-administered funds". [c] Data for Greece refer to the year 1989. [d] "Death grant" figures are included under "Survivor's pension".  
 N.B. MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY.

## 8. SURVIVORS:

## STRUCTURE BY TYPE OF CASH BENEFIT - 1990

	B	DK	D	GR [a]	E	F	IRL	I	L	NL	P	UK	EUR [e]
	Mio ECU												
<b>TOTAL Cash Benefits</b>	<b>4349.4</b>	<b>0.3</b>	<b>36124.3</b>	<b>1059.5</b>	<b>7187.0</b>	<b>19267.9</b>	<b>506.1</b>	<b>20663.1</b>	<b>274.3</b>	<b>3704.6</b>	<b>530.9</b>	<b>13542.0</b>	<b>107377.2</b>
Survivor's pension	4192.3	0.3 [b]	35526.8	1059.5	7134.3 [c]	18231.8	504.9 [e]	20637.5 [d]	273.8	3704.6 [c]	486.0	12204.5 [ef]	104124.3
Death grant	8.3	:	-	:	52.7	964.3	1.2	[d]	:	:	43.9	1337.5	2408.0
Other cash benefit	148.8	-	597.5	[b]	[c]	71.7	-	25.6	0.5 [b]	[c]	0.9	-	845.0
	%												
<b>TOTAL Cash Benefits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Survivor's pension	96.4	100.0	98.3	100.0	99.3 [c]	94.6	99.8	99.9 [d]	99.8	100.0 [c]	91.6	90.1	97.0
Death grant	0.2	:	-	:	0.7	5.0	0.2	[d]	:	:	8.3	9.9	2.2
Other cash benefit	3.4	-	1.7	[b]	[c]	0.4	-	0.1	0.2 [b]	[c]	0.2	-	0.8

[a] For Greece, data refer to the year 1989. [b] (Part of the) figures are included under the old age function. [c] "Other cash benefit" figures are included under "Survivor's pension". [d] "Death grant" figures are included under "Survivor's pension". [e] Includes figures belonging to other functions. [f] Some of the data were already included under the old age function. See footnote d in table 1 for the United Kingdom. [g] For EUR, 1990 data for Greece are estimated. N.B. MORE DETAILED FOOTNOTES ARE TO BE FOUND ON TABLE 1 FOR EACH COUNTRY.



BELGIUM			
Agency	Number of form	Agency	Number of form
National Pension Institute (ONP)	1	National Pension Institute (ONP)	2
<b>SCOPE/BENEFIT</b> Employees who paid contributions before 1968, widow's annuity (Law of 28/05/1971)		<b>SCOPE/BENEFIT</b> General scheme for employees and public temporary personnel, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Unconditional on request where a husband is survived by his wife.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least one year or was in receipt of a pension. b) Surviving spouse over 45 or at least 66% disabled or caring for a dependent child. c) Marriage lasted for one year except if there are children of the marriage or death is the result of an accident. d) Aggregation with professional earnings (from 1982): - if the spouse is an employee: maximum yearly income of gross BFR 458 056 (BFR 687 084 with one dependent child); - if the spouse is a self-employed: maximum yearly income of net BFR 366 444 (BFR 549 666 with one dependent child) (rates on 1/01/90). N.B.: Orphans' pensions as such are not payable, but family allowances are paid in respect of orphans. See family function.	
<b>BENEFIT FORMULA (AMOUNT)</b> 40% of the insured retirement annuity; the amount depends on the contributions paid by the beneficiary, the insurance tariff applied by the insurance company and the actuarial basis selected. Increased by 50% up to a maximum increase of BFR 480 per annum.  Bought out by a single payment if less than BFR 600 per annum.  Adjustments according to changes in the consumer price index.		<b>BENEFIT FORMULA (AMOUNT)</b> 80% of the deceased's accrued pension or pension in payment (the accrued pension is based on the deceased's prospective service). Minimum of BFR 299 580 per annum (November 1992). If the surviving spouse is entitled to his/her own retirement pension, the pension paid is the higher of this pension and the spouse's pension. Where the conditions for a spouse's pension are not satisfied, a temporary pension is paid for one year. Ceases on remarriage at which time a lump-sum payment of two years' pension is paid if a spouse's pension has been paid for at least 10 months.  Increased in line with price inflation. Additional increases may be awarded as determined by the authorities.  Orphans' allowance is BFR 9 604 per month (November 1992). Data are included in the family function.	

**Remarks:** From 1984, legislation has introduced equal rights for widows and widowers.

# **BELGIUM**

Agency	Number of form	Agency	Number of form
National Social Insurance Institute for self-employed (INASTI)	3	National Social Insurance Institute for self-employed (INASTI)	4
<b>SCOPE/BENEFIT</b> Self-employed, survivor's pension		<b>SCOPE/BENEFIT</b> Self-employed, unconditional survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Surviving spouse over 45 or at least 66% disabled or caring for a dependent child. b) Marriage lasted for one year except if there are children of the marriage or death is the result of an accident. c) Aggregation with professional earnings: see condition d) on form n° 2.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Spouse aged over 60. b) No entitlement to a survivor's pension under the self-employed insurance scheme (form n° 3) <u>or</u> entitlement to an amount lower than the level prescribed for the unconditional benefit.	
<b>BENEFIT FORMULA (AMOUNT)</b> BFR 216 900 per year (1/11/1992). Increased in line with price inflation.  On remarriage, from 1/4/1982: i) if spouse's pension has been paid for less than 10 months; continues to the end of the twelfth month. ii) if spouse's pension has been paid for more than 10 months; continues until the end of the 24th month.  Where the conditions for a spouse's pension are not satisfied, a temporary pension is paid for 12 months after death.		<b>BENEFIT FORMULA (AMOUNT)</b> Pension amount calculated according to an individual capitalisation method on the basis of a part of the contributions paid. 50% of the theoretical or paid old age pension.	

Remarks: Widower's pension is paid from 1/1/1984.

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

BELGIUM			
Agency	Number of form	Agency	Number of form
Employment Injury Fund	5	Occupational Diseases Fund (F.M.P.)	6
<b>SCOPE/BENEFIT</b> Employees, occupational accidents scheme, survivor's pension		<b>SCOPE/BENEFIT</b> Employees, occupational diseases scheme, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Death as a result of an occupational accident, or of an accident when going to or from work. Conditions for the beneficiary: b) Widow(er): no restrictions c) Children - under age 18 or as long as eligible for family allowance. No age limit if handicapped (since 1/07/1987). Grandchildren - in the care of the deceased, under age 18 or as long as eligible for family allowance. d) Brothers and sisters - in the care of the deceased, no other survivors entitled to benefits, under age 18 or as long as eligible for family allowance. e) Parents or other elderly relatives - living with the deceased at the time of death.		<b>CONDITIONS FOR ELIGIBILITY</b> Death as a result of a prescribed occupational disease. The conditions for the beneficiary are the same as in form n° 5.	
<b>BENEFIT FORMULA (AMOUNT)</b> Spouses: 30% of the deceased's salary. Remarriage after entitlement to benefit: no influence. Children: - orphans of one parent: to each, 15% of the deceased's salary with a maximum of 45% for all children. - orphans of both parents: to each, 20% of the deceased's salary with a maximum of 60% for all children. Parents, elderly relatives: if no surviving spouse or children; to each, 20% of the deceased's salary; if there is a surviving spouse and there are no children; to each, 15% of the deceased's salary. Grandchildren: as for orphans. Brothers, sisters: as for orphans of one parent. Adjustments according to changes in the consumer price index. The spouse can ask for a capital payment instead of the pension of maximum 1/3 of the present value of the annuities.		<b>BENEFIT FORMULA (AMOUNT)</b> As in form n° 5.	

Remarks: The scheme also applies to apprentices.

Remarks: The scheme also applies to apprentices, trainees, pupils and students.

# BELGIUM

Agency Central Government	Number of form 7	Agency Local Government	Number of form 8
<b>SCOPE/BENEFIT</b> Civil servants, survivor's pension		<b>SCOPE/BENEFIT</b> Local Government employees (provinces), survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Surviving spouse over 45 or at least 66% handicapped or caring for a dependent child b) Marriage lasted for one year except if there are children of the marriage or death is the result of an accident or a professional disease contracted after the marriage. c) Aggregation with professional earnings: see condition d) on form n° 2. d) Orphans having lost both parents or whose mother is not entitled to a pension. Age under 18 or more if family allowances are still payable.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death while in receipt of a public service pension or after having completed at least 15 years' service (5 years of pensionable service if left employment after 1/6/1984). b) Spouse: married for at least one year. c) Aggregation with professional earnings: see condition d) on form n° 2. d) Orphans: having lost both parents or the mother is not entitled to a pension. Age under 18 or more if family allowances are still payable.	
<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: Pension based on the deceased's average earnings in the last 5 years of service. $60\% \text{ of earnings-based amount} \times \frac{\text{pensionable service in months}}{\text{months from age 20 to death (max.480)}}$ The resulting amount cannot exceed 50% of the last earned wage. The benefit is paid until the death of the beneficiary or until the end of the 12th month after remarriage of the beneficiary. Orphans: 60% of spouse's pension if there is only one child, 80% if there are two children, 100% with three or more. Adjustments according to changes in the consumer price index.		<b>BENEFIT FORMULA (AMOUNT)</b> Same as for civil servants (form n° 7).	

**BELGIUM**

Agency Local Government	Number of form 9	Agency Local Government	Number of form 10
SCOPE/BENEFIT Local Government employees (small towns), survivor's pension		SCOPE/BENEFIT Employees of Local Government enterprises, survivor's pension	
CONDITIONS FOR ELIGIBILITY As for form n° 8.		CONDITIONS FOR ELIGIBILITY As for form n° 8.	
BENEFIT FORMULA (AMOUNT) As for form n° 7.		BENEFIT FORMULA (AMOUNT) As for form n° 7.	

**BELGIUM**

<b>Agency</b> RTT Administration	<b>Number of form</b> 11	<b>Agency</b> Sea Transport Administration (RTM)	<b>Number of form</b> 12
<b>SCOPE/BENEFIT</b> Telecommunication employees (occupational accidents), survivor's pension		<b>SCOPE/BENEFIT</b> Sea transport administration employees (occupational accidents), survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was an insured staff member, when a fatal occupational accident occurred. b) Orphan: aged under 18 or more if still entitled to family allowances. c) If there are no widow nor orphans, a pension is paid to ascendants or, by default, to grandchildren.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Staff member was a victim of an occupational accident. b) Eligible survivors: widow(er), orphans aged under 18 or as long as they benefit from family allowance, or, by default and in order of priority, ascendants, grandchildren, brothers/sisters.	
<b>BENEFIT FORMULA (AMOUNT)</b> As for form n° 5.		<b>BENEFIT FORMULA (AMOUNT)</b> As for form n° 5.	

## BELGIUM

Agency BRT and RTBF Administration	Number of form 13	Agency SNCB Pension Fund	Number of form 14
<b>SCOPE/BENEFIT</b> Radio and television employees, widow's and orphan's pension		<b>SCOPE/BENEFIT</b> Railways permanent staff, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Insured person has completed at least one year of pensionable service b) Widows: married for more than one year and before the deceased retired. c) Aggregation with professional earnings: see condition d) on form n° 2. d) Orphans: having lost both parents or the mother is not entitled to a pension. Age under 21.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Insured person has completed at least 5 years of pensionable service (left after 31/5/1984) or 15 years (left before 1/6/1984) when death occurred after retirement. b) Spouse was married for at least one year and aged 45 or over. c) Aggregation with professional earnings: see condition d) on form n° 2.	
<b>BENEFIT FORMULA (AMOUNT)</b>  Widows: 30% of pensionable earnings (average in the last 2 years of service) plus 1% for each year of pensionable service beyond the 20th year. Minimum of 33% if death is the result of an occupational accident. Plus, for the first child: an additional 5% for the second child: an additional 3% for the third child and above: an additional 2% Maximum of 50%, without taking account of the supplement for dependants. Orphans: One child: 60% of the widow's pension Two children: 80% of the widow's pension Three children and above: 100% of the widow's pension  Pension increased in line with price inflation.		<b>BENEFIT FORMULA (AMOUNT)</b>  Pension calculated as follows: Final salary x $\frac{1 \times \text{pensionable service in months}}{2 \text{ months from age 20 to death (max.480)}}$  Increased in line with price inflation.	

# BELGIUM

Agency	Number of form	Agency	Number of form
SNCB Pension Fund	15	Water distribution administrations	16
<b>SCOPE/BENEFIT</b> Railways permanent staff (occupational accidents), survivor's pension		<b>SCOPE/BENEFIT</b> Water distribution administrations' personnel, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Staff member was a victim of an occupational accident. b) Widow: if marriage took place after the accident, it must have lasted for at least 1 year before death unless there is at least one child. c) Orphan: aged under 18 or as long as in receipt of family allowances.		<b>CONDITIONS FOR ELIGIBILITY</b> As for form n° 7.	
<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: 30% of deceased's earnings. Orphans: - orphans of one parent: 15% of deceased's earnings per child (maximum 45%). - orphans of both parents: 20% of deceased's earnings per child (maximum 60%). Other survivors: - ascendants (if there are no widow or orphans): 20% of deceased's earnings. - grandchildren: 15% of deceased's earnings per child (maximum 45%). - brothers/sisters (if no other relatives): 15% of deceased's earnings (maximum 45%). Adjustments according to changes in the consumer price index.		<b>BENEFIT FORMULA (AMOUNT)</b> As for form n° 7.	

BELGIUM			
Agency	Number of form	Agency	Number of form
Overseas Social Security Institute (OSSOM)	17	Overseas Social Security Institute (OSSOM)	18
<b>SCOPE/BENEFIT</b> Persons working outside the EC, voluntary insurance, widow's pension		<b>SCOPE/BENEFIT</b> Persons working outside the EC, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased insured person had normal or real residence in Belgium or in countries with which Belgium has reciprocal agreements. b) Deceased insured person was working outside the EC. c) If marriage took place after the insured person had retired, death must have occurred at least one year after the date of the marriage. d) Aggregation with professional earnings: see condition d) on form n° 2.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased insured person had normal or real residence in Belgium or in countries with which Belgium has reciprocal agreements. b) Deceased insured person was working outside the EC. c) Orphans: children, legitimized children, adopted children of the deceased insured person - Age under 18, or 21 (if in apprenticeship) or 25 (if in full-time education), or no age limit if unable to work.	
<b>BENEFIT FORMULA (AMOUNT)</b> From a minimum of 45% of the deceased's pension if death occurs before the age of 31, up to a maximum of 60% if death occurs after the age of 45. The pension is reduced or accrued if the surviving wife is younger or older than the deceased person.  Reference pension is calculated as follows: - the deceased person was retired: 60% of retirement pension in payment. - the deceased person was aged over 55: pension accrued at age 55. - the deceased was aged under 55, still in service but having ceased to participate to the insurance: pension payable at age 55 based on contributions paid. - the deceased person was aged under 55, still in service and participating to the insurance: pension based on potential service to age 55 subject to a maximum of 20 years.  Doesn't cease on remarriage. Adjustments according to changes in the consumer price index.		<b>BENEFIT FORMULA (AMOUNT)</b> Death of married male: - orphans of one parent: 1/3rd of the pension payable to a widow of the same age as the deceased insured person. - orphans of both parents: 1/2 of the pension payable to a widow of the same age as the deceased insured person. Death of a single male, or of a female: 1/4 of the pension being paid to the deceased or which would have been paid to the deceased. In addition: a complementary allowance varying between BFR 10 644 and BFR 31 931 (dependent on the period of insurance) if contributions paid at the maximum rate during the period of insurance (amount on 1/11/1992). If the benefits are paid to orphans in apprenticeship or unable for work, after the age of 18, total amount of pension and complementary allowance cannot exceed the amount of the family allowances from the general scheme for employees.  Pension increased in line with price inflation.	

**BELGIUM**

<b>Agency</b> Overseas Social Security Institute (OSSOM)	<b>Number of form</b> 19	<b>Agency</b> Overseas Social Security Institute (OSSOM)	<b>Number of form</b> 20
<b>SCOPE/BENEFIT</b> Persons working outside the EC, allowance to widow and orphans of an invalid person		<b>SCOPE/BENEFIT</b> Persons working outside the EC, occupational accidents and diseases insurance, widow's and orphan's pension.	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased insured person had normal or real residence in Belgium or in countries with which Belgium has reciprocal agreements. b) Deceased insured person was in receipt of an invalidity benefit from the sickness-invalidity insurance of OSSOM. c) Widow must not have remarried. d) Aggregation with professional earnings: see condition d) on form n° 2. e) Orphans: children, legitimized children, adopted children of the deceased insured person. Age under 18, or 21 (if in apprenticeship) or 25 (if in full-time education).		<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was entitled to benefits in respect of overseas service and work-related injury (if an insurance contract was concluded by the employer).	
<b>BENEFIT FORMULA (AMOUNT)</b> Widows: BFR 13 624 per month. Orphans: - orphans of one parent: BFR 5 747 per month - orphans of both parents: BFR 8 515 per month (subject to certain limits for apprentices or those who are handicapped) In the calculation of maximum benefits, the above allowances are not to be added to the following: - pension benefits in respect of the deceased's insured employment - family allowance payments from other schemes - annuities in payment as a result of an accident. Allowances may be reduced if contributions were not paid at the maximum rate during the period of insurance. (Above rates were applicable on 1/11/1992).		<b>BENEFIT FORMULA (AMOUNT)</b> Varies - dependent on the provisions set in the insurance contract.	

BELGIUM			
Agency	Number of form	Agency	Number of form
National Fund for War Pensions	21	National Institute for War Pensions	22
<b>SCOPE/BENEFIT</b> Victims of the 1914-18 war, widow's and orphan's pension		<b>SCOPE/BENEFIT</b> Veterans of the 1940-45 war, widow's and orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased insured person was a veteran of the 1914-18 war. Combatants of Eupen-Malmedy who served in the German army during the war, who were residents in the Eupen, Malmedy and Sankt-Vith regions and obtained the Belgian Nationality by means of the Versailles treaty, are also admitted to the scheme. b) Marriage was contracted prior to 1/01/1935.		<b>CONDITIONS FOR ELIGIBILITY</b> a) The deceased had fulfilled at least 9 months of war service (combatant, prisoner of war, member of the resistance or political prisoner of war). b) Widow must be aged 45 or over and marriage must have been concluded prior to 1/07/1961. c) Orphans of both parents or orphan of the father whose mother has remarried, or was divorced or separated from the father on his request.	
<b>BENEFIT FORMULA (AMOUNT)</b> Amounts granted to widows and orphans of: - combatants: varying between BFR 540 and BFR 2 648 per annum depending on the duration of war service at the war front. - intelligence agents: BFR 216 per annum for each 6 months of activity (minimum period of activity of 2 semesters and maximum of 9 semesters). - political prisoners of war: as for intelligence agents, but for each period of 6 months of captivity. - prisoners of war: BFR 268 per annum for each period of 6 months of captivity (minimum period of 1 semester, maximum 9). - combatants in the battle of Eupen-Malmedy: BFR 216 per annum for each semester served in the German armies (minimum period of 4 semesters, maximum 9) The above amounts are revalued each year to keep pace with price inflation. On 1/10/1992, the revaluation coefficient was 3.3467.		<b>BENEFIT FORMULA (AMOUNT)</b> Amounts granted to widows and orphans of: - political prisoners of war: BFR 432 per annum for each period of six months of captivity (minimum 1 semester, maximum 10). - others: BFR 216 per annum per period of six months (minimum 2 semesters, maximum 10).  The above amounts are revalued each year to keep pace with price inflation. On 1/10/1992, the revaluation coefficient was 3.3467.	

# BELGIUM

Agency	Number of form	Agency	Number of form
National Fund for War pensions	23	National Institute for War Pensions	24
<b>SCOPE/BENEFIT</b> Veterans of the 1940-45 war, pension for widows and orphans of war invalids		<b>SCOPE/BENEFIT</b> Victims of war, elderly relatives' pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) The deceased was in receipt of a war invalidity pension during the last year prior to his death. b) Widows: the marriage must have lasted for at least one year (great war invalids, amputated invalids or 100% invalids) or ten years (other war invalids). c) Orphans: to have lost both parents or the father died and the mother remarried, was divorced or separated from the father on his request.		<b>CONDITIONS FOR ELIGIBILITY</b> Where a widow's or orphan's pension is not paid, payment may be made to the parents of the deceased or to other eligible persons.	
<b>BENEFIT FORMULA (AMOUNT)</b> The survivor's pension is 44.49% of the amount of the war pension corresponding to the recognized degree of invalidity of the husband one year before his death. Maximum limit of BFR 22 948 for 10% invalidity and BFR 218 044 for 95% invalidity.  Great war invalids and amputated: BFR 351 836 per annum. 100% or more invalids: BFR 229 532 per annum.  The above amounts are revalued each year to keep pace with price inflation. On 1/10/1992, the revaluation coefficient was 1.1262.		<b>BENEFIT FORMULA (AMOUNT)</b> Basic pension of BFR 27 624 per annum (two surviving parents) or BFR 13 812 per annum (one surviving parent). Means-tested increases payable depending on the beneficiary's own means. The maximum pension is BFR 103 652 per annum (two surviving parents) or BFR 51 824 per annum (one surviving parent).  Rates applicable on 1/01/1990.  Adjustments according to changes in the consumer price index.	

## BELGIUM

<b>Agency</b> National Fund for War Pensions	<b>Number of form</b> 25	<b>Agency</b> Central Government	<b>Number of form</b> 26
<b>SCOPE/BENEFIT</b>		<b>SCOPE/BENEFIT</b>	
Military personnel invalidated in peacetime, widow's, orphan's and ascendant's pension		Civil servants, death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Death has a proven link with the military service. b) For the widow: if death occurred before 25/09/1991: marriage was contracted before the injury was sustained. If death occurred after 25/09/1991: marriage was contracted at least 10 years before the injury was sustained and lasted at least one year. c) For the orphans: if death occurred before 25/09/1991: the child must have been conceived before the injury was sustained; if death occurred after 25/09/1991: no conditions. d) Ascendants: parents, brothers, sisters, grandchildren, when there are no widow or orphans.		<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was a Central Government civil servant or was entitled to a public service pension. Paid to the surviving spouse unless divorced or separated from the deceased. By default, paid to the deceased's direct descendants or, if there are no such descendants, to the individual paying for the funeral expenses.	
<b>BENEFIT FORMULA (AMOUNT)</b> Full pension: BFR 281 468 per annum (widows and orphans of "great invalids" or amputated). BFR 183 624 per annum (widows and orphans of 100% or more invalids).  Ascendants: - Parents: BFR 22 096 per annum. - Other relatives: BFR 11 048 per annum.  The above amounts are revalued each year to keep pace with price inflation. On 1/10/1992, the revaluation coefficient was 1.1262.		<b>BENEFIT FORMULA (AMOUNT)</b> Payments to spouse or direct descendants: The amount is now limited to the amount applicable in Sickness-Invalidity legislation (BFR 6 000).  If the beneficiary is neither the spouse nor a direct descendant, the payment is the lesser of the grant and the actual funeral expenses.	

**BELGIUM**

<p><b>Agency</b> Local Government</p> <p align="right"><b>Number of form</b> 27</p>	<p><b>Agency</b> BRT and RTBF Administration</p> <p align="right"><b>Number of form</b> 28</p>
<p><b>SCOPE/BENEFIT</b> Local Government employees, death grant</p>	<p><b>SCOPE/BENEFIT</b> Radio and television employees, death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of a Local Government retirement pension. Paid to the surviving spouse provided the couple were neither divorced nor separated. By default, paid to the direct descendants, or if there are no direct descendants, to the person meeting the funeral expenses.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Death of a pensioner. Paid to the spouse provided that the couple were neither divorced nor separated. By default, paid to the direct descendants, or if there are no direct descendants, to the individual who paid the funeral expenses.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump sum equal to one month's pension in payment to the deceased immediately prior to death. Limited to 75% of the maximum amount of funeral expenses payable on death whilst in active service, with absolute maximum of BFR 6 000. If the beneficiary is neither the spouse nor a direct descendant, the payment can not exceed the actual funeral expenses.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equal to one twelfth of the annual pension in payment at the time of death.</p>

BELGIUM			
Agency	Number of form	Agency	Number of form
National Pension Institute (ONP)	29	National Pension Institute (ONP)	30
<b>SCOPE/BENEFIT</b> General scheme for private employees and public temporary personnel, lump-sum payment		<b>SCOPE/BENEFIT</b> General scheme for private employees and public temporary personnel, bonus payment	
<b>CONDITIONS FOR ELIGIBILITY</b> Surviving spouse is not entitled to a survivor's pension for one or more of the following reasons: a) age under 45 or no longer in charge of children or not at least 66% disabled; b) her professional earnings are higher than allowed; c) he/she remarries; d) married to the deceased insured person for less than one year.		<b>CONDITIONS FOR ELIGIBILITY</b> The beneficiary is in receipt of a survivor's pension at the time the annual bonus is paid. The bonuses were paid: in 1976: pension commenced prior to 1976. in 1977: pension commenced prior to 1976. in 1978: a) pension commenced prior to 1976. b) " " " 1978. in 1979: a) pension commenced prior to 1976. b) " " " 1978. 1980 and 1981, the pension commenced in the previous year or earlier.	
<b>BENEFIT FORMULA (AMOUNT)</b> In case c) a lump sum payment equal to two years' pension is made. In cases a), b) and d) a lump-sum payment equal to one years' pension is made.		<b>BENEFIT FORMULA (AMOUNT)</b> Bonus payment. Maximum of 50% of the monthly pension in payment. Paid once a year.	

