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# Gateway Policy Explorer: Retirement Series

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## Belgium

### 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](mailto: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.

# Belgium

Spousal Old-Age Benefits  
Plan details 1992-2023 \* †

In the Belgian statutory pension system, the insured worker may receive a spousal supplement to their own old-age benefit if their spouse has limited resources. The spouse's income must not exceed an annual maximum or the spousal benefit will be suspended. The insured worker must be married to receive this supplement.

## Key Dates

First law: 1900

Major changes since 1992: None

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\* If you have questions or suggestions, please contact [policy@g2aging.org](mailto: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 1992-2023

### Overview

The Belgian old-age pension system is a branch of its broader social security system which varies across professions: employees, civil servants, and the self-employed. It is a [defined benefit \(DB\) system](#) based on a person's contribution years and earnings, and it is known as the Statutory Pension (Pension Légale). In addition to the Statutory Pension, an individual can add to their pension benefits through employer-provided supplementary pensions (pension complémentaire) or individual voluntary savings plans (épargne-pension). In the statutory pension system, the insured worker may receive a spousal supplement to their own old-age benefit if their spouse has limited resources. The spouse's income must not exceed an annual maximum or the spousal benefit will be suspended.

The National Social Security Office (Office National de Sécurité Sociale, ONSS) collects social security contributions from employees and employers, and the Federal Pension Service (Le Service fédéral des Pensions, SFP) administers the payment of the own old-age pension benefit and spousal benefit.

The [Royal Decree n°50 of October 24, 1967](#) on the retirement and survivor's pension for employees forms the legal basis of the current statutory pension system for employees, and the [Royal Decree of December 21, 1967](#) establishing the general regulations regarding the retirement and survivor's pension for employees serves as the implementing law.

In this document, we define spousal old-age benefit as the supplement to statutory pension for employees. The policy details associated with eligibility and benefit of own old-age benefit are covered in the separate policy document: *Belgium Public Own Old-Age Benefits Plan Details*.

### Eligibility

**Are divorced spouses entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: Yes

#### Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)  
No eligibility age for the dependent spouse.
- **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**

The insured worker and their spouse must satisfy certain conditions to be entitled to spousal benefit —

- For the insured worker: They must be married and they must satisfy at least one track's age and contribution requirements to be eligible for pension benefits —see policy document *Belgium: Own Old-Age Benefits Plan Details* for more information
- For their spouse: They must satisfy the following conditions —
  - \* Income requirements:
    - They have stopped working or their income does not exceed an annual maximum. This income threshold varies by age and changes over time —[Table 1](#) provides maximum income for general employees from 2002-2023, [Table 2](#) provides maximum income for employees with entitlement to family allowance (e.g., with dependent children) from 2002-2023, and [Table 3](#) provides values from 1992-2001
  - \* Other requirements:
    - They do not receive own old-age benefit or survivor's benefit
    - They receive a pension but the amount of which does not exceed the difference between the amount of the insured's pension with the spousal supplement and the amount of the insured's pension without the spousal supplement
    - They do not receive any replacement income such as unemployment benefit, sickness benefit, or disability benefit
    - They do not receive a premium for time credit, career break, or reduced work performance

##### • **Divorced spouses**

A divorced spouse must satisfy the following requirements to be entitled to a spousal benefit:

- They are entitled to their own old-age benefit —see policy document *Belgium: Own Old-Age Benefits Plan Details* for more information

- They are not deprived of parental authority
- They have not been sentenced for having attempted to hurt their ex-spouse
- They are not remarried, unless the new marriage has been dissolved due to death or divorce

#### 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: No, the spousal benefit is granted along with the claiming of own old-age benefit.
- **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: No
- **Does the benefit entitlement depend on the surviving spouse's own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the deceased spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

The smoothed health index is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. See [Box 2](#) for more information.

