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Gateway Policy Explorer: Retirement Series

Denmark

Survivor 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.

Denmark

Survivor Old-Age Benefits
Plan details 1992-2023 * †

Denmark's public pension system covers all citizens and long-term residents of Denmark. The Danish national pension (Folkepension) is a defined benefit (DB) pension scheme based on a person's residency and citizenship. The National Pension (Folkepension) system provides a temporary benefit to the surviving spouse or cohabitant of a deceased Danish pensioner. Additionally, surviving spouses of deceased Danish pensioners are entitled to a lump-sum payment of any remaining balance from their spouse's Labor Market Supplementary Pension. Survivors who meet certain income-testing requirements are granted additional one-time payments in the form of a Survivorship Assistance and Funeral Assistance.

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.

† 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

Denmark's public pension system covers all citizens and long-term residents of Denmark. The Danish national pension ([Folkepension](#)) is a [defined benefit \(DB\)](#) pension scheme based on a person's residency and citizenship. The National Pension (Folkepension) system provides a temporary benefit to the surviving spouse or cohabitant of a deceased Danish pensioner, [Efterlevelsespension](#). Folkepension survivor benefits are only granted if both the surviving spouse and the deceased were recipients of public pension benefits. Additionally, surviving spouses of deceased Danish pensioners are entitled to a lump-sum payment of any remaining balance from their spouse's Labor Market Supplementary Pension ([Arbejdsmarkedets Tillægspension, ATP](#)). Survivors who meet certain income-testing requirements are granted additional one-time payments in the form of a [Survivorship Allowance \(Efterlevelseshjælp\)](#) and funeral assistance ([Begravelseshjælp](#)). The Danish public pension system provides different regulations, benefit amounts, and asset tests for funeral benefits to surviving families of deceased individuals under the age of 18. However, the focus of the Danish Old Age Survivor Benefits document is on policies affecting individuals aged 50 and older. Therefore, details on benefits to survivors of deceased younger than 18 are not provided in this document.

Other policy reforms during this period include:

- Legislative Decree No. 546 of 2005 ([Retsinformation, 2005](#)), effective January 1, 2007 and known as the [Health Act](#) established [Begravelseshjælp](#), an additional one-time payment to survivors for assistance with funeral costs. Funeral assistance payments are provided by municipalities but rules for calculation of the benefit amount are set by the Minister of the Interior and Health and declared in Legislative Decree No. 1207 of 2006 ([Retsinformation, 2006b](#)).
- Executive Order No. 1193 of 2014 ([Retsinformation, 2014a](#)), effective January 1, 2015, transferred regulatory and disbursement authority of survivorship allowance and funeral assistance to [Udbetaling Danmark](#). This authority was previously given to municipalities under the [Social Assistance Act](#).
- Executive Order No. 561 of 2015 ([Retsinformation, 2015a](#)), effective May 1, 2015, increased the funeral assistance allowance and income threshold amounts according to the percentage rate increases set by the Rate Regulation Act.

Eligibility

This section discusses requirements for a surviving spouse or partner to be eligible to receive a benefit from their deceased spouse's old-age benefit system(s).

Are divorced widows or widowers 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)**
None
- **Does FEA vary by sex?** Answer: Not applicable
- **Does FEA vary by birth year?** Answer: Not applicable

Requirements to be eligible to receive benefit

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

Qualifications vary by benefit type. [Folkepension Survivor Benefit \(Efterlevelsespension\)](#) is available only to survivors who are recipients of Danish public pension benefits. All other survivor benefits are available to surviving spouses of deceased Danish citizens who meet the eligibility criteria detailed below.

[Folkepension Survivor Benefit \(Efterlevelsespension\)](#)

A surviving spouse or cohabitant receives the deceased's [Folkepension](#) benefits for three months after their death provided ([Legislative Decree No. 527, § 48, Retsinformation, 2022](#)):

- ◇ Conditions concerning the deceased:
 - They were receiving Folkepension benefits at the time of death.
- ◇ Conditions concerning the surviving spouse:
 - They receive a public pension, early retirement pension, or disability pension.
 - They were cohabiting with the deceased at a shared residence at the time of death, and were not placed in a residential facility.
 - They have not renounced their survivor's pension benefits.

