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Gateway Policy Explorer: Retirement Series

Austria

Survivor Old-Age Benefit Plan Details

1992-2022

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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.

Austria

Survivor Old-Age Benefits
Plan details 1992-2022 * †

The Austrian old-age pension benefit provides lifetime benefits for surviving spouses who were married to the deceased person when the death occurred. In case of divorce, a divorced ex-spouse is eligible if they were entitled to maintenance or received maintenance payments from the deceased. Since 2010, surviving spouse's pension also applies to registered partners.

Key Dates

First law: 1909

Major changes since 1992: 2000

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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 1992-1999

Overview

The Austrian old-age and survivor pension benefits are part of its public pension system. During this period, it is a defined benefit system (DB) based on a person's contribution years and earnings. The General Social Insurance Act (Allgemeines Sozialversicherungsgesetzes, ASVG) forms the legal basis of the Austrian public old-age pension system.

There are separate systems for miners, notaries, public employees, and self-employed persons in trade, industry, and agriculture:

- The Commercial Social Security Act (GSVG) regulates the compulsory insurance of the “self-employed”
- The Freelance Self-Employed Social Insurance Act (FSVG) regulates the health, accident and pension insurance cover of self-employed professionals in Austria, e.g., doctors, pharmacists, civil engineers and patent attorneys
- The Farmers' Social Insurance Act (BSVG) primarily regulates the social insurance of farmers and their family members

The survivor's pension is defined within ASVG, which includes three types of benefits: lifetime pension, temporary pension and one-time benefit (severance pay). These benefits include an income-tested minimum for low-income surviving spouses. This document focuses on spousal survivor benefits.

Eligibility

Are divorced widows or widowers 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)**
Not applicable — Eligibility is primarily based on contribution history of deceased spouse
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

A key determinant of benefit eligibility is the number of insurance months. Insurance months (Versicherungszeiten) include contribution times (Beitragszeiten) and substitute times (Ersatzzeiten):

- Contribution times include periods of compulsory insurance, voluntary insurance, family hospice leave (up to 9 months), and periods of employment not subject to pension insurance (e.g. as a civil servant) for which a transfer amount was paid to the [PVA](#) after the end of the period
- Substitute times include times of child-rearing, maternity leave, sickness leave, military and community service, and school, study and training.

There are three alternative survivor benefits depending on conditions concerning the deceased and the surviving spouse —

Lifetime survivor's pension

A spouse is eligible for a lifetime monthly benefit payment if the following conditions of the deceased and the surviving spouse are met:

- Conditions concerning the deceased: Must satisfy one of the following —
 - * 180 contribution months to compulsory insurance, taking into account up to 24 months of child-rearing per child and up to 30 months of military or civilian service, or voluntary insurance
 - * 300 insurance months acquired after December 31, 1995
 - * 60 insurance months within the last 120 months (framework period) before age 50 and increase up to 180 insurance months after age 50 —see [Table 1](#) for changes in contribution requirement
 - * 6 insurance months if the insured spouse died before age 27

Exception: Contribution requirements do not apply if the death is due to an accident at work, occupational disease, or accident in the army

- Conditions concerning the surviving spouse: The surviving spouse must not remarry and must satisfy one of the following —
 - * A child was born in the marriage
 - * 10 years of marriage if the surviving spouse was under age 35 when the spouse died or the surviving spouse was above age 35 when the spouse died and the deceased was older than 60 (woman) or 65 (man)

- * If the surviving spouse was above age 35 when the spouse died and the deceased was a pensioner at the time of the marriage, the marriage duration requirement varies —
 - 3 years if the spousal age difference is no more than 20 years
 - 5 years if the spousal age difference is 20 - 25 years
 - 10 years if the spousal age difference is more than 25 years

Temporary survivor's pension

A spouse is eligible for a temporary monthly widow(er)'s benefit payment for 30 months if the following conditions of the deceased and the surviving spouse are met:

- Conditions concerning the deceased: Same as the requirements for lifetime pension
- Conditions concerning the surviving spouse: The surviving spouse must not remarry and must satisfy one of the following —
 - * The surviving spouse was under age 35 when the spouse died and the marriage lasted less than 10 years
 - * The surviving spouse was above age 35 when the spouse died, the deceased was a pensioner or older than 60 (woman) or 65 (man) at the time of the marriage, and the requirement on marriage duration is not satisfied
 - * Exception: If the surviving spouse has disabilities when the temporary pension expires, the benefit continues for the duration of the disability

One-time benefit (severance pay)

A spouse is eligible to a one-time settlement benefit (severance pay) if contribution requirement for the deceased for lifetime or temporary survivor's pension is not satisfied and the deceased had at least 1 month of contribution.