#### Benefit formula for claiming at FEA

The Belgium statutory pension is a [DB](#) system based on the insured worker's contribution years and earnings. An extra amount of the pension benefit is paid if the worker is married and their spouse has limited resources, which is 15% of the insured worker's own old-age pension benefit. This supplement is suspended if the spouse's income exceeds an annual maximum. See [Formula 1](#) for computational details.

For detailed reference formulas and tables used in the calculation of benefits, and example of calculation, see:

- [Formula 2](#): For how the worker's monthly own old-age benefit is calculated
- [Formula 3](#): For how the average indexed annual earnings are calculated
- [Formula 4](#): For how the average indexed annual earnings are calculated when the guaranteed minimum wage applies
- [Table 4](#): Number of "computational years"
- [Table 5](#) and [Table 6](#): Annual salary cap (1992-2023)
- [Table 7](#): Salary cap for different types of contribution periods (as of 2021)
- [Table 8](#): Revaluation factors (effective December 1, 2022)
- [Table 9](#): Fictitious salary amount of assimilated periods for pension calculation
- [Table 10](#): Pension bonus —see subsection *Adjustment Formula for Delayed Claiming* for more details
- [Box 1](#): Example of application of the guaranteed minimum wage

Additionally, see [Formula 5](#) for how spousal benefit for divorced spouse is calculated.

#### 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: Yes
- **Adjustment formula**

Earnings from work may eliminate the spousal benefit. The spouse's income must not exceed an annual maximum —see subsection *Requirements to be eligible to receive benefit* for details about income requirements, the following tables for more information:

- [Table 1](#): Income thresholds by age for employees from 2002-2023
- [Table 2](#): Income thresholds by age for employees entitled to family allowance from 2002-2023
- [Table 3](#): Income thresholds for employees from 1992-2001

- **If benefits are reduced while working, does it effect future benefits?** Answer: No

## Tables and Formulas

**Table 1: Earnings Test for Spousal Benefit (Employee, 2002-2023)**

Time Period	Maximum Income (Age < 65 or <a href="#">SRA</a> from 2002-2008)	Maximum Income (Age $\geq$ 65 or <a href="#">SRA</a> from 2002-2008)
2023	9,236 €	26,678 €
2022	8,634	24,937
2021	8,496	24,540
2020	8,393	24,243
2019	8,172	23,604
2018	8,022	23,170
2017	7,856	22,690
2016	7,797	22,521
2015	7,793	22,509
2014	7,718	22,293
2013	7,570	21,865
2009-2012	7,421.57	21,437.5
2002-2008	7,421.57	21,437.5

**Source:** Article 64 of [Moniteur Belge, 1967, as amended](#)

**Note:** For [SRA](#) between 2002 and 2008, see Table001 for more information.

**Table 2: Earnings Test for Spousal Benefit (Employee with Entitlement to Family Allowance, 2002-2023)**

Time Period	Maximum Income (Age < 65 or <a href="#">SRA</a> from 2002-2008)	Maximum Income (Age ≥ 65 or <a href="#">SRA</a> from 2002-2008)
2023	13,854 €	32,451 €
2022	12,951	30,333
2021	12,744	29,850
2020	12,590	29,489
2019	12,258	28,712
2018	12,033	28,184
2017	11,784	27,600
2016	11,582.02	27,394
2015	11,578.02	27,379
2014	11,503.02	27,117
2013	11,355.02	26,596.5
2009-2012	11,132.37	25,147.30
2002-2008	11,132.37	25,147.30

**Source:** Article 64 of [Moniteur Belge, 1967, as amended](#)

**Note:**

1. These maximum income rates apply to employees with entitlement to family allowance (e.g., with dependent children).
2. For [SRA](#) between 2002 and 2008, see Table001 for more information.

