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Gateway Policy Explorer: Retirement Series

Netherlands

Spousal Old-Age Benefit Plan Details

1992-2023

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Netherlands

Spousal Old-Age Benefits
Plan details 1992-2023 ^{*} [†]

The Netherlands gives benefits to older individuals with partners that have little or no income through the General Old Age Pensions Act (Algemene Ouderdomswet, AOW). Benefits are administered by the Social Insurance Bank (Sociale Verzekeringsbank, SVB).

Key Dates

First law: 1957

Major changes since 1992: 2011

AOW Partner Allowance (AOW-partnertoeslag) benefits are based on the dependent partner's income which are deducted from the full benefit amount depending on the type of income.

Starting 2011, benefits amounts are reduced by a maximum of 8% and then by 10% except for couples with a joint income below 110% and then 162% of the statutory minimum wage. Benefits are discontinued from 2015 for new claimants.

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^{*} If you have questions or suggestions, please contact policy@g2aging.org.

[†] Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Chapter 1: Policy enacted 1992-2010

Overview

The Dutch pension system provides a monthly benefit to individuals who are receiving an [AOW Pension](#) and have partners that have little or no income and have not reached the [statutory retirement age \(SRA\)](#). This benefit is called the [AOW Partner Allowance \(AOW-partnertoeslag\)](#). The [General Old Age Pensions Act \(Algemene Ouderdomswet, AOW\)](#) forms the legal basis of this benefit. The [AOW Partner Allowance \(AOW-partnertoeslag\)](#) is administered by the [Social Insurance Bank \(Sociale Verzekeringsbank, SVB\)](#).

The dependent partner is eligible to receive benefits if their monthly income is below a certain amount. The benefit amount they receive is based on their income, with greater income reducing or eliminating the benefit amount paid.

Additional reforms during this time period include:

- The *Amendment of the General Old Age Pensions Act and Some Other Laws (Tweede Kamer der Staten-Generaal, 1995)*, enacted October 25, 1995 and effective January 1, 2015, established that the [AOW Partner Allowance \(AOW-partnertoeslag\)](#) will be discontinued for new claimants starting January 1, 2015.

Eligibility

Are divorced spouses entitled to benefits based on their ex-spouses contribution or earnings history? Answer: No

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
There is no traditional [FEA](#). The dependent partner must be **younger** than the [statutory retirement age \(SRA\)](#) at which they qualify for own old-age pension benefits ([Staatscourant, 2002, Article 8](#)). See [Table 1](#) for SRA by policy period for the own old-age pension.
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Currently married spouses**
An individual is eligible to receive an [AOW Partner Allowance \(AOW-partnertoeslag\)](#) if the following conditions are met:
 - Conditions concerning the dependent partner
 - * Age requirements: Must be under [SRA](#) —see [Table 1](#) for changes in SRA over time
 - * Income requirements: Must have a monthly income below a certain maximum amount —see [Table 2](#) for historical values
 - Conditions concerning the insured partner
 - * Pension requirements: Must be receiving an [AOW Pension](#)

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA?** Answer: No

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuitable

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the surviving spouse's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the deceased spouse?** Answer: No
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes

- **If so, what measure is used for adjustment?**

Minimum wage rates — benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

Benefit formula for claiming at FEA

Benefit amounts are adjusted based on the dependent partner's income. If their monthly income is too high, they will no longer be eligible for benefits. [Table 3](#) presents monthly full benefit amounts over time. Income can be fully, partially or not at all deducted from the full benefit rate ([Staatscourant, 2002, Article 10](#)).

Income sources that are fully deducted from the full benefit amount include:

- [WW Unemployment Benefit](#)
- [WIA Disability Benefit](#) ^[1]
- [WAO Incapacity Benefit](#) ^[2]
- [ZW Sickness Benefit](#)
- Any other pension benefit

Income sources that are partially deducted from the full benefit amount include:

- Income from employment, including gross salary, end-of-year bonus
- Profit from business

In these cases, 15% of the gross minimum wage is exempted from employment income or business profit, and two-thirds of the remaining income is deducted from the monthly full benefit rate —see [Table 4](#) for historical values of 15% of gross minimum wage rates.

