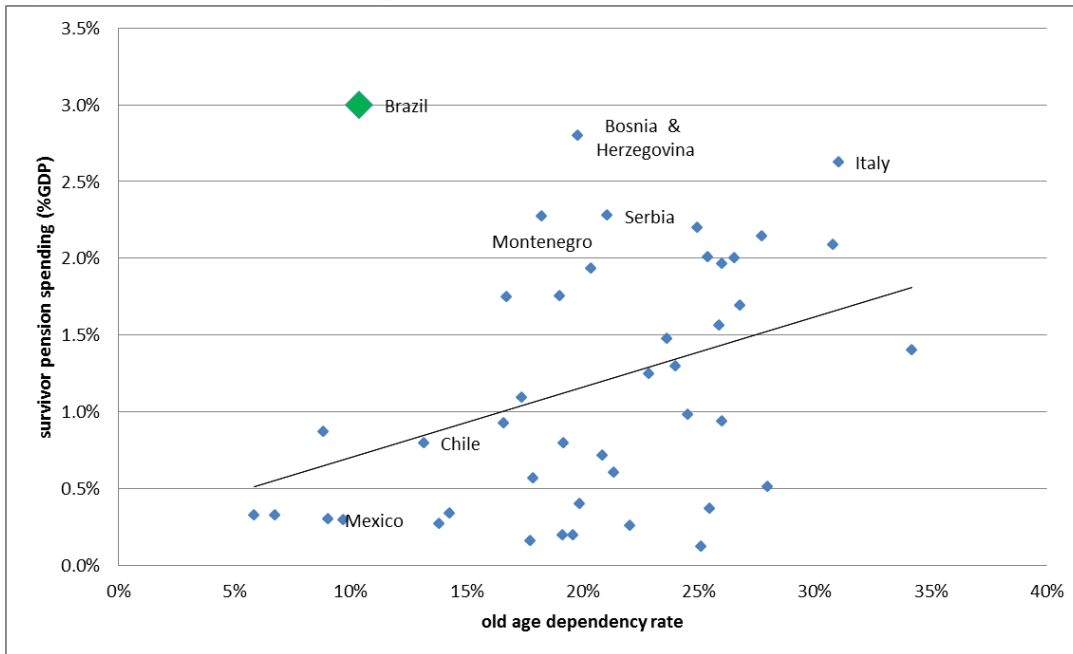


**DRAFT FOR COMMENTS**  
**Survivor Expenditures in Brazil: An international Perspective<sup>1</sup>**  
 February 4, 2015

1. The *Medida Provisoria* presented by the Government in January 2015 to Congress represents an important step forward for aligning the survivor pension rules with the regulations in other parts of the world. This note provides factual data and information that can be used to benchmark the Brazilian regulation of survivor pensions against the ones in rest of the world.
2. According to information available for 2010, Brazil spends approximately 3 percent of GDP in survivor pensions, including both the RGPS and the RPPS programs. This figure is particularly high compared to other countries in the world.
3. Brazil is an outlier compared with other countries in the world. As shown in Figure 1, survivor pension expenditures in Brazil are among the highest in the world, and only comparable to figures in smaller countries that have suffered wars in the past two decades, including Bosnia and Herzegovina, and Serbia.

**Figure 1. Survivor Pension Expenditures in Selected Countries, & 2009-2010**



Source. The World Bank

& Country data included in the Annex 2.

4. The positive trendline in Figure 1 reflects the fact that survivor expenditures tend to increase as population gets older. The structure of demographics is typically measured by the old age dependency ratio, which is defined as the ratio of population above age 65 over population between 14 and 64 years of age. While countries with older demographics, like Italy or Spain, are expected to have higher survivor pension expenditures, younger countries like Brazil are expected to have much lower rates. For

<sup>1</sup> This document was prepared by Heinz Rudolph, World Bank Lead Pensions Specialist, at the request of *the Secretaria de Políticas de Previdência Social, Ministério da Previdência Social* of Brazil. Roberto Rocha provided valuable comments.

example, Mexico has a similar old age dependency ratio, but spends 2 percentage points less than Brazil on survivor pensions.