**Table 3: Earnings Test for Spousal Benefit (1992-2001)**

Time Period	Maximum Income (Employee)	Maximum Income (Employee with Entitlement to Family Allowance)
1993-2001	276,586 F	414,879 F
1992	163,560	245,340

**Source:** Article 64 of [Moniteur Belge, 1967, as amended](#)

**Note:**

1. These maximum income rates apply to employees, or employees with entitlement to family allowance (e.g., with dependent children).
2. The conversion rate between euros and francs is: 1€ = 40.3399F.



**Formula 1: Spousal Old-Age Benefit (1992-present)**

$$B_{SP,i,t,t_c} = \frac{1}{12} \times \left\{ PIA_{i,t} + Bonus_{i,t} \right\}$$

- $B_{SP,i,t}$  = Individual  $i$ 's monthly spousal benefit at time  $t$  if claiming at time  $t_c \leq t$
- $PIA_{i,t}$  = Individual  $i$ 's primary insurance amount at time  $t$  (annual value):

$$PIA_{i,t} = 0.15 \times AIAE_{i,t}$$

where  $AIAE_{i,t}$  is the individual  $i$ 's average indexed annual earnings at time  $t$ , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits).

The individual is eligible for a minimum pension if they satisfy certain contribution requirements:

$$PIA_{i,t} = \max \{ 0.15 \times AIAE_{i,t}, CF_{i,t} \times MinPen_{i,t} \}$$

The policy details associated with eligibility and benefit of minimum pension are covered in the separate policy document: *Belgium Public Old-Age Social Assistance Plan Details*.

Effective January 1, 1997, earnings may be increased to the guaranteed minimum wage for pension benefit calculation if the individual satisfies certain contribution requirement —see [Formula 4](#) for more details. If the insured benefits from the guaranteed minimum wage for pension calculation, their primary insurance amount must not exceed a maximum amount multiplied by their career fraction:

$$PIA_{i,t} = \min \{ 0.15 \times AIAE_{i,t}^{MinWage}, CF_{i,t} \times MAX_{i,t} \}$$

- $AIAE_{i,t}^{MinWage}$  = Individual  $i$ 's average indexed annual earnings at time  $t$ , calculated using the guaranteed minimum wage —see [Formula 3](#) and [Formula 4](#) for more details
- $CF_{i,t}$  = Individual  $i$ 's career fraction, i.e., contribution years as a full-time employee compared to the best “computational years” of earning (e.g., 45 years for own old-age benefits, effective January 1, 2009 —see [Table 4](#) historical values):

$$CF_{i,t} = \begin{cases} FTE_{i,t} \div 45 & , \text{ if } FTE_{i,t} \geq 30 \\ ED_{i,t} \div (45 \times 312) & , \text{ if } FTE_{i,t} < 30 \end{cases}$$

- \*  $FTE_{i,t}$  = Individual  $i$ 's contribution years as a full-time employee
- \*  $ED_{i,t}$  = Individual  $i$ 's total contribution days as an employee, including full-time and part-time periods where part-time employment days are converted to full-time
- $MAX_{i,t}$  = The maximum amount of pension calculated with guaranteed minimum wage at time  $t$  —see [Table 6](#) for values from 1997-2023
- $Bonus_{i,t}$  = The pension bonus for individual  $i$  at time  $t$ , only available for people who have met the eligibility requirements by December 1, 2014 —see section *Adjustments for starting benefit after SRA (delayed claiming)* for more details. Pension bonus is accumulated on a daily basis, up to 312 days per year, and the amount of pension bonus depends on various conditions —see [Table 10](#) for details.