Income sources that are not deducted from the full benefit amount include:

- Assets
- Holiday pay
- Self-administered annuity from an insurance policy

If the dependent partner has monthly income from employment or profit from business higher than a certain maximum amount, they will no longer receive this benefit. If the dependent partner has any other income, such as a pension benefit, higher than a certain alternative maximum amount, they will no longer receive this benefit. See [Table 2](#) for details by year of maximum monthly amounts a dependent partner can have to be eligible for benefits.

See [Table 3](#) for details on the monthly full benefit amounts and [Formula 1](#) for details on the benefit formula.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1:** [Holiday Allowance](#)
- **Adjustment 1 details:** Individuals that qualify for the [AOW Partner Allowance](#) also receive a holiday allowance every May based on what they accrued for this allowance under the [AOW Pension](#) in the past 12 months ([Staatscourant, 2002, Article 29](#)). Amounts vary over time —see [Table 5](#) for details.

Chapter 2: Policy enacted 2011-2023

Policy change in 2011

Amendment of the General Old Age Pensions Act in order to apply a reduction in the allowance for the spouse who is younger than 65 years old ([Tweede Kamer der Staten-Generaal, 2010](#)), enacted June 28, 2010 and effective January 1, 2011, introduced the following change to the spousal benefit system:

- Reduction in benefit amounts by a maximum of 8% for continuing and new claimants with the exception of households with a joint income below 110% of the [statutory minimum wage \(WML\)](#).

Other changes during this period include:

- Amendment of the General Old Age Pensions Act in order to apply a reduction in the allowance for the spouse who is younger than 65 years old ([Tweede Kamer der Staten-Generaal, 2011](#)), enacted March 16, 2011 and effective July 1, 2011, increased the reduction in benefit amounts from a maximum of 8% to 10% for continuing and new claimants as well as the exception of households with a joint income from 110% to 162% of the [statutory minimum wage \(WML\)](#).

Overview

The Dutch pension system provides a monthly benefit to individuals who are receiving an [AOW Pension](#) and have partners that have little or no income and have not reached the [statutory retirement age \(SRA\)](#). This benefit is called the [AOW Partner Allowance \(AOW-partnertoeslag\)](#). The [General Old Age Pensions Act \(Algemene Ouderdomswet, AOW\)](#) forms the legal basis of this benefit. The [AOW Partner Allowance \(AOW-partnertoeslag\)](#) is administered by the [Social Insurance Bank \(Sociale Verzekeringsbank, SVB\)](#).

The dependent partner is eligible to receive benefits if their monthly income is below a certain amount. The benefit amount they receive is based on their income, with greater income reducing or eliminating the benefit amount paid.

Starting 2011, benefit amounts are reduced by a maximum of 10% for continuing and new claimants with the exception of households with a joint income below 162% of the [statutory minimum wage \(WML\)](#).

The [AOW Partner Allowance \(AOW-partnertoeslag\)](#) was discontinued in 2015 for new claimants ([Tweede Kamer der Staten-Generaal, 1995](#)).

Eligibility

Are divorced spouses entitled to benefits based on their ex-spouses contribution or earnings history? Answer: No

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

There is no traditional [FEA](#). The dependent partner must be **younger** than the [statutory retirement age \(SRA\)](#) at which they qualify for own old-age pension benefits ([Staatscourant, 2023, Article 8](#)). See [Table 1](#) for SRA by policy period for the own old-age pension.

- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: Yes

Requirements to be eligible to receive benefit

- **Currently married spouses**

An individual is eligible to receive an [AOW Partner Allowance \(AOW-partnertoeslag\)](#) if the following conditions are met:

- Conditions concerning the dependent partner
 - * Age requirements: Must be under [SRA](#) —see [Table 1](#) for changes in SRA over time
 - * Income requirements: Must have a monthly income below a certain maximum amount —see [Table 2](#) for historical values
 - * Partnership requirements: Must have been married, cohabiting or in a registered partnership with the insured partner before January 1, 2015 —see [Table 2](#) for historical values
- Conditions concerning the insured partner
 - * Pension requirements:
 - Must have started receiving an [AOW Pension](#) before January 1, 2015
 - Must have started receiving an [AOW Partner Allowance](#) before January 1, 2015