Survivorship Allowance (Efterlevelseshjælp)

A spouse or cohabitant qualifies for a survivorship allowance if they meet the following qualifications ([Act No. 533, § 2, Retsinformation, 2015b](#)):

- ◇ Conditions concerning the deceased:
 - They were a Danish citizen or permanent resident and eligible for public benefits.
- ◇ Conditions concerning the surviving spouse:
 - They apply for the benefit within 6 months of their partner's death.
 - They lived in Denmark, another EEA country, Switzerland, or another country included in EC Regulation No. 883 for 3 years prior to the death ([Act No. 533, § 2 Stk. 2, Retsinformation, 2015b, Regulation No. 883/04, Article 7, Official Journal of the European Communities, 2019](#)).^[1]
 - Their income in the month preceding the death of their partner is below the bracket 10 income range when converted to an annual basis. In 2023, their income must be below 401,327 Kr. See [Table 1](#) for calculated income brackets over time.
 - They did not receive Folkepension survivor benefits after their partner's death.

Funeral Assistance (Begravelseshjælp)

Funeral assistance is available to surviving spouses, cohabitants, and children under 18 of deceased Danish citizens provided ([Act No. 546, § 45, Retsinformation, 2005](#)):

- ◇ Conditions concerning the deceased:
 - The deceased was a Danish citizen.
 - They were entitled to Danish public benefits at the time of death.
- ◇ Conditions concerning the survivor:
 - They are the surviving spouse or child under 18 of the deceased.
 - Their assets do not exceed the established asset threshold —see [Formula 1](#) for details.

ATP Survivor Benefit

A lump sum payment is made to surviving spouses if they meet the following qualifications ([Legislative Decree No. 1110, Chapter 4, Retsinformation, 2014b](#)):

- ◇ Conditions concerning the deceased:
 - They were entitled to, or already receiving, ATP pension benefits —see document on Denmark Public Own Old-Age benefits for details ([Gateway to Global Aging Data, 2023](#)).
 - The deceased was a contributing member of an ATP plan for at least 2 years since January 2001, or was born before July 1, 1925.
- ◇ Conditions concerning the surviving spouse:
 - They shared a common residence with their partner for 2 years prior to death or entry into a care facility.
 - The deceased and surviving spouse were married or cohabitating and able to enter a marriage. The survivor maintains eligibility for the benefit even if they had separated from the deceased.

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

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

Benefits

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- **To receive a benefit, does an individual have to claim it?** Answer: Varies by benefit type —
 - ◇ [Folkepension Survivor Benefit \(Efterlevelsespension\)](#): Benefits are automatically paid to surviving spouses of Danish residents. Eligible survivors of deceased individuals who were not residing in Denmark at the time of death must claim Efterlevelsespension ([Legislative Decree No. 527, Section 48, Retsinformation, 2022](#)).
 - ◇ [Survivorship Allowance \(Efterlevelseshjælp\)](#): Benefit must be claimed.
 - ◇ [Funeral Assistance \(Begravelseshjælp\)](#): Benefit must be claimed.
 - ◇ [ATP Survivor Benefit](#): Benefit must be claimed.
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: No. Danish public benefits to survivors are issued as one-time or temporary benefits.