**Source:** Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

**Formula 2: Own Old-Age Benefit (1992-present)**

$$B_{OA,i,t,t_c} = \frac{1}{12} \times \left\{ PIA_{i,t} + Bonus_{i,t} \right\}$$

- $B_{OA,i,t}$  = Individual  $i$ 's monthly own old-age pension benefit at time  $t$  if claiming at time  $t_c \leq t$
- $PIA_{i,t}$  = Individual  $i$ 's primary insurance amount at time  $t$  (annual value), which is the best of:

$$\begin{cases} 0.6 \times AIAE_{i,t} & \text{Standard formulation} \\ CF_{i,t} \times MinPen_{i,t} & \text{Minimum pension} \\ \min \{ 0.6 \times AIAE_{i,t}^{MinWage}, CF_{i,t} \times MAX_{i,t} \} & \text{Guaranteed minimum wage} \end{cases}$$

where  $AIAE_{i,t}$  is the individual  $i$ 's average indexed annual earnings at time  $t$ , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits).

An individual is eligible for a minimum pension if they satisfy certain contribution requirements —see policy document *Belgium Public Old-Age Social Assistance Plan Details*. Effective January 1, 1997, for those not qualifying for the minimum pension, their average indexed annual earnings may be computed using a guaranteed minimum wage in each period ( $AIAE_{i,t}^{MinWage}$ ). If the insured benefits from the guaranteed minimum wage for pension calculation, their primary insurance amount must not exceed a maximum amount,  $MAX_{i,t}$ , multiplied by their career fraction,  $CF_{i,t}$ .

- $AIAE_{i,t}$ : [Formula 3](#)
- $AIAE_{i,t}^{MinWage}$ : [Formula 4](#)
- $CF_{i,t}$  = Individual  $i$ 's career fraction, i.e., contribution years as a full-time employee compared to the best “computational years” of earning (e.g., 45 years for own old-age benefits, effective January 1, 2009 —see [Table 4](#) for historical values):

$$CF_{i,t} = \begin{cases} FTE_{i,t} \div 45 & , \text{ if } FTE_{i,t} \geq 30 \\ ED_{i,t} \div (45 \times 312) & , \text{ if } FTE_{i,t} < 30 \end{cases}$$

- \*  $FTE_{i,t}$  = Individual  $i$ 's contribution years as a full-time employee
- \*  $ED_{i,t}$  = Individual  $i$ 's total contribution days as an employee, including full-time and part-time periods where part-time employment days are converted to full-time

- $MinPen_{i,t}$  = The minimum pension amount at time  $t$  —see Table24001 for values applicable to employees satisfying full-time contribution requirements from 1992-2024, and Table24002 for values applicable to employees satisfying part-time contribution requirements from 2017-2024
- $MAX_{i,t}$  = The maximum amount of pension calculated with the guaranteed minimum wage, see Table2402 for values from 1997-2024

- $Bonus_{i,t}$  = The pension bonus for individual  $i$  at time  $t$ , only available for people who have met the eligibility requirements by December 1, 2014 —see section *Adjustments for starting benefit after SRA (delayed claiming)* for more details. Pension bonus is accumulated on a daily basis, up to 312 days per year, and the amount of pension bonus depends on various conditions —see [Table 10](#) for details

**Source:** Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

**Note:** The policy details associated with minimum pension are covered in greater details in the separate policy document: *Belgium Public Old-Age Social Assistance Plan Details*.

**Formula 3: Average Indexed Annual Earnings Calculation (1992-present)**

$$AIAE_{i,t} = \frac{1}{45} \sum_{s=45} \left( \min \{ EARN_{i,s}, MAXEARN_{i,s} \} \times r_{i,s,t} \right)$$

- $AIAE_{i,t}$  = Individual  $i$ 's average indexed annual earnings at time  $t$ , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits)
- $EARN_{i,s}$  = Individual  $i$ 's annual earning in year  $s$ , e.g., actual wages earned during periods of employment, notional wages during [assimilated periods](#), and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{i,s,t}$  = The revaluation coefficient for year  $s$  at time  $t$  to adjust for inflation —see [Table 8](#) for values effective from December 1, 2022
- $MAXEARN_{i,s}$  = The annual wage ceiling at time  $t$  —see [Table 5](#), [Table 7](#), and [Table 6](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