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA? Answer: No

Benefits

- To receive a benefit, [does an individual have to claim it?](#) Answer: Yes
- To continue to receive a benefit, does an individual have to remain [qualified](#)? Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuitable

Factors effecting computation of benefit entitlement

- Does the formula for computing benefit entitlement differ by birth year? Answer: No
- Is the formula for computing benefit entitlement [progressive](#)? Answer: Yes
- Does the benefit entitlement depend on the surviving spouse's own contribution/work history? Answer: No
- Does the benefit entitlement depend on the contribution/work history of the deceased spouse? Answer: No
- Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes
- If so, what measure is used for adjustment?
Minimum wage rates — benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

Benefit formula for claiming at FEA

Benefit amounts are adjusted based on the dependent partner's income. If their monthly income is too high, they will no longer be eligible for benefits. [Table 3](#) presents monthly full benefit amounts over time. Income can be fully, partially or not at all deducted from the full benefit rate ([Staatscourant, 2023, Articles 8-11](#)).

Income sources that are fully deducted from the full benefit amount include:

- [WW Unemployment Benefit](#)
- [WIA Disability Benefit](#) ^[1]
- [WAO Incapacity Benefit](#) ^[2]
- [ZW Sickness Benefit](#)
- Any other pension benefit

Income sources that are partially deducted from the full benefit amount include:

- Income from employment, including gross salary, end-of-year bonus
- Profit from business

In these cases, 15% of the gross minimum wage is exempted from employment income or business profit, and two-thirds of the remaining income is deducted from the monthly full benefit rate ([Staatscourant, 2023, Article 11](#)) —see [Table 4](#) for historical values of 15% of gross minimum wage rates.

Income sources that are not deducted from the full benefit amount include:

- Assets
- Holiday pay
- Self-administered annuity from an insurance policy

If the dependent partner has monthly income from employment or profit from business higher than a certain maximum amount, they will no longer receive this benefit. In July 2023, this amount was 1,781.49€ (gross) per month. If the dependent partner has any other income, such as a pension benefit, higher than a certain alternative maximum amount, they will no longer receive this benefit. In July 2023, this alternative maximum amount was 988.16€ (gross) per month. See [Table 2](#) for details by year of maximum monthly amounts a dependent partner can have to be eligible for benefits.

Starting January 2011, the monthly income of the main pensioner is also assessed in the same way as the dependent partner ([Tweede Kamer der Staten-Generaal, 2010](#)). If their combined monthly income is higher than a certain maximum amount, the maximum benefit amount is reduced by 10% (8% from January to July 2011). In July 2023, the maximum joint income amount was 3,490.45€ (gross) per month. See [Table 6](#) for details by year. The maximum joint income amount is 162% (110% from January to July 2011) of the [statutory minimum wage \(WML\)](#). See [Table 7](#) for details of gross minimum wage rates by year and [Table 8](#) for details of maximum benefit amounts for couples with a joint income higher than 162%.

See [Table 3](#) for details on the monthly full benefit amounts and [Formula 1](#) for details on the benefit formula.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Benefit Adjustments: Additional

- **Adjustment 1:** [Holiday Allowance](#)
- **Adjustment 1 details:** Individuals that qualify for the [AOW Partner Allowance](#) also receive a holiday allowance every May based on what they accrued for this allowance under the [AOW Pension](#) in the past 12 months ([Staatscourant, 2023, Articles 29](#)). Amounts vary over time —see [Table 5](#) for benefit amounts of claimants not subject to a 10% reduction and [Table 9](#) for benefit amounts of claimants subject to a 10% reduction.

Tables and Formulas

Table 1: Statutory Retirement Age (1992-2023)

Period	Statutory Retirement Age	Birth Cohort
2023	66 + 10 months	June 1, 1956 - February 28, 1957
2022	66 + 7 months	September 1, 1955 - May 31, 1956
2021	66 + 4 months	September 1, 1954 - August 31, 1955
2020	66 + 4 months	September 1, 1953 - August 31, 1954
2019	66 + 4 months	January 1, 1953 - August 31, 1953
2018	66	April 1, 1952 - December 31, 1952
2017	65 + 9 months	July 1, 1951 - March 31, 1952
2016	65 + 6 months	October 1, 1950 - June 30, 1951
2015	65 + 3 months	November 1, 1949 - September 30, 1950
2014	65 + 2 months	December 1, 1948 - October 31, 1949
2013	65 + 1 month	January 1, 1948 - November 30, 1948
1992 - 2012	65	January 1, 1927 - December 31, 1947