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Varies by benefit type —
 - ◊ [Folkepension Survivor Benefit \(Efterlevelsespension\)](#): temporary monthly payment ([Legislative Decree No. 527, Chapter 7, Retsinformation, 2022](#))
 - ◊ [Survivorship Allowance \(Efterlevelseshjælp\)](#): lump-sum payment ([Act No. 533, § 2, Retsinformation, 2015b](#))
 - ◊ [Funeral Assistance \(Begravelseshjælp\)](#): lump-sum payment ([Act No. 546, § 45, Retsinformation, 2005](#))
 - ◊ [ATP survivor benefits](#): lump sum —paid from the cash balance of the deceased's ATP account ([Legislative Decree No. 527, § 33.c - PCS. 4, Retsinformation, 2022](#))
- **If cash balance, does it depend on market returns or demographic conditions?** ATP payments are calculated based on the market rate of return ([Legislative Decree No. 527, § 8.c PCS. 2, Retsinformation, 2022](#)).

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 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 (only the ATP survivor benefit)
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**
[Folkepension](#) and [Folkepension Survivor Benefit \(Efterlevelsespension\)](#) benefits are changed based on percent increases in average wages.

Benefit formula for claiming at FEA

Benefit calculations vary by type of benefit.

[Folkepension Survivor Benefit \(Efterlevelsespension\)](#)

Survivors are paid the deceased's Folkepension benefits for up to three months after the death of their spouse ([Legislative Decree No. 527, § 48, Retsinformation, 2022](#)). After those three months, the survivor's Folkepension benefits will be re-evaluated to reflect their marital status as a single person (see document on public own old-age benefits, [Gateway to Global Aging Data, 2023](#)).

[Survivorship Allowance \(Efterlevelseshjælp\)](#)

Survivors are entitled to a one-time allowance of up to a predetermined amount ([Act No. 553, § 2, Retsinformation, 2015b](#)). This maximum benefit amount was 15,601 Kr in 2023 ([Borger.dk, 2023](#)). The actual benefit amount depends on the survivor's calculated income. For income ranges in each calculated income bracket, see [Table 1](#), and for benefit amounts by income bracket, see [Table 2](#).

When calculating income, the survivor's monthly income in the month preceding the death of the deceased is converted to an annual basis. Additionally, 30% of the value of assets above the asset threshold is added to the survivor's income for this calculation. [Table 3](#) lists these asset thresholds by year. See [Formula 2](#) for how this applies. The calculated personal income from [Formula 2](#) is used to determine an income bracket according to [Table 1](#) and corresponds to a benefit amount in [Table 2](#).

[Funeral Assistance \(Begravelseshjælp\)](#)

Funeral assistance payments are made based on the age of the deceased, their marital status, and whether or not they had children under the age of 18 at the time of death. The benefit is reduced based on the calculated assets of the surviving estate ([Act No. 1207, § 4, Retsinformation, 2006](#)).

The asset base used for calculation is the assets at the time of death in addition to any death benefits paid to survivors through pension schemes, insurance, and other sources. Survivorship allowance payments are not included in this calculation. If the estate retains ownership of a house, only the value of the property that exceeds 100,000 Kr is used in the asset base calculation ([Act No. 1207, § 5, Retsinformation, 2006](#)). If the calculated value of assets in excess of the asset threshold is greater than the asset threshold, then no funeral assistance benefit is paid. See [Formula 1](#) for funeral assistance calculation. For funeral assistance amounts and asset thresholds by year, see [Table 4](#) and [Table 5](#) respectively.

If the deceased was born before April 1, 1957, the estate is entitled to a minimum of 1,050 Kr in funeral assistance allowance and this amount is not regulated by asset reductions ([Act No. 1207, § 6, Retsinformation, 2006](#)).

[ATP Survivor Benefit](#)

Survivors are paid a lump sum based on their deceased spouse's remaining ATP account balance. A percentage of the remaining balance is paid based on the deceased's birth year ([Legislative Decree No. 1110, § § 11, 13, Retsinformation, 2014b](#)). In addition to this lump sum payment, survivors of individuals born between July 1, 1925 and June 30, 1941 are paid an additional lump sum based on the capitalized value of the deceased's ATP entitlement that exceeds their own ATP entitlement at age 67 ([Legislative Decree No. 1110, § 12 PCS. 4, Retsinformation, 2014b](#)). The capitalization value for this payment is 15% for individuals born before July 1, 1931, and gradually decreasing for individuals born between July 1, 1931 and June 30, 1941 such that the capitalization value for individuals born on or after July 1, 1941 is 0 ([Legislative Decree No. 1110, § 12 Stk. 2 - Stk. 3, Retsinformation, 2014b](#)).