**Formula 4: Average Indexed Annual Earnings Calculation with Guaranteed Minimum Wage (1997-present)**

$$AIAE_{i,t}^{MinWage} = \frac{1}{45} \sum_{s=45} \left( \max \{ \min \{ EARN_{i,s}, MAXEARN_{i,s} \} \times r_{i,s,t}, MinWage_{i,t} \} \right)$$

- $AIAE_{i,t}^{MinWage}$  = Individual  $i$ 's average indexed annual earnings at time  $t$ , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits). Effective January 1, 1997, if the individual has at least 15 years of contribution as an employee (at least 104 days per year), annual earnings are increased to the guaranteed minimum wage for benefit calculation
- $EARN_{i,s}$  = Individual  $i$ 's annual earning in year  $s$ , e.g., actual wages earned during periods of employment, notional wages during assimilated periods, and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{i,s,t}$  = The revaluation coefficient for year  $s$  at time  $t$  to adjust for inflation —see [Table 8](#) for details
- $MAXEARN_{i,s}$  = The annual wage ceiling at time  $t$  —see [Table 5](#), [Table 7](#), and [Table 6](#) for values over time
- $MinWage_{i,t}$  = The minimum wage at time  $t$  —see [Table 6](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#), [Federal Pension Service \(2023\)](#)

**Table 4: Computational Years for Own Old-Age Benefit Calculation (1992-present)**

Policy Period	Men	Women
From Jan 1, 2009	45	45
Jan 1, 2006 - Dec 31, 2008	45	44
Jan 1, 2003 - Dec 31, 2005	45	43
Jan 1, 2000 - Dec 31, 2002	45	42
Jul 1, 1997 - Dec 31, 1999	45	41
Before Jul 1, 1997	45	40

Source: [Moniteur Belge, 1997, as amended](#)

**Table 5: Annual Salary Cap for Pension Calculation (1992-2023)**

Year	Normal Salary Cap	Low Salary Cap
2023	73,225.86 € (estimated)	67,371.57 € (estimated)
2022	71,519.98	65,808.31
2021	63,944.74 (if pension starts in 2022)	58,833.17 (if pension starts in 2022)
2021	61,232.16 (if pension starts in 2021)	57,465.49 (if pension starts in 2021)
2020	60,026.75	56,334.23
2019	58,446.94	55,784.07
2018	57,602.62	54,978.21
2017	55,657.47	54,024.76
2016	54,648.70	53,045.58
2015	53,528.57	51,958.31
2014	52,972.54	51,418.58
2013	52,760.95	51,213.21
2012	51,092.44	50,585.52
2011	49,773.66	49,279.82
2010	47,960.29	47,816.83
2009	47,171.84	47,030.73
2008	46,895.18	46,754.91
2007	44,994.88	44,860.29
2006	44,081.27	-
2005	43,314.93	-
2004	41,564.11	-
2003	40,898.30	-
2002	39,367.70	-
2001	38,678.50	-
2000	36,835.37	-
1999	36,155.20	-
1998	34,808.09	-
1997	34,371.26	-
1996	33,923.29	-
1995	33,371.67	-
1994	32,859.53	-
1993	32,580.35	-
1992	31,707.02	-

**Source:** Federal Pension Service (2023)**Table 6: Guaranteed Minimum Wage (1997-2023)**

Time Period	Amount of Minimum Wage
2022-2023	18,450.12 €/year
2020 - 2021	18,088.35
2019	17,662.47
2015 - 2018	17,367.23
Sep 1, 2013 - Dec 31, 2014	17,026.70
Sep 1, 2009 - Aug 31, 2013	16,486.75
Jan 1, 2002 - Aug 30, 2009	13,151.04
1997 - 2001	509,916 F/year

**Source:** Moniteur Belge, 1997, as amended

**Note:** The amounts were linked to the pivot index of 405.55 (base 1966 = 100) and varied in accordance with the provisions of the [Law of August 2, 1971, as amended](#). Effective January 1, 2002, they are linked to the pivot index of 103.14 (base 1996 = 100).