- The high level of expenditure is not explained by the demographics of Brazil, but by a very liberal set of regulations for accessing survival pensions. As shown in Table 1, all the countries in Europe and Central Asia have some type of restrictions for accessing survivor pensions, including vesting period (greater than 5 years); age restriction for the widow(er); mean testing; and minimum period of marriage. Some countries apply flat pension benefits to survivors. Unfortunately, none of these restrictions is applicable to Brazil within the existent legislation. As shown, there are is country in the sample with no restrictions for accessing survivor pensions.

Table 1. Main Regulations on Survivor Pensions in Selected Countries, 2012

	Contribution vesting	Age restriction on widow(er) <sup>1</sup>	Means Test	Marriage Vesting <sup>1</sup>	Replacement rate (spouse) <sup>2</sup>
Austria	Yes	Yes	Yes	Yes	upto 60%
Denmark	Yes			Yes	Lump sum
Germany	Yes	Yes	Yes	Yes	25-55%
Ireland	Yes		Yes		Lump sum
Netherlands		Yes	Yes		upto 70% min. wage
Sweden	Yes		Yes	Yes	55%
United Kingdom	Yes	Yes			Age dependent
Finland	Yes	Yes		Yes	17-50%
Norway	Yes		Yes	Yes	55%
Portugal	Yes	Yes		Yes	60%
Belgium		Yes	Yes	Yes	80%
France	Yes	Yes	Yes	Yes	54%
Greece				Yes	..
Italy	Yes		Yes		60%
Spain	Yes		Yes	Yes	52%
Slovenia	Yes	Yes			..
Luxembourg			Yes	Yes	..
Switzerland	Yes	Yes	Yes	Yes	80% <sup>2</sup>
Bulgaria		Yes			..
Croatia		Yes			..
Czech Rep	Yes	Yes			..
Estonia	Yes	Yes	Yes	Yes	..
Hungary	Yes	Yes	Yes	Yes	30-60%
Lithuania	Yes	Yes		Yes	Lump sum
Poland	Yes	Yes	Yes	Yes	90%
Serbia		Yes	Yes		..
Romania	Yes	Yes	Yes	Yes	..
Slovak Rep	Yes	Yes			..
Russia		Yes			..
Ukraine	Yes	Yes	Yes		..
New Zealand		Yes	Yes	Yes	Lump sum
Australia		Yes	Yes		Lump sum
Argentina	Yes			Yes	..
<b>Brazil</b>					<b>100%</b>
Canada	Yes	Yes	Yes		Age dependent
Chile	Yes	Yes		Yes	42%
Mexico	Yes		Yes	Yes	90%
Peru	Yes		Yes	Yes	50%
United States	Yes	Yes	Yes		Age dependent

Source: The World Bank

<sup>1</sup> Vesting period (in years) required for accessing survivor benefits (above 5)

<sup>2</sup> Including cases where waived if disabled or with children

## **Annex 1. Detailed Information on Survivor Pensions in Selected Countries**

The following Table compares the survivor pension regulation in Brazil with four groups of countries:

- a. Group A. Countries with Common Law (New Zealand, United Kingdom, Ireland, Australia, Canada, and the United States)
- b. Group B. Scandinavian Countries (Norway, Sweden, Denmark, Finland)
- c. Group C. High Income Europe (Switzerland, Belgium, Germany, France, Spain, Iceland, Italy, Portugal, Netherlands, Austria).
- d. Group D. Central Europe (Poland, and Hungary)
- e. Group E. Latin America (Argentina, Mexico, Peru)

The Table compares with greater degree of detail the following requirements:

- a. Contribution vesting rules
- b. Marriage vesting rules
- c. Age restrictions
- d. Means testing
- e. Remarriage test
- f. Duration of benefit
- g. Orphan age limit
- h. Spouse replacement rate
- i. Orphan replacement rate
- j. Family replacement rate

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Brazil</b>	No	No	No	No	No	No restrictions	21, lifetime if disabled	100% of main pension if childless; reduced by dependent children		100% regardless the number of survivors