One-time benefit (remarriage)

If a new marriage occurs during claim of lifetime survivor's pension, the surviving spouse receives a settlement of 35 times the monthly pension benefit. In case of temporary survivor's pension, the benefit ceases to exist upon remarriage.

• **Divorced widows/widowers**

A divorced ex-spouse is entitled to survivor's pension if the deceased was responsible for maintenance payment (e.g., alimony) at the time of death. If the deceased paid alimony after a final divorce without a court judgement, a court settlement, or a contract, the divorced ex-spouse is entitled if the marriage lasted at least 10 years and verifiable alimony was paid during at least the last year before the death. In principle, the amount of the survivor's pension may not exceed the amount of the maintenance obligation or the actual maintenance payment.

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

- **Can an individual start benefits before FEA with penalty?** 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):** Annuity or lump sum, depending on conditions concerning the deceased and the surviving spouse

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 individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Adjustment factor (Anpassungsfaktor) is published by the Federal Minister for Social Security, Generations and Consumer Protection (Der Bundesminister für soziale Sicherheit, Generationen und Konsumentenschutz) every year for the following year to adjust for the average increase in consumer prices in 12 months up to July of the preceding year, using the 2000 consumer price index or an index replacing it. The average increase in consumer prices is computed using the arithmetic mean of the annual inflation rates published by Statistics Austria for the calculation period.

Benefit formula for claiming at FEA

The survivor's pension is a percentage of invalidity/disability pension or regular old-age pension to which the deceased was or would have been entitled. The percentage depends on the relevant gross income of the deceased and the surviving spouse, including —

- Earned income
- Recurring cash benefits
- Recurring cash payments
- Administrative pensions
- Pensions based on foreign insurance or pension systems (unless these are survivor benefits from the same insured event)

The amount of the survivor's pension is between 40% and 60% of the deceased's pension.

[Formula 1](#) provides details on how the benefit is calculated during this period. Please refer to the policy document on *Austria Public Own Old-Age Benefit Plan Details* for calculation of the pension of the deceased.

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

Chapter 2: Policy enacted 2000-2022

Policy change in 2000

Law 101/2000, effective October 1, 2000, made two substantial changes to survivor's pensions:

- The formula for calculating the survivor benefit was revised and the amount of the survivor's benefit is now between 0% and 60% of the deceased's old-age benefit
- The sum of the survivor's gross income and pension benefit is capped at 2 times the monthly maximum contribution basis

Other reforms during this period include:

- Law 135/2009, effective January 1, 2010, established that survivors' benefits apply to surviving registered partners and ex-partners defined within [Registered Partnership Act \(EPG\)](#)

Overview

The Austrian old-age and survivor pension benefits are part of its public pension system. Prior to the 2005 reform, it is a defined benefit system (DB) based on a person's contribution years and earnings. Since the 2005 reform, it is a defined benefit system (DB) which uses pension account to record individual contribution history. The General Social Insurance Act (Allgemeinen Sozialversicherungsgesetzes, ASVG) and the General Pensions Act (Allgemeinen Pensionsgesetzes, APG) form the legal basis of the Austrian public old-age pension system.

There are separate systems for miners, notaries, public employees, and self-employed persons in trade, industry, and agriculture:

- The Commercial Social Security Act (GSVG) regulates the compulsory insurance of the "self-employed"
- The Freelance Self-Employed Social Insurance Act (FSVG) regulates the health, accident and pension insurance cover of self-employed professionals in Austria, e.g., doctors, pharmacists, civil engineers and patent attorneys
- The Farmers' Social Insurance Act (BSVG) primarily regulates the social insurance of farmers and their family members

The survivor's pension is defined within ASVG, which includes three types of benefits: lifetime survivor's pension, temporary survivor's pension and one-time benefit (severance pay). These benefits include an income-tested minimum for low-income surviving spouses. Additionally, effective October 1, 2000, these benefits may be reduced if the sum of the surviving spouse's gross income and the survivor's pension exceeds 2 times the monthly maximum contribution basis. This document focuses on spousal survivor benefits.