**Table 7: Annual Salary Cap for Different Types of Contribution Periods for Year 2022**

Category	Salary Type	Salary Cap	Amount
Period of Employment	Real wage	Normal	71,519.98 €
Normal Cap for Assimilated Contribution Period (e.g., sickness leave)	Normal notional salary	Normal	71,519.98
Low Cap for Assimilated Contribution Period (e.g., unemployment period after age 58)	Low notional salary	Low	65,808.31
Minimum Cap for Assimilated Contribution Period (e.g., the 3rd period of unemployment from 2012)	Minimum notional salary	Minimum	30,269.27

Source: [Federal Pension Service \(2023\)](#)

**Note:**

1. The notional salary for an assimilated period is based on the total salary of career year preceding the assimilated period. If not applicable, the notional salary is based on the actual salary of the period, the actual salary following the period, or the fixed salary rate as of 1967.
2. Minimum notional salary is the same as the guaranteed minimum wage for pension calculation —see [Table 6](#) for values over time.

**Table 8: Revaluation Coefficient for Pensions (effective from December 1, 2022)**

Year of Earnings	Revaluation Coefficient	Year of Earnings	Revaluation Coefficient
2023	1.025218	1995	1.720849
2022	1.025218	1994	1.747648
2021	1.120072	1993	1.762611
2020	1.142564	1992	1.811186
2019	1.153832	1991	1.855185
2018	1.170745	1990	1.914756
2017	1.191407	1989	1.980781
2016	1.213399	1988	2.042336
2015	1.238790	1987	2.066048
2014	1.226758	1986	2.056982
2013	1.231677	1985	2.083642
2012	1.246961	1984	2.142236
2011	1.279999	1983	2.233536
2010	1.319162	1982	2.404662
2009	1.341211	1981	2.614519
2008	1.349123	1980	2.813912
2007	1.406102	1979	3.000997
2006	1.430951	1978	3.135285
2005	1.456268	1977	3.275345
2004	1.487854	1976	3.508073
2003	1.512076	1975	3.829547
2002	1.534048	1974	4.318403
2001	1.561393	1973	4.866044
2000	1.604228	1972	5.204465
1999	1.634393	1971	5.488178
1998	1.649817	1970	5.726649
1997	1.670813	1969	5.949929
1996	1.692842	1968	6.172873

Source: [Federal Pension Service \(2023\)](#)

**Note:** Earnings from each year are multiplied by the revaluation coefficient for that year while calculating pension amount.

**Table 9: Assimilated Periods and Fictitious Salary for Pension Calculation (1992-present)**

Type of Assimilated Periods	From 2017	2016-2012	2011-1992
Involuntary unemployment			
– 1st period	Normal	Normal	Normal
– 2nd period	Minimum	Normal	Normal
– 3rd period	Minimum	Minimum	Normal
Unemployment scheme with company supplement (RCC)	Minimum	After age 59: Normal Before age 59: Minimum	Normal
Pseudo-prepension	Minimum	After age 59: Normal Before age 59: Minimum	Normal
Part-time work with maintenance of rights			
- with income guarantee allowance	Normal	Normal	Normal
- without income guarantee allowance	Minimum	Minimum	Minimum
Time credit and career break	Normal or minimum	Normal or minimum	Normal or minimum
Other cases:	Normal	Normal	Normal
– Sickness, invalidity or disability			
– Accident at work or occupational disease			
– Maternity leave, paternity leave, adoption leave, foster parent leave, parental leave			
– Annual vacation			
– Strike			
– Continued insurance			
– Reduction of benefits due to redistribution of work			
– Palliative care leave and medical assistance leave			
– Military service			

**Source:** [Federal Pension Service \(2023\)](#)**Note:**

1. The notional salary for an assimilated period is based on the total salary of career year preceding the assimilated period. If not applicable, the notional salary is based on the actual salary of the period, the actual salary following the period, or the fixed salary rate as of 1967.
2. Minimum notional salary is the applicable annual minimum salary cap, which is the same amount as the guaranteed minimum wage —see [Table 6](#) for values over time.