Remarks: The benefit was only granted until 1/4/1982 to the spouses of male employees who died before this date.

Remarks: No bonus payments have been granted since 1981.

# BELGIUM

BELGIUM			
Agency National Pension Institute (ONP)		Number of form 31	
Agency National Social Insurance Institute for self-employed (INASTI)		Number of form 32	
SCOPE/BENEFIT General scheme for private employees and public temporary personnel, holiday allowance.		SCOPE/BENEFIT Self-employed, lump-sum payment on death or on remarriage	
CONDITIONS FOR ELIGIBILITY In receipt of a survivor's pension in May of the year concerned.		CONDITIONS FOR ELIGIBILITY a) Widow is not entitled to a survivor's pension, or, b) on remarriage.	
BENEFIT FORMULA (AMOUNT) Lump-sum payment in May. Paid whilst the survivor's pension is paid. Amounts: 1980: BFR 8 457 1981: BFR 11 473 1982: BFR 12 410 1983: BFR 13 443 1984: BFR 13 986 1985: BFR 14 265 1986: BFR 14 842 1987: BFR 14 842 1988: BFR 14 842 1989: BFR 15 138 1990: BFR 15 750 1991: BFR 16 387 1992: BFR 16 714		BENEFIT FORMULA (AMOUNT) In case a): a lump sum payment equal to one year's pension is made. In case b): a lump sum payment equal to two years' pension is made.	

**Remarks:** Discontinued on 1/4/1982. From 1/1/1983, replaced by payment of a temporary pension.

BELGIUM			
Agency	Number of form	Agency	Number of form
Employment Injury Fund	33	SNCB Pension Fund	34
<b>SCOPE/BENEFIT</b> Employees, occupational accidents scheme, complementary and special allowances		<b>SCOPE/BENEFIT</b> Railways permanent staff, holiday allowance	
<b>CONDITIONS FOR ELIGIBILITY</b> For the complementary allowance: a) Death as a result of an occupational accident or an accident when going to or from work. b) Survivor entitled to a pension.  For the special allowance: a) When application of current legislation would have as a consequence that an old accident would now be considered as an occupational accident.		<b>CONDITIONS FOR ELIGIBILITY</b> Survivor: a) Is aged over 44 or at least 66% handicapped. b) Has not remarried. c) Is not in receipt of a holiday allowance from another scheme. d) Is not in receipt of earnings above a set level. e) Total public sector pension does not exceed a set amount.	
<b>BENEFIT FORMULA (AMOUNT)</b> Supplement to the survivor's pension.		<b>BENEFIT FORMULA (AMOUNT)</b> Amounts: 1980: BFR 8 457 1981: BFR 11 473 1982: BFR 12 410 1983: BFR 13 443 1984: BFR 13 986 1985: BFR 14 265 1986: BFR 14 842 1987: BFR 14 842 1988: BFR 14 842 1989: BFR 15 139 1990: BFR 15 750 1991: BFR 16 387 1992: BFR 16 714  Allowance paid once a year in May. Increased in line with price inflation.	

BELGIUM			
Agency	Number of form	Agency	Number of form
National Pension Institute for Miners (FNROM)	35	Sickness and Invalidity Insurance Fund	36
<b>SCOPE/BENEFIT</b> Miners, widow's heating allowance		<b>SCOPE/BENEFIT</b> All insured persons, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> Deceased: a) Had been a miner for at least 20 years, or, b) worked as a miner in the year preceding death. Until 31/12/1978, the widow had the choice of receiving the benefit either as a regular coal allowance or as a payment of equal value. From 1/1/1979 only the latter was available, the "heating allowance" being added to the monthly pension payments.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an insured individual or of a member of his/her family. b) Claimant paid the funeral expenses.	
<b>BENEFIT FORMULA (AMOUNT)</b> For each year of service (up to a maximum of 30 years), an allowance equal to the value of 114kg of coal (BFR 21 936 on 1/11/1992). Paid whilst a survivor's pension is in payment. The benefit is linked to the consumer price index.		<b>BENEFIT FORMULA (AMOUNT)</b> Real burial costs are reimbursed up to a maximum of BFR 6 000 (on 1/07/1991).	

BELGIUM			
Agency	Number of form	Agency	Number of form
Employment Injury Fund	37	SNCB Pension Fund	38
<b>SCOPE/BENEFIT</b> Employees, occupational accidents and diseases schemes, funeral expenses		<b>SCOPE/BENEFIT</b> Railways permanent staff, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Death as a result of an occupational accident or disease. b) Claim made by the person who paid the funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in active service, or entitled to a retirement pension, or to a partial pension in respect of services rendered to the SNCB, or to an invalidity pension. Payment made to the person who paid the funeral expenses.	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum payment of 30 times the deceased's daily salary. The amount is now limited to the amount applicable in Sickness-Invalidity legislation (BFR 6 000). Reimbursement of real expenses upon transfer of the victim's body to place of burial.		<b>BENEFIT FORMULA (AMOUNT)</b> Death of an active employee - one month's salary. Death of a pensioner - one month's pension. Amounts limited to the amounts in application in Sickness-Invalidity legislation.	

**BELGIUM**

<p><b>Agency</b> Airport Administration (RVA)</p> <p align="right"><b>Number of form</b> 39</p>	<p><b>Agency</b> Sea transport administration (RTM)</p> <p align="right"><b>Number of form</b> 40</p>
<p><b>SCOPE/BENEFIT</b> Airport employees, funeral expenses</p>	<p><b>SCOPE/BENEFIT</b> Sea transport administration employees, funeral expenses</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Payment may be made to any person who can provide evidence of having paid the funeral expenses.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Payment is made to the spouse of the deceased who can provide evidence of having paid the funeral expenses.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equal to one month's salary including accomodation allowances up to a set maximum limit (BFR 6 000 on 1/07/1991).</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Burial costs are reimbursed up to a maximum of BFR 6 000 (on 1/07/1991).</p>

BELGIUM			
Agency	Number of form	Agency	Number of form
Post Office Administration (PTT)	41	Seamen	42
<b>SCOPE/BENEFIT</b> Post office employees, funeral expenses		<b>SCOPE/BENEFIT</b> Seamen, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> Payment is made to the spouse of the deceased, who proves actual payment of funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> The payment is made to the spouse of the deceased, who proves actual payment of funeral expenses.	
<b>BENEFIT FORMULA (AMOUNT)</b> Burial costs are reimbursed up to a maximum of BFR 6 000 (on 1/07/1991).		<b>BENEFIT FORMULA (AMOUNT)</b> Burial costs are reimbursed up to a maximum of BFR 6 000 (on 1/07/1991).	

BELGIUM			
Agency SNCB Administration		Number of form 43	
Agency General Savings and Retirement Fund (CGER)		Number of form 44	
<b>SCOPE/BENEFIT</b> All residents, railway fare reductions		<b>SCOPE/BENEFIT</b> Private pension plans insured with CGER (Caisse Générale d'Epargne et de Retraite)	
<b>CONDITIONS FOR ELIGIBILITY</b> To be recognized as a widow or an orphan (possessing a VIPO card).		<b>CONDITIONS FOR ELIGIBILITY</b> The deceased must be fully in order with the execution of his contract.	
<b>BENEFIT FORMULA (AMOUNT)</b> 50% of normal fare prices (only 2nd class tickets).		<b>BENEFIT FORMULA (AMOUNT)</b> Unconditional granting of the benefit. The amount is proportional to the contributions paid. It is 40% of the theoretical old age payment. If the amount of the annuity should be less than BFR 600, it is automatically converted into a capital payment. The benefit is linked to the consumer price index by means of a "revalorisation fund".	

## BELGIUM

BELGIUM			
Agency Private administrations		Agency Private administrations	
Number of form 45		Number of form 46	
SCOPE/BENEFIT Employees, private retirement provision by enterprises		SCOPE/BENEFIT Extra legal survivor's insurance (legislation of 14/05/1969)	
CONDITIONS FOR ELIGIBILITY The deceased must be fully in order with the execution of his contract. The conditions of entitlement vary from one pension plan to another. It is possible that in some contracts minimal affiliation periods are demanded. Sometimes it is also possible that a minimum career of 5 years in the firm granting the benefit is required.		CONDITIONS FOR ELIGIBILITY The deceased must be fully in order with the execution of his contract. A minimal waiting period of two years is demanded after the first quarter of insurance. Sometimes it is possible that the pension is granted earlier (group insurances).	
BENEFIT FORMULA (AMOUNT) The method of calculating the survivor's benefit (annuity, capital sum, other cash payments) is set out in the benefit rules of individual company arrangements. Benefit can be a lump sum payment (determined in the contract). It can be a percentage of the theoretical old age payment, which is determined in function of contributions paid.		BENEFIT FORMULA (AMOUNT) Beneficiary can choose between a lump sum payment and a pension. The benefit is granted unconditionnally. If the death occurs before the end of the waiting period of two years, paid contributions are reimbursed.  The amount can vary between 0 and 200% of the theoretical old age benefit. If the annuity is less than BFR 600, it is automatically converted into a capital payment.  Companies that manage such a scheme (17 insurance companies) are not allowed by law to make profits on this scheme. Therefore profits are used to increase the available funds.	

# DENMARK

DENMARK			
Agency Counties		Number of form 1	
Agency Employment Injuries and Occupational diseases insurance		Number of form 2	
SCOPE/BENEFIT All residents, widow's state pension		SCOPE/BENEFIT Employees and some self-employed*, occupational accidents and diseases scheme, survivor's pension	
CONDITIONS FOR ELIGIBILITY a) Danish citizenship and residence. b) Widow aged 55-61 widowed after age 45, or c) Widow over age 45 with one or more dependent children under age 18 or two or more dependent children under age 18 at the time of husband's death, or d) Widow aged 50-61 whose health or other circumstances justify payment of a pension. e) Payment commenced before 1/1/1984.		CONDITIONS FOR ELIGIBILITY a) Death as a result of an occupational accident or disease. b) The survivors were supported by the deceased or their economic situation has deteriorated because of this death. c) Orphans aged under 18, or 21 if in full-time education.  A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse.	
BENEFIT FORMULA (AMOUNT) Maximum amounts (1/4/1983): Basic amount - DKR 31 824 per annum Supplementary amount - DKR 5 592 per annum  Payments reduced on account of income received from other sources. Paid to age 63.		BENEFIT FORMULA (AMOUNT) Spouse: 30% of the deceased's annual salary. Maximum yearly amount of DKR 79 500. The pension is not discontinued on remarriage but ceases when the spouse reaches age 67.  Orphans: 10% of the deceased's annual salary (maximum yearly amount of DKR 26 500). Doubled if both parents are dead.  Other dependants: if total benefits to spouse and children amount to less than 70% of the annual salary of the deceased, an annuity can be granted under special circumstances to parents, brothers, sisters, grandchildren, etc.	

**Remarks:** Widow's pensions were effectively replaced by early retirement pensions on 1/1/1984 (see old age function). Pensions which were in payment on 1/1/1984 continue to be paid as widow's pensions.

\* Self-employed persons in fishing and shipping industries. The scheme also covers trainees and children affected with a disease or a birth defect caused by the work of their father or mother.

## DENMARK

<b>Agency</b> Central Government	<b>Number of form</b> 3	<b>Agency</b> Employment Injuries and Occupational diseases insurance	<b>Number of form</b> 4
<b>SCOPE/BENEFIT</b> Fishermen, widows' pension		<b>SCOPE/BENEFIT</b> Employees and some self-employed*, occupational accidents and diseases scheme, death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> Death as a result of a military incident		<b>CONDITIONS FOR ELIGIBILITY</b> Death as a result of an occupational accident or disease.  The death grant is paid to the spouse. A person who was cohabiting with the deceased at the time of the accident and for at least 5 years at the time of death has the same rights as a spouse.	
<b>BENEFIT FORMULA (AMOUNT)</b> Pension or compensation payments. The amount of the pension corresponds to that of the State pension.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum of DKR 85 500 (1/1/1991).	

\* Self-employed persons in fishing and shipping industries. The scheme also covers trainees and children affected with a disease or a birth defect caused by the work of their father or mother.

**DENMARK**

<p><b>Agency</b> Municipalities</p> <p align="right"><b>Number of form</b> 5</p>	<p><b>Agency</b> Labour market Supplementary Pension Fund (ATP)</p> <p align="right"><b>Number of form</b> 6</p>
<p><b>SCOPE/BENEFIT</b> All persons with public health insurance, funeral expenses</p>	<p><b>SCOPE/BENEFIT</b> Employees, ATP scheme, supplementary spouse's pension</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> a) To be covered by public health insurance. b) Claimant paid funeral costs.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Insured person paid contributions for at least 10 years. b) Marriage lasted for at least 10 years.</p> <p>ATP scheme covers employees aged 16 to 66 who are employed on a permanent basis.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> DKR 3 259 (1/7/1991).</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Spouse's pension is granted from age 62. 50% of the old age pension to which the deceased person would have been entitled at age 65, plus the supplement (if any) to this pension. If the widowed spouse fulfills the conditions for an ATP old age pension, he/she can claim the higher pension but has no right to a spouse's pension. Ceases on remarriage but can be resumed in case of dissolution.</p>

**Remarks:** Figures relating to expenditure on this benefit are included in the old age function. A breakdown of the data was not possible.

## DENMARK

Agency	Number of form	Agency	Number of form
Central and Local Government (Municipalities and Local Counties)	7	Private pension funds and Private insured plans*	8
<b>SCOPE/BENEFIT</b> Civil servants and local government employees, supplementary pension		<b>SCOPE/BENEFIT</b> Employees of private companies, reversion pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Insured person completed a specified length of service (10 years for an established civil servant). b) Widowed spouse must have been married to the covered person at least from the 60th year. c) Orphans: aged under 18 or 21.  Conditions for eligibility vary depending on the status of the covered person: whether an established civil servant, a government employee not entitled to a civil service pension or a local government employee.		<b>CONDITIONS FOR ELIGIBILITY</b> Conditions vary from fund to fund. Typical arrangement is that 12-15% of the employee's salary is paid to the fund (partly from the worker and partly from the employer). The pension is therefore related to the income. These schemes have taken the form either of collective retirement insurance with an insurance company, or of autonomous pensions funds, or of bank based pension funds.	
<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: Establsihed civil servant: derived retirement pension amounts to about 2/3 of the government employee's own pension. Aggregation with the state pension is possible, but the state pension will be reduced according to income. Orphans: Established civil servant: reversion pension per child is DKR 15 576 yearly (on 1/4/1991), doubled if both parents are dead.		<b>BENEFIT FORMULA (AMOUNT)</b> Amounts vary from fund to fund. Spouse: in general, between 2/3 and 3/4 of the deceased insured person's pension, or 40% of last annual wage. Orphans: in general, between 10% and 25% of the spouse's pension, and between 20% and 50% if both parents are dead.	

**Remarks:** Figures relating to expenditure on this benefit are included in the old age function. A breakdown of the data was not possible.

**Remarks:** Figures relating to expenditure on this benefit are included in the old age function. A breakdown of the data was not possible.

**DENMARK**

<b>Agency</b> Central Government (Ministry of Culture)	<b>Number of form</b> 9	<b>Agency</b>	<b>Number of form</b>
<b>SCOPE/BENEFIT</b> Artists, spouse's pension		<b>SCOPE/BENEFIT</b>	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased person was an artist who was receiving a special artist's benefit from the government. b) The widowed spouse has been married to the artist at least from the 60th year. c) Individual assessment of needs.		<b>CONDITIONS FOR ELIGIBILITY</b>	
<b>BENEFIT FORMULA (AMOUNT)</b> According to individual assessment: the amount varies between DKR 10 500 and 30 000 per year.		<b>BENEFIT FORMULA (AMOUNT)</b>	

## GERMANY

Agency General Pension Insurance Institutes  Number of form 1	Agency General Pension Insurance Institutes  Number of form 2
<b>SCOPE/BENEFIT</b> General scheme for employees, spouse's pension	<b>SCOPE/BENEFIT</b> General scheme for employees, orphan's pension
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least five years or was in receipt of a retirement or disability pension.  Prior to 1/01/1986, the widower was entitled to a pension only if financially dependent on deceased spouse. From 1/01/1986, legislation has introduced equal rights for widows and widowers.	<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least five years or was in receipt of a retirement or disability pension. b) Orphans: age limit of 18 years or 25 if in full-time education
<b>BENEFIT FORMULA (AMOUNT)</b> Pension based on: n = deceased's number of years of insurance W = general computation base (DM 31.661 in 1990) c = average over period of coverage of the annual ratios of the deceased's earnings to the national average wage. The general computation base is related to the national average wage: in 1990 it represented about 75% of this average.  Spouse under 45 with no children, pension = $0.6 \times n \times W \times c$ Spouse over 45, or disabled, or with dependent children = $0.6 \times 1.5 \times n \times W \times c$ With the introduction of the new regulations in 1986, the pension may be reduced on account of spouse's own income from other sources. In case of remarriage, pension is discontinued and a lump sum equal to two years' pension is granted. Total of spouse's and orphan's pensions combined can not exceed deceased's pension.	<b>BENEFIT FORMULA (AMOUNT)</b> Pension based on: n = deceased's number of years of insurance W = general computation base (DM 31.661 in 1990) c = average over period of coverage of the annual ratios of the deceased's earnings to the national average wage. The general computation base is related to the national average wage: in 1990 it represented about 75% of this average.  Orphans of one parent - 10% of the greater of the deceased's retirement pension or general disability pension projected to age 55 plus children's supplements. Orphans of both parents - 20% of the greater of the deceased's retirement pension or general disability pension projected to age 55 plus 10% of general computation base. Total of spouse's and orphan's pensions combined can not exceed deceased's pension.

# GERMANY

Agency	Number of form	Agency	Number of form
Occupational Accidents Insurance Institutes	3	Occupational Accident Insurance Institutes	4
<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, spouse's pension		<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Death as a result of an industrial accident or an occupational disease.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of protected employee as a result of an occupational accident or disease. b) Orphans: children, stepchildren, foster children and grandchildren and dependent sisters/brothers, up to age 18 or 25, who lived with the insured person and who were supported by him/her.	
<b>BENEFIT FORMULA (AMOUNT)</b> Annual amount equal to 30% of the annual earnings of the deceased. Increased to 40% when the recipient reaches the age 45 or if he/she is disabled or is responsible for the upbringing of at least one child eligible for an orphans' pension.  For the first 3 months following the death the widow(er) receives a pension corresponding to the entire amount of the pension payable to the deceased. Ceases on remarriage. With the introduction of the new regulations in 1986, the pension may be reduced on account of spouse's own income from other sources.  The sum of the pensions of all survivors may not exceed 80% of the deceased's annual earnings.  * The scheme also applies to some self-employed persons, schoolchildren, students, kindergarten children, persons undergoing rehabilitation and some other persons.		<b>BENEFIT FORMULA (AMOUNT)</b> 20% of the deceased's annual earnings in the case of loss of one parent and 30% in the case of loss of both parents.  May cease after the age of 18 or on account of orphan's entitlement to benefits in relation to his/her education or on account of own income from other sources (e.g. income from vocational training).  The sum of the pensions of all survivors may not exceed 80% of the deceased's annual earnings.  * The scheme also applies to some self-employed persons, school children students, kindergarten children, persons undergoing rehabilitation and some other persons.	

**Remarks:** Before 1/01/1986, the widower was entitled to a pension only if the deceased wife was the main breadwinner of the household.

GERMANY			
Agency	Number of form	Agency	Number of form
Occupational Accidents Insurance Institute	5	Federal, Länder and Local Governments, public enterprises	6
<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, other survivor's pension		<b>SCOPE/BENEFIT</b> Civil servants, spouse's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Relatives in the ascending line who were supported by the insured person		<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow(er): married to the deceased for more than three months before the deceased retired or reached the age of 65. Previous spouses can also have entitlement to a pension under certain conditions.	
<b>BENEFIT FORMULA (AMOUNT)</b> 20% of the deceased's annual earnings 30% in case of two parents.  The sum of the pensions of all survivors may not exceed 80% of the deceased's annual earnings.		<b>BENEFIT FORMULA (AMOUNT)</b> 60% of deceased's retirement pension if death occurs after retirement age. 60% of invalidity pension payable to the deceased if death occurs before retirement. Reduced if spouse is more than 20 years younger than the deceased and has no children: reduction of 5% for year of difference of age beyond 20, with a maximum reduction of 50%. Ceases on death or remarriage. Lump sum payment made in the case of remarriage (2 years' pension):	

\* The scheme also applies to some self-employed persons, school children students, kindergarten children, persons undergoing rehabilitation and some other persons.

**GERMANY**

GERMANY			
<b>Agency</b> Federal, Länder and Local Government, public enterprises		<b>Number of form</b> 7	
<b>Agency</b> Agricultural Old Age Pension Insurance		<b>Number of form</b> 8	
<b>SCOPE/BENEFIT</b> Civil servants, orphan's pension		<b>SCOPE/BENEFIT</b> Farmers, spouse's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Orphans: children up to age 18 or more if in full-time education. Children adopted after the civil servant had retired or had reached age 65 are not eligible.		<b>CONDITIONS FOR ELIGIBILITY</b> a) 180 months of contributions (60 months if the survivor is disabled), account also being taken of contributions paid by survivors after the death of the farmer*. b) Surviving spouse gives up the holding c) The deceased spouse had a right to an old age pension and the marriage took place before he/she reached age 65 or the widow has reached age 60 (65 in case of widower).	
<b>BENEFIT FORMULA (AMOUNT)</b> Amount based on the retirement pension paid or payable to the deceased: Orphan of one parent : 12% of the reference pension Orphans of both parents: 20% of the reference pension.  If the mother of the deceased's child is not entitled to a widow's pension and receives no maintenance, the orphan is paid at the full-rate.		<b>BENEFIT FORMULA (AMOUNT)</b> Basic amount (1990): DM 418 per month after 15 years of contributions. Maximum amount (1990): DM 643 per month after 33 years of contributions. Regularly adjusted in accordance with the annual adjustment of general pensions. For the first 3 months following the death the widow(er) receives the entire amount of pension payable to the deceased. Ceases on death or remarriage.	

\* The survivor can pay contributions during the first 18 months following the death of the farmer in order to obtain entitlement to the pension.

GERMANY			
Agency	Number of form	Agency	Number of form
Agricultural Old Age Pension Insurance	9	Occupational Old Age Funds	10
<b>SCOPE/BENEFIT</b> Farmers, orphan's pension		<b>SCOPE/BENEFIT</b> Members of the liberal professions, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) 60 months of contributions, account also being taken of contributions paid by survivors* after the death of the farmer. b) Orphans: children, foster children and grand children and brothers/sisters of the farmer who form part of the household or are supported by the household, up to the age of 18 or 25 (if in full-time education).		<b>CONDITIONS FOR ELIGIBILITY</b> Death of protected partner. Various other conditions also apply.	
<b>BENEFIT FORMULA (AMOUNT)</b> Amount based on the pension paid or payable to the deceased: orphan of one parent: 25% of monthly basic pension amount (1990: DM 104.40) orphans of both parents: 50% of monthly basic pension amount (1990: DM 208.8)  If the deceased was an unpaid family worker: orphan of one parent: DM 52.20 (1990) orphans of both parents: DM 104.40 (104.4)		<b>BENEFIT FORMULA (AMOUNT)</b> Amount varies considerably. Duration of payments dependent on individual circumstances.	