**Group A: New Zealand, United Kingdom, Ireland, Australia, Canada and United States**

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>New Zealand<sup>2</sup></b>	Receivers of Widow Benefits should be actively seeking employment (residency requirement also applies)	15 year of marriage, or must be caring for one or more dependent children	Must be 19 or older	Yes	Yes	Depending on additional income	Up to 18	Means tested, max rate (2012) USD 175 (net) per week for widows, and USD 240 (net) for "Sole Parent"	Depends on income and age of children. Max range is from USD 117 to 164 per week (non taxable)	n.a.
<b>United Kingdom<sup>3</sup></b>	Must have paid National Insurance Contributions (NIC), and must be	Must be legally married when spouse dies	Below pension age and at least one dependent child	Yes, claw-back provisions apply for receiving	Yes	Until children turn 16 (or 20 if in college)	16 or 20 if in college	Depends on NIC contributions. Min benefit USD 170 a week (2012)	Flat fixed rate. Eldest child gets USD 33 a week, 22 USD for additional	Capped at USD 800 per week

<sup>2</sup> <http://www.workandincome.govt.nz/individuals/a-z-benefits/widows-benefit.html>

<http://www.msd.govt.nz/about-msd-and-our-work/publications-resources/statistics/statistical-report/statistical-report-2008/main-benefits/widows.html>

New Zealand provides survivor pensions for women, which is called the Widow's Benefit. It also offers Domestic Purpose Benefits, which is applicable to men as well as women (single mother, divorced).

<sup>3</sup> UK offers the following options for Survivor pension: Funeral Payment, Bereavement Payment, Bereavement Allowance, Guardian's Allowance, and Widow Parent Allowance (the one described above) <https://www.gov.uk/widowed-parents-allowance>

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
	getting child benefits			other allowances					child (2012)	
<b>Ireland</b> <sup>4</sup> (Contributory benefits, see footnote)	260 weeks of contribution; and annual average of (a) 39 weeks of contributions in the past 3-5 years; or (b) 24 weeks from first contribution	No	No	Benefits not depended on earnings, however, widow's pension is not payable in addition to other state pensions	Yes	Lifelong	18 or 22 if a fulltime student in college	Depends on the number of contributions. Max rate USD 250 per week if under 66, USD 300 if between 66-80, and USD 312 if above 80	Guardian's Payments: Contributory benefit (2012) is USD 210 per week, and non-contributory could be max USD 210.	n.a.
<b>Australia</b> <sup>5</sup>	No	No	Born before 1955. If divorced, partner should have been separated after turning 40	Yes	Yes	Lifelong	Up to 16 (22 if in college)	USD 492 every two weeks if single or USD 533 if dependent children (2012)	Double Orphan's benefits: USD 60 every two weeks (2012). Additional benefits apply	n.a.
	One third of the calendar years in contributory	No vesting period for legally	Above 35	Yes, spouse receives	No	Lifelong if above 35, If under 35,	Age of 18, or up to 25 if at school or	For 65+, 60% of the contributor's retirement pension (CRP).	USD 222 per month (2011). Children may	n.a.

<sup>4</sup> <http://www.welfare.ie/en/operationalguidelines/pages/widcon.aspx> <http://www.rip.ie/menu.asp?menu=259>

[http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/death\\_related\\_benefits/widows\\_contrib\\_pension.html](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/death_related_benefits/widows_contrib_pension.html)

**Ireland** also offers Non-Contributory Widower Benefits, which applies to those who do not qualify Contributory benefits. It is means tested, with max benefits of 245 USD (188 Euros) per week, and applies up to the age of 66. Guardian's Payments (orphan's benefits) are also classified as contributory and non-contributory.

<sup>5</sup> In total **Australia** has the following Survivor types of benefits: Bereavement allowance, Bereavement payment, Double Orphan Pension, Pension Bonus Bereavement Payment, Widow Allowance and Family Tax Benefits (A and B categories).

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Duration	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Canada</b> <sup>6</sup>	period if contributory period is less than 9 years; <b>or</b> , 10 calendar years. Minimum contributory requirement: 3 years	married, but one year for conjugal relationships		survivor benefits at full amount only if he/she is not a recipient of other pension benefits		pension stops when children reach 18/25	university	For 45-64, a flat rate portion plus 37.5% of CRP. For 35-44, flat rate plus 37.5% minus 1/120 for each month the spouse is under 45 at the time of the contributor's death For 35-, no benefits until turning 65	qualify for additional benefits as well	
<b>United States</b> <sup>7</sup>	Insurance benefit eligibility applies to individuals that earn "Quarter of Coverage" QC Credits from (6 credits for minimum and 40 credits for full coverage)	<b>No</b>	Full benefits apply when widow reaches retirement age, and reduced benefits could be earned at 60 or 50 (if disabled).	Benefit reduces if widow receives wage/other income	Yes, pension ceases on remarriage at age below 60	Lifetime	16 years old or disabled.	Depends on retirement age. Benefits for widows are increased if the deceased worker delayed receiving retirement benefits	Earnings related	n.a.