**Table 10: Pension Bonus for Employment after Retirement Age (value as of 2023)**

Year	Bonus Amount	Duration
2014	1.8651	First 12 months after retirement age
	2.1138	From the 13th to the 24th month
	2.3625	From the 25th to the 36th month
	2.6111	From the 37th to the 48th month
	2.8598	From the 49th to the 60th month
	3.1085	From the 61st month
2006-2013	2.8564 €/day	-

**Source:** [Moniteur Belge, 2005, as amended, Moniteur Belge, 2013, as amended, Federal Pension Services \(2023\)](#)

**Box 1: Example of Application of the Guaranteed Minimum Wage**

A person worked 300 days in 1977 with a salary of 8,000 €. The revaluation coefficient for 1977 is 3.148004 in 2022. First, we adjust the amount of minimum wage, 18,450.12 € in 2022, for cost of living by multiplying the published figure with the current index (169.23 from December 1, 2022) and dividing it by the linked pivot index (103.14):

$$18,450.12 \times 169.23 \div 103.14 = 30,269.27\text{€}$$

We convert the guaranteed minimum wage to the level in 1977 by dividing the minimum wage by the revaluation coefficient:

$$30,269.27 \div 3.148004 = 9,615.39\text{€}$$

Second, we adapt the guaranteed minimum wage according to days of employment in 1977 and compare it to the actual wage earned in 1977:

$$9,615.39 \times \frac{300}{312} = 9,245.57\text{€} > 8,000\text{€}$$

Since the actual wage is lower than the minimum wage, their wage will be replaced by this minimum amount for pension calculation.

**Source:** [Federal Pension Service \(2023\)](#)

**Note:** The euro banknotes and coins were introduced in Belgium on January 1, 2002, in place of the Belgian franc. The conversion rate between euros and franc is: 1€ = 40.3399F.

**Formula 5: Divorced Spouse's Spousal Old-Age Benefit (1992-present)**

$$B_{SP(divorced),i,t,t_c} = \frac{1}{45} \times 0.6 \times \sum_{s=45} \left( \max \{0.625 \times EARN_{j,s} - EARN_{i,s}, 0\} \times r_{i,s,t} \right)$$

- $B_{SP(divorced),i,t}$  = Divorced spouse  $i$ 's monthly spousal benefit at time  $t$  if claiming at time  $t_c \leq t$
- $EARN_{j,s}$  = Divorced spouse  $i$ 's ex-spouse  $j$ 's annual earning in year  $s$ . If  $j$  did not earn in year  $s$ , their earnings are assigned zeros for that year
- $EARN_{i,s}$  = Individual  $i$ 's annual earning in year  $s$ . If  $i$  did not earn in year  $s$ , their earnings are assigned zeros for that year
- $r_{i,s,t}$  = The revaluation coefficient for year  $s$  at time  $t$  to adjust for inflation —see [Table 8](#) for values effective from December 1, 2022

**Source:** Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

**Box 2: Smoothed Health Index**

The smoothed health index is derived from the health index and is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. The health index has been calculated since January 1994 and is determined by removing a number of products from the consumer price index product basket, including alcoholic beverages, tobacco products, and motor fuels (except for liquefied petroleum gas, LPG).