\* The survivor can pay contributions during the first 18 months following the death of the farmer in order to obtain entitlement to the pension.

# GERMANY

GERMANY																		
Agency Federal Government		Number of form 11																
Agency General Pension Insurance Institute		Number of form 12																
SCOPE/BENEFIT Victims of war and persons in compulsory military or civil service, spouse's, orphan's and other survivor's pension		SCOPE/BENEFIT Former employees residing abroad, survivor's pension																
CONDITIONS FOR ELIGIBILITY a) Death during military service or as a consequence of war, or death of a beneficiary of a war damage pension. b) Widow: age over 45 or with dependent children in full-time education c) Orphans: children, including stepchildren and foster children living in the household and illegitimate children if the deceased's paternity has been established. Benefit paid up to the age of 18 or until 27 in case of completion of education or vocational training. d) Parents: the deceased was supported by the parents free of charge and parents are unable to perform work or are over 60 years of age. Grandparents: supported by the deceased.		CONDITIONS FOR ELIGIBILITY Deceased had scheme benefit entitlements and lived abroad.																
BENEFIT FORMULA (AMOUNT) Monthly benefit in 1990: <table><tr><td></td><td>Basic amount</td><td>additional amount*</td></tr><tr><td>Widow</td><td>DM 568</td><td>DM 628</td></tr><tr><td>Orphan of one parent</td><td>DM 160</td><td>DM 280</td></tr><tr><td>Orphans of both parents</td><td>DM 300</td><td>DM 391</td></tr><tr><td>Parents</td><td>-</td><td>DM 770</td></tr></table> * maximum; actual amount paid depends on an income test.			Basic amount	additional amount*	Widow	DM 568	DM 628	Orphan of one parent	DM 160	DM 280	Orphans of both parents	DM 300	DM 391	Parents	-	DM 770	BENEFIT FORMULA (AMOUNT) Varies according to scheme. May (in the same cases where this is true for pensions being paid within national borders) be reduced on account of pensions being received from other sources (i.e. no discrimination against payment abroad).	
	Basic amount	additional amount*																
Widow	DM 568	DM 628																
Orphan of one parent	DM 160	DM 280																
Orphans of both parents	DM 300	DM 391																
Parents	-	DM 770																

GERMANY			
Agency	Number of form	Agency	Number of form
All insurance schemes paying survivors' pensions	13	Miscellaneous Public and Private Schemes	14
<b>SCOPE/BENEFIT</b> Social Security contributions, survivor's supplements		<b>SCOPE/BENEFIT</b> All insured persons, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> In receipt of survivor's benefit. Liable to pay social security contributions.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of protected person (includes pensioners, family members, dependants) where there is an entitlement to benefits from sickness insurance, occupational accidents and diseases scheme, civil servants' or war victims' schemes. b) To bear the funeral costs.	
<b>BENEFIT FORMULA (AMOUNT)</b> Allowance to meet the cost of paying social security contributions.		<b>BENEFIT FORMULA (AMOUNT)</b> Dependent on scheme providing protection: Invalidity insurance scheme - 20 times the basic wage (progressively being abolished with effect from 1989). Occupational accidents and diseases scheme - 1/12th of the yearly wage (minimum DM 400) plus part of the funeral cost. Civil servants' scheme - two months' salary plus part of the funeral cost.  War victims' and other affected persons' scheme - three months' pension.	

**GERMANY**

<p><b>Agency</b> Local Governments</p> <p align="right"><b>Number of form</b> 15</p>	<p><b>Agency</b> Local Governments</p> <p align="right"><b>Number of form</b> 16</p>
<p><b>SCOPE/BENEFIT</b> Social aid, elderly survivor's care</p>	<p><b>SCOPE/BENEFIT</b> Social aid, support and advice</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Benefits are provided according to the assessed level of need. A means-test must be satisfied.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Individual assessment.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably. Payments based on the assessed level of need.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Various social service benefits may be provided, as required. The authorities are obliged to inform prospective beneficiaries of their rights.</p>

## GERMANY

Agency Private industry pension funds	Number of form 17	Agency Pension Supplement Institutes	Number of form 18
<b>SCOPE/BENEFIT</b> Pension provision by private enterprises, spouse's pension		<b>SCOPE/BENEFIT</b> Employees of public bodies and enterprises (pension supplement), spouse's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Vary among different schemes. Typically the deceased must have been employed for at least 5 years.		<b>CONDITIONS FOR ELIGIBILITY</b> Usually the deceased must have been employed for at least 5 years.	
<b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably.  Paid for life.		<b>BENEFIT FORMULA (AMOUNT)</b> Typically a pension supplement covering the difference between the general pension and 60% of the pension due to a civil servant of similar grade under the special civil servants' scheme.  Ceases on remarriage.	

**GERMANY**

<b>Agency</b> All pension schemes	<b>Number of form</b> 19	<b>Agency</b> All pension schemes	<b>Number of form</b> 19
<b>SCOPE/BENEFIT</b> All employees, survivor's lump-sum or temporary allowance	<b>SCOPE/BENEFIT</b> All employees, survivor's lump-sum or temporary allowance	<b>SCOPE/BENEFIT</b> All employees, survivor's lump-sum or temporary allowance	<b>SCOPE/BENEFIT</b> All employees, survivor's lump-sum or temporary allowance
<b>CONDITIONS FOR ELIGIBILITY</b> Survivors' pension or other allowances either not available or paid at very low level.	<b>CONDITIONS FOR ELIGIBILITY</b> Survivors' pension or other allowances either not available or paid at very low level.	<b>CONDITIONS FOR ELIGIBILITY</b> Survivors' pension or other allowances either not available or paid at very low level.	<b>CONDITIONS FOR ELIGIBILITY</b> Survivors' pension or other allowances either not available or paid at very low level.
<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum or temporary allowance.  Typical provision would be payment of the deceased's full pension for three months.	<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum or temporary allowance.  Typical provision would be payment of the deceased's full pension for three months.	<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum or temporary allowance.  Typical provision would be payment of the deceased's full pension for three months.	<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum or temporary allowance.  Typical provision would be payment of the deceased's full pension for three months.

## GREECE

<b>Agency</b> Social Insurance Institute (IKA)	<b>Number of form</b> 1	<b>Agency</b> National Agricultural Insurance Institute (OGA)	<b>Number of form</b> 2
<b>SCOPE/BENEFIT</b> General scheme for employees, survivor's pension		<b>SCOPE/BENEFIT</b> Agricultural workers and farmers, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) At least 4050 days of employment (this will gradually increase to 4500 days from 1.1.1994), or at least 1500 days of contributions of which at least 300 were in the 5 years preceding death, or a pensioner at the time of death, or death was due to an occupational accident or disease. b) Widow: marriage lasted at least 6 months, or 2 years if widow of pensioner, unless there is a child of the marriage or death is due to an occupational accident /disease. c) Widower: disabled and financially dependent on the deceased. d)Orphan - age under 18 or under 24 if in full-time education, under 26 if unemployed, for life if disabled. e) Parents: financially dependent on the deceased.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions in the three years prior to death, or died as a result of an occupational accident or disease, or was a pensioner. b) Orphan: age under 18 (age 24 if in full-time education) and unmarried. Without limit if handicapped. No pension is being paid from another pension scheme.	
<b>BENEFIT FORMULA (AMOUNT)</b> Spouses : 70% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. Minimum of DR 60 710 per month (amount on 1/7/1991). Suspended on remarriage. Orphans : orphans of one parent : 20% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. orphans of both parents: first child, 60% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired; maximum of 80% for more than one orphan. Minimum amount: the same as for the widow (DR 60 710 on 1/7/1991). Ceases on marriage. Dependent parents: 20% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. Spouse's, orphans and dependent parents' pensions combined can not exceed the deceased's accrued retirement pension or the pension in payment if the deceased was retired. Adjustments following the increase of salaries of the civil servants.		<b>BENEFIT FORMULA (AMOUNT)</b> DR 10 500 per month per qualifying child (from 1/1/1991).	

**GREECE**

GREECE			
Agency	Number of form	Agency	Number of form
Insurance Fund for Craftsmen and small traders (TEBE)	3	Social Insurance Institute (IKA)	4
SCOPE/BENEFIT Self-employed persons, craftsmen and traders, survivor's pension		SCOPE/BENEFIT General scheme for employees, funeral expenses	
CONDITIONS FOR ELIGIBILITY a) If contributions cease due to death, at least 10 years' of contributions, or if contributions ceased prior to death, at least 20 years' of contributions, or if deceased was over age 50 and insured under TEBE, at least 15 years' of contributions, or deceased was a pensioner. b) Widow : no restrictions. c) Widower: disabled and financially dependent on the deceased d) Orphan: age under 18, or 24 if in full-time education or for life if disabled. e) Parents: financially dependent on the deceased.		CONDITIONS FOR ELIGIBILITY a) Death of an active insured person of IKA or of a pensioner of IKA or TEBE. b) Claimant paid funeral expenses.	
BENEFIT FORMULA (AMOUNT) Spouse : 70% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. Suspended on remarriage. Orphans : orphans of one parent: 20% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. orphans of both parents: first child, 60% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired; maximum of 80% for more than one orphan. Ceases on marriage. Dependent parents: 20% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired.  Spouse's, orphans' and dependent parents' pensions combined can not exceed the deceased's accrued retirement pension or the pension in payment if the deceased was retired.		BENEFIT FORMULA (AMOUNT) Lump-sum benefit: 8 x daily wage of highest insurance class. From 1/07/1992: 8 x DR 13 940 = DR 111 520.	

GREECE			
Agency	Number of form	Agency	Number of form
National Agricultural Insurance Institute (OGA)	5	Insurance Fund for Craftsmen and Small Traders (TEBE)	6
<b>SCOPE/BENEFIT</b> Agricultural workers and farmers, funeral expenses		<b>SCOPE/BENEFIT</b> Self-employed persons, craftsmen and traders, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of a pensioner of OGA. b) Claimant paid funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an active insured person of TEBE. b) Claimant paid funeral expenses.	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum benefit: 3 x old age pension of a farmer with spouse over 65 not eligible in own right. From 1/01/1991: 3 x DR 12 000 = DR 36 000.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum benefit: 11 x pension premium of IV insurance category. From 1/3/92: 11 x DR 9 500 = DR 104 500.	

**GREECE**

<p><b>Agency</b> Social Insurance Institute</p> <p align="center"><b>Number of form</b> 7</p>	<p><b>Agency</b> Supplementary Farmers' Insurance Fund</p> <p align="center"><b>Number of form</b> 8</p>
<p><b>SCOPE/BENEFIT</b> Employees supplementary fund (from 1979), survivor's pension (TEAM)</p>	<p><b>SCOPE/BENEFIT</b> Agricultural sector fund (from 1.1.1989), orphan's pension</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Only paid if benefits are also paid by IKA or another primary scheme. a) Active employees: 700 days of contributions, including 300 during the last 5 years. The minimum number of 700 days increases by 100 days per year since affiliation up to a maximum of 1500 days, or a pensioner at the time of death, or death was due to an occupational accident or disease. b) Widow: no restrictions. c) Widower: disabled and financially dependent on the deceased. d) Orphans: age under 18 (under 24 if in full-time education, for life if disabled). e) Parents: financially dependent on the deceased.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions in the three years prior to death, or died as a result of an occupational accident or disease, or was a pensioner. b) Orphans: age under 18 (age 24 if in full-time education) and unmarried. Without limit if handicapped. c) No pension is being paid from another pension scheme.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Spouse : 70% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. Minimum amount DR 13 490 per month at 1.7.1990. Suspended on remarriage. Orphans : orphans of one parent: 20% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. orphans of both parents: first child, 60% of the deceased's accrued retirement pension or the pension in payment; maximum of 80% for more than one orphan. Ceases on marriage. Dependent parents: 20% of the deceased's accrued retirement pension or the pension in payment if the deceased was retired. Spouse's, orphans' and dependent parents' pensions combined can not exceed the deceased's accrued retirement pension or the pension in payment if the deceased was retired.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Minimum amount : DR 5 580 from 1/1/1992. Orphan of one parent: 20% of the deceased's accrued retirement pension or the pension in payment. The minimum pension is 50% of the minimum amount. Orphan of both parents: 60% of the deceased's accrued retirement pension or the pension in payment. If more than one qualifying child, equal payments are made; maximum of 80% of deceased's pension. The minimum pension is the minimum amount. Deceased's pension depends on daily minimum wage and on a coefficient attached to the insurance category to which the deceased belonged (three categories). Paid whilst OGA orphan's pension is being paid.</p>

GREECE			
Agency	Number of form	Agency	Number of form
Auxiliary Funds	9	Mutual Insurance Fund of Supplementary Pension for Bank Employees	10
<b>SCOPE/BENEFIT</b> Employees and self-employed covered by auxiliary funds, supplementary pension		<b>SCOPE/BENEFIT</b> Bank employees mutual fund, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> 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.  They are most important form of supplementary pension provision and represent the oldest form. There are around 250 auxiliary funds. Some of them might be merged with TEAM.		<b>CONDITIONS FOR ELIGIBILITY</b> a) At least 10 years' of contributions in the main insurance scheme, or at least 3 years' of contributions if death is due to a non-occupational accident or disease, or death due to an occupational accident or disease. b) Widow: no restrictions. c) Widower: disabled and financially dependent on the deceased. d) Orphans: under age 18, or age 24 if in full-time education, or disabled. e) Parents: financially dependent on the deceased.	
<b>BENEFIT FORMULA (AMOUNT)</b> Variable according to the fund.		<b>BENEFIT FORMULA (AMOUNT)</b> Pension calculated as a percentage of deceased's accrued retirement pension or the pension in payment if the deceased was retired.  Spouse: 60%. Orphans of one parent: 20%. Orphans of both parents: 40%. Dependent parents: 40%. Spouse's, orphans and dependent parents' pensions combined can not exceed the deceased's accrued retirement pension or the pension in payment if the deceased was retired.	

# SPAIN

Agency	Number of form	Agency	Number of form
National Social Security Institute (INSS), or Seamen's Social Institute (ISM), or other institutions	1	National Social Security Insitute (INSS), or Seamen's Social Institute (ISM), or other institutions	2
<b>SCOPE/BENEFIT</b> Schemes for employees and self-employed, Social Security, widow(er)'s pension		<b>SCOPE/BENEFIT</b> Schemes for employees and self-employed, Social Security, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased person, at the time of his (her) death: - To be active or registered as unemployed and to have paid 500 days of contributions in the last 5 years (no qualifying period in case of: (a) occupational accident or disease; (b) common accident), or - To be a retirement or permanent invalidity pensioner, or to be a beneficiary of a provisional invalidity allowance. b) Concerning the survivor: To have been linked by marriage with the deceased person. Before 1989: to have habitually lived with this person or to be divorced without fault. N.B: legislation has introduced equal rights for widows and widowers in 1983.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased person, at the time of his (her) death: - To be active or registered as unemployed and to have paid 500 days of contributions in the last 5 years (no qualifying period in case of: (a) occupational accident or disease; (b) common accident), or - To be a retirement or permanent invalidity pensioner, or to be a beneficiary of a provisional invalidity allowance. b) Concerning the survivor: - To be under 18, or - To be unable to work in any occupation.	
<b>BENEFIT FORMULA (AMOUNT)</b> 45% of benefit basis; paid 14 times a year (in case of occupational accidents and diseases: 12 times a year). Benefit basis: - If the deceased was active: The earnings subject to contributions of the best 24 consecutive months in the last 7 years divided by 28. In case of occupational accident or disease: the earnings in the last year divided by 12. - If the deceased was active: The same benefit basis used for the calculation of his/her pension, but 45% of this basis is increased by the adjustments of the survivor's pension from the moment the deceased person's pension was granted to the moment at which the beneficiary begins to receive the pension. Minimum pension (in 1990): (i) widow(er)s aged 65 or over: PTA 36880 per month; (ii) widow(er)s between 60 and 64: PTA 28040 per month; (iii) widow(er)s under 60: PTA 26290 per month. In case of remarriage, pension is discontinued and, if this happens before age 60, a lump sum equal to 28 times the monthly pension is granted (24 times, in case of occupational accident or disease).		<b>BENEFIT FORMULA (AMOUNT)</b> Orphans of one parent: 20% of benefit basis per child. Benefit basis: same as for widow's pension. Minimum pension (in 1990): PTA 11805 per month. Orphans of both parents: 20% of benefit basis + 45% of benefit basis divided by the number of orphans entitled to the pension. Minimum pension (in 1990): PTA 11805 per month + PTA 26290 divided by the number of orphans entitled to the pension. The pension is paid 14 times a year (in case of occupational accident or disease: 12 times a year). Sum of spouse's and orphan's pensions paid may not exceed benefit basis, except as regards the minimum amounts laid down.	

**Remarks:** From 1983, legislation has introduced equal righthts for widows and widowers.

Widow(er)'s pension can be accumulated to salaries, wages or other pension.

## SPAIN

Agency	Number of form	Agency	Number of form
National Social Security Institute (INSS), or Seamen's Social Institute (ISM), or other institutions	3	National Social Security Institute (INSS), or Seamen's Social Institute (ISM),	4
<b>SCOPE/BENEFIT</b> Schemes for employees and self-employed, Social Security, other survivor's pension		<b>SCOPE/BENEFIT</b> Employees and self-employed insured under the former SOVI scheme, widow(er)'s pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased person, at the time of his (her) death: - To be active or registered as unemployed and to have paid 500 days of contributions in the last 5 years (no qualifying period in case of: (a) occupational accident or disease; (b) common accident), or - To be a retirement or permanent invalidity pensioner, or to be a beneficiary of a provisional invalidity allowance. b) Concerning the survivor: To be father, mother, brother, sister, grandson, granddaughter, grandfather or grandmother of the deceased person, to have lived with him/her and to be without means.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased person, at the time of his (her) death: - To have paid 1 800 days of contributions to the Old age and Invalidity Insurance Scheme (SOVI), or to have been affiliated to the former workers' Compulsory Pension Scheme, or - To be a SOVI retirement or invalidity pensioner. b) Concerning the survivor: - to be aged 65 or to be an invalid. - To have been linked by marriage to the deceased person for at least 10 years. - To have habitually lived with this person or to be divorced without fault. - Not to be entitled to another pension.	
<b>BENEFIT FORMULA (AMOUNT)</b> 20% of benefit basis. Benefit basis: same as for widow's pension. Minimum pension (in 1990): PTA 11805 per month. If the spouse doesn't survive, 20% of benefit basis + 45% of benefit basis divided by the number of survivors entitled to the pension, according to same priorities. The pension is paid 14 times a year (in case of occupational accident or disease: 12 times a year). Sum of spouse's, orphan's and other survivors' pensions paid may not exceed benefit basis.		<b>BENEFIT FORMULA (AMOUNT)</b> Pension amount fixed each year by the government. Paid 14 times a year. Rates for 1990: PTA 26 290.	

**SPAIN**

<p><b>Agency</b> Liberal professions' mutual provident societies and other mutual societies</p> <p align="right"><b>Number of form</b> 5</p>	<p><b>Agency</b> Central Government, or Local Government, or Provident Funds for Local Government Officers</p> <p align="right"><b>Number of form</b> 6</p>
<p><b>SCOPE/BENEFIT</b> Members of the liberal professions, widow(er)'s, orphans' and other survivor's pension</p>	<p><b>SCOPE/BENEFIT</b> Civil servants, military personnel and local government employees, widow(er)'s pension</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> The conditions vary according to the scheme.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: - Before 1987: 6 years of service (no qualifying period if the person deceases in the early years of service). - Since 1987: No qualifying period. b) Concerning the survivor: To have been married to the deceased or divorced (without fault before 1987).</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Generally, the pension amount depends on the number and amount of contributions paid.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Before 1987: 25% of benefit basis. If there are orphans of a former marriage of the deceased: 1/2 of 25% of benefit basis. Benefit basis: basic income plus triennially increments of the best year of service.  Since 1987: 50% of the retirement pension paid or payable to the deceased. Pension can be accumulated to salaries or wages, but not to other pensions. Paid 14 times a year. 5 years after the moment at which the pension is granted, it can be reduced and even discontinued, depending on the income of the pensioner. If the deceased divorced and got married again, the benefit amount of each spouse is proportional to the period of marriage.</p>

## SPAIN

<b>Agency</b> Central Government, or Local Government, or Provident Funds for Local Government Officers	<b>Number of form</b> 7	<b>Agency</b> Central Government, or Local Government, or Provident Funds for Local Government Officers	<b>Number of form</b> 8
<b>SCOPE/BENEFIT</b>		<b>SCOPE/BENEFIT</b>	
Civil servants, military personnel and local government employees, orphan's pension		Civil servants, military personnel, local government employees, other survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b>		<b>CONDITIONS FOR ELIGIBILITY</b>	
a) Concerning the deceased: No qualifying period (in any case, before 1987: 6 years of service: see form n° 6). b) Concerning the survivor: - Before 1987: Son: to be under 23, or unable to work in any occupation and without means. Daughter: to be unmarried. - Since 1987: son or daughter: to be under 21, or unable to work in any occupation and without means.		a) Concerning the deceased: No qualifying period (in any case, before 1987: 6 years of service; see form n° 6). b) Concerning the survivor: - Before 1987: 1. To be: a) widowed legitimate mother of the deceased; b) unmarried illegitimate mother; c) unmarried foster mother; d) father aged 70 or over, or unable to work in any occupation. 2. Neither widow nor orphans entitled to pension. - Since 1987: 1. To be mother or father depending on deceased. 2. Neither widow(er) nor orphans entitled to pension.	
<b>BENEFIT FORMULA (AMOUNT)</b>		<b>BENEFIT FORMULA (AMOUNT)</b>	
Before 1987: - Orphans of a sole marriage: orphans of one parent: only the spouse was entitled to the pension. orphans of both parents: 25% of benefit basis distributed to the orphans. - Orphans of more than one marriage: 1/2 of 25% of benefit basis distributed to the orphans of the former marriages if the last spouse is surviving, or 25% of benefit basis distributed to the orphans of all marriages if the last spouse is not surviving. Benefit basis: basic income plus triennially increments of the best year of service.  Since 1987: Each orphan: 10% of benefit basis plus 15% of benefit basis divided by the number of orphans entitled to the pension, up to a maximum of 50% of the benefit basis if spouse is surviving and 100% if spouse is not surviving. Benefit basis: the pension paid or payable to the deceased. Paid 14 times a year.		Before 1987: 25% of the benefit basis. Benefit basis: Basic income plus triennially increments of the best year of service.  Since 1987: 15% of the benefit basis: Benefit basis: the pension paid or payable to the deceased.  Paid 14 times a year.	

**SPAIN**

Agency Central Government	Number of form 9	Agency Central Government	Number of form 10
<b>SCOPE/BENEFIT</b> Victims of political events or natural disasters (victims of the civil war), widow(er)'s pension		<b>SCOPE/BENEFIT</b> Victims of political events or natural disasters (victims of a massive intoxication) , widow(er)'s pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: i) To have died during the Civil War 1936-1939 in combat (being combatant or non-combatant), or under death sentence. ii) To have died after the Civil War as result of wounds in combat or under death sentence derived from this participation in the war. iii) To have become a cripple as combatant on the republican side in the Civil War. iv) To have joined the republican army between the 18/07/1936 and the 1/04/1939. b) Concerning the survivor: To have been married to the deceased, even divorced.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have died as a consequence of a massive intoxication (with denatured colza oil) occurred in 1981, being aged over 16 and not covered by any social security scheme. b) Concerning the survivor: To have been married to the deceased, or divorced.	
<b>BENEFIT FORMULA (AMOUNT)</b> Case i) and ii) : Combatant: 200% of the present benefit basis according to his rank and years of service. Non-combatant: flat rate amount fixed each year by the Government. Case iii): 25% of the basic income of the war cripple. Case iv): 60% of the deceased pension. Paid 14 times a year.		<b>BENEFIT FORMULA (AMOUNT)</b> The minimum amount fixed each year by the Government for the widow(er)'s pension of the Social Security General Scheme. Rate for 1990: - aged 65 and over: 36 880 PTA - aged 60-64: 28 040 PTA - aged under 60: 26 290 PTA Paid 14 times a year.	