Eligibility

Are divorced widows or widowers 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)**
Not applicable — Eligibility is primarily based on contribution history of deceased spouse
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

A key determinant of benefit eligibility is the number of insurance months. Insurance months (Versicherungszeiten) include contribution times (Beitragszeiten) and substitute times (Ersatzzeiten):

- Contribution times include periods of compulsory insurance, voluntary insurance, family hospice leave (up to 9 months), and periods of employment not subject to pension insurance (e.g. as a civil servant) for which a transfer amount was paid to the [PVA](#) after the end of the period
- Substitute times include times of child-rearing, maternity leave, sickness leave, military and community service, and school, study and training.

There are three alternative survivor benefits depending on conditions concerning the deceased and the surviving spouse. Effective January 1, 2010, survivor's pension also applies to surviving registered partners defined in Registered Partnership Act (EPG) —

Lifetime survivor's pension

A spouse is eligible for a lifetime monthly benefit payment if the following conditions of the deceased and the surviving spouse are met:

- Conditions concerning the deceased: Must satisfy one of the following —
 - * 180 contribution months to compulsory insurance, taking into account up to 24 months of child-rearing per child and up to 30 months of military or civilian service, or voluntary insurance
 - * 300 insurance months acquired after December 31, 1995
 - * 60 insurance months within the last 120 months (framework period) before age 50 and increase up to 180 insurance months after age 50 —see [Table 1](#) for changes in contribution requirement
 - * 6 insurance months if the insured spouse died before age 27
- Exception: Contribution requirements do not apply to death due to accident at work, occupational disease, or accident in the army
- Conditions concerning the surviving spouse: The surviving spouse must not remarry and satisfy one of the following —
 - * A child was born in the marriage
 - * 10 years of marriage if the surviving spouse was under age 35 when the spouse died or the surviving spouse was above age 35 when the spouse died and the deceased was older than 60 (woman) or 65 (man)
 - * If the surviving spouse was above age 35 when the spouse died and the deceased was a pensioner at the time of the marriage, requirement on marriage duration varies —
 - 3 years if the spousal age difference is less than 20 years
 - 5 years if the spousal age difference is 20 - 25 years
 - 10 years if the spousal age difference is more than 25 years

Temporary survivor's pension

A spouse is eligible for a temporary monthly benefit payment for 30 months if the following conditions of the deceased and the surviving spouse are met:

- Conditions concerning the deceased: Same as the requirements for lifetime pension
- Conditions concerning the surviving spouse: The surviving spouse must not remarry and must satisfy one of the following —
 - * The surviving spouse was under age 35 when the spouse died and the marriage lasted less than 10 years
 - * The surviving spouse was above age 35 when the spouse died, the deceased was a pensioner or older than 60 (woman) or 65 (man) at the time of the marriage, and the requirement on marriage duration is not satisfied
 - * Exception: If the surviving spouse has disabilities when the temporary pension expires, the benefit continues for the duration of the disability

One-time benefit (severance pay)

A spouse is eligible to a one-time settlement benefit (severance pay) if contribution requirement for the deceased for lifetime or temporary survivor's pension is not satisfied and the deceased had at least 1 month of contribution.

One-time benefit (remarriage)

If a new marriage occurs during claim of lifetime survivor's pension, the surviving spouse receives a settlement of 35 times the monthly pension benefit. In case of temporary survivor's pension, the benefit ceases to exist upon remarriage.

• **Divorced widows/widowers**

A divorced ex-spouse is entitled to survivor's pension if the deceased was responsible for maintenance payment (e.g., alimony) at the time of death. If the deceased paid alimony after a final divorce without a court judgement, a court settlement, or a contract, the divorced ex-spouse is entitled if the marriage lasted at least 10 years and verifiable alimony was paid during at least the last year before the death. In principle, the amount of the survivor's pension may not exceed the amount of the maintenance obligation or the actual maintenance payment. Effective January 1, 2010, this also applies to registered partners.