<sup>6</sup> **Canada** also offers one-time payment of Death Benefit. <http://www.servicecanada.gc.ca/eng/isp/cpp/survivor.shtml#receive>

<sup>7</sup> <http://www.ssa.gov/policy/docs/statcomps/supplement/2011/supplement11.pdf>

**Group B: Norway, Sweden, Denmark, Finland**

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Duration	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Norway<sup>8</sup></b>	3 years prior to his or her death.	5 year minimum, or if a couple has a child	Up until person starts receiving retirement benefits	<b>Yes</b>	<b>Yes</b>	Lifetime benefits until reaching retirement age,	18, but 20 if child is in college	Full basic pension if the deceased lived in Norway for 40 years. Supplementary pension amounts to 55% of the pension the deceased would have received	40% of the basic amount for first child. Other children receive 25% each. These percentages increase if both parents die.	n.a.
<b>Sweden<sup>9</sup></b>	Residency requirement: 3 years for partial, and 40 years for full benefits	5 years if childless	n.a.	<b>Yes</b>	<b>Yes</b>	Adjustment pension last for 12 months, if childless.	18 or 20 if in college	55% of spouse's pension benefits. Guaranteed pensions depends on partner's years of contributions	30-35% of old age pension, with a minimum of USD 225 per month (2012).	n.a.

<sup>8</sup> <http://www.nav.no/English/English/Ytelser+til+gjenlevende+ektefelle.805369813.cms>

<sup>9</sup> Swedish Pension system offer following types of survivor pension benefits: Widow's Pension (even though it was abolished in 1990, it is still used under certain circumstances), Adjustment Pension (applicable to both genders).

<http://www.pensionsmyndigheten.se/OmstallningspensionOchGarantipension.html> <http://www.pensionsmyndigheten.se/Ankepension1945.html>

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Denmark</b> <sup>10</sup>  (Benefits paid from ATP scheme)	2 years of insurance	2 years prior to death. Cohabitants are also eligible for benefits	Benefits apply up to the age of 70	n.a.	<b>Yes</b>	Lump sum	Up to 21	Lump sum	Lump sum	The lump sum of USD 8,700 Amount decreases if over 66
<b>Finland</b> <sup>11</sup>  (Earnings related ER, and national pension NP)	3 year residence requirement after reaching age of 16 (NP), must be insured at times of death (ER)	5 years (if no child) and marriage occurred before the deceased turned 50 (same for ER and NP)	Spouse is at least 50 (ER). Up until 65 (NP) (or if has a dependent)	<b>Yes (ER)</b>  <b>No (NP)</b>	Yes if surviving spouse remarries before reaching 50	Up until the age of 65 (ER), 6 month (NP)	Up until 18, or 20 if in college	390 USD (NP) Not higher than 17-50% of the deceased person's pension	72 USD (NP)  33% for 1 child, 58% for 2, 75% for 3, and 83% for 4 or more (ER)	n.a.

<sup>10</sup> <https://www.retsinformation.dk/Forms/R0710.aspx?id=127201#K4a>

Denmark change benefit schemes in 2002. ATP provides survivor pension benefits under the new scheme (as described above), which is based on employer and employee contributions. Death Grand and Survivor Aid also applies.