SPAIN			
Agency	Number of form	Agency	Number of form
Central Government	11	Central Government	12
<b>SCOPE/BENEFIT</b> Victims of political events or natural disasters (victims of a massive intoxication), orphan's pension		<b>SCOPE/BENEFIT</b> Victims of political events or natural disasters (victims of a massive intoxication), other survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have died as a consequence of a massive intoxication (with denatured colza oil) occurred in 1981, being aged over 16 and not covered by any social security scheme. b) Concerning the survivor: - To be under 18, or - To be unable to work in any occupation.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have died as a consequence of a massive intoxication (with denatured colza oil) occurred in 1981, being aged over 16 and not covered by any social security scheme. b) Concerning the survivor: To be father, mother, brother, sister, grandson, granddaughter, grandfather, grandmother of the deceased, to have lived with him and to be without means.	
<b>BENEFIT FORMULA (AMOUNT)</b> The minimum amount fixed each year by the Government for the orphan's pension of the Social Security Scheme. Rates for 1990: orphans of one parent: PTA 11 805 each orphan. orphans of both parents: each orphan PTA 11 805 plus PTA 26 290 divided by the number of orphans entitled to the pension. Paid 14 times a year.		<b>BENEFIT FORMULA (AMOUNT)</b> The minimum amount fixed each year by the Government for the other survivor's pension of the Social Security General Scheme. Rates for 1990: - If the spouse survives: PTA 11 805 each survivor. - If the spouse doesn't survive and there aren't orphans entitled to the pension: PTA 11 805 plus PTA 14 485 divided by the number of other survivors entitled to the pension. But a sole survivor age 65 or over: PTA 30 435. Paid 14 times a year.	

# SPAIN

Agency	Number of form	Agency	Number of form
National Social Security Institute (INSS), or Mutual Societies for Occupational Accidents and Diseases, or ISM*	13	Provident Funds for Judges, Civil Servants, Military Personnel and Local Government Officers	14
<b>SCOPE/BENEFIT</b> Schemes for employees and self-employed**, Social Security, death grant		<b>SCOPE/BENEFIT</b> Civil servants, military personnel and local government employees, death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased person, at the time of his (her) death: - To die of occupational accident or disease, or - To be in receipt of a pension of permanent invalidity (severe disability or total inability to work) due to an occupational accident or disease. b) Concerning the survivor: - To be a widow(er) or an orphan entitled to a survivor's pension, or, by default, to be father or mother dependent on the deceased person.		<b>CONDITIONS FOR ELIGIBILITY</b> To depend on the deceased, being, in strict order of priority: 1. Spouse. 2. Children. 3. Parents. 4. Brothers or sisters.	
<b>BENEFIT FORMULA (AMOUNT)</b> - Widow(er): 6 x benefit basis. - Orphans: - If the spouse survives, each orphan: 1 x benefit basis. - If the spouse does'nt survive, each orphan: 1 x benefit basis + the amount of widow(er)'s benefit basis + the amount of widow(er)'s benefit divided by the number of orphans entitled to the death grant. - Father or mother: 9 x benefit basis. - Father and mother: 12 x benefit basis. Benefit basis: the same as for widow(er)'s pension.		<b>BENEFIT FORMULA (AMOUNT)</b> The amount varies depending on different circumstances.	

\* Seamen's Social Institute.

\*\* Except scheme for Domestic Servants.

## SPAIN

<b>Agency</b> Central Government	<b>Number of form</b> 15	<b>Agency</b> National Social Security Institute (INSS), or Seamen's Social Institute (ISM), or other institutions	<b>Number of form</b> 16
<b>SCOPE/BENEFIT</b> Victims of political events or natural disasters (victims of massive intoxication) , death grant	<b>SCOPE/BENEFIT</b> Schemes for employees and self-employed, Social Security, funeral expenses	<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have died as a consequence of a massive intoxication (with denatured colza oil) occurred in 1981. b) Concerning the survivor: To depend on the deceased, being, in strict order of priority: 1. Spouse. 2. Children. 3. Grandchildren. 4. Parents. 5. Brothers or sisters.	<b>CONDITIONS FOR ELIGIBILITY</b> To have taken charge of the funeral expenses.
<b>BENEFIT FORMULA (AMOUNT)</b> PTA 3 000 000.	<b>BENEFIT FORMULA (AMOUNT)</b> PTA 5 000.		

**SPAIN**

<p><b>Agency</b> Liberal professions' mutual provident societies and other mutual societies</p> <p align="right"><b>Number of form</b> 17</p>	<p><b>Agency</b> Provident Funds for Judges, Civil Servants, Military Personnel and Local Government Officers</p> <p align="right"><b>Number of form</b> 18</p>
<p><b>SCOPE/BENEFIT</b> Members of the liberal professions, funeral expenses</p>	<p><b>SCOPE/BENEFIT</b> Civil servants, military personnel and local government employees, funeral expenses</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> The conditions are variable according to the scheme.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> To have taken charge of the funeral expenses</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> The amount varies according to the scheme.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> The amount varies according to the scheme and through the years.</p>

SPAIN			
Agency	Number of form	Agency	Number of form
Central Government	19	Provident Funds for Judges, Civil Servants, Military Personnel	20
<b>SCOPE/BENEFIT</b> Victims of political events or natural disasters (victims of a massive intoxication) , funeral expenses		<b>SCOPE/BENEFIT</b> Civil servants, military personnel , widow(er)'s, orphans' and other survivors' pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have died as a consequence of a massive intoxication (with denatured colza oil) occurred in 1981. b) Concerning the beneficiary: To have taken charge of the funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have been affiliated to a provident fund. b) Concerning the survivor: To be entitled to the widow(er)'s pension of a basic statutory scheme.	
<b>BENEFIT FORMULA (AMOUNT)</b> If the beneficiary depended on deceased, being his spouse, son, daughter, grandson, granddaughter, father, mother, brother, sister: PTA 1 000 000. If the beneficiary didn't depend on deceased: up to PTA 250 000.		<b>BENEFIT FORMULA (AMOUNT)</b> The amount varies according to the scheme.	

**SPAIN**

<b>Agency</b> Insurance Companies	<b>Number of form</b> 21	<b>Agency</b> Insurance Companies	<b>Number of form</b> 22
<b>SCOPE/BENEFIT</b> Employees , widow(er)'s and orphans' pension		<b>SCOPE/BENEFIT</b> Employees, death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have been insured by the employer with an insurance company. b) concerning the survivor: Conditions vary according to the scheme.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Concerning the deceased: To have been insured by the employer in an insurance company. b) Concerning the survivor: Conditions vary according to the scheme.	
<b>BENEFIT FORMULA (AMOUNT)</b> The amount varies according to the scheme.		<b>BENEFIT FORMULA (AMOUNT)</b> The amount varies according to the scheme.	

SPAIN			
Agency	Number of form	Agency	Number of form
Enterprises	23	Mutual provident societies	24
SCOPE/BENEFIT		SCOPE/BENEFIT	
Employees , widow(er)'s and orphan's pension		Employees, death grant	
CONDITIONS FOR ELIGIBILITY		CONDITIONS FOR ELIGIBILITY	
Vary greatly among different schemes.		Vary among different schemes.	
BENEFIT FORMULA (AMOUNT)		BENEFIT FORMULA (AMOUNT)	
Various pension formulae may be applied.		Various pension formulae may be applied.	

**SPAIN**

<p><b>Agency</b> General Government</p> <p style="text-align: right;"><b>Number of form</b> 25</p>	<p><b>Agency</b> Mutual provident societies</p> <p style="text-align: right;"><b>Number of form</b> 26</p>
<p><b>SCOPE/BENEFIT</b> Civil servants, widow(er)'s pension and orphan's pension</p>	<p><b>SCOPE/BENEFIT</b> Employees, death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Vary among different schemes.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Vary among different schemes.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Various pension formulae may be applied.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> The amount varies according to the scheme.</p>

## FRANCE

Agency Central Government Number of form 1	Agency Railway employees Pension Fund (SNCF) Number of form 2
<b>SCOPE/BENEFIT</b> Civil servants and military personnel, survivor's pension	<b>SCOPE/BENEFIT</b> Railway employees (SNCF), survivor's pension
<b>CONDITIONS FOR ELIGIBILITY</b> Concerning the survivor: a) Age: - widow, divorced widow: no restrictions - widower: age over 60 or no restrictions if disabled - orphan: age under 21. b) Duration of marriage: at least two years before retirement of the deceased or four years if marriage took place after retirement. No restrictions if the couple had children.	<b>CONDITIONS FOR ELIGIBILITY</b> Concerning the survivor : a) Age: - widow: no restrictions or 55 years if death occurred during retirement; - orphan: under 21 years b) Duration of marriage: 2 years unless the couple had children or 6 years reduced to 3 if the couple had children in case death occurred during retirement. c) A widower is eligible only if unfit for work. A means-test is applied.
<b>BENEFIT FORMULA (AMOUNT)</b> Widow : 50 % of the old age pension paid or payable to the deceased plus 50 % of the invalidity pension paid or payable to the deceased (if any). 10 % supplement where the person concerned had or educated at least 3 children for 9 years before their 16th birthday or before the age at which they cease to be at charge. Minimum amount: minimum old age pension (AVTS + FNS). Widower: same as for the widow, except that the pension is subject to a limit of 37,5% of a set remuneration level (1991: FF 10 400 net per month). The pension is suspended as long as there is an orphan entitled to a pension. Orphan: 10% of the reference pension plus 10% of the invalidity pension (if any). 100% orphans: the widow(er)'s pension is distributed to the orphans and adds up to the orphan's pension.  The total of widow's and orphan's pensions cannot exceed 100% of the reference pension.	<b>BENEFIT FORMULA (AMOUNT)</b> Widow(er)'s pension: 50% of the pension paid or payable to the deceased. Payable in addition to a pension received by the widow(er) on her/his own right (maximum limit set for the widower). Orphan's pension: a share of the above.

# FRANCE

FRANCE			
Agency		Agency	
National Theatres Pension Fund	Number of form 3	Banque de France Pension Fund	Number of form 4
SCOPE/BENEFIT National Theatre employees, survivor's pension		SCOPE/BENEFIT Banque de France employees, survivor's pension	
CONDITIONS FOR ELIGIBILITY a) Widow: no age restrictions. Married for at least two years or four years if death occurred during retirement. No restrictions on duration of marriage if the couple had children. b) Widower: as above, except that benefits are suspended or deferred to age 60 as long as there is an orphan entitled to benefits. In case of disability the above conditions do not apply. c) Orphan: under 21 years of age.		CONDITIONS FOR ELIGIBILITY a) No age conditions for widows. Widowers must be 60 years old or disabled. Orphans must be aged under 21. b) Duration of marriage: no restrictions if death occurred in activity or 3 years if death occurred during retirement, unless the couple had children.	
BENEFIT FORMULA (AMOUNT) Widow: 50% of the pension paid or payable to the deceased. Widower: as above, except that a limit of 37.5% of a set remuneration level (1991: FF 10 400 net per month) is prescribed. Orphan: 10% of the reference pension.  Benefits cease in case of remarriage.		BENEFIT FORMULA (AMOUNT) Widow: 50% of the pension paid or payable to the deceased plus 50% of the supplement for children to the reference pension. Minimum amount: minimum old age pension (AVTS + FNS). Widower: same as for the widow, except that a limit of 37,5% of a set remuneration level (1991: FF 10 400 net per month) is prescribed. Ceases on remarriage. Orphan: 10% of the reference pension + 50% distributed to all the orphans if both parents are dead or if the surviving spouse is not entitled to the pension.	

## FRANCE

Agency	Number of form	Agency	Number of form
Local Government Pension Fund (CNRACL) and State Employed Workers Pension Fund (FSPOCIE)	5	Pension scheme of "Credit Foncier de France"	6
<b>SCOPE/BENEFIT</b>		<b>SCOPE/BENEFIT</b>	
Local government staff and state employed workers, survivor's pension		Employees of "Credit Foncier de France", survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b>		<b>CONDITIONS FOR ELIGIBILITY</b>	
Same as for civil servants and military personnel (see form n° 1).		Same as for "Banque de France" employees (see form n° 4).	
<b>BENEFIT FORMULA (AMOUNT)</b>		<b>BENEFIT FORMULA (AMOUNT)</b>	
Same as for civil servants and military personnel (see form n° 1).		Same as for "Banque de France" employees (see form n° 4).	

**FRANCE**

<b>Agency</b> Electricity and Gas companies pension Fund.	<b>Number of form</b> 7	<b>Agency</b> SEITA Pension Fund.	<b>Number of form</b> 8
<b>SCOPE/BENEFIT</b> Electricity and gas employees (EDF, GDF), survivor's pension.		<b>SCOPE/BENEFIT</b> Tobacco company employees, survivor's pension.	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Age : - widow: no restrictions - widower: age over 60 or no restrictions if disabled. A means-test is required - orphan: age under 21. b) Duration of marriage: no restrictions if marriage took place before retirement or if the couple had children, otherwise 2 years.		<b>CONDITIONS FOR ELIGIBILITY</b> Same as for civil servants (see form n° 1).	
<b>BENEFIT FORMULA (AMOUNT)</b> Widow(er): 50% of the pension paid or payable to the deceased. The pension to the widower is suspended as long as there is an orphan entitled to a pension. Orphan: 10% of the pension paid or payable to the deceased. If both parents are dead, 50% of the reference pension is paid to the orphans and adds up to the orphan's pension. The total of widow's and orphan's pensions cannot exceed 78% of the reference pension.		<b>BENEFIT FORMULA (AMOUNT)</b> Same as for civil servants (see form n° 1).	

FRANCE			
Agency	Number of form	Agency	Number of form
Paris Public Transport Pension Scheme (RATP)	9	Miners' Pension Fund	10
<b>SCOPE/BENEFIT</b> Transport and subway employees in Paris (RATP), survivor's pension.		<b>SCOPE/BENEFIT</b> Miners, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) No age conditions for the widow if death occurs in activity; age 55 if death occurred during retirement. b) Duration of marriage: 2 years if death occurred in activity, unless the couple had children. 6 years if death occurred during retirement, reduced to 3 if the couple had children. c) A widower is eligible only if unfit for work. A means-test is also required. d) Orphan must be aged under 21.		<b>CONDITIONS FOR ELIGIBILITY</b> a) The deceased must have worked for at least 15 years, or 3 years if death occurs in activity. If the deceased was in receipt of an invalidity pension no restrictions of years of service. b) No age conditions for the widow. c) Marriage must have taken place 2 years before the retirement of the deceased or death. d) Orphans: no restrictions, except dependency status.	
<b>BENEFIT FORMULA (AMOUNT)</b> Widow(er): 50% of the pension paid or payable to the deceased. Ceases on remarriage. Orphan: 10% of the pension paid or payable to the deceased. If both parents are dead, widow's pension is distributed to the orphans in addition to orphan's pension. The total of survivor's pensions cannot exceed the amount of the reference pension.		<b>BENEFIT FORMULA (AMOUNT)</b> Widow: 50% of the pension paid or payable to the deceased. Widow's pension can be cumulated with another pension on the survivor's own right. Ceases on remarriage. Orphan: flat-rate amount of FF 1 361 per month (on 1/7/1991). Double amount for 100% orphans.	

**FRANCE**

<b>Agency</b> ENIM Pension Fund	<b>Agency</b> Notary Clerks Retirement Fund (CRPCEN)
<b>Number of form</b> 11	<b>Number of form</b> 12
<b>SCOPE/BENEFIT</b> Seafarers, survivor's pension	<b>SCOPE/BENEFIT</b> Notary clerks, survivor's pension and death grant
<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow aged over 40 or 55 if the deceased person had already retired. No age conditions if the couple had children. b) Duration of marriage: if death occurred in activity: 2 years or no restrictions if the couple had children. If death occurred during retirement: 4 years or 2 years if the couple had children. c) Orphan aged under 16 or 18 (if following a professional training course) or 21 (if studying).	<b>CONDITIONS FOR ELIGIBILITY</b> For the pension: a) Widow: no age condition. Widower: age over 60 or no restrictions if disabled. b) Duration of marriage: 2 years if death occurred in activity or 4 years if death occurred after 2 years from retirement. No restrictions if the couple had children. c) Orphans aged under 21. For the death grant: a) Death occurred in activity. b) 120 hours of contributions paid during the month preceding death. Contributions paid must correspond to at least 1046 times the SMIC. c) Beneficiary: surviving spouse. By default, ascendants dependent on the deceased.
<b>BENEFIT FORMULA (AMOUNT)</b> Widow's pension: 50% of the pension paid or payable to the deceased plus 50% of the supplement for children to the reference pension. Ceases on remarriage. Orphan's pension: 10% of the pension paid or payable to the deceased. If there is no surviving spouse or if she is not entitled to the pension: 50% of reference pension to the elder child, 10% to the others. The total of survivor's pensions cannot exceed 100% of reference pension.	<b>BENEFIT FORMULA (AMOUNT)</b> Pension: Widow: 50% of the retirement pension paid or payable to the deceased, plus 50% of the supplement for children to the reference pension. Orphan: 10% of the reference pension for orphan. If there is no surviving spouse or if she is not entitled to the pension, widow's pension is paid to the orphans and adds up to orphan's pension. The total of survivor's pensions cannot exceed 100% of the reference pension.  Death grant: 6 times the wage earned in the last month plus 50% of the bonus payments received during the year preceding death.

FRANCE			
Agency	Number of form	Agency	Number of form
Local Railway Pension Fund (CAMR)	13	Liberal Professions Pension Fund (CNAVPL)	14
<b>SCOPE/BENEFIT</b> Local Railway employees, survivor's pension		<b>SCOPE/BENEFIT</b> Members of the liberal professions, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow aged 55 or over, unless the couple had children. Widower aged 60 or over. b) Duration of marriage: if death occurred in activity: 2 years unless the couple had children. If death occurred during retirement: 6 years or 3 years if the couple had children. c) Orphans aged under 21.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow or widower: age 65 or 60 if disabled. b) Duration of marriage: 2 years unless the couple had one child or more. c) Not to be entitled in her/his own right to an equivalent social security benefit.	
<b>BENEFIT FORMULA (AMOUNT)</b> Widow: 50% of the pension paid or payable to the deceased plus supplement if the person concerned had or educated at least 3 children for 9 years before their 19th birthday. Orphan: 10% of the pension paid or payable to the deceased. If both parents are dead or if the mother is disabled and not entitled to the pension, widow's pension is paid to the orphans. The total of survivor's pensions paid cannot exceed 100% of the reference pension.		<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: 50% of the deceased's actual or presumed pension (in 1991 the average benefit was FF 13 355 - per trimester). Can be cumulated to old age or invalidity benefits, but only by 50% of the total of these benefits. Minimum pension corresponds to 70% of maximum amount of pension paid by the general scheme (FF 48 216 per year in 1991).	

**FRANCE**

<b>Agency</b> Barristers' Pension Fund (CNBF)	<b>Number of form</b> 15	<b>Agency</b> Central Government	<b>Number of form</b> 16
<b>SCOPE/BENEFIT</b> Barristers, survivor's pension and death grant		<b>SCOPE/BENEFIT</b> Victims of war, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> For the pension: a) Widow or widower: duration of marriage of at least 5 years unless the couple had children. b) Orphan: eligible until age 21 (until 25 if in full-time education).  For the death grant: a) Death of an active lawyer before the age of 65.		<b>CONDITIONS FOR ELIGIBILITY</b> Surviving spouse, orphans and parents of civilians or of military personnel dying as a consequence of war.	
<b>BENEFIT FORMULA (AMOUNT)</b> Pension: Spouse: 50% of the deceased's actual or presumed pension. Benefit ceases on remarriage. Orphan: annual allowance equal to 25% of the reference pension.  Death grant: In 1986, it ranged between FF 15 000 and FF 450 000 depending on the cause of death.		<b>BENEFIT FORMULA (AMOUNT)</b> Pension amount variable according to the cause of death and/or the degree of disability of the deceased.	

## FRANCE

FRANCE			
Agency	Number of form	Agency	Number of form
National Sickness Insurance Fund (CNAMTS)	17	Non-classified Public Employees Supplementary Pension Fund (IRCANTEC)	18
SCOPE/BENEFIT		SCOPE/BENEFIT	
General scheme for employees in industry and trade (CNAMTS), death grant.		Public employees other than civil servants, survivor's pension and death grant	
CONDITIONS FOR ELIGIBILITY		CONDITIONS FOR ELIGIBILITY	
a) Insured person: - death occurred in activity or not more than 12 months after retirement - 120 hours of contributions paid during the month preceding death (or equivalent amount of hours during last quarter or half year). In all cases contributions paid must correspond to at least 1040 times the SMIC. b) Survivors' personal income below a prescribed amount.		a) Widow: age 50 unless disabled or responsible for at least 2 children under 21. Widower: age 60, duration of marriage: 4 years. b) Duration of marriage: 4 years. c) Orphan: having lost both parents. Age under 21 or no restrictions if disabled.	
BENEFIT FORMULA (AMOUNT)		BENEFIT FORMULA (AMOUNT)	
Lump sum equal to 90 times the deceased person's daily wage. Minimum amount corresponding to 1/4 of the social security ceiling and maximum amount equal to the social security ceiling.		Widow: 50% of the deceased's accrued pension. Widower: 50% of the deceased's accrued pension, within a ceiling of 26 000 points (value of one point on July 1992: FF 2 130). Orphan: 20% of the deceased's accrued pension, per child.  A lump-sum is paid in lieu of a pension if the deceased's accrued pension was equivalent to less than 500 points.	

# FRANCE

<b>Agency</b> <b>Workers Supplementary Pension Association (ARRCO)</b>	<b>Number of form</b> <b>19</b>	<b>Agency</b> <b>Supplementary Pension Institution (AGIRC)</b>	<b>Number of form</b> <b>20</b>
<b>SCOPE/BENEFIT</b> <b>Employees other than managerial and senior staff (non-agricultural sector), survivor's pension and death grant</b>	<b>SCOPE/BENEFIT</b> <b>Managerial and senior staff (non-agricultural sector), survivor's supplementary pension and lump sum benefit</b>	<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow: age over 50 unless disabled or responsible for at least two dependent children under age 21. Not remarried. Widower: age over 65 unless disabled or responsible for at least two dependent children under age 21. b) Orphan: age under 21 (25 if in full-time education).	<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow: age over 50 or disabled or at least two dependent children under 21. Not remarried. Widower: age over 65 or disabled or at least two dependent children under 21. Not remarried. b) Orphan: age under 21, unless they are disabled.
<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: 60% of the deceased's accrued pension. Divided between spouse/ex-spouses in accordance with the duration of each marriage. Ceases on remarriage.  Orphan: 50% of the deceased's accrued pension distributed among the children.  Total entitlement of survivors cannot exceed the pension of the deceased person.  If the accrued pension does not reach a prescribed amount a capital sum is paid to the survivors (death grant).	<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: 60% of the deceased's accrued pension. Divided between spouse/ex-spouses in accordance with the duration of each marriage.  Orphan: 30% of the deceased's accrued pension per child.  Total entitlement of survivors cannot exceed the pension of the deceased person.  If the accrued pension does not reach a prescribed amount a capital sum is paid to the survivors.		

## FRANCE

Agency Mutual Societies	Number of form 21	Agency National Old age Pension Insurance Fund (CNAVTS)	Number of form 22
<b>SCOPE/BENEFIT</b> Mutual societies, death grant		<b>SCOPE/BENEFIT</b> General scheme for employees in industry and trade, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Surviving spouse and children of members of mutual benefit societies who had paid contributions.		<b>CONDITIONS FOR ELIGIBILITY</b> Widow(er): a) Aged 55 or over. b) Married for at least two years to the deceased, unless there are children. c) Yearly personal income not higher than 2080 times the hourly minimum wage (SMIC).	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum benefit.  Amount varies according to the rules of each Society.		<b>BENEFIT FORMULA (AMOUNT)</b> 52% of the retirement pension paid or payable to the deceased. The pension is paid from age 55 if the spouse is below this age at the date of death. Minimum pension: FF 15 800 per year (on 1/07/92). Supplement of 10% if the person concerned had or educated at least three children for 9 years before their 19th birthday.  The pension payable on the death of a pensioner continues in the event of remarriage but it is discontinued if it became payable on the death of an active employee.	