Public wages and social benefits are increased by 2% as soon as the smoothed index reaches a given value, called the pivot index. See formula below for how the smoothed health index is calculated:

$$\text{Smoothed Health Index}_t = \begin{cases} \frac{1}{4} \sum_{i=t-3}^t \text{Health Index}_i & , \text{January 1, 1994 - March 31, 2015} \\ 100.66 & , \text{April 1, 2015 - April 30, 2016} \\ \frac{1}{4} \sum_{i=t-3}^t \text{Health Index}_i \times 98\% & , \text{From May 1, 2016} \end{cases}$$

where  $\text{Smoothed Health Index}_t$  is the smoothed health index at time  $t$  and  $\text{Health Index}_i$  is the health index at time  $i$ . Health index has been published monthly since 1994 and is available on the website of the Belgian Statistical Office.

As of March 9, 2023, the health index was 174.31 (base 1996 = 100) in February 2023, 175.87 (base 1996 = 100) in January 2023, 175.72 (base 1996 = 100) in December 2022, and 175.10 (base 1996 = 100) in November 2022. The smoothed health index is therefore:

$$\frac{1}{4} \times (175.10 + 175.72 + 175.87 + 174.31) \times 98\% = 171.745$$

If the smoothed health index exceeds the pivot index linked to the social benefits and salaries, they will be subject to an adjustment. More information can be found on the website of the Wages Service of the Federal Pension Service Finances at <https://persopoint.be/fr/services/administration-des-salaires/principes-generaux-de-l-index>.

**Source:** Moniteur Belge, 1994, as amended, Belgian Statistical Office (2023)



## 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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Federal Pension Service (2023). Available in French, and Dutch only. As of June 22, 2023. [\[Link\]](#)

Moniteur Belge (1967). Arrêté royal n° 50 relatif à la pension de retraite et de survie des travailleurs salariés. [Royal Decree n°50 on the retirement and survivor's pension for employees.], Belgian Official Gazette of October 24, 1967. Available in French and Dutch only. As of September 20, 2022. [\[Link\]](#)

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## 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.

**Assimilated Periods:** Periods of inactivity that, without necessarily paying contributions, are equated to periods of employment such as periods of unemployment, sickness leave, maternity leave, and military service.

**Career Fraction:** Contribution years as a full-time employee compared to the best “computational years” of earning (e.g., 45 years for own old-age benefits in 2023)

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

**Claimable benefit:** A benefit where the beneficiary must actively file a claim for benefits with the government’s administering 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.

**Defined Benefit system (DB):** An old-age benefit system where a worker’s benefits paid at retirement are based on a defined formula typically consisting of contribution years, a measure of final average earnings and a multiplier (sometimes known as an accrual factor).

**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.

**Eligibility Track 1: Aged:** An eligibility track for regular old-age benefits that is based primarily on age with a minimal number of required contribution years, i.e., age 65 and at least 1 day of contribution for employees in 2023.

**Eligibility Track 2: Long-Term Insured Persons:** An alternative eligibility track for unreduced regular old-age benefits that is based primarily on age with a minimal number of required contribution years, which allows people to retire before statutory retirement age.

**European Economic Community (EEC):** A regional organization created by the Treaty of Rome of 1957, aiming to foster economic integration among its member states, which was later renamed the European Community (EC).

**Full Career:** Number of years considered for pension calculation, i.e., 45 years in 2023.

**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.

**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.

**Statutory Retirement Age (SRA):** The age at which individuals are eligible to receive their full own old-age 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.

## Version information

*Current Version: 1.0 (August 2023)*

### Version History

- 1.0 (August 2023): First version

## Additional resources

The following resources provide additional details for the interested reader:

Service fédéral des Pensions [Federal Pensions Service].

Available at: <https://www.sfpd.fgov.be/fr>

Features: Provides summary and details of current version of Belgium pension system.

Other papers of interest include:

- OECD (2019). Pensions at a Glance: Country Profiles- Belgium.  
Available at: <https://www.oecd.org/els/public-pensions/PAG2019-country-profile-Belgium.pdf>
- Anne-Lore Fraikin, Alain Joustien, and Mathieu Lefebvre (2018). Social Security Incentives in Belgium: An Analysis of Four Decades of Change.  
Available at: <http://www.nber.org/papers/w25375>