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2022) - State pension age based on the June 2019 agreement in principle

Table 2: Maximum Income for Eligibility for AOW Partner Allowance (2020-2023)

Effective Dates	Maximum Income from Employment ¹	Maximum Other Income ²
July 2023	1,781.49 €	988.16 €
January 2023	1,743.45	968.86
July 2022	1,595.09	887.77
January 2022	1,570.79	874.69
July 2021	1,550.64	863.66
January 2021	1,539.17	857.63
July 2020	1,518.60	844.40

Source: [Sociale Verzekeringsbank](https://sociale-verzekering.nl) (2023c) - What is AOW supplement

Notes:

1. Amounts shown are the maximum income allowed from employment, end-of-year bonus and business profit to be eligible for benefits.
2. Amounts shown here are the maximum income allowed from other benefits and pensions.
3. Amounts for the period before July 2020 will be added in a future version.

Table 3: Benefit Rates for AOW Partner Allowance (2007-2023)

Effective Dates	Rates
July 2023	1,981.32 €
January 2023	1,942.72
July 2022	1,801.92
January 2022	1,775.76
July 2021	1,775.36
January 2021	1,741.30
July 2020	1,714.43
January 2020	1,693.47
July 2019	1,662.33
January 2019	1,644.85
July 2018	1,604.55
January 2018	1,590.83
July 2017	1,576.54
January 2017	1,563.62
July 2016	1,552.01
January 2016	1,542.26
July 2015	1,509.43
January 2015	1,506.55
July 2014	1,475.52
January 2014	1,468.82
July 2013	1,451.54
January 2013	1,444.42
July 2012	1,445.48
January 2012	1,436.94
July 2011	1,464.01
January 2011	1,421.02
July 2010	1,402.98
January 2010	1,397.16
July 2009	1,388.38
January 2009	1,373.56
July 2008	1,365.02
January 2008	1,347.68
July 2007	1,320.02
January 2007	1,307.46

Source: [Sociale Verzekeringsbank \(2023a\)](#) - AOW supplementary allowance - amounts

Notes:

1. Amounts shown here include what a pensioner would receive from their AOW pension plus the AOW Partner Allowance.
2. Amounts include the [AOW Income Support](#) which was introduced in January 2015.
3. Amounts for the period before 2007 will be added in a future version.

Table 4: 15% Gross Minimum Wage Rates per Month (2007-2023)

Effective Dates	Rates
July 2023	299.25 €
January 2023	290.16
July 2022	263.43
January 2022	258.75
July 2021	255.15
January 2021	252.72
July 2020	252.00
January 2020	248.04
July 2019	245.34
January 2019	242.37
July 2018	239.13
January 2018	236.70
July 2017	234.81
January 2017	232.74
July 2016	230.58
January 2016	228.69
July 2015	226.17
January 2015	225.27
July 2014	224.28
January 2014	222.84
July 2013	220.41
January 2013	218.43
July 2012	216.99
January 2012	215.28
July 2011	213.66
January 2011	212.40
July 2010	211.14
January 2010	209.79
July 2009	207.18
January 2009	203.49
July 2008	200.25
January 2008	197.55
July 2007	195.12
January 2007	192.69

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2023a) - Amount of the minimum wage

Note: Amounts for the period before 2007 will be added in a future version.

Formula 1: AOW Partner Allowance (for beneficiaries with initial claims before 2015)

$$B_{SP,i,t} = \text{Max Benefit}_{i,t} - \left(\frac{2}{3} \times \max \{ \text{Income}_{i,t} - \text{Min Wage}_{i,t}, 0 \} + \text{Other Benefits}_{i,t} \right)$$