# FRANCE

Agency	Number of form	Agency	Number of form
National Invalidity Pension Insurance Fund (CNAMTS)	23	Agricultural Mutual Benefit Fund (MSA)	24
<b>SCOPE/BENEFIT</b> General scheme for employees in industry and trade, survivor's pension		<b>SCOPE/BENEFIT</b> Farmers (MSA), survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Widow(er): a) Aged less than 55. b) Married for at least two years to the deceased, unless there are children. c) Unable to earn his/her own living, because disabled.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of a farmer or of a member of his/her family. b) Duration of marriage: at least 2 years unless the couple had children. c) Age of the beneficiaries at death between 55 and 65 according to personal circumstances. d) Personal income of the beneficiary below 2080 times the hourly minimum wage (SMIC). e) The beneficiary is not entitled to any other social security benefit.	
<b>BENEFIT FORMULA (AMOUNT)</b> 52% of the retirement or invalidity pension paid or payable to the deceased. Minimum pension: FF 15 800 a year (on 1/07/92). Supplement of 10% if the person concerned had or educated at least three children for nine years before their 19th birthday.  The pension payable on the death of a pensioner continues in the event of remarriage but it is discontinued if it became payable on the death of an active employee.  At age 55, the pension is automatically transformed into a survivor's pension from the CNAVTS (form n° 22).		<b>BENEFIT FORMULA (AMOUNT)</b> Benefits are proportional to the "number of points" accrued on the insured person's record at the time of death.  The amount of benefit depends on whether the surviving spouse continues to run the farm and whether he is already drawing a retirement benefit.  In case of death of a member of the farmer's family, the benefit is calculated with regard to the farmer's accrued retirement benefit at the time of death.  Ceases on remarriage.	

FRANCE			
Agency	Number of form	Agency	Number of form
Agricultural Mutual Benefit Fund (MSA)	25	CANCAVA Fund	26
<b>SCOPE/BENEFIT</b> Agricultural workers, survivor's pension		<b>SCOPE/BENEFIT</b> Craftsmen (CANCAVA), survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Same as for the pension from the general scheme for employees (CNAVTS).		<b>CONDITIONS FOR ELIGIBILITY</b> Since 1/1/1973, same rules as for the general scheme for employees in industry and trade (CNAVTS) - see form 22.  For periods before 1973: "points" system.	
<b>BENEFIT FORMULA (AMOUNT)</b> Same as for the pension from the general scheme for employees (CNAVTS). Granted from age 55.  Minimum amount: FF 33694,16. Maximum amount: FF 66240 on 01/07/90.		<b>BENEFIT FORMULA (AMOUNT)</b> Since 1/1/1973, same rules as for the general scheme for employees in industry and trade (CNAVTS) - see form 22.  For periods before 1973: "points" system.	

# FRANCE

Agency ORGANIC Fund	Number of form 27	Agency CAMAVIC Fund	Number of form 28
<b>SCOPE/BENEFIT</b> Industrial and commercial self-employed (ORGANIC), survivor's pension		<b>SCOPE/BENEFIT</b> Members of the clergy, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Since 1/1/1978, same rules as for the general scheme for employees in industry and trade (CNAVTS) - see form 22.  For periods before 1978: "points" system.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Survivor : yearly personal income not higher than 2080 times the hourly minimum wage (SMIC). b) Duration of marriage: 2 years before death.	
<b>BENEFIT FORMULA (AMOUNT)</b> Since 1/1/1978, same rules as for the general scheme for employees in industry and trade (CNAVTS) - see form 22.  For periods before 1978: "points" system.		<b>BENEFIT FORMULA (AMOUNT)</b> 50% of the pension paid or payable to the deceased.  Supplement of 10% of the reference pension if the person concerned had or educated at least three children.	

FRANCE			
Agency	Number of form	Agency	Number of form
National old age pension insurance fund (CNAVTS)	29	Agricultural Mutual Benefit Fund (MSA)	30
<b>SCOPE/BENEFIT</b> General scheme for employees in industry and trade, widow(er)'s allowance		<b>SCOPE/BENEFIT</b> Agricultural workers, widow(er)'s allowance	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow(er) aged less than 55. b) To be raising or have raised at least one dependent child or to have educated one child for 9 years before his/her 16th birthday. c) Personal income not higher than 3,75 times the maximum monthly amount of widow's allowance (FF 10 331 on 1/07/91 and FF 10 624 on 1/07/92).		<b>CONDITIONS FOR ELIGIBILITY</b> Same as for the allowance from the general scheme for employees (CNAVTS).	
<b>BENEFIT FORMULA (AMOUNT)</b> Degressive flat-rate allowance paid over 3 years: <div> <div>on 1/07/91</div> <div>on 1/07/92</div> </div> 1st year: FF 2 755      2 833 2nd year: FF 1 810      1 861 3rd year: FF 1 378      1 417  The allowance is reduced if personal income taking account of widow's allowance is higher than the income limit described above.		<b>BENEFIT FORMULA (AMOUNT)</b> Same as for the allowance from the general scheme for employees (CNAVTS).	

# IRELAND

Agency Central Government	Number of form 1	Agency Central Government	Number of form 2
<b>SCOPE/BENEFIT</b> Employees and self-employed*, widow's flat-rate pension		<b>SCOPE/BENEFIT</b> Employees and self-employed*, orphan's flat-rate pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Satisfactory husband's or widow's insurance record: i) 156 weeks of paid contributions between entry into insurance and date of husband's death. ii) Either : (1) average of at least 39 weeks' paid/credited contributions in each of the last 3 (or 5) years before husband died (or reached age 66), or (2) average of at least 24 weeks' paid/credited contributions per year since entry into insurance. b) Widow must not be remarried. A pension is paid to an invalid widower whose wife was receiving an old age or retirement pension which included an allowance for him as an adult dependent.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Both parents are dead or one parent is dead and the other has abandoned the child. b) At least 26 contributions paid by either of the parents c) The orphan is under 18 years of age (or under 21 years of age if the child is in full-time education).	
<b>BENEFIT FORMULA (AMOUNT)</b> Flat-rate pension depending on average number of weeks' contributions per year: IRL 51 per week with 48 contributions or more; reduced pension is paid if annual average of contribution weeks is between 24 and 47.  Higher rates for over 66 (IRL 52.10) and over 80 (IRL 55.50). Additions for dependent children: first and second children IRL 13.90 per week (widow under 66), third child and above, IRL 14.50 per week. Rates increase to IRL 14.10 and IRL 14.60 respectively if over 80**. Additions for living alone, IRL 3.80 per week and for prescribed relatives providing full-time care for widow, IRL 27.20 per week. Above rates were applicable in 1988. Ceases on remarriage. If the widow becomes entitled to a retirement or old-age pension, the higher pension is paid.		<b>BENEFIT FORMULA (AMOUNT)</b> £ 32.20 per week in 1988	

\* Self-employed are covered since 6 April 1988 \*\* Supplements for dependent children which should be included in the family function, are included here in the survivors function. Data are not available separately.

\* Self-employed are covered since 6 April 1988



# IRELAND

Agency	Number of form	Agency	Number of form
Central Government	5	Central Government	6
<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, flat-rate widow's pension		<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, flat-rate widower's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Husband's death must have been a result of an occupational accident/disease.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Wife died as a result of occupational accident/disease b) Widower: i) permanently incapable of self-support because of physical or mental infirmity, or ii) wholly or mainly dependent on his wife before her death	
<b>BENEFIT FORMULA (AMOUNT)</b> IRL 64.70 per week (IRL 66.10 if age 66 and over). Additions for dependent children: IRL 13.90 per week for first and second child, IRL 14.10 per week for third and above.** Additions for living alone or, if over 66, for prescribed relative providing full-time care for widow. Above rates were applicable in 1988. Ceases on remarriage.		<b>BENEFIT FORMULA (AMOUNT)</b> Flat-rate allowance (if incapable of self support): IRL 64.70 per week (IRL 66.10 if 66 or over). Lump-sum payment if widower was dependent on wife but now capable of self support: IRL 33.80 (IRL 34.40 if 66 or over). Additions available if 66 or over, for living alone, or for prescribed relative providing full-time care for widower. Additions for dependent children: IRL 13.90 per week for the first and second child, IRL 14.10 per week for third and above.** Above rates were applicable in 1988. Ceases on remarriage.	

\* The scheme also covers trainees.

\*\* Additions for dependent children are mentioned here for information only. They are included in the family function.

\* The scheme also covers trainees.

\*\* Additions for dependent children are mentioned here for information only. They are included in the family function.

IRELAND			
Agency	Number of form	Agency	Number of form
Central Government	7	Central Government	8
<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, flat-rate, orphan's pension		<b>SCOPE/BENEFIT</b> Employees, occupational accidents and diseases scheme, dependent parents' allowance	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Parent's death as a result of an occupational injury or disease. b) Child having lost both parents. c) Child wholly/mainly maintained by insured person at time of death.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of supporting worker as a result of an occupational accident or disease. b) Parents wholly/mainly maintained by the deceased.	
<b>BENEFIT FORMULA (AMOUNT)</b> IRL 34.10 per week in 1988. Ceases at age 18.		<b>BENEFIT FORMULA (AMOUNT)</b> Flat-rate allowance: 1) If deceased was unmarried, IRL 64.70 per week (IRL 66.10 if 66 or over), other parent IRL 28.80 per week (IRL 29.50 if 66 or over). 2) where deceased was married, £ 28.80 per week to each parent (IRL 29.50 if 66 or over).  Additions payable for living alone or for prescribed relative providing full-time care for parents.  Above rates were applicable in 1988.	

\* The scheme also covers trainees.

\* The scheme also covers trainees.

**IRELAND**

<b>Agency</b> Central Government	<b>Number of form</b> 9	<b>Agency</b> Central Government	<b>Number of form</b> 10
<b>SCOPE/BENEFIT</b> Employees, death grant		<b>SCOPE/BENEFIT</b> Employees*, occupational accidents and diseases scheme, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> Death of i) adult (employee, spouse or widow(er)) if social security insurance conditions met, or ii) child if either parents meet insurance conditions. The insurance conditions are: a) at least 26 paid weekly contributions paid immediately prior to the date of death, or b) at least 26 paid/credited weekly contributions in the last complete contribution year before the calendar year of death/pension age, or c) average of 26-48 paid/credited contributions between entry to insurance and last complete contribution year before death/pension age.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death as a result of an occupational accident or disease. b) Claimant paid the funeral costs.	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum to next-of-kin: amount dependent on length of qualifying insurance and relationship of deceased to individual satisfying insurance conditions. Full rate: IRL100 adult, IRL 20 child under 5, IRL 60 child 5-18 Reduced rate: IRL 80 adult, IRL 19 child under 5, IRL 48 child 5-18 Above rates were applicable in 1988.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum of IRL 230 in 1988.	

\* The scheme also covers trainees.

IRELAND			
Agency	Number of form	Agency	Number of form
Private Enterprises	11	Central Government	12
<b>SCOPE/BENEFIT</b> Employees of private enterprises, survivor's pension		<b>SCOPE/BENEFIT</b> All residents, flat-rate assistance benefit to widows	
<b>CONDITIONS FOR ELIGIBILITY</b> Vary greatly between different schemes		<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow resident in the State b) Insufficient means of subsistence; account taken of age and/or child dependants	
<b>BENEFIT FORMULA (AMOUNT)</b> Pension based on the deceased's years of service		<b>BENEFIT FORMULA (AMOUNT)</b> Maximum allowance of IRL 47.60 per week (IRL 48.50 if 66 or over) if means IRL 6 per week or less; reducing until means over IRL 50 per week.  Additions for dependent children, IRL 12.50 per week for the first and second child (IRL 12.80 if 66 or over) and IRL 13.10 per week for the third and above (IRL 13.40 if 66 or over)*.  Above rates were applicable in 1988.  Cease on remarriage.	

\* Additions for dependent children which should be included in the family function are included here in the survivors' function. Data are not available separately.

**IRELAND**

<b>Agency</b> Central Government	<b>Number of form</b> 13	<b>Agency</b> Central Government	<b>Number of form</b> 13
<b>SCOPE/BENEFIT</b>	<b>SCOPE/BENEFIT</b>	<b>SCOPE/BENEFIT</b>	<b>SCOPE/BENEFIT</b>
<b>CONDITIONS FOR ELIGIBILITY</b> a) Under age 18 (21 if in full-time education) and orphaned by i) death of both parents, or ii) death of one parent and abandonment by the other b) Insufficient means of subsistence	<b>CONDITIONS FOR ELIGIBILITY</b>	<b>CONDITIONS FOR ELIGIBILITY</b>	<b>CONDITIONS FOR ELIGIBILITY</b>
<b>BENEFIT FORMULA (AMOUNT)</b> Maximum allowance of IRL 27.10 per week if means less than IRL 1 per week, reducing until, means over IRL 25 per week, no benefit is paid.  Above rates were applicable in 1988.  Ceases at 18 (or 21 if in full-time education).	<b>BENEFIT FORMULA (AMOUNT)</b>	<b>BENEFIT FORMULA (AMOUNT)</b>	<b>BENEFIT FORMULA (AMOUNT)</b>

## ITALY

Agency National Social Security Institute (INPS)	Number of form 1	Agency National Social Security Institute (INPS)	Number of form 2
<b>SCOPE/BENEFIT</b> General scheme for employees, spouse's pension		<b>SCOPE/BENEFIT</b> General scheme for employees, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension at the time of death or, if an active employee, had paid contributions for at least five years (no contribution condition if death is work-related*) of which at least three were in the five years prior to death. b) Spouses/ex-spouses - married for at least two years and the marriage did not take place after retirement (unless there are children of the marriage or death is work-related*). In case of divorce, a widow(er) receiving maintenance can obtain (wholly or partly) the survivor's pension at the discretion of a judge.	<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension at the time of death or, if an active employee, had paid contributions for at least five years (no contribution condition if death is work-related*) of which at least three were in the five years prior to death. b) Orphans: child under 18 or 21 if attending secondary school or under 26 if attending university; without age limit if disabled.		
<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment or payable to the deceased. Paid 13 times a year (twice in December). Adjustment every six months based on the increase in the cost of living plus an annual adjustment according to wage inflation (higher adjustment for lower pensions). Spouse/ex-spouse: 60% of the deceased's pension, subject to a minimum level (LIT 484 500 per month from 1/1/1990) if the survivor is not entitled to a pension in his/her own right. In case of remarriage, the pension is discontinued and a lump sum equivalent to two years' pension is granted. The total of all survivors' pensions combined can not exceed 100% of the deceased's pension. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).	<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment or payable to the deceased. Paid 13 times a year (twice in December). Adjustment every six months based on the increase in the cost of living plus an annual adjustment according to wage inflation (higher adjustment for lower pensions). Orphans of one parent: 20% of deceased's pension per child with a maximum of 40%. Orphans of both parents: 40% of deceased's pension per child (60% if the sole survivor). The total of all survivors' pensions combined can not exceed 100% of the deceased's pension. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		

\* In case of death occurring in service which doesn't give rise to an occupational injury and disease pension.

\* In case of death occurring in service which doesn't give rise to an occupational injury and disease pension.

# ITALY

Agency	Number of form	Agency	Number of form
National Social Security Institute (INPS)	3	National Employment Injury Institute (INAIL)	4
<b>SCOPE/BENEFIT</b> General scheme for employees, other dependant's pension		<b>SCOPE/BENEFIT</b> Employees, occupational accidents and diseases scheme, survivor's annuity	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension at the time of death or, if an active employee, had paid contributions for at least five years (no contribution condition if death is work-related*) of which at least three were in the five years prior to death. b) If there are no spouse or orphans, the pension is paid to dependent parents, or in their absence to dependent unmarried brothers or sisters provided they are not already entitled to a pension.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an insured worker as a result of a work-related accident or disease. b) Spouses - no remarried. In case of divorce, a widow(er) receiving maintenance can obtain (wholly or partly) the survivor's pension at the discretion of a judge. c) Orphans - under 18 or under 21 if attending secondary school or under 26 if attending university, without limit if disabled. By default, priority passes to parents then to dependent brothers or sisters if under age 18 (without age limit if disabled).	
<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment or payable to the deceased. Paid 13 times a year (twice in December). Adjustment every six months based on the increase in the cost of living plus an annual adjustment according to wage inflation (higher adjustment for lower pensions). 15% of the deceased's pension. The total of all survivors' pensions combined can not exceed 100% of the deceased's pension. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: 50% of the deceased's annual remuneration, subject to set minimum/ maximum level. Orphans of one parent: 20% of the deceased's annual remuneration, subject to set minimum/maximum level. Orphans of both parents: 40% of the deceased's annual remuneration, subject to set minimum/maximum level. Other dependant: 20% of the deceased's annual remuneration, subject to set minimum/maximum level. The total of all survivors' pensions combined can not exceed 100% of the deceased's remuneration. Periodical automatic adjustments based on the percentage increase of earnings in industry. In addition, survivors are entitled to a lump-sum payment if the deceased was at least 65% disabled and entitled to a permanent disability annuity. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans, then parents (see form n° 18).	

\* In case of death occurring in service which doesn't give rise to an occupational injury and disease pension.

ITALY			
Agency	Number of form	Agency	Number of form
Central Government and Autonomous Institutions	5	National Social Security Institute (INPS)	6
<b>SCOPE/BENEFIT</b> Civil servants and military personnel, survivor's pension		<b>SCOPE/BENEFIT</b> Self-employed (farmers, craftsmen, tradesmen), survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was either in receipt of a pension or an active employee with at least 15 years of service and hence entitled to a pension. b) Orphans: under 18, or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default, priority passes to parents, then to dependent and unmarried brothers or sisters.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension at the time of death or, if an active employee, had paid contributions for at least five years (one day if death is work-related)* of which at least three were in the five years prior to death. b) Spouses/ex-spouses: Married for at least two years and the marriage did not take place after pension commenced (unless there are children of the marriage or death is work-related*). c) Orphans - Child under 18 or under 21 if attending secondary school or under 26 if attending university, without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters provided they are not already entitled to a pension.	
<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment to the deceased or the deceased's accrued pension as follows : 1/3 - two children 40% - three children 50% - spouse or four children or dependent parents 60% - spouse and one child or more than four children 65% - spouse and two children 70% - spouse and three children 75% - spouse and more than three children Adjusted twice a year according to the increase in the cost of living plus an annual increase based on wage inflation. Higher increases to lower pensions.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment or payable to the deceased. Spouse/ex-spouse: 60% of the deceased's pension, subject to a minimum level (LIT 484 500 per month from 1/1/1990). Orphans of one parent: 20% of the deceased's pension per child. Orphans of both parents: 40% of the deceased's pension per child (60% if the sole survivor). Other dependants: 15% of the deceased's pension. The total of all survivors' pensions combined can not exceed 100% of the deceased's pension.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).	

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

# ITALY

<b>Agency</b> National Social Security Institute (INPS)	<b>Number of form</b> 7	<b>Agency</b> National Social Security Institute (INPS)	<b>Number of form</b> 8
<b>SCOPE/BENEFIT</b> Employees of gas companies, survivor's pension		<b>SCOPE/BENEFIT</b> Employees of electricity companies, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least 10 years (no minimum period if death is work-related*). b) Orphans: Child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least five years (unless death is work-related*). b) Orphans: Child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.	
<b>BENEFIT FORMULA (AMOUNT)</b> Based on the deceased's remuneration. Spouse: 60% Orphans of one parent: 20% per child Orphans of both parents: 60% to one child; 80% to two children; 100% to three or more children. Dependent parents, unmarried brothers and sisters: 15% Total must not exceed 100% of compensation.  Adjustment every six months based on the change in the cost of living index.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		<b>BENEFIT FORMULA (AMOUNT)</b> Based on the deceased's remuneration: Spouses: 60% Orphans of one parent: 20% per orphan. Orphans of both parents: 60% to one child, 80% to two children, 100% to three or more children. Dependent parents, unmarried brothers and sisters: 15%. The total of all survivors' pensions combined can not exceed 100% of the deceased's remuneration.  Adjustment every six months based on the change in the cost of living.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).	

ITALY			
Agency	Number of form	Agency	Number of form
National Social Security Institute (INPS)	9	National Social Security Institute (INPS)	10
<b>SCOPE/BENEFIT</b> Employees of public transport companies, survivor's pension		<b>SCOPE/BENEFIT</b> Employees of public telephone companies, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension at the time of death or, if an active employee, had paid contributions for at least five years (one day if death is work-related*) of which at least three were in the five years prior to death. b) Spouses/ex-spouses: married for at least two years and the marriage did not take place after pension commenced (unless there are children of the marriage or death is work-related*). c) Orphans: child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters provided they are not already entitled to a pension.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least five years (no minimum if death is work-related*). b) Orphans: child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.	
<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment or payable to the deceased. Spouse/ex-spouse: 60% of the deceased's pension, subject to a minimum level (LIT 452 300 per month in 1989). Orphans of one parent: 20% of the deceased's pension per child. Orphans of both parents: 40% of the deceased's pension per child (60% if the sole survivor). Other dependants: 15% of the deceased's pension. The total of all survivors' pensions combined can not exceed 100% of the deceased's pension.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		<b>BENEFIT FORMULA (AMOUNT)</b> Based on the deceased's remuneration. Spouse: 60% Orphans of one parent: 20% per child. Orphans of both parents: 60% to one child, 80% to two children, 100% to three or more children. Dependent parents: 50% Dependent unmarried brothers and sisters: 15% The total of all survivors' pensions combined can not exceed 100% of the deceased's remuneration. Nor can it be less than 70% of the minimum pension payable to the deceased (LIT 627 545 on 1/1/1989). Adjustment twice a year based on the change in the cost of living index, plus an annual adjustment in accordance with wage inflation. Higher increases to lower pensions. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).	

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

# ITALY

Agency	Number of form	Agency	Number of form
National Social Security Institute (INPS)	11	National Social Security Institute (INPS)	12
<b>SCOPE/BENEFIT</b> Miners, survivor's pension		<b>SCOPE/BENEFIT</b> Airline personnel, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension or, if an active employee, had paid contributions for at least five years (one day if death is work-related*) of which at least three were in the five years prior to death. b) Spouses/ex-spouses: married for at least two years and the marriage did not take place after pension commenced (unless there are children of the marriage or death is work-related*). c) Orphans: child under 18 or under 21 if attending secondary school or under 26 if attending university, without limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters provided they are not already entitled to a pension.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was receiving a retirement or disability pension at the time of death or, if an active employee, had paid contributions for at least five years (one day if death is work-related*) of which at least three were in the five years prior to death. b) Spouses/ex-spouses: Married for at least two years and the marriage did not take place after pension commenced (unless there are children of the marriage or death is work-related*)*. c) Orphans: Child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters provided they are not already entitled to a pension.	
<b>BENEFIT FORMULA (AMOUNT)</b> If the deceased was a pensioner, based on the basic and supplementary pensions in payment. If the deceased was an insured worker, based on the accrued pension under the mandatory general insurance scheme. Spouse/ex-spouse: 60% of the deceased's pension, subject to a minimum level (LIT 452 300 per month in 1989). Orphans of one parent: 20% of the deceased's pension per child. Orphans of both parents: 40% of the deceased's pension per child (60% if the sole survivor). Other dependants: 15% of the deceased's pension. The total of all survivors' pensions combined can not exceed 100% of the deceased's pension.  Increases based on the increase in the cost of living. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment or payable to the deceased. Spouse/ex-spouse: 60% of the deceased's pension. Orphans of one parent: 20% of the deceased's pension per child. Orphans of both parents: 40% of the deceased's pension per child (60% if the sole survivor). Dependent parents: 30% of the deceased's pension. Other dependants: 15% of the deceased's pension. The total of all survivors' pensions combined can not exceed 100% of the deceased's pension.  Adjusted twice a year based on the change in the cost-of-living index, plus an annual adjustment in accordance with wage inflation (higher increases to lower pensions).  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).	