[http://www.atp.dk/X5/wps/wcm/connect/atp/atp.dk/privat/pens/atp/Udbetaling\\_ved\\_doeed](http://www.atp.dk/X5/wps/wcm/connect/atp/atp.dk/privat/pens/atp/Udbetaling_ved_doeed)

<sup>11</sup> Finland has earnings related and tax financed contributions based survivor pension system. Initial basic survivor pension is paid from Notional account, and is a fixed amount for all, however supplementary pension is earnings-related. [http://www.etk.fi/en/service/survivors'\\_pension/1442/survivors'\\_pension](http://www.etk.fi/en/service/survivors'_pension/1442/survivors'_pension)  
<http://www.tyoelake.fi/Page.aspx?Section=39403#> [http://www.etk.fi/en/service/national\\_pension/1435/national\\_pension#spouse](http://www.etk.fi/en/service/national_pension/1435/national_pension#spouse)



**Group C: Switzerland, Belgium, Germany, France, Spain, Iceland, Italy, Portugal, Netherlands and Austria**

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Duration	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Switzerland</b> <sup>12</sup> (AHV-AVS)	Paid contributions for at least one full year	5 years before the death, if childless (10 years if divorced)	45 if childless.	<b>Yes</b>	<b>Yes</b>	Lifelong	18 but 25 if in college	80% of old age pension, topped at USD 2,000 per month	40% of old age pension (max limit of 980 USD)	n.a.
<b>Belgium</b> <sup>13</sup>	n.a.	One year if childless	45 or older (if childless)	<b>Yes</b>	<b>Yes</b>	Until beneficiary starts receiving his or her own pension	n.a.	Earnings related. 80% of old age pension person in case of full carrier (min USD 15,425 a year)	15-20% (from a program different than survivor pension)	n.a.
<b>Germany</b> <sup>14</sup>	5 years of contributions (exceptions apply)	At least 1 year of marriage	45 or older	<b>Yes</b>	<b>Yes</b>	2 years. Lifelong, if spouse died before 2002, or spouse was over 40	18 or 27 if in school or occupational education	25% - 55% of spouse's earned pension. Max could be applicable if children are in the family	10% of old age pension in case of one parent's death, and 20% if both passed away	n.a.

<sup>12</sup> <http://www.ahv-iv.info/ahv/00162/00185/index.html?lang=fr>

Survivor's pension in Switzerland consists of three options: Widow's Pension, Widower's Pension and Orphan's Pension. Cohabitants also qualify for pension. Survivor pensions are provided by first pillar AHV-AVS, second pillar PP, and third pillar (Individual Arrangements).

<sup>13</sup> <http://www.onprvp.fgov.be/FR/pension/survival/Pages/default.aspx> [http://www.svb.nl/int/en/bbz/pensioen/pensioen\\_belgie/overlevingspensioen/](http://www.svb.nl/int/en/bbz/pensioen/pensioen_belgie/overlevingspensioen/)

There are two types of Survivor benefits in Belgium, short term and long term. Short term benefits last 12 month only. Children and parents are not included in Survivor pension, however children are eligible for other types of benefits. Neither cohabitant are eligible for benefits.

<sup>14</sup> Germany provides several types of pension benefits. For widows or widowers above 45 and with children full benefits are granted, in other cases only partial benefits apply. Survivor's pension is reduced by a rate of 40% of the excess amount when earnings are above minimum threshold.

<http://www.bmas.de/EN/Our-Topics/Pensions/surviving-dependants-pensions.html>

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>France</b> <sup>15</sup>	3 months during the year prior to the death	2 years, if childless	55 and above for permanent benefits. Temporary benefits if below	<b>Yes</b>	No, but personal resources are reexamined in case of remarriage	2 years if under 55, but lifelong if above 55	<b>No</b>	54% of old-age pension that was paid, or would have been paid	No orphans' pension under general scheme	n.a.
<b>Spain</b> <sup>16</sup>	500 days in the 5 years preceding death; or contributions for at least 15 years, unless death by accident	One year	n.a.	<b>Yes</b>	Yes, Exceptions apply if combined income of the new married couple is too low	2 years	18 year, or 22 is both parents passed away.	52% of the expected pension. Up to 70% if there are dependent family members	20% of the expected pension for each orphan	Total benefits cannot exceed 100% of the expected pension

<sup>15</sup> <https://www.lassuranceretraite.fr/cs/Satellite/PUBPrincipale/Retraites/Droit-Cas-Par-Cas-Retraites/En-Cas-Deces-Conjoint/Veuve-Moins-55-Ans?packedargs=null>  
<https://www.lassuranceretraite.fr/cs/Satellite/PUBPrincipale/Retraites/Droit-Cas-Par-Cas-Retraites/En-Cas-Deces-Conjoint/Veuve-Plus-55-Ans?packedargs=null#ancreArt1>