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

- **Can an individual start benefits before FEA with penalty?** 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):** Annuity or lump sum, depending on conditions concerning the deceased and the surviving spouse

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 individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Adjustment factor (Anpassungsfaktor) is published by the Federal Minister for Social Security, Generations and Consumer Protection (Der Bundesminister für soziale Sicherheit, Generationen und Konsumentenschutz) every year for the following year to adjust for the average increase in consumer prices in 12 months up to July of the preceding year, using the 2000 consumer price index or an index replacing it. The average increase in consumer prices is computed using the arithmetic mean of the annual inflation rates published by Statistics Austria for the calculation period.

Benefit formula for claiming at FEA

The survivor's pension is a percentage of invalidity/disability pension or regular old-age pension to which the deceased was or would have been entitled. The percentage depends on the relevant gross income of the deceased and the surviving spouse, including —

- Earned income
- Recurring cash benefits
- Recurring cash payments
- Administrative pensions
- Pensions based on foreign insurance or pension systems (unless these are survivor benefits from the same insured event)

Effective October 1, 2000, the amount of the survivor's pension is limited to 0% to 60% of the deceased's pension.

[Formula 2](#) provides details on how the benefit is calculated during this period and [Table 2](#) provides applicable reference values. Please refer to the policy document on *Austria Public Own Old-Age Benefit Plan Details* for calculation of the pension of the deceased.

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**

Effective October 1, 2000, survivor benefits are income tested. A survivor's pension may be reduced to as low as zero if the sum of his/her own income and the widow(er)'s pension exceeds 2 times the monthly maximum contribution basis.

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

Tables and Formulas

Table 1: Contribution Requirement for Invalidity or Disability Pension and Survivor's Pension

Age	Insurance Month	Framework Period
60	180	360
59	168	336
58	156	312
57	144	288
56	132	264
55	120	240
54	108	216
53	96	192
52	84	168
51	72	144
50 or younger	60	120

Source: § 236 of ASVG ([Bundesgesetzblatt, 1955](#))

Formula 1: Survivor's Pension Benefit Calculation (1992-1999)

$$B_{SU,j,t} = B_{OA,i,t} \times P_{SU,j,t}$$

- $B_{SU,j,t}$ = The surviving spouse j 's monthly survivor's at time t
- $B_{OA,i,t}$ = The deceased spouse i 's monthly own old-age pension at time t —See *Austria Public Own Old-Age Benefit Plan Details* for additional information
- $P_{SU,j,t}$ = The percentage of the deceased spouse i 's own old-age pension that the surviving spouse j is entitled to at time t

$$P_{SU,j,t} = \begin{cases} 60\% & \text{if } \frac{BG_{j,t}}{BG_{i,t}} < \frac{1}{3} \\ 70\% - 30\% \times \frac{BG_{j,t}}{BG_{i,t}} & \text{if } \frac{1}{3} \leq \frac{BG_{j,t}}{BG_{i,t}} \leq 1 \\ 40\% & \text{if } \frac{BG_{j,t}}{BG_{i,t}} > 1 \end{cases}$$

Key components of the formula are:

- $BG_{j,t}$ = Calculation basis of the surviving spouse j , calculated as j 's average gross income in the last two years before the death of the deceased i
- $BG_{i,t}$ = Calculation basis of the deceased spouse i , calculated as i 's average gross income in the last two years before the time of death. If the income of the deceased was reduced in the last two years due to illness or unemployment, average gross income in the last four years forms the calculation basis

Source: § 264 of ASVG ([Bundesgesetzblatt, 1955](#))

Formula 2: Survivor's Pension Benefit Calculation (2000-Present)

$$B_{SU,j,t} = \min \left\{ B_{OA,i,t} \times P_{SU,j,t}, 2 \times \text{MAXEARN}_t - \text{EARN}_{j,t} \right\}$$

- $B_{SU,j,t}$ = The surviving spouse j 's monthly survivor's at time t
- $B_{OA,i,t}$ = The deceased spouse i 's monthly own old-age pension at time t —See *Austria Public Own Old-Age Benefit Plan Details* for additional information
- $P_{SU,j,t}$ = The percentage of the deceased spouse i 's own old-age pension that the surviving spouse j is entitled to at time t

$$P_{SU,j,t} = \begin{cases} 60\% & \text{if } \frac{BG_{j,t}}{BG_{i,t}} < \frac{1}{3} \\ 70\% - 30\% \times \frac{BG_{j,t}}{BG_{i,t}} & \text{if } \frac{1}{3} \leq \frac{BG_{j,t}}{BG_{i,t}} \leq \frac{7}{3} \\ 0 & \text{if } \frac{BG_{j,t}}{BG_{i,t}} > \frac{7}{3} \end{cases}$$