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

## ITALY

Agency	Number of form	Agency	Number of form
National Social Security Institute (INPS)	13	National Social Security Institute (INPS)	14
<b>SCOPE/BENEFIT</b>		<b>SCOPE/BENEFIT</b>	
Inland Revenue employees, survivor's pension		Former employees of the Excise Duty Office, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b>		<b>CONDITIONS FOR ELIGIBILITY</b>	
a) Deceased paid contributions for at least five years (no minimum if death is work-related*). b) Orphans: Child under 18 or under 21 if attending secondary school or under 26 if attending university, without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.		a) Deceased paid contributions for at least 10 years (no contribution condition if death is work-related*). b) Orphans: Child under 18 or under 21 if attending secondary school and dependent or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.	
<b>BENEFIT FORMULA (AMOUNT)</b>		<b>BENEFIT FORMULA (AMOUNT)</b>	
Based on the pension in payment or payable to the deceased. Spouse: 60%. Orphans: 20% per orphan Dependent parents, unmarried brothers and sisters: 15%. Total of all survivors' pensions combined can not exceed 100% of the deceased's pension/remuneration.		Based on the deceased's pension or remuneration. Spouse : 50% (no children), 60% (one child), 70% (two children), 80% (three or more children). Orphans of both parents: 50% to one child, 60% to two children, 70% to three children, 80% to four or more children. Dependent parents, unmarried brothers and sisters: 15%. Total to all survivors combined can not exceed 100% of the deceased's pension/remuneration.	
Adjustments made every six months based on the change in the cost-of-living index.		Adjustments every six months based on the change in the cost-of-living index, plus an annual adjustment according to wage inflation. Higher increases to lower pensions.	
If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).	

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

# ITALY

ITALY			
Agency		Number of form	
National Social Security Institute (INPS)		15	
Agency		Number of form	
Social security institutions administrated by the Treasury		16	
SCOPE/BENEFIT		SCOPE/BENEFIT	
Members of the clergy (catholic and non-catholic), survivor's pension		Miscellaneous pension schemes for employees in the public sector (Administration by the Treasury), survivor's pension	
CONDITIONS FOR ELIGIBILITY		CONDITIONS FOR ELIGIBILITY	
a) Deceased was registered for at least five years. b) Orphans - Child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.		a) Deceased either in receipt of a pension or an active employee with a service record that entitled him/her to a pension. b) Orphans: Child under 18 or under 21 if attending secondary school or under 26 if attending university; without limit if disabled. By default may be paid to dependent parents over 60 not in receipt of a pension, or in their absence to dependent unmarried brothers or sisters provided they are not in employment.	
BENEFIT FORMULA (AMOUNT)		BENEFIT FORMULA (AMOUNT)	
Pension equal to the minimum benefit under the general compulsory insurance scheme. (LIT 484 500 per month from 1/1/1990).  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the length of registration. The order of priority is spouse, orphans then parents (see form n° 20).		Based on the pension in payment to the deceased or the deceased's accrued pension. Spouse: 50% (no children), 60% (one child), 70% (two children), 80% (three children), 90% (more than three children). Orphans of both parents: 40% (one), 50% (two), 60% (three), 70% (more than three). Dependent brothers or sisters: 40% (one), 50% (two or more). Dependent parents: 50%.  Adjustment twice a year based on the change in the cost-of-living index, plus an annual adjustment based on wage inflation. Higher increases to lower pensions.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 18).	

ITALY			
Agency	Number of form	Agency	Number of form
Various Social Security Institutions and Company Funds	17	Central Government	18
<b>SCOPE/BENEFIT</b> Miscellaneous pension schemes for self-employed and employed persons, survivor's pension		<b>SCOPE/BENEFIT</b> Victims of war, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased's contribution record entitled him/her to a pension. b) Spouses/ex-spouses: married for at least two years and the marriage did not take place after pension commenced (unless there are children of the marriage or death is work-related*). c) Orphans: Child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death as a result of a war-related injury or the deceased was in receipt of a war pension. b) Spouses: not remarried. c) Orphans: under 18 or under 21 if attending secondary school or under 26 if attending university, without age limit if disabled. By default may be paid to dependent father aged over 58 or disabled, widowed mother not in employment, or in their absence to dependent unmarried brothers or sisters under 18.	
<b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably according to the statutes of the different pension institutions.  If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 18).		<b>BENEFIT FORMULA (AMOUNT)</b> Statutorily defined amounts. Additional means-tested allowances may also be payable.	

\* In case of death occurring in service which doesn't give rise to an occupational injury or disease pension.

# ITALY

ITALY			
Agency National Social Security Institute (INPS)		Number of form 19	
Agency National Employment Injury Institute (INAIL)		Number of form 20	
SCOPE/BENEFIT Collective pension insurance (shipping registry), survivor's pension		SCOPE/BENEFIT Employees occupational accidents and diseases scheme, death grant	
CONDITIONS FOR ELIGIBILITY a) Deceased was a pensioner or an insured worker under the collective pension insurance registry. b) Spouses: not remarried. c) Orphans: child under 18 or under 21 if attending secondary school or under 26 if attending university; without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters.		CONDITIONS FOR ELIGIBILITY a) Death of an insured worker as a result of a work-related accident or disease. b) Spouses: not remarried. c) Orphans: under 18 or under 21 if attending secondary school or under 26 if attending university, without limit if disabled. By default, priority passes to parents, then to dependent brothers or sisters if under age 18 (without limit if disabled).	
BENEFIT FORMULA (AMOUNT) Varies considerably depending on the rules of the particular arrangement. Typical provisions would be: Survivor's benefits based on the pension in payment or payable to the deceased. Spouse/ex-spouse: 60% of the deceased's pension, subject to a minimum level (LIT 484 500 per month from 1/1/1990). Orphans of one parent: 20% of the deceased's pension per child (with a maximum of 40%). Orphans of both parents: 40% of the deceased's pension per child (60% if the sole survivor). Other dependants: 15% of the deceased's pension.  The total of all survivors' pensions combined can not exceed 100% of the deceased's pension. If the insured person was not entitled to a pension at the time of death, a lump-sum is paid based on the contributions made. The order of priority is spouse, orphans then parents (see form n° 20).		BENEFIT FORMULA (AMOUNT) Flat-rate amount of LIT 1 685 000 (on 1/07/1991).	

## ITALY

Agency ENPDEP Number of form 21	Agency All Funds and Institutions Number of form 22
<b>SCOPE/BENEFIT</b> Employees of public institutions, death grant	<b>SCOPE/BENEFIT</b> Lump sum payments by pension agencies
<b>CONDITIONS FOR ELIGIBILITY</b> To be affiliated to ENPDEP.	<b>CONDITIONS FOR ELIGIBILITY</b> Deceased had not fulfilled the conditions giving rise to survivors' pensions at the time of death.
<b>BENEFIT FORMULA (AMOUNT)</b> Amount proportional to the yearly gross remuneration during the year preceding death: - death of the insured person: one month's salary per dependent person with a minimum of two month's salary - death of the spouse: one month's salary - death of a member of the family other than the spouse: 1/2 month's salary.	<b>BENEFIT FORMULA (AMOUNT)</b> Varies according to the rules and regulations of the Fund to which the deceased was affiliated.

**ITALY**

<p><b>Agency</b> National Social Security Institute (INPS)</p> <p align="right"><b>Number of form</b> 23</p>	<p><b>Agency</b> National and/or Local Institutions and Agencies</p> <p align="right"><b>Number of form</b> 24</p>
<p><b>SCOPE/BENEFIT</b> Lump sum on remarriage</p>	<p><b>SCOPE/BENEFIT</b> Miscellaneous employees in the public sector, survivor's pension</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> The widow(er) is in receipt of a survivor's pension</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was either in receipt of a pension or an active employee with at least 15 years of service and hence entitled to a pension. b) Orphans: under 18 or under 21 if attending secondary school or under 26 if attending university, without limit if disabled. By default, priority passes to parents then to dependent and unmarried brothers or sisters.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> In case of remarriage, the widow(er)'s pension is discontinued and a lump sum equivalent to two years' pension is granted.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment to the deceased or the deceased's accrued pension as follows: 1/3: two children 40%: three children 50%: spouse or four children or dependent parents 60%: spouse and one child or more than four children 70%: spouse and three children 75%: spouse and more than three children. Adjusted twice a year according to the increase in the cost of living plus an annual increase based on wage inflation (higher increases to lower pensions).</p>

ITALY			
Agency	Number of form	Agency	Number of form
Various Pension Funds	25		
<b>SCOPE/BENEFIT</b> Supplementary pension schemes for various occupational groups, survivor's pension		<b>SCOPE/BENEFIT</b>	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was entitled to a pension under the Fund to which he/she was affiliated. b) Spouse: not remarried. c) Orphans: child under 18 or under 21 if attending secondary school or under 26 if attending university, without age limit if disabled. By default may be paid to dependent parents, or in their absence to dependent unmarried brothers or sisters provided they are not already entitled to a pension		<b>CONDITIONS FOR ELIGIBILITY</b>	
<b>BENEFIT FORMULA (AMOUNT)</b> Varies according to the rules and regulations of the Fund to which the deceased was affiliated. Typically based on : (i) the pension on payment to the deceased or the deceased's pensionable earnings times the number of years of contributions, or, (ii) a flat-rate amount increased by a fixed amount for each year of contributions.		<b>BENEFIT FORMULA (AMOUNT)</b>	

# LUXEMBOURG

Agency Contributory pension scheme* Number of form 1	Agency Contributory pension scheme* Number of form 2
<b>SCOPE/BENEFIT</b> Employees, self-employed and farmers, spouse's pension	<b>SCOPE/BENEFIT</b> Employees, self-employed and farmers, orphan's pension
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid insurance contributions for a period of at least 12 months in the three years prior to death or the surviving spouse, <u>or</u> the deceased was in receipt of an old-age or invalidity pension at the time of death. The 12 months' insurance requirement does not apply if death is accidental or the result of an occupational disease. b) The pension is not paid if marriage was within one year of the death or took place after retirement, except in exceptional circumstances.	<b>CONDITIONS FOR ELIGIBILITY</b> a) Natural, adopted or legitimised children, or children of the other spouse in charge of the deceased, or grand-children in charge of the deceased. b) Children aged under 18 (age under 25 if in full-time professional training).
<b>BENEFIT FORMULA (AMOUNT)</b> - Full amount of flat-rate pension paid or payable to the deceased and of special flat-rate supplement plus - 2/3rds of the deceased's earnings-related pension paid or payable to the deceased; i.e. 2/3rds of 1,6% of revalued total insured earnings throughout the deceased's working life and 2/3 rds of a special earnings-related supplement if death occurred before age 55. Pension is reduced on account of income received from other sources. In particular, it is reduced if a survivors' pension from the occupational accidents and diseases scheme is also granted. Ceases on remarriage.	<b>BENEFIT FORMULA (AMOUNT)</b> - 1/5 of flat-rate pension paid or payable to the deceased and of special flat-rate supplement plus, - 1/3rd of the earnings-related pension paid or payable to the deceased, i.e. 1/3rd of 1/6% of revalued total insured earnings throughout the deceased's working life and 1/3rd of a special earnings-related supplement if death occurred before age 55. 100% orphans receive twice the above amounts. The pension is reduced if an orphan's pension from the occupational accidents and diseases scheme is also granted.

\* resulting from the merging of four pension schemes.

Remarks: Regulations in effect between 1/1/1988 and 1/1/1991.

From 1987, legislation has introduced equal rights for widows and widowers.

\* resulting from the merging of four pension schemes.

Remarks: see remarks on fact sheet n° 1.

LUXEMBOURG			
Agency	Number of form	Agency	Number of form
Employment Injury Insurance Schemes (AAI, AAA)	3	Employment Injury Insurance Schemes (AAI, AAA)	4
<b>SCOPE/BENEFIT</b> Insured persons*, occupational accidents and diseases scheme, spouse's pension		<b>SCOPE/BENEFIT</b> Insured persons*, occupational accidents and diseases scheme, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Death due to an industrial accident or occupational disease.		<b>CONDITIONS FOR ELIGIBILITY</b> Death due to an industrial accident or occupational disease. Orphan aged under 18 (or under 25 if in full time education).	
<b>BENEFIT FORMULA (AMOUNT)</b> 40% of the deceased's annual earnings or 50% if the spouse is at least 50% handicapped. Automatically awarded cost-of-living increases. In addition, pensions are adjusted every 5 years on account of increases in the general level of earnings.  Ceases on remarriage. The total amount of spouse's, orphan's and other dependent's pension cannot exceed 80% of pensionable earnings.		<b>BENEFIT FORMULA (AMOUNT)</b> 20% of the deceased's annual earnings. Automatically awarded cost-of-living increases. In addition, pensions are adjusted every 5 years on account of increases in the general level of earnings. Ceases when the child reaches age 18 or age 25 if in full time education. Regulations in effect until 31/12/1990. The total amount of spouse's, orphan's and other dependent's pension cannot exceed 80% of pensionable earnings.	

\* The scheme covers workers providing their services for hire to third parties, kindergarten children, school children and university students.

\* The scheme covers workers providing their services for hire to third parties, kindergarten children, school children and university students.

LUXEMBOURG			
Agency	Number of form	Agency	Number of form
Central and Local* Government, Social Security Administrations, (CFL)	5	Non-contributory Schemes: Central and Local* Government, Social Security Administrations, (CFL)	6
<b>SCOPE/BENEFIT</b> Civil servants, social security staff, railways and local government personnel, spouse's pension		<b>SCOPE/BENEFIT</b> Civil servants, social security staff, railways and local government personnel, orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) At least one year of service; b) Marriage - at least one year before death or retirement unless there are children of the marriage; c) If the surviving spouse is more than 15 years younger than the deceased, the marriage must have lasted for at least 10 years unless there are children of the marriage. d) Unconditional if death is the result of an accident at work. The pension is paid to the divorced spouse provided he/she did not remarry before the death of the ex-spouse.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Natural, adopted or legitimised children; b) Children aged under 18 (under 25 if in full-time education) or aged over 18 but unfit for work;	
<b>BENEFIT FORMULA (AMOUNT)</b> - 10/90ths of the last wage of the deceased, plus - 60% of the earnings-related pension to which the deceased would have been entitled. Ceases on remarriage. The survivors' and orphans' pensions combined cannot exceed the deceased civil servant's pension.		<b>BENEFIT FORMULA (AMOUNT)</b> 1) Survivor's pension in payment: One child : 20% of the pension paid or payable to the deceased Two children : 30% " " " " " " Three children : 40% " " " " " " Four or more children : 50% " " " " " "  2) No survivor's pension in payment: One child : 33,3% of the pension paid or payable to the deceased Two children : 50% " " " " " " Three children : 75% " " " " " " Four or more children : 100% " " " " " "  The survivors' and orphans' pensions combined cannot exceed the deceased civil servant's pension. Ceases on marriage or when the child reaches age 18 or age 25 if in full time education.	

\* Fund for Local Government personnel.

\* Fund for Local Government personnel.

## LUXEMBOURG

Agency Office of War Damage Number of form 7	Agency Office of War Damage Number of form 8
<b>SCOPE/BENEFIT</b> Victims of war, spouse's benefit	<b>SCOPE/BENEFIT</b> Victims of war, orphan's benefit
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was a victim of crimes of war during the occupation. b) Spouse has not remarried.	<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was a victim of crimes of war during the occupation. b) Children under age 18 or disabled.
<b>BENEFIT FORMULA (AMOUNT)</b> 80% of the pension to which the deceased person would have been entitled. Continues for 2 years after remarriage.	<b>BENEFIT FORMULA (AMOUNT)</b> - 50% orphans: 10% of the pension to which the deceased person would have been entitled. - 100% orphans: 30% of the pension to which the deceased would have been entitled.

**LUXEMBOURG**

<p><b>Agency</b> All pension schemes</p> <p align="right"><b>Number of form</b> 9</p>	<p><b>Agency</b> Contributory Pension Schemes (AVI, CPEP, CPA, CPACI), and Employment Injury Insurance Scheme (AAI, AAA)</p> <p align="right"><b>Number of form</b> 10</p>
<p><b>SCOPE/BENEFIT</b> All pension scheme members, pension to other survivors or close relatives</p>	<p><b>SCOPE/BENEFIT</b> Employees, self-employed and farmers, death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased's contribution record (where relevant) satisfies the requirements for a pension to be paid. b) There is no surviving spouse. c) Close relatives who acted as housekeeper and had lived with the deceased for at least 5 years and who are financially dependent on the deceased.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Insured person died before invalidity or old age pension came into payment.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension paid or payable to the deceased; in contributory schemes this is related to the period of insurance. Spouse's, orphan's and dependent relative's pensions combined cannot exceed 80% of pensionable earnings.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> 1) Contributory pension schemes: death grant amounts to the pension payable to the deceased at the time of his/her death and is paid up to a four months' period. 2) Employment injury insurance scheme: - 1/15th of annual salary.</p>

LUXEMBOURG			
Agency	Number of form	Agency	Number of form
Contributory Pension Schemes (AVI, CPEP, CPA, CPACI), and Employment Injury Insurance Schemes (AAI, AAA)	11	Contributory pension schemes (AVI, CPEP, CPA, CPACI)	12
<b>SCOPE/BENEFIT</b> Employees, self-employed and farmers, lump sum on remarriage		<b>SCOPE/BENEFIT</b> Employees, self-employed, farmers, refund of contributions	
<b>CONDITIONS FOR ELIGIBILITY</b> Payable to a spouse on remarriage.		<b>CONDITIONS FOR ELIGIBILITY</b> a) At the time of death the deceased's contribution record does not give entitlement to a pension. b) Claim made in respect of the survivor and/or orphans who would have been entitled to a pension had the qualifying conditions been fulfilled.	
<b>BENEFIT FORMULA (AMOUNT)</b> 1) Remarriage before age 50: 60 times the monthly pension. 2) Remarriage after age 50: 36 times the monthly pension. The payment does not take account of any special supplements and special flat-rate supplements that might be in payment.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum equal to the member's account based on his/her contributions and the contributions of the employer.	

Remarks: regulations in effect since 1 January 1988; replaces benefit in form n° 14.

**LUXEMBOURG**

<b>Agency</b> Contributory Pension Schemes	<b>Number of form</b> 13	<b>Agency</b> Contributory Pension Schemes	<b>Number of form</b> 14
<b>SCOPE/BENEFIT</b> Employees, self-employed, farmers, temporary complement to pension		<b>SCOPE/BENEFIT</b> Employees, self-employed, farmers, quarterly allowances	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an active member or of a pensioner. b) Survivors lived in the same household as the deceased and were in the deceased's care.		<b>CONDITIONS FOR ELIGIBILITY</b> Death of an active employee or of a retired employee who doesn't have sufficient contributions to qualify for old age pension.	
<b>BENEFIT FORMULA (AMOUNT)</b> The insured persons's full pension is paid for the first three months.		<b>BENEFIT FORMULA (AMOUNT)</b> Quarterly allowances	

Remarks: cancelled since 1/1/1988. (See fact sheet n° 13).

LUXEMBOURG			
Agency	Number of form	Agency	Number of form
Sickness Fund General Scheme	15	Central and Local* Government, Social Security Administrations, Railways (CFL)	16
<b>SCOPE/BENEFIT</b> All insured persons, funeral expenses		<b>SCOPE/BENEFIT</b> Public employees other than civil servants, supplement to pension	
<b>CONDITIONS FOR ELIGIBILITY</b> Funeral grant up to a maximum of the actual funeral cost.		<b>CONDITIONS FOR ELIGIBILITY</b> Deceased person was a non-established civil servant.	
<b>BENEFIT FORMULA (AMOUNT)</b> 1) Deceased adult: LFR 31 525 (31/12/1989) 2) Death of a child under 6: LFR 15 763 (31/12/1989) 3) Stillborn child: LFR 6 305 (31/12/1989)		<b>BENEFIT FORMULA (AMOUNT)</b> The supplement is fixed as the difference between 90% of the survivors' pension for civil servants and the survivors' general scheme.	

Remarks: regulations in effect since 1st January 1988.

\* Fund for Local Government personnel.

LUXEMBOURG			
Agency		Agency	
Mutual aid societies		National Solidarity Fund (FNS)	
Number of form		Number of form	
17		18	
SCOPE/BENEFIT		SCOPE/BENEFIT	
Mutual aid society members, death grant		All residents, compensatory allowance	
CONDITIONS FOR ELIGIBILITY		CONDITIONS FOR ELIGIBILITY	
a) to be a member of a mutual aid society.		Survivor is in receipt of a pension and his/her income doesn't exceed the social minimum wage.	
BENEFIT FORMULA (AMOUNT)		BENEFIT FORMULA (AMOUNT)	
Lump sum calculated on the basis of the contributions paid.		LFR 3 400 per month.	

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

# THE NETHERLANDS

THE NETHERLANDS			
Agency		Agency	
Social Insurance Bank	Number of form 1	Employment Sickness Funds and Pension Schemes	Number of form 2
SCOPE/BENEFIT		SCOPE/BENEFIT	
General scheme for residents (AWW), spouse's and orphan's pension		General scheme for residents, sickness insurance (ZW), death grant	
CONDITIONS FOR ELIGIBILITY		CONDITIONS FOR ELIGIBILITY	
a) Deceased was insured at the time of death b) Spouse: at the time of death - over 40, or there is a dependent child under 18, or the widow is pregnant, or she has been disabled for at least three months*. c) Orphans: natural or adopted children under 16, or between 16 and 27 in full-time education or training, or helping in the home where there is at least one other child eligible for an orphan's pension, or more than 55% handicapped. Death of both parents or, on the death of the father, the mother is not child's guardian  * As a result of judicial decisions; widower can be equally entitled.		a) Deceased was in receipt of or was covered for ZW benefits at the time of death. b) The benefit is paid to the spouse; if there is no spouse, it is paid to dependent children under 18 years of age; if there are neither spouse nor children, the benefit is paid to those who lived with the deceased and were supported by him/her.	
BENEFIT FORMULA (AMOUNT)		BENEFIT FORMULA (AMOUNT)	
Spouses : flat-rate pension, paid at a higher rate if there is at least one child under 18. Since 1st January 1980, the higher and the lower pension has, in gross terms, been set at the same level as married and single persons' old age pension, respectively. On 1/01/93: higher rate: HFL 2422.91 per month; lower rate: 1768.46 per month. Ceases when the widow reaches age 65, when there is entitlement to an old age pension. Discontinued on remarriage, when a lump-sum of 1 year's pension is paid.  Orphans : Flat-rate pension, the amount depending on age category: i) Under 10 years: HFL 565.91 per month ii) 10-15 years: HFL 848.86 per month iii) 16-27 years: HFL 1131.81 per month In addition, a holiday allowance equal to HFL 109.37 per month is paid for a widow without children and HFL 156.26 for a widow with children.		Daily wage multiplied by the number of days between day of death and the last day of the second following month. If 70% of the daily wage is less than the social minimum, a supplement can be claimed under the Supplementary Benefits Act.	

**THE NETHERLANDS**

<b>Agency</b> General Disability Schemes	<b>Number of form</b> 3	<b>Agency</b> Social Insurance Bank	<b>Number of form</b> 4
<b>SCOPE/BENEFIT</b> General scheme for residents, disability insurance (AAW), death grant		<b>SCOPE/BENEFIT</b> General scheme for residents, old age insurance (AOW), death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was entitled to AAW disability benefits at the time of death. b) The benefit is paid to the spouse; if there is no spouse, it is paid to dependent children under 18 years of age; if there are neither spouse nor children, the benefit is paid to those who lived with the deceased and were supported by him/her.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was entitled to a State old age pension. b) The benefit is paid to claimants (persons or institutions) who are recognised by the Social Insurance Bank: heirs, notaries, those who paid the funeral costs. c) Survivor claim the indemnity within six months of death.	
<b>BENEFIT FORMULA (AMOUNT)</b> 100/108% of daily wages, or 100% of basic amount from the day of death until the last day of the second month which follows it, if incapacity rate was fixed at 80% or over.		<b>BENEFIT FORMULA (AMOUNT)</b> Death of married person : pension paid at the married-couple rate for two months. Death of unmarried person : pension payments continue until the end of the month in which death occurs.	

THE NETHERLANDS			
Agency	Number of form	Agency	Number of form
Social Insurance Bank	5	Central Government	6
<b>SCOPE/BENEFIT</b> General scheme for residents, widow's and orphan's insurance (AWW), death grant		<b>SCOPE/BENEFIT</b> General scheme for residents, unemployment insurance (WWV), death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> a) The deceased was entitled to a State widow's or orphan's pension. b) The benefit is paid to the spouse; if there is no spouse, it is paid to dependent children under 18 years of age; if there are neither spouse nor children, the benefit is paid to those who lived with the deceased and were supported by him/her. c) Survivors claim the indemnity within six months from death.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death whilst in receipt of unemployment benefit. b) The benefit is paid to the spouse; if there is no spouse, it is paid to dependent children under 18 years of age; if there are neither spouse nor children, the benefit is paid to those who lived with the deceased and were supported by him/her.	
<b>BENEFIT FORMULA (AMOUNT)</b> One month's spouse's/orphan's pension.		<b>BENEFIT FORMULA (AMOUNT)</b> 100% of daily pay immediately prior to becoming unemployed; payment until the end of the second month after the month in which death occurred.	