<sup>16</sup> [http://www.seg-social.es/Internet\\_6/Trabajadores/PrestacionesPension10935/Muerteysupervivencia/RegimenGeneral/Viudedad/CausantesBeneficiario28490/index.htm#51516](http://www.seg-social.es/Internet_6/Trabajadores/PrestacionesPension10935/Muerteysupervivencia/RegimenGeneral/Viudedad/CausantesBeneficiario28490/index.htm#51516)  
[http://www.seg-social.es/Internet\\_6/Trabajadores/PrestacionesPension10935/Muerteysupervivencia/RegimenGeneral/Viudedad/Extincion/index.htm](http://www.seg-social.es/Internet_6/Trabajadores/PrestacionesPension10935/Muerteysupervivencia/RegimenGeneral/Viudedad/Extincion/index.htm)

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Iceland</b> <sup>17</sup> (National pension scheme)	3 year residence requirement for surviving child or a spouse	n.a.	n.a.	n.a.	n.a.	n.a.	18	Not available under national pension scheme. However, Death Allowance might apply for 6-12 month	Flat rate USD 185 per month per child	n.a.
<b>Italy</b> <sup>18</sup>	3 years of contributions in the last 5 years of life, or 15 years of contributions	<b>No</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>	n.a.	18, or 21-26 if in college	60% of old age pension	20% of old age pension per child. If both parents lost, 40% per child	Capped at 100% of pension amount
<b>Netherlands</b> <sup>19</sup>	<b>No</b>	<b>No</b>	Surviving spouse born before 1 January 1950.	<b>Yes</b>	<b>Yes</b>	Until reaching 65, the retirement age	16 or 21 if in college	Ceiling of up to 70% of minimum wage, approx. USD 1,425 (2011)	20% of minimum wage	n.a.
<b>Portugal</b> <sup>20</sup>	36 month of paid	One year, if childless	At least 35 for	<b>No</b>	<b>Yes</b>	5 years if younger than	18 or 27 if in	60% of accumulated old	20%, 30% or 40% for 1, 2 or more children.	Capped at 100% of

<sup>17</sup> **Iceland** does not offer national survivor pension benefits to spouse and family members. Only children are eligible to receive monthly compensation that is set by the government. However, family members can apply for employer survivor benefits, which are paid from mandatory occupational pension funds. In that case spouse of children will be entitled to survivor benefits.

[http://ec.europa.eu/employment\\_social/empl\\_portal/SSRinEU/Your%20social%20security%20rights%20in%20Iceland\\_en.pdf](http://ec.europa.eu/employment_social/empl_portal/SSRinEU/Your%20social%20security%20rights%20in%20Iceland_en.pdf)

<sup>18</sup> <http://www.inps.it/portale/default.aspx?slD=%3b00%3b5773%3b5902%3b6032%3b6069%3b6074%3b&lastMenu=6074&iMenu=1&iNodo=6074&p4=2>

<http://www.inps.it/portale/default.aspx?slD=0%3b5773%3b5902%3b6032%3b6069%3b&lastMenu=6069&iMenu=1> If person does not satisfy these conditions, one time lump sum “severance grant” is applicable (6,000 Euros for Widowed parent grant if a person has one child.

<sup>19</sup> Netherlands has two types of Orphan’s benefit, “Half-Orphans” and “Orphans” pension benefits.

<http://www.government.nl/documents-and-publications/leaflets/2011/10/20/q-a-surviving-relatives-pension-information-for-employees.html>

<sup>20</sup> [http://www.inr.pt/bibliopac/diplomas/dl\\_322\\_90.htm](http://www.inr.pt/bibliopac/diplomas/dl_322_90.htm)

[http://ec.europa.eu/employment\\_social/empl\\_portal/SSRinEU/Your%20social%20security%20rights%20in%20Portugal\\_en.pdf](http://ec.europa.eu/employment_social/empl_portal/SSRinEU/Your%20social%20security%20rights%20in%20Portugal_en.pdf)

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Duration	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
	contribution by deceased person		permanent benefits, if childless			35, lifelong otherwise	college.	age pension of the spouse	Percentages are doubled if no surviving spouse	pension amount
<b>Austria</b> <sup>21</sup>	60 month of insurance in the last 120 month	Must be married to the deceased when death occurs	35 years if childless	<b>Yes</b>	<b>Yes</b>	30 months if younger than 35 and childless. Lifelong otherwise	18 or 27 if in college	0% - 60%, depending on income of the spouse's pension to which the deceased would have been entitled. If income is less than USD 2,230 per month, max replacement rate of 60% applies	40%, or 60% if both parents are missing	n.a.