- $B_{SP,i,t}$ = Individual i 's monthly benefits from the **AOW Partner Allowance** in year t ; cannot be less than 0
- $\text{Max Benefit}_{i,t}$ = Full benefit rate individual i can receive in year t —see [Table 3](#) for standard values and [Table 8](#) if benefits are reduced by 10% (from 2011); determination of whether benefits are reduced by 10% is based on a couple's combined income —see [Table 6](#) for threshold values
- $\text{Income}_{i,t}$ = Income from employment or profit from business individual i receives in year t ; if i has income in excess of the amounts in [Table 1](#), then no AOW Partner Allowance is paid
- Min Wage_t = 15% of the gross minimum wage amount in year t —see [Table 4](#)
- $\text{Other Benefits}_{i,t}$ = Other pensions or benefits —**Unemployment**, **Disability**, **Incapacity** and **Sickness** —that are fully deducted in year t ; if i has other benefits in excess of the amounts in [Table 1](#), then no AOW Partner Allowance is paid

Source: [Sociale Verzekeringsbank \(2023c\)](#) - What is AOW supplement

Note: This formula is valid for individuals that claimed before January 1, 2015. After this date, the benefit amount for new claimants would be 0.

Table 5: Holiday Allowance Amounts (2007-2023)

Effective Dates	Rates
July 2023	108.68 €
January 2023	102.50
July 2022	99.02
January 2022	100.78
July 2021	101.60
January 2021	102.74
July 2020	98.84
January 2020	102.92
July 2019	99.96
January 2019	103.50
July 2018	100.58
January 2018	102.02
July 2017	100.36
January 2017	102.30
July 2016	103.54
January 2016	102.24
July 2015	101.70
January 2015	99.02
July 2014	101.22
January 2014	100.22
July 2013	99.62
January 2013	98.72
July 2012	84.50
January 2012	86.94
July 2011	81.40
January 2011	83.74
July 2010	81.32
January 2010	81.38
July 2009	81.00
January 2009	80.20
July 2008	76.48
January 2008	76.70
July 2007	77.24
January 2007	77.66

Source: [Sociale Verzekeringsbank \(2023b\)](#) - Previous AOW amounts

Notes:

1. Amounts shown here are what a pensioner accrues per month. Holiday allowance payments are given each year in May.
2. Amounts for the period before 2007 will be added in a future version.

Table 6: Maximum Joint Income for the AOW Partner Allowance (2020-2023)

Effective Dates	Rates
July 2023	3,490.45 €
January 2023	3,384.44
July 2022	3,072.65
January 2022	3,018.06
July 2021	2,976.07
January 2021	2,947.74
July 2020	2,939.33

Source: [Sociale Verzekeringsbank \(2023c\)](#) - What is AOW supplement

Note: Amounts for the period before July 2020 will be added in a future version.

Table 7: Gross Minimum Wage Rates per Month (2007-2023)

Effective Dates	Rates
July 2023	1,995.00 €
January 2023	1,934.40
July 2022	1,756.20
January 2022	1,725.00
July 2021	1,701.00
January 2021	1,684.80
July 2020	1,680.00
January 2020	1,653.60
July 2019	1,635.60
January 2019	1,615.80
July 2018	1,594.20
January 2018	1,578.00
July 2017	1,565.40
January 2017	1,551.60
July 2016	1,537.20
January 2016	1,524.60
July 2015	1,507.80
January 2015	1,501.80
July 2014	1,495.20
January 2014	1,485.60
July 2013	1,469.40
January 2013	1,456.20
July 2012	1,446.60
January 2012	1,435.20
July 2011	1,424.40
January 2011	1,416.00
July 2010	1,407.60
January 2010	1,398.60
July 2009	1,381.20
January 2009	1,356.60
July 2008	1,335.00
January 2008	1,317.00
July 2007	1,300.80
January 2007	1,284.60

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2023a) - Amount of the minimum wage

Note: Values for the period before 2007 will be added in a future version.

Table 8: Benefit Rates for the AOW Partner Allowance that has been reduced by 10% (2018-2023)

Effective Dates	Rates
July 2023	1,882.50 €
January 2023	1,845.83
July 2022	1,713.14
January 2022	1,688.29
July 2021	1,666.99
January 2021	1,655.54
July 2020	1,629.99
January 2020	1,610.08
July 2019	1,580.47
January 2019	1,563.87
July 2018	1,525.57
January 2018	1,512.53

Source: [Sociale Verzekeringsbank \(2023a\)](#) - AOW supplementary allowance - amounts

Note: Amounts for the period before January 2018 will be added in a future version.