# THE NETHERLANDS

<b>Agency</b> Social Insurance Bank	<b>Number of form</b> 7	<b>Agency</b> Private Industry Pension Funds (BPF)	<b>Number of form</b> 8
<b>SCOPE/BENEFIT</b> General scheme for residents (AWW), spouse's temporary benefit		<b>SCOPE/BENEFIT</b> Private industry pension funds (BPF), spouse's and orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was insured at the time of death. b) The conditions for the granting of a pension are not met: spouse is under 40 years of age, or there are no dependent children under age 18, and he/she has not been disabled for at least three months.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased insured person was entitled to survivors benefits under a private occupational pension fund. b) Orphans: age under 18 (or 27 for students or if handicapped).	
<b>BENEFIT FORMULA (AMOUNT)</b> Temporary benefit of HFL 1 768.46 per month, paid for a minimum period of 6 months (when the spouse is under 26) and a maximum period of 12 months if spouse's age is between 26 and 39 years.  A holiday allowance of HFL 109.37 is paid in addition.		<b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably according to scheme. Typical provisions would be:  Spouse: 70-75 % of the deceased member's maximum retirement pension. Pension may be reduced if the spouse is more than 10 years younger than the deceased. Paid for life.  Orphans: 50% orphans - 15% of the deceased member's maximum retirement pension. 100% orphans - 30% of the deceased member's maximum retirement pension.	

THE NETHERLANDS			
Agency	Number of form	Agency	Number of form
Private Pension Funds (Beroepspension)	9	Food Industry Pension Fund (PPV)	10
<b>SCOPE/BENEFIT</b> Self-employed professionals, survivor's pension		<b>SCOPE/BENEFIT</b> Food industry employees (PPV), widow's and orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> 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.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was entitled to PPV retirement pension. b) Orphan aged under 21.	
<b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably according to profession.		<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: Dependent on the number of years of service - 1.25% of pensionable salary for each year of service minus the amount payable under the general survivors arrangements for residents (AWW). Payable for life.  Orphans: 50% orphans - In respect of each year of service, 0.75% of pensionable salary. 100% orphans - In respect of each year of service, 1.5% of pensionable salary. Paid to age 21.  Widow's and orphan's pensions combined can not exceed the deceased's retirement pension.	

# THE NETHERLANDS

THE NETHERLANDS			
Agency Railway Pension Fund (SPF)		Agency Central Government	
Number of form 11		Number of form 12	
SCOPE/BENEFIT Railway workers (SPF), spouse's and orphan's pension		SCOPE/BENEFIT Civil servants and teachers (ABP), spouse's and orphans' pension	
CONDITIONS FOR ELIGIBILITY a) Entitlement to survivors' benefits under the SPF pension fund. b) Widower - financially dependent on the deceased. c) Children are under 21.		CONDITIONS FOR ELIGIBILITY a) Deceased was an active civil servant, or was in receipt of a civil service pension. b) Widower - 50% handicapped and financially dependent on the deceased. c) Orphans - aged under 21	
BENEFIT FORMULA (AMOUNT) Spouse: 5/7 of the retirement pension paid or payable to the deceased. The amount payable under the general survivors arrangements (AWW) is deducted from the pension. Paid for life, may be reduced on remarriage.  Orphans: 50% orphans - 1/7 of the retirement pension paid or payable to the deceased, for each child. 100% orphans - 2/7 of the retirement pension paid or payable to the deceased, for each child. The amount payable under the general survivors arrangements (AWW) is deducted from the pension. Paid to age 21.		BENEFIT FORMULA (AMOUNT) Spouses: 5/7 of the deceased's ABP pension reduced by 2% of the AWW spouse's pension for each year of service. Payable for life; reduced on remarriage.  Orphans: 50% orphans - 1/7 of the deceased's ABP pension. 100% orphans - 2/7 of the deceased's ABP pension. Paid until age 21, adoption or remarriage of the surviving spouse.  Widow(er)'s plus orphans' pensions combined can not exceed the deceased's ABP pension.	

**THE NETHERLANDS**

THE NETHERLANDS			
Agency Ministry of Internal Affairs		Agency Central Government	
Number of form 13		Number of form 14	
SCOPE/BENEFIT Former holders of political office, survivor's pension		SCOPE/BENEFIT Military personnel (AMP), spouse's, orphans' and other dependants' pension	
CONDITIONS FOR ELIGIBILITY The former holder of political office was entitled to a pension at the time of death.		CONDITIONS FOR ELIGIBILITY a) Death as a result of injuries suffered whilst in military service. b) Widower - 50% handicapped and financially dependent on the deceased who was entitled to a military pension. c) Orphans: age under 21. d) Other dependants: parents, parents-in-law, grandparents and grandchildren who were financially dependent on the deceased.	
BENEFIT FORMULA (AMOUNT) Widow(er): 5/7 of the pension of the deceased + 15% supplement until age 65.  Orphan: 1/7 of the pension of the deceased + 15% supplement from age 15 until age 21.  The duration of the pension is dependent on the duration of the political office.		BENEFIT FORMULA (AMOUNT) Spouse: 5/7 of the military invalidity pension being paid or which would have been paid to the deceased. Payable for life; may be reduced on remarriage. Orphans: 50% orphans - 1/7 of the military invalidity pension being paid or which would have been paid to the deceased. 100% orphans - 2/7 of the military invalidity pension being paid or which would have been paid to the deceased. Paid up to age 21. Other dependants: Parents, grand-parents and parents-in-law : Pension proportional to the financial support provided by the deceased, subject to set maxima. Grandchildren : Pension proportional to the financial support provided by the deceased. Can not exceed orphans' pension. The total of widow's, orphans' and dependent relatives' pensions combined can not exceed the deceased's pension.	

# THE NETHERLANDS

<b>Agency</b> Central Government	<b>Number of form</b> 15	<b>Agency</b> Central Government	<b>Number of form</b> 16
<b>SCOPE/BENEFIT</b> Former overseas civil servants (PNOR), spouse's and orphans' pension		<b>SCOPE/BENEFIT</b> Victims of war in The Dutch East Indies (AOR), spouses' pensions	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was a member of the PNOR fund. b) Orphan aged under 21.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased suffered war injuries in The Dutch East Indies. b) At the time of death deceased was entitled to AOR benefits and contributed to the financial maintenance of the spouse.	
<b>BENEFIT FORMULA (AMOUNT)</b> According to the pension which the deceased could have claimed.  Spouse: Survivors of civil servants - 22.5% of the basic retirement pension. Survivors of military personnel - dependent on rank. Minimum/maximum amounts specified by PNOR rules. Paid for life.  Orphans: Amount specified by PNOR rules.		<b>BENEFIT FORMULA (AMOUNT)</b> Pension based on one twelfth of the deceased's salary in the year immediately preceding his death/injury ; maximum benefit HFL 600.  Widows : 30% of the first HFL 100 25% of the second HFL 100 20% of the third HFL 100 19% of the remainder up to the maximum.  Widowers : Dependent on the level of financial dependency on the deceased. Maximum benefit: HFL 600  Total benefits for all survivors can not exceed 50% of the deceased's basic salary. The amount may be reduced if income is received from other sources.  Funeral expenses may be paid up to a set limit : HFL 2,100 in 1983.	

**THE NETHERLANDS**

THE NETHERLANDS			
Agency Central Government		Agency Central Government	
Number of form 17		Number of form 18	
SCOPE/BENEFIT Victims of the 1940-45 war (WUV), orphans' pensions		SCOPE/BENEFIT Former members of resistance (WBP,WBPZ), spouse's, orphans' and dependants' pension	
CONDITIONS FOR ELIGIBILITY a) Deceased was entitled to benefits under the law relating to the compensation of victims of persecution in the period 1940-45. b) Orphans: age under 21, or 27 if a full-time student or handicapped.		CONDITIONS FOR ELIGIBILITY a) Deceased was killed whilst a member of resistance in the period 1940-45 or died subsequently as a result of injuries suffered whilst a member. Entitlement to benefits arises under the WBP or WBPZ laws. b) Deceased was responsible for the financial maintenance of the beneficiary. c) Orphans: age under 21.	
BENEFIT FORMULA (AMOUNT) Pension paid according to individual needs. All expenses of education and training are paid.		BENEFIT FORMULA (AMOUNT) Spouse: 65% of basic pension applicable to the deceased. The pension may be reduced on account of income received from other sources. Ceases on remarriage.  Orphans: 50% orphans: 15% of the first HFL 5,000 of the basic pension plus 10% of the remainder of the basic pension which the member of resistance would have received. 100% orphans: 30% of the first HFL 5,000 plus 20% of the remainder of the basic pension which the member of resistance would have received. Ceases at age 21 or marriage if earlier.  Other dependants: amount equal to the financial support provided by the deceased, subject to a maximum of 40% of the first HFL 5,000 and 30% of the remainder of the basic pension as fixed annually by the Extraordinary Pension Council.	

**THE NETHERLANDS**

<b>Agency</b> Central Government	<b>Number of form</b> 19	<b>Agency</b> Employment Disability Fund and Industrial Schemes	<b>Number of form</b> 20
<b>SCOPE/BENEFIT</b> Civilian victims of the 1940-45 war (WUBO), spouse's and orphans' pensions		<b>SCOPE/BENEFIT</b> Employees of public or private enterprises (disability insurance) (WAO), death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased as a civilian, in the period 1940-45, who suffered injuries which were the cause of death. b) Deceased was entitled to benefits under the law relating to civilian victims of the 1940-45 war (WUB). c) Widowers: financially dependent on the deceased. d) Orphans: age under 21.		<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of a WAO disability benefit at the time of death.	
<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: If the deceased was under 65 : 75% of the income which the deceased would have received if there are children (70% if there are no children). If the deceased was 65 or over : 55% of the income which he he would have received if there are children (50% if there are no children). The pension in each case can not exceed a specified maximum level. Ceases on remarriage  Orphans: According to an assessment of individual need. Ceases at age 21 or on marriage if earlier.		<b>BENEFIT FORMULA (AMOUNT)</b> 100% of salary until the end of the second month following that of death.	

**THE NETHERLANDS**

<p><b>Agency</b> Private Industry Pension Funds (BPF)</p> <p align="right"><b>Number of form</b> 21</p>	<p><b>Agency</b> Central Government and Public Bodies</p> <p align="right"><b>Number of form</b> 22</p>
<p><b>SCOPE/BENEFIT</b> Private industry pension funds (BPF), death grant</p>	<p><b>SCOPE/BENEFIT</b> Civil servants (DSO), death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Entitlement to survivors benefits under an occupational pension fund.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Deceased was entitled to a civil servant's income maintenance benefit at the time of death.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably according to scheme. Typically a lump sum of two months' pension.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Tax-free payment of three months' gross salary.</p>

**THE NETHERLANDS**

<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 23</p>	<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 24</p>
<p><b>SCOPE/BENEFIT</b> Civil servants and teachers (early retirement scheme) (VUO), death grant</p>	<p><b>SCOPE/BENEFIT</b> Civil servants and teachers (ABP), death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of an early retirement benefit for civil servants and teachers(VUO) at the time of death.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of a civil service pension.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Payment based on one quarter's salary with increases in respect of family allowance benefits receivable at the time of death.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equivalent to two months' pension.</p>

## THE NETHERLANDS

Agency Railway Pension Fund (SPF)	Number of form 25	Agency Central Government	Number of form 26
<b>SCOPE/BENEFIT</b> Railway workers (SPF), death grant		<b>SCOPE/BENEFIT</b> Military personnel (AMP), death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of a SPF pension.		<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of an AMP pension.	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equivalent to two months' pension.		<b>BENEFIT FORMULA (AMOUNT)</b> 1/6 of the deceased member's annual AMP pension.	

**THE NETHERLANDS**

<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 27</p>	<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 28</p>
<p><b>SCOPE/BENEFIT</b> Former military personnel (UIG), death grant</p>	<p><b>SCOPE/BENEFIT</b> Military personnel (disability insurance) (WAMIL), death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Deceased entitled to UIG pension benefits.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Deceased was in receipt of a disability benefit in respect of military service at the time of death.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum of three times the monthly pension entitlement.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> 100% of final pay until the end of the second month following that in which death occurred.</p>

THE NETHERLANDS			
Agency	Number of form	Agency	Number of form
Central Government	29	Central Government	30
<b>SCOPE/BENEFIT</b> Former overseas civil servants and military personnel (PNOR) , death grant		<b>SCOPE/BENEFIT</b> Former prisoners of war in the Dutch East Indies (IG) , death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> Deceased was entitled to a PNOR pension at the time of death.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased suffered financial loss as a result of imprisonment in a Japanese camp in the Dutch East Indies. b) Resident in The Netherlands for at least 10 years during the period 1945-80. c) Claim submitted before 1.8.1983.	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equivalent to one month's pension.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum of HFL 7,500.	

**THE NETHERLANDS**

<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 31</p>	<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 32</p>
<p><b>SCOPE/BENEFIT</b> Members of resistance (WBP,WBPZ), death grant</p>	<p><b>SCOPE/BENEFIT</b> Victims of persecution (2nd World War) (WUV), death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> At the time of death the deceased was entitled to an pension in respect of WBP/WBPZ.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> At the time of death the deceased was entitled to WUV benefits for the indemnification of those who suffered persecution in the period 1940-45.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equivalent to two months' pension.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum equivalent to two months' benefit payments to the deceased.</p>

THE NETHERLANDS			
Agency	Number of form	Agency	Number of form
Central Government	33	Private Company Pension Funds (OPF)	34
<b>SCOPE/BENEFIT</b> Civilian victims of war (WUBO), death grant		<b>SCOPE/BENEFIT</b> Private company pension funds (OPF), spouse's and orphans' pensions	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was entitled to WUBO benefits. b) Deceased, as a civilian in the 1940-45 war, suffered from injuries which were the cause of death.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased person was a member of a private company pension fund. b) Orphans: in general age under 18 (27 for students or if handicapped).  These funds are organised at company level and cover only the employees of these companies.  On 1 January 1989, there were approwimately 1 000 company pension funds.	
<b>BENEFIT FORMULA (AMOUNT)</b> Pension payment continues for two months after death.		<b>BENEFIT FORMULA (AMOUNT)</b> Varies considerably according to scheme. The amount of pension is often integrated with the State pension AWW, i.e. the benefit is granted only for the part exceeding the AWW benefit.	

**Remarks:** The scheme was wound up on 1/1/1978 and ceased to exist in September 1985.

THE NETHERLANDS			
Agency	Number of form	Agency	Number of form
Social Insurance Bank	35	Social Insurance Bank	36
<b>SCOPE/BENEFIT</b> Benefits payable under the 1919 Law (LOW), spouses' pensions		<b>SCOPE/BENEFIT</b> Benefits payable under the LIW scheme, orphans' pensions	
<b>CONDITIONS FOR ELIGIBILITY</b> Deceased paid premiums to the voluntary pension insurance scheme initiated in 1919.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Insurance under the former voluntary invalidity insurance scheme (LIW) prior to 1965. b) Annuity only paid if the death of one of the parents was before 1.1.1965.	
<b>BENEFIT FORMULA (AMOUNT)</b> Dependent on contribution premiums paid, subject to set maxima. Where benefits become payable on or after 1.1.1980, beneficiaries do not receive a pension but a capital payment equivalent to the present value of the pension. Those already in payment were bought out from 1.1.1978.		<b>BENEFIT FORMULA (AMOUNT)</b> Fixed amounts depending on rights built up prior to 1965. No payments after 1.1.1981. Pension paid to age 16.	

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

THE NETHERLANDS			
Agency	Number of form	Agency	Number of form
Private Company Pension Funds (OPF)	37	Social Insurance Bank	38
<b>SCOPE/BENEFIT</b> Private company pension funds (OPF), death grant		<b>SCOPE/BENEFIT</b> Benefits payable under the 1919 Law (LOW), death grant	
<b>CONDITIONS FOR ELIGIBILITY</b> Entitlement to survivors benefits as a result of the deceased's membership of a private company pension fund.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Premiums paid until the time of death. b) Death not within the first three years of insurance.	
<b>BENEFIT FORMULA (AMOUNT)</b> Varies according to scheme.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum in accordance with the regulations.	

Remarks: The scheme was wound up on 1/1/1978 and ceased to exist in September 1985.

# PORTUGAL

Agency	Number of form	Agency	Number of form
National Pension Centre and Regional Social Security Centres	1	National Employment Injury Fund	2
<b>SCOPE/BENEFIT</b> General (non-agricultural) scheme for employees and self-employed, survivor's pension (IGFSS)		<b>SCOPE/BENEFIT</b> Employees, occupational accidents and diseases scheme, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least 36 months. Concerning the beneficiaries: b) Spouse: marriage to the deceased lasted for at least one year, unless the couple had children. - Widow: aged 35 (otherwise pension entitlement is limited to 5 years) or disabled, or there are dependent children. A divorced widow is also entitled to the pension. - Widower: totally and permanently disabled or over age 65. c) Orphan: age under 18 (21 if attending middle school, 24 if attending university, without limit if disabled). d) Others: dependent on the deceased.		<b>CONDITIONS FOR ELIGIBILITY</b> a) The employee was entitled to benefits under the National Employment Injury Fund and his/her death was due to an occupational accident or a prescribed professional disease. b) Widow or dependent widower was married to the employee for at least one year. c) Orphan under age 18, or under age 24 if in full-time education. d) The pension is also paid to parents and other relatives who were dependent on the employee.	
<b>BENEFIT FORMULA (AMOUNT)</b> Based on the pension in payment to the deceased or the deceased's accrued pension. Spouse or ex-spouse: 60% of the deceased's pension. Paid for a maximum of 5 years unless at least age 35 at the time of death or disabled or there are dependent children. Discontinued on remarriage. Orphan of one parent: - one child : 20% of the deceased's pension. - two children : 30% (in total) of the deceased's pension. - three or more children : 40% (in total) of the deceased's pension. Orphan of both parents: the above payments are doubled. Other survivors : 30% of the deceased's pension (one dependant) or : 50% (two) or 80% (three).		<b>BENEFIT FORMULA (AMOUNT)</b> Spouse: 30% of covered earnings increasing to 40% in the event of physical or mental illness or after age 65. Ceases on remarriage, in which case a lump-sum is paid equal to 3 years' pension.  Orphans: 20% of covered earnings per child in respect of the first two children, and 50% in respect of 3 or more children. Such amounts are doubled if both parents are dead.  Other dependants: Where there are entitled spouse/children: 10% of covered earnings for each dependent relative; if there are no dependent relatives: 15% increasing to 20% from age 65 for each dependent.	

PORTUGAL			
Agency	Number of form	Agency	Number of form
Central Government	3	Central Government	4
<b>SCOPE/BENEFIT</b> Central government civil servants and military personnel (MSE), survivor's pension		<b>SCOPE/BENEFIT</b> Armed forces officers (pre-MSE scheme), widow's and orphan's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) The deceased was a member of CGA (Caixa Geral de Aposentações) and thus of MSE (Montepio dos Servidores de Estado)*. He/she contributed to the scheme for at least 5 years. Concerning the beneficiaries: b) Spouse: marriage lasted for at least one year, unless the couple had children (born or unborn) or the insured person died as a result of an accident. c) Orphan: children of the deceased, including unborn and legally adopted children; age under 18 or under 21 if successfully attending secondary school or under age 24 if attending university; without age limit if disabled. d) By default, grandchildren, dependent parents and grandparents of the deceased are entitled to the pension.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Covered persons are Armed Forces officers who were too old to be entitled to for benefits under the MSE scheme when that arrangement was established. b) Widow: no restrictions. c) Orphan: under the age of majority.	
<b>BENEFIT FORMULA (AMOUNT)</b> Half of the deceased's retirement pension in payment or to which he/she was entitled at the time of death. This amount is distributed among the entitled survivors. Spouse's pension ceases on remarriage. Orphan's pension is paid until age of majority.		<b>BENEFIT FORMULA (AMOUNT)</b> Variable. According to the regulations.	

\* From 1973, all civil servants who are members of CGA are automatically entitled to benefits from MSE.

**Remarks:** All Armed Forces officers are now in MSE (see form n° 3), hence there will be no future accrual of benefits under this arrangement.

**PORTUGAL**

<p><b>Agency</b> Central Administration</p> <p align="right"><b>Number of form</b> 5</p>	<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 6</p>
<p><b>SCOPE/BENEFIT</b> Central government civil servant, survivor's pension</p>	<p><b>SCOPE/BENEFIT</b> Military personnel and civilians attached to the Armed Forces (death in service), spouse's pension</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an active civil servant who had paid at least 36 months of contributions. b) Same rules as for the MSE scheme (form n° 3).</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Death in the service of the nation either in military service or whilst attached to the Armed Forces.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> 50% of the old age pension payable to the deceased; minimum of ESC 11 400 in 1991.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Widow, orphan or relatives: 70% of the deceased's remuneration. Additional, supplementary retirement benefits may be payable. Other dependants: 50% of the deceased's remuneration. Additional, supplementary retirement benefits may be payable.</p>

Remarks: This scheme is being phased out.

PORTUGAL			
Agency	Number of form	Agency	Number of form
Central Government, Ministry of Finance	7	National Pension Centre and Regional Social Security Centres	8
<b>SCOPE/BENEFIT</b> Ministry of Finance employees, survivor's pension		<b>SCOPE/BENEFIT</b> General agricultural scheme for employees, survivor's pension (IGFSS)	
<b>CONDITIONS FOR ELIGIBILITY</b> Deceased paid contributions for at least 5 years.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased paid contributions for at least 36 months. Concerning the beneficiaries: b) Spouse: marriage to the deceased lasted for at least one year, unless the couple had children. - Widow: aged 35 (otherwise pension entitlement is limited to 5 years) or disabled, or there are dependent children. A divorced widow is also entitled to the pension. - Widower: totally and permanently disabled or over age 65. c) Orphans: age under 18 (21 if attending secondary school, 24 if attending university, without limit if disabled). d) Others: dependent on the deceased.	
<b>BENEFIT FORMULA (AMOUNT)</b> 60% of the deceased's retirement pension.		<b>BENEFIT FORMULA (AMOUNT)</b> From 1982: based on the pension in payment to the deceased or the deceased's accrued pension. From 1989, the survivor's pension can be cumulated to other pensions. Spouse or ex-spouse: 60% of the deceased's pension. Paid for a maximum of 5 years unless at least age 35 at the time of death or disabled or there are dependent children. Discontinued on remarriage. Orphan of one parent: 20% of the deceased's pension (one child) or 30% (two children) or 40% (three or more children). Orphan of both parents: the above payments are doubled. Others survivors: 30% of the deceased's pension (one dependant) or 50% (two) or 80% (three).	

**PORTUGAL**

<p><b>Agency</b> Public enterprises (RDP, CTT, INCM)</p>	<p><b>Agency</b> Insurance companies</p>
<p><b>Number of form</b> 9</p>	<p><b>Number of form</b> 10</p>
<p><b>SCOPE/BENEFIT</b> Public enterprises employees, survivor's pension</p>	<p><b>SCOPE/BENEFIT</b> Insurance companies employees, survivor's pension</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an active employee. b) Same conditions as for the MSE scheme or the social security scheme (when the enterprise is not any longer under the civil servants' scheme).</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an active employee. Same conditions as for the general (non-agricultural) scheme.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> 50 % of the old age pension payable to the deceased. Minimum amount: ESC 11 000 (1990) ESC 11 400 (1991)</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> 50% of the old age pension paid or payable to the deceased. Minimum amount: ESC 10 000 (1990) ESC 11 400 (1991)</p>

## PORTUGAL

Agency	Number of form	Agency	Number of form
National Pension Centre and Regional Social Security Centres	11	National Pension Centre and Regional Social Security Centres	12
<b>SCOPE/BENEFIT</b> General scheme, voluntary insurance, survivor's pension (IGFSS)		<b>SCOPE/BENEFIT</b> General (non-agricultural) scheme for employees and self-employed, death grant (IGFSS)	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Registration in the scheme. The deceased must have paid contributions for at least 72 months. Concerning the beneficiaries: see form n° 1.		<b>CONDITIONS FOR ELIGIBILITY</b> a) At least three months of contributions paid and at least six months since registration. b) Eligible survivors are: spouse, ex-spouse, descendants and ascendants or, by default, other relatives up to the third degree of the collateral line. If there are no eligible relatives, the grant is paid to the person who paid the funeral expenses, up to the real cost of the funeral.	
<b>BENEFIT FORMULA (AMOUNT)</b> See general (non agricultural) scheme (form 1).		<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum equal to 6 times the average monthly salary. The monthly salary equals 1/24 of the highest total earnings received in any two year period in the ten years prior to death. The above amount is distributed among the spouse and the orphans; by default it is distributed to the ascendants or to other relatives up to the third degree of the collateral line. The grant can be cumulated with the allowance for funeral expenses but only up to the real cost of the funeral.	