In addition to Survivor Pension, there is a Death Grand (a lump sum, which amounts to six times the reference earnings corresponding to the best two years out of the preceding five years), Funeral Grant, and a Supplementary Benefit (all pensioners receive an additional payment (holiday and Christmas bonus) which is equal to the amount of their monthly pension. This means that actually 14 pension payments are made per calendar year.

<sup>21</sup> [http://ec.europa.eu/employment\\_social/empl\\_portal/SSRinEU/Your%20social%20security%20rights%20in%20Austria\\_en.pdf](http://ec.europa.eu/employment_social/empl_portal/SSRinEU/Your%20social%20security%20rights%20in%20Austria_en.pdf)  
<https://www.help.gv.at/Portal.Node/hlpd/public/content/27/Seite.270411.html>

**Austria** also offers Funeral benefits, max amount of 580USD. In addition, if the survivor's pensions are not granted because of lacking completion of the qualifying period, but if at least one contribution month of the deceased person is available, a lump-sum settlement to the amount of six times the calculation base is offered.

### Group D: Poland, Hungary

	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Duration	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Hungary</b> <sup>22</sup>	n.a.	5 years for spouse. (10 years for cohabitating partner, if childless)	Retirement age, otherwise will be eligible only for one year (3 years if children)	<b>Yes</b>	<b>No</b>	1-3 years for temporary pension, Permanent if above pensionable age, invalid, or 2+ children	16 or 25 if in college	60% (temporary pension) of old age pension. 60% (permanent) if not receiving his/her own pension, otherwise 30%	30% of the main pension. Double if both parents are deceased. Pension cannot be less than USD 120 a month (2010).	n.a.
<b>Poland</b> <sup>23</sup>	n.a.	n.a.	50 if childless; or if unable to work within 5 years after the spouse's death.	Yes benefits are suspended if widow(er)'s income reaches 130% of average salary	<b>No</b>	Lifelong	16 or 25 if in college	For a single beneficiary: 85% of the old age pension for which the deceased was eligible, 90% for two, 95% for three or more beneficiaries	Same as the spouse replacement rate. Benefits divided equally among all entitled survivors	n.a.

<sup>22</sup> [http://ec.europa.eu/employment\\_social/empl\\_portal/SSRinEU/Your%20social%20security%20rights%20in%20Hungary\\_en.pdf](http://ec.europa.eu/employment_social/empl_portal/SSRinEU/Your%20social%20security%20rights%20in%20Hungary_en.pdf)

**Hungary** offers Temporary Widow and Permanent Widow benefits.

<sup>23</sup> There is also a "Temporary Survivor Grand" for those that do not qualify for survivor pension, which is Payable for one year following the spouse's death or during participation in occupational rehabilitation courses for a maximum of 2 years. <http://www.zus.pl/pliki/ulotki/rentaro.pdf>

**Group E: Argentina, Mexico, Peru**

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Duration	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
<b>Argentina</b> <sup>24</sup>	For Regular (irregular) benefits contribution requirement of 30 (18) months in the last 36 months prior to death, and minimum 30 year of service (50% contribution density)	5 years if childless. 2 years with children	No	No	n.a.	Lifelong	Up until 18	Universal Basic Benefit is USD 168 per month.  Other benefits depend on contributions and work benefits	n.a.	n.a.
<b>Mexico</b> <sup>25</sup>	150 weeks of contribution by deceased	6 months if childless; 12 months if aged 55 or more. 5 years if cohabiting partner and	n.a.	Yes	Yes	Lifelong	Until 16 or 25 if in college	90% of expected pension	20% of old age pension for one child, 30% if both parents are deceased	n.a.