Table 9: Holiday Allowance for the AOW Partner Allowance that has been reduced by 10% (2018-2023)

Effective Dates	Rates
July 2023	103.25 €
January 2023	97.38
July 2022	94.07
January 2022	95.74
July 2021	96.52
January 2021	97.60
July 2020	93.90
January 2020	97.77
July 2019	94.96
January 2019	98.33
July 2018	95.55
January 2018	96.92

Source: [Sociale Verzekeringsbank \(2023a\)](#) - AOW supplementary allowance - amounts

Note: Amounts for the period before January 2018 will be added in a future version.

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

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Tweede Kamer der Staten-Generaal (2010a). Amendment of the General Old Age Pensions Act in order to apply a reduction in the allowance for the spouse who is younger than 65 years old: No. 2 Proposal of Law. Available in Dutch only. As of August 23, 2023. [\[Link\]](#)

Tweede Kamer der Staten-Generaal (2010b). Amendment of the General Old Age Pensions Act in order to apply a reduction in the allowance for the spouse who is younger than 65 years old: No. 3 Explanatory Memorandum. Available in Dutch only. As of August 23, 2023. [\[Link\]](#)

Tweede Kamer der Staten-Generaal (2011a). Amendment of the General Old Age Pensions Act in order to apply a reduction in the allowance for the spouse who is younger than 65 years old: No. 2 Proposal of Law. Available in Dutch only. As of August 23, 2023. [\[Link\]](#)

Tweede Kamer der Staten-Generaal (2011b). Amendment of the General Old Age Pensions Act in order to apply a reduction in the allowance for the spouse who is younger than 65 years old: No. 3 Explanatory Memorandum. Available in Dutch only. As of August 23, 2023. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

AOW Income Support: Extra benefit payment given on top of the AOW pension. It was introduced in January 2015.

AOW Partner Allowance: Benefit payment given to the partners of individuals receiving AOW pension before January 1, 2015.

AOW Pension: The public old-age benefit system that pays benefits to individuals above the statutory retirement age that have lived and worked in the Netherlands.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Holiday Allowance: Extra benefit accrued per month and given to ANW, AOW or AIO recipients in May.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Social Insurance Bank: Dutch institution that implements public insurance systems on behalf of the government.

Statutory Minimum Wage (WML): Gross minimum wage per month given to adults over age 21.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

WAO Incapacity Benefit: Benefit given to individuals that became incapacitated for work. It is only available to those that already received this benefit on January 1, 2006.

WIA Disability Benefit: Benefit given to individuals that have been chronically ill for at least 2 years and are at least 35% incapacitated for work on or after January 1, 2004. It was introduced in 2006 and replaced the WAO Incapacity benefit.

WW Unemployment Benefit: Benefit given temporarily to individuals that have lost their job.

ZW Sickness Benefit: Benefit given to individuals that have stopped working because of an illness.

Notes

This section reports notes from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

1. The WIA Disability Benefit was introduced on January 1, 2006 replacing the WAO Incapacity Benefit.
2. The WAO Incapacity Benefit is only available to those that qualified before January 1, 2006.

Version information

Current Version: 1.0 (December 2023)

Version History

- 1.0 (December 2023): First version

Additional resources

The following resources provide additional details for the interested reader:

Sociale Verzekeringsbank —AOW pension in brief. Available at: <https://www.svb.nl/en/aow-pension/aow-pension-in-brief>

Features: Online portal developed by the Sociale Verzekeringsbank to give a general overview of the Dutch state pension.

Social Security Administration —Social Security Programs Throughout the World: Europe, 2002-2018 . Available at: <https://www.ssa.gov/policy/docs/progdesc/ssptw/index.html>

Features: Online portal that provides information on the qualifying conditions and benefits of the Dutch state pension for different time periods such as 2002, 2004, 2006, 2008, 2010, 2012, 2014, 2016, and 2018.

European Commission Employment, Social Affairs and Inclusion —Netherlands Retirement Pension. Available at: <https://ec.europa.eu/social/main.jsp?catId=1122&langId=en&intPageId=4993>

Features: Official website from the European Commission. It provides a general overview on how an individual could qualify and apply for a state pension in the Netherlands.