Key components of the formula are:

- $BG_{j,t}$ = Calculation basis of the surviving spouse j , calculated as j 's average gross income in the last two years before the death of the deceased i
- $BG_{i,t}$ = Calculation basis of the deceased spouse i , calculated as i 's average gross income in the last two years before the time of death. If the income of the deceased was reduced in the last two years due to illness or unemployment, average gross income in the last four years forms the calculation basis
- MAXEARN_t = The monthly maximum contribution basis (Höchstbeitragsgrundlage) at time t —see [Table 2](#) for maximum contribution basis over time
- $\text{EARN}_{j,t}$ = The surviving spouse j 's gross income at time t

Source: § 264 of ASVG ([Bundesgesetzblatt, 1955](#))

Table 2: Maximum Contribution Basis (Höchstbeitragsgrundlage)

Year	Monthly Maximum Contribution Basis
2022	5,670.00 €
2021	5,550.00
2020	5,370.00
2019	5,220.00
2018	5,130.00
2017	4,980.00
2016	4,860.00
2015	4,650.00
2014	4,530.00
2013	4,440.00
2012	4,230.00
2011	4,200.00
2010	4,110.00
2009	4,020.00
2008	3,930.00
2007	3,840.00
2006	3,750.00
2005	3,630.00
2004	3,450.00
2003	3,360.00
2002	3,270.00
2001	3,226.67
2000	3,139.47
1999	3,095.86
1998	3,052.26
1997	2,965.05
1996	2,834.24
1995	2,747.03
1994	2,616.22
1993	2,441.81
1992	2,311.00
1991	2,180.18
1990	2,092.98
1989	2,049.37
1988	2,005.77
1987	1,918.56
1986	1,874.96
1985	1,787.75
1984	1,744.15
1983	1,656.94
1982	1,569.73
1981	1,482.53
1980	1,417.12
1979	1,351.71
1978	1,220.90
1977	1,090.09
1976	959.28

Source: § 45 of ASVG ([Bundesgesetzblatt, 1955](#))

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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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.

ASVG: General Social Insurance Act (Allgemeines Sozialversicherungsgesetzes, ASVG) is the main act that governs benefits prior to 2005 and provides benefits under a DB system.

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.

Class A: Persons born before January 1, 1955 that are only eligible for benefits under the historical DB plan governed by ASVG.

Class B: Persons born on or after January 1, 1955 and who have not yet acquired any paid or credited contributions before 2005. They are eligible only for benefits under the DB system governed by APG.

Class C: Persons born on or after January 1, 1955 and who have acquired at least 1 insurance month by December 31, 2004. They are eligible for benefits based on the DB system governed by APG.

Class: The 2005 Pension Reform created a separate old-age benefit system for workers based on their work history and birth year. We define three distinct “classes” of workers, and each class has its own benefit eligibility rules and formulas. This terminology is not used by Austrian government but helps the authors to concisely convey information about old-age benefit plan design.

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.

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.

PVA: Pension Insurance Institution (Pensionsversicherungsanstalt, PVA) is one of five pension institutions responsible for administering social insurance. PVA is the largest insurance provider for all employees (i.e., workers that are not self-employed). Old-age benefits within ASVG are administered by PVA.

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 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: 1.1 (August 2023)

Version History

- 1.0 (June 2022): First version
- 1.1 (August 2023): Updated formatting and terminology

Additional resources

The following resources provide additional details for the interested reader:

Arbeit und Pension [Work and Retirement in Austria].

Available at: https://www.oesterreich.gv.at/themen/arbeit_und_pension.html

Features: Provides summary and details of current version of Austria pension insurance laws.

Other papers of interest include:

- OECD (2019). Pensions at a Glance: Country Profiles- Austria.
Available at: <https://www.oecd.org/els/public-pensions/PAG2019-country-profile-Austria.pdf>
- Austria Federal Ministry of Finance (2018). Austrian Country Fiche on Public Pensions.
Available at: https://ec.europa.eu/info/sites/default/files/economy-finance/final_country_fiche_at.pdf