<sup>24</sup> <http://www.anses.gob.ar/futuros-jubilados/edad-avanzada-invalidez/determinar-haber.php>  
[http://www.e-previsional.com.ar/Jubilaciones-y-Pensiones/es/Requisitos\\_para\\_jubilaciones\\_pensiones\\_e\\_invalidez/J\\_Pension\\_por\\_Fallecimiento\\_de\\_un\\_afiliado\\_en\\_Actividad.htm](http://www.e-previsional.com.ar/Jubilaciones-y-Pensiones/es/Requisitos_para_jubilaciones_pensiones_e_invalidez/J_Pension_por_Fallecimiento_de_un_afiliado_en_Actividad.htm)

Argentina offers three types of benefits: Universal Basic Benefits (PBU), Compensatory Allowance (PC) and Additional Benefits for Performance (PAP).

<http://www.prensa.argentina.ar/2012/02/23/28379-oficializaron-el-haber-minimo-de-jubilados-en-1687.php>

<sup>25</sup> <http://www.retirum.com.mx/pension-de-viudez.php> <http://www.retirum.com.mx/pension-de-orfandad.php>

Country	Contribution Vesting	Marriage Vesting	Age Restrictions	Means Test	Remarriage Test	Benefit Durations	Orphan Age Limit	Spouse Replacement Rate	Orphan Replacement Rate	Family Replacement Rate
		childless								
<b>Peru</b> <sup>26</sup>	15 years of contributions; or 12 months in the last 3 years; or 3 years of contributions with 50% of contributions in last 36 months	1 year, if marriage takes place before deceased person reaches 60 (men) and 50 (women). 2 years otherwise, unless accidental death or children).	60 for men 50 for women	<b>Yes</b>	n.a.	Lifelong	18 or 21 if in college	50% of disability pension or old age pension that deceased would have received	20% of disability pension or old age pension that deceased would have received. Max 40% if both parents are deceased	n.a

<sup>26</sup> <http://www.elperuano.com.pe/edicion/noticia.aspx?key=9732JmhfQUs=>

Law on State Pensions [http://www.mef.gob.pe/index.php?option=com\\_docman&task=doc\\_download&gid=6886&Itemid=101589&lang=es](http://www.mef.gob.pe/index.php?option=com_docman&task=doc_download&gid=6886&Itemid=101589&lang=es)

Annex 2. Survivor Pension Expenditures and Old Age Dependency Ratios in Selected Countries, 2009-2010

	Survivor Spending (% GDP)	Old Age Dependency Ratio (%)		Survivor Spending (% GDP)	Old Age Dependency Ratio (%)
Austria	2.0%	26.0%	Spain	2.2%	24.9%
Belgium	2.0%	26.5%	Sweden	0.5%	28.0%
Bulgaria	0.4%	25.5%	Switzerland	1.0%	24.5%
Croatia	2.0%	25.4%	United Kingdom	0.1%	25.1%
Czech Rep	0.7%	20.9%	Tajikistan	0.3%	5.8%
Finland	0.9%	26.0%	Azerbaijan	0.3%	9.0%
France	1.6%	25.9%	Albania	0.3%	14.3%
Germany	2.1%	30.8%	Montenegro	2.3%	18.2%
Greece	2.1%	27.7%	Macedonia	1.7%	16.7%
Hungary	1.3%	24.0%	Kyrgyzstan	0.3%	6.8%
Iceland	0.6%	17.9%	Russia	0.2%	17.7%
Ireland	1.1%	17.4%	BH Federation	2.8%	19.8%
Italy	2.6%	31.0%	Turkey	0.9%	8.8%
Luxembourg	1.9%	20.4%	Australia	0.2%	19.6%
Malta	1.7%	19.8%	Canada	0.4%	19.9%
Netherlands	1.2%	22.9%	Japan	1.4%	34.2%
Norway	0.3%	22.0%	Korea	0.3%	13.8%
Poland	1.8%	19.0%	New Zealand	0.2%	19.1%
Portugal	1.7%	26.8%	United States	0.8%	19.2%
Romania	0.6%	21.3%	Chile	0.8%	13.2%
Serbia	2.3%	21.1%	Mexico	0.3%	9.7%
Slovakia	0.9%	16.6%	Brazil <sup>1</sup>	3.0%	10.4%
Slovenia	1.5%	23.6%			

Source: Eurostat, OECD and national sources

<sup>1</sup> Estimate