**Remarks:** Under this scheme, eligibility to survivor's pension is recognized only from 1989.

**PORTUGAL**

<p><b>Agency</b> Central Government</p> <p><b>Number of form</b> 13</p>	<p><b>Agency</b> Central Government Ministry of Finance Fund</p> <p><b>Number of form</b> 14</p>
<p><b>SCOPE/BENEFIT</b> Central government civil servants and military personnel (MSE), death grant</p>	<p><b>SCOPE/BENEFIT</b> Ministry of Finance employees, death grant</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased was in receipt of a civil servant's pension at the time of death. b) Survivor is a relative of the deceased, lived with the deceased and was dependent on him/her at the time of death.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> a) Claimant provides evidence of expenses incurred at the time of death. b) The survivor must be nominated by the deceased. By default, the beneficiaries are the widow and the legitimate heirs.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump sum equal to six times the monthly retirement pension in payment at the time of death.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Variable. Lump sum of between ESC 4 000 and ESC 400 000. Paid entirely to the nominated survivor; by default, half the benefit is paid to the widow and half to the legitimate heirs.</p>

PORTUGAL			
Agency	Number of form	Agency	Number of form
National Pension Centre and Regional Social Security Centres	15	Central Government	16
<b>SCOPE/BENEFIT</b> General agricultural scheme for employees, death grant (IGFSS)		<b>SCOPE/BENEFIT</b> Military personnel, supplementary allowance	
<b>CONDITIONS FOR ELIGIBILITY</b> a) At least three months of contributions paid and at least six months since registration. b) Eligible survivors are: spouse, ex-spouse, descendants and ascendants or, by default, other relatives up to the third degree of the collateral line. If there are no relatives eligible to receive this grant, it may be paid to the person who paid funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> In accordance with the Armed Forces social services regulations.	
<b>BENEFIT FORMULA (AMOUNT)</b> From 1986: four months' salary, calculated according to the provisions of the General scheme except that the average wage is considered equal to 1/24 of the highest total earnings received in any two-year period in the last five years of contributions.		<b>BENEFIT FORMULA (AMOUNT)</b> Variable. In accordance with the Armed Forces social services regulations. If the pension received is less than the minimum amount determined by the Armed Forces social services, the latter will pay the difference, subject to budgetary restrictions.	

**PORTUGAL**

PORTUGAL			
Agency National Pension Centre and Regional Social Security Centres		Agency National Employment Injury Fund	
Number of form 17		Number of form 18	
SCOPE/BENEFIT General (non-agricultural) scheme for employees and self-employed, funeral ex- penses (IGFSS)		SCOPE/BENEFIT Employees, occupational accidents and diseases scheme, funeral expenses	
CONDITIONS FOR ELIGIBILITY a) The deceased person was registered in the scheme. Qualify immediately on becoming a scheme member. b) Claimant paid funeral expenses.		CONDITIONS FOR ELIGIBILITY a) Entitlement to benefits under the National Employment Injury Fund. b) Claimant paid funeral expenses.	
BENEFIT FORMULA (AMOUNT) Flat-rate lump sum : 1980 = ESC 4 000 1981 = ESC 5 000 1982 = ESC 6 500 1983 = ESC 8 500 1984 = ESC 10 200 1985 = ESC 10 200 1986 = ESC 12 450 1987 = ESC 14 000 1988 = ESC 15 600 1989 = ESC 17 150 1990 = ESC 19 300		BENEFIT FORMULA (AMOUNT) Lump sum equal to 30 times the greater of the daily basic remuneration or the daily minimum wage. Doubled if it is necessary to pay for the transport of the corpse.	

## PORTUGAL

PORTUGAL			
Agency Central Administration		Number of form 19	
Agency National Pension Centre and Regional Social Security Centres		Number of form 20	
SCOPE/BENEFIT Central Government civil servants, funeral expenses		SCOPE/BENEFIT General agricultural scheme for employees, funeral expenses (IGFSS)	
CONDITIONS FOR ELIGIBILITY The deceased started service at least 6 months before death.		CONDITIONS FOR ELIGIBILITY a) The deceased person was registered in the scheme. Qualify immediately on becoming a scheme member. b) Claimant paid funeral expenses.	
BENEFIT FORMULA (AMOUNT) Lump-sum benefit: 1990: ESC 19 300 1991: ESC 22 200		BENEFIT FORMULA (AMOUNT) Flat-rate lump sum : 1980 = ESC 4 000 1981 = ESC 5 000 1982 = ESC 6 500 1983 = ESC 8 500 1984 = ESC 10 200 1985 = ESC 10 200 1986 = ESC 12 450 1987 = ESC 14 000 1988 = ESC 15 600 1989 = ESC 17 150 1990 = ESC 19 300	

**Remarks:** From 1987, the benefit has been transferred to the general scheme for employees and self-employed (IGFSS).

PORTUGAL			
Agency	Number of form	Agency	Number of form
Banks	21	Public enterprises (RDP, CTT, INCM)	22
<b>SCOPE/BENEFIT</b> Bank employees, funeral expenses		<b>SCOPE/BENEFIT</b> Public enterprises employees, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an active or a retired bank employee. b) Claimant must provide evidence of having paid the funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an insured employee. b) Claimant paid funeral expenses.	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum benefit: 1990: ESC 19 300 1991: ESC 22 200 1992: ESC 24 420		<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum benefit. Variable amounts: INCM: 125% of minimum wage (ESC 43 750) RDP: ESC 19 300 (in 1990) CTT: ESC 19 300 (in 1990)	

PORTUGAL			
Agency	Number of form	Agency	Number of form
Commerce and Industry Mutual Aid Associations	23	Insurance Companies	24
<b>SCOPE/BENEFIT</b> Employees in industry and commerce members of Mutual Aid Associations, funeral expenses		<b>SCOPE/BENEFIT</b> Insurance companies employees, funeral expenses	
<b>CONDITIONS FOR ELIGIBILITY</b> Concerning the deceased: a) Member of the Association for at least 12 months. b) Contributions paid at the required rate. The rate depends on the age at admission. Concerning the beneficiary: a) Must have paid funeral expenses.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Death of an insured person. b) Claimant paid funeral expenses	
<b>BENEFIT FORMULA (AMOUNT)</b> Lump-sum payment : Before 1987: Minimum = Esc1000 Maximum = Esc2350 From 1987: flat-rate amount of ESC 2 000.		<b>BENEFIT FORMULA (AMOUNT)</b> Lump sum benefit: ESC 19 300 (1990) ESC 22 200 (1991)	

**PORTUGAL**

<p><b>Agency</b> Central Government</p> <p align="right"><b>Number of form</b> 25</p>	<p><b>Agency</b> Central Government Ministry of Finance Fund</p> <p align="right"><b>Number of form</b> 26</p>
<p><b>SCOPE/BENEFIT</b> Military personnel, funeral expenses</p>	<p><b>SCOPE/BENEFIT</b> Ministry of Finance employees, funeral expenses</p>
<p><b>CONDITIONS FOR ELIGIBILITY</b> Governed by the Armed Forces social services regulations.</p>	<p><b>CONDITIONS FOR ELIGIBILITY</b> Claimant must provide evidence of having paid funeral expenses. Payment to a nominated survivor. By default, half paid to the widow and the remainder to the other legitimate heirs.</p>
<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump sum. Variable amount in accordance with the regulations.</p>	<p><b>BENEFIT FORMULA (AMOUNT)</b> Lump sum equal to six months' salary.</p>

## PORTUGAL

<b>Agency</b> Commerce and Industry Mutual Aid Associations	<b>Number of form</b> 27	<b>Agency</b> National Pension Centre and Regional Social Security Centres	<b>Number of form</b> 28
<b>SCOPE/BENEFIT</b> Employees in commerce and industry members of Mutual Aid Associations, survivor's allowance		<b>SCOPE/BENEFIT</b> Non-contributory scheme, spouse's pension (IGFSS)	
<b>CONDITIONS FOR ELIGIBILITY</b> Concerning the deceased: a) Registration in the scheme. b) At least three years since admission. c) Monthly contributions paid at the required rate. The rate depends on the age at admission. Concerning the beneficiary: a) Nominated as a beneficiary by an association member.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Age over 65. b) Income below 30% of minimum social wage (single) or 50% (couple). c) Not to be covered by any other compulsory scheme of social security.	
<b>BENEFIT FORMULA (AMOUNT)</b> Variable. Based on individual assessment. Since 1985 monthly amounts vary between ESC 10 000 and 60 000.		<b>BENEFIT FORMULA (AMOUNT)</b> Surviving spouse's pension is 60% of the deceased's non-contributory pension at the time of death.	

**PORTUGAL**

Agency	Number of form	Agency	Number of form
National Pension Centre and Regional Social Security Centres	29	VariSanta Casa da Misericordia de Lisboa	30
<b>SCOPE/BENEFIT</b>		<b>SCOPE/BENEFIT</b>	
Non-contributory scheme, orphan's pension (IGFSS)		Employees of Santa Casa da Misericordia de Lisboa, survivor's pension	
<b>CONDITIONS FOR ELIGIBILITY</b>		<b>CONDITIONS FOR ELIGIBILITY</b>	
<p>a) The deceased person's income is below 30% of minimum social wage (single) or 50% (couple).</p> <p>b) Not to be covered by any other compulsory scheme of social security.</p> <p>c) Orphan aged under 18 and dependent.</p>		The deceased person had paid contributions or had retired.	
<b>BENEFIT FORMULA (AMOUNT)</b>		<b>BENEFIT FORMULA (AMOUNT)</b>	
<p>Means-tested benefit. Based on the deceased's non-contributory pension at the time of death.</p> <p>Orphan of one parent:</p> <ul style="list-style-type: none"> <li>- one child : 20% of the deceased's pension.</li> <li>- two children : 30% (in total) of the deceased's pension.</li> <li>- three or more children : 40% (in total) of the deceased's pension.</li> </ul> <p>Orphan of both parents: the above payments are doubled.</p>		Variable.	

## UNITED KINGDOM

<b>Agency</b> Central Government	<b>Number of form</b> 1	<b>Agency</b> Central Government	<b>Number of form</b> 2
<b>SCOPE/BENEFIT</b> Insured persons, widowed mother's allowance		<b>SCOPE/BENEFIT</b> Insured persons, widow's pension	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased husband had paid national insurance contributions. b) Widow has at least one child qualifying for child benefit, or is expecting late husband's baby. Prior to 1988, the benefit was payable also if there were any dependent children under 19.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased husband had paid national insurance contributions. b) There are no children qualifying for child benefit. b) Widow aged over 45 (over 40 prior to April 1988) when husband died or when the widowed mother's allowance ends.	
<b>BENEFIT FORMULA (AMOUNT)</b> Full-rate basic benefit: in April 1992, UKL 54.15 per week; benefit is reduced pro-rata if the husband had not contributed for 90% of his working life, and no basic benefit is payable if entitlement is not at least 25%. Additions of UKL 9.75 for the child for whom higher rate child benefit is payable, and of UKL 10.85 for each additional qualifying child*. Payment ceases on remarriage or when living as a man as his wife or when entitlement to child benefit ceases.		<b>BENEFIT FORMULA (AMOUNT)</b> Full-rate basic pension: in April 1992, UKL 54.15 per week, payable if the widow is over age 55 (age 50 prior to April 1988); reductions are made for incomplete contributions as for the Widowed Mother's Allowance. Benefit is reduced by 7% for each year a widow's age is less than 55 when she becomes entitled to widow's pension. Payment ceases on remarriage or when living with a man as his wife. The widow's pension is replaced by a retirement pension at retirement age.	

\* Figures for child dependency additions are included here, but should be included in the family function instead.

# UNITED KINGDOM

Agency	Number of form	Agency	Number of form
Central Government	3	Central Government	4
<b>SCOPE/BENEFIT</b> Insured persons, widow's, additional pension (earnings-related component, SERPS)		<b>SCOPE/BENEFIT</b> Guaranteed Minimum Pension (GMP) for contracted-out employees*, complement paid by the State	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased husband was under 65 years of age in April 1979, and died on or after that date, and paid Class I National Insurance contributions on earnings above a specified lower limit in one or more tax years after April 1978. b) Widow is over 45 (over 40 prior to April 1988) when husband dies or when widowed mother's allowance ends.  An earnings-related widower's pension may be paid to a widower who is disabled or age 65 or over. The additional pension is payable even if, because of contribution deficiency, there is no entitlement to basic Widowed Mother's Allowance or widow's pension.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow qualifies for a SERPS widow's pension and her husband had been in contracted-out employment at any time after April 1978. b) As a result of the Social Security Act 1986, a scheme must provide a pension to widowers of earners who died after 6 April 1989, taking account of earnings and service after 6 April 1988.	
<b>BENEFIT FORMULA (AMOUNT)</b> Varies depending on: - the number of years for which widow's husband paid contributions after 1978, - the level of earnings in each contribution year, and - the general increase in earnings between each contribution year and the earlier of spouse's death or attainment of State pension age.		<b>BENEFIT FORMULA (AMOUNT)</b> The contracted-out pension must not be less than a GMP calculated as follows: - earnings between the Lower and the Upper Earnings' Limits during the period of contracted-out employment are revalued in line with earnings; - for employees due to retire before 6 April 1988, the GMP is 1.25% of revalued covered earnings. GMP for employment after April 1988 is reduced by 20%, but it must increase in line with prices by a minimum of 3% yearly.  A widow must be provided with at least 50% of the husband's GMP.  GMP is paid by the pension plan; the State intervenes in two ways: - if the GMP is less than the earnings-related pension that would have been paid under the SERPS, the State will make up the difference; this can happen because the State pension is calculated differently; - before 6/04/88, the State provides funds for increases on the GMP in line with prices; for employment after 04/88, the State provides increases in line with prices for the part exceeding the 3% indexation which is paid by the pension plan.	

\* For a detailed description of the contracted-out pensions, see form n° 7.  
Remarks: data are included under the Old age function.

## UNITED KINGDOM

Agency Central Government	Number of form 5	Agency Central Government	Number of form 6
<b>SCOPE/BENEFIT</b> Derived retirement pension for widows		<b>SCOPE/BENEFIT</b> Derived retirement pension for widows , graduated benefit (pre-1975)	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow's husband paid sufficient National Insurance contributions b) Widow over age 60 who doesn't qualify for a standard rate retirement pension in her own right.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow's husband paid graduated contributions while the scheme was in force (between April 1961 and April 1975). b) Widow is aged 60 or over c) Graduated benefit is payable even if there is no entitlement to flat-rate benefit.  Similar rules apply for a widower whose wife died after 5 April 1979 if both spouses were over pensionable age at the time of death.	
<b>BENEFIT FORMULA (AMOUNT)</b> Pension based on widow's late husband's contributions. Benefit may be made up of a basic element, an additional pension based on earnings after 1978, a guaranteed minimum pension based on contracted-out employment since 1978, and a graduated retirement benefit based on contributions to the scheme between 1961 and 1975, described in form n° 6. Descriptions of the other provisions may be found in forms n° 2 to 4, or in the old age function.  Basic benefit is UKL54.15 per week (April 1992); payment may be reduced if the husband had not made a sufficient number of contributions in his working life, and if these do not provide for 25% of full pension, none is payable. Any basic retirement pension to which the widow is entitled on her own contributions is offset against that based on her husband's contributions. Additional pension (earnings-related component, SERPS) based on both a widow's and her late husband's contributions can be paid subject to a prescribed maximum.		<b>BENEFIT FORMULA (AMOUNT)</b> 50% of the deceased person's graduated pension, which 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 UKL 7.5 for a man and by UKL 9.0 for a woman (rounding up half units). The value of a unit in April 1992 was UKL 7.09 per week.	

# UNITED KINGDOM

Agency	Number of form	Agency	Number of form
Occupational Pension Plans	7	Central Government	8
<b>SCOPE/BENEFIT</b> Private and public sector employees, contracted-out occupational pensions		<b>SCOPE/BENEFIT</b> Employees fatally injured at work or deceased because of an industrial disease, spouse's benefit.	
<b>CONDITIONS FOR ELIGIBILITY</b> Employees may be contracted-out of the earnings-related pension (SERPS) if they are provided with benefits from a private plan in substitution for the state benefit. In return, reduced rates of social security contributions are payable. The terms on which contracting-out applies vary greatly from plan to plan. Some conditions are subject to the tax rules by the fiscal authorities concerning maximum contributions and maximum benefits.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Husband's death must be the result of a fatal accident at work or a prescribed industrial disease. b) The widow must have been living with her husband or receiving regular maintenance payments from him. c) A widower, whose wife is deceased as in a) above, must have been wholly/mainly supported by his wife or was permanently incapable of self-support at the time of her death.	
<b>BENEFIT FORMULA (AMOUNT)</b> The benefit from the contracted-out plan replaces the benefit from SERPS. It consists of different tranches of pension: - GMP* before 1988 on which the State pays full indexation, or GMP* after 1988 on which the plan must pay up to 3% and the State provides any further indexation; - the excess pension over GMP subject to the plan's own rules.  Various pension formulae are applied, but the maximum survivors' pension is 2/3 of the maximum member's pension at normal retirement age.		<b>BENEFIT FORMULA (AMOUNT)</b> Flat-rate pension paid at either higher rate (UKL 54.15 per week in April 1992), or lower rate corresponding to 30% of the higher rate, depending on the age and circumstances of the widow. Child allowances are payable in certain circumstances (family function). Ceases on remarriage.	

\* See form n° 4.

Remarks: data relating to this benefit are included under the Old age function.

Remarks: The benefit was abolished from 11/4/88, but payments continue to be made to existing recipients. Spouses widowed after 11/4/88 will be entitled to the main widow's benefit, and special provision may be made if the husband had not paid sufficient contributions.

## UNITED KINGDOM

Agency Central Government	Number of form 9	Agency Central Government	Number of form 10
<b>SCOPE/BENEFIT</b> Victims of war, widow's pension		<b>SCOPE/BENEFIT</b> Non-contributory guardian's allowance	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Widow of husband who: i) died in service in the 1914-18 war or in service at any time after 2 September 1939, <b>or</b> ii) was a civilian who died as a result of 1939 war injury, <b>or</b> iii) was a member of the Merchant Navy who died as a result of a war injury. b) If the war pensioner was in receipt of constant attendance allowance, or would have been if he had not been in hospital, his widow automatically receives a war widow's pension, irrespective of the cause of his death. c) A pension may be payable to other dependants and, if the deceased is a woman, to her widower.		<b>CONDITIONS FOR ELIGIBILITY</b> a) If both parents of the child are dead, or in certain other circumstances where the caring parent is dead and the other is absent or unknown. b) The claimant is looking after the orphan child and is entitled to child benefit in respect of the child. c) One of the parents must have satisfied a residence condition; there are no contribution conditions.	
<b>BENEFIT FORMULA (AMOUNT)</b> Basic pension linked to husband's rank. In April 1992 the standard pension was UKL 70.35 per week. The lower rate of UKL 16.25 per week is payable if the woman is under 40 and without dependent children. Orphans might also be paid a pension. If a war pensioner was entitled to a constant attendance allowance or unemployment supplement when he died, irrespective of the cause of his death, the widow receives a temporary allowance for the first 26 weeks of widowhood.		<b>BENEFIT FORMULA (AMOUNT)</b> In April 1992, eldest child UKL 9.75, further children UKL 10.85. The benefit ceases when the child reaches age 16 (or 19 if in full-time education).	

**UNITED KINGDOM**

<b>Agency</b> Central Government	<b>Number of form</b> 11	<b>Agency</b> Central Government	<b>Number of form</b> 12
<b>SCOPE/BENEFIT</b> Divorced insured persons, child's special allowance		<b>SCOPE/BENEFIT</b> All employees, death grant.	
<b>CONDITIONS FOR ELIGIBILITY</b> a) Former husband paid sufficient National Insurance contributions. b) Marriage to former husband was dissolved or annulled. c) At the time of his death, the former husband was contributing to the child's financial support. d) The child is entitled to child benefit. e) The widow has not remarried or is not cohabiting with another man.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Deceased had paid contributions as an employee of at least 25 times the weekly lower earnings limit for that year. b) At the time of death, widow was aged under 60 or the deceased had not yet retired.	
<b>BENEFIT FORMULA (AMOUNT)</b> In April 1992, eldest child UKL 9.75 per week, further children UKL 10.85.  The benefit ceases when the child reaches age 16 (or 19 if in full-time education) or if the claimant re-marries or cohabits.		<b>BENEFIT FORMULA (AMOUNT)</b> Single payment of UKL 30 applicable throughout the period.	

**Remarks:** No new claims can be made where a former husband dies after April 1987.

**Remarks:** The benefit was abolished in April 1987; from this date an income-related funeral grant may be paid instead (see Social Fund, form n° 18)

## UNITED KINGDOM

UNITED KINGDOM			
Agency Public Authorities		Agency Public Enterprises	
Number of form 13		Number of form 14	
SCOPE/BENEFIT Public servants, survivor's pension and death grant (non contracted-out benefits).		SCOPE/BENEFIT Employees of public enterprises, survivor's pension and death grant (non contracted-out benefits)	
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 survivors' benefits.  A death benefit is paid to a nominated survivor if the public servant was still active at the time of death.		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 survivors' benefits.  A death benefit is paid to a nominated survivor if the employee was still active at the time of death.	
BENEFIT FORMULA (AMOUNT) Various pension formulae may be applied.		BENEFIT FORMULA (AMOUNT) Various pension formulae may be applied.	

UNITED KINGDOM			
Agency	Number of form	Agency	Number of form
Private Enterprises	15	Central Government	16
<b>SCOPE/BENEFIT</b> Employees of private enterprises*, survivor's pension and death grant (non contracted-out benefits).		<b>SCOPE/BENEFIT</b> Widows, supplementary allowance	
<b>CONDITIONS FOR ELIGIBILITY</b> 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 survivors' benefits.  A death benefit is paid to a nominated survivor if the employee was still active at the time of death.		<b>CONDITIONS FOR ELIGIBILITY</b> a) Resources deemed to fall short of requirements. Assessment according to individual circumstances. b) Being in receipt of a widow's benefit.	
<b>BENEFIT FORMULA (AMOUNT)</b> Various pension formulae may be applied.		<b>BENEFIT FORMULA (AMOUNT)</b> Varies depending on financial resources.	

\* The Insured plans may include a small number of employees from public enterprises.

## UNITED KINGDOM

Agency Registry of Friendly Societies	Number of form 17	Agency Central Government	Number of form 18
<b>SCOPE/BENEFIT</b> Charitable payments by the friendly societies, survivors' payments		<b>SCOPE/BENEFIT</b> Social Fund, funeral payments	
<b>CONDITIONS FOR ELIGIBILITY</b> No set criteria. Payments made in accordance with the criteria established by the individual Friendly Society with regard to the social and health conditions of the beneficiary and/or the beneficiary's household.		<b>CONDITIONS FOR ELIGIBILITY</b> a) The person responsible for the costs of the funeral or their partner is in receipt of an income-related benefit. Any savings of more than UKL 500 (UKL 1000 if aged over 60) are taken into account. b) A claim must be made within three months of the funeral.	
<b>BENEFIT FORMULA (AMOUNT)</b> Charitable payments according to need.		<b>BENEFIT FORMULA (AMOUNT)</b> The grant covers the cost of a simple funeral in the UK. It is repayable from any money available from the dead person's estate.	

Remarks: The scheme was introduced in April 1987.





European Communities — Commission

**Digest of statistics on social protection in Europe**  
**Volume 3: Survivors**

Luxembourg: Office for Official Publications of the European Communities

1993 — 224 pp. — 21.0 × 29.7 cm

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

Vol. 3: ISBN 92-826-3721-2

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

Price (excluding VAT) in Luxembourg:

Vol. 3: ECU 17 / Vols. 1-4: ECU 60

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ISBN 92-826-3721-2



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