Surviving spouses of ATP members who contributed to their ATP account on or after January 1, 2002 are entitled to the greater of the percentage of the deceased spouse's remaining ATP balance or a fixed lump sum payment ([Legislative Decree No. 1110, § 14d, Retsinformation, 2014b](#)). This fixed lump sum is granted provided that the individual was less than five years above the [statutory retirement age](#) at the time of death ([Legislative Decree No. 1110, § 14c, Retsinformation, 2014b](#)). The amount is decreased by 1/5 of the total benefit for every year beyond the statutory retirement age that the individual lived.

For details on ATP survivor benefits, see [Formula 3](#). [Box 1](#) provides an example of an ATP survivor benefit calculation.

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: Not applicable - Danish public benefits to survivors are issued as one-time or temporary benefits.

Tables and Formulas

Table 1: Survivorship Allowance Calculated Income Brackets (1998-2024)

Year	Bracket 1	Bracket 2	Bracket 3	Bracket 4	Bracket 5	Bracket 6	Bracket 7	Bracket 8	Bracket 9	Bracket 10
2024	265,071 Kr	281,637 Kr	298,203 Kr	314,769 Kr	331,335 Kr	347,901 Kr	364,467 Kr	381,033 Kr	397,599 Kr	414,169 Kr
2023	256,852	272,905	288,958	305,011	321,064	337,117	353,170 Kr	369,223	385,276	401,327
2022	251,939	267,685	283,431	299,177	314,293	330,669	346,415	362,161	377,907	393,651
2021	250,810	266,485	282,160	297,835	313,510	329,185	344,860	360,535	376,210	391,888
2020	247,714	263,196	278,678	294,160	309,642	325,124	340,606	356,088	371,570	387,050
2019	244,656	259,947	275,238	290,529	305,820	321,111	336,402	351,693	366,984	382,272
2018	241,636	256,738	271,840	286,942	302,044	317,146	332,248	347,350	362,452	377,553
2017	238,653	253,658	268,483	283,398	298,313	313,228	328,143	343,058	357,973	372,892
2016	234,895	249,576	264,257	278,938	293,619	308,300	322,981	337,662	352,343	367,020
2015	232,339	246,860	261,381	275,902	290,423	304,944	319,465	333,986	348,507	363,027
2014	228,905	243,211	257,517	271,823	286,129	300,435	314,741	329,047	343,353	357,662
2013	224,858	238,911	252,964	267,017	281,070	295,123	309,176	323,229	337,282	351,338
2012	221,317	235,149	248,981	262,813	276,645	290,477	304,309	318,141	331,973	345,805
2011	215,080	228,522	241,964	255,406	268,848	282,290	295,732	309,174	322,616	336,059
2010	211,070	224,261	237,452	250,643	263,834	277,025	290,216	303,407	316,598	329,793
2009	203,539	216,260	228,981	241,702	254,423	267,144	279,865	292,586	305,307	318,026
2008	197,419	209,757	222,095	234,433	246,771	259,109	271,447	283,785	296,123	308,464
2006 - 2007	187,358	199,068	210,777	222,487	234,197	245,907	257,616	269,326	281,036	292,745
2005	183,684	195,163	206,643	218,123	229,603	241,083	252,563	264,043	275,523	287,001
2004	180,082	191,336	202,591	213,846	225,101	236,356	247,611	258,866	270,121	281,374
2003	175,006	185,944	196,882	207,820	218,758	229,696	240,634	251,572	262,510	273,444
2002	169,579	180,177	190,775	201,373	211,971	222,569	233,167	243,765	254,363	264,965
2001	165,121	175,439	185,759	196,079	206,399	216,719	227,039	237,359	247,679	257,999
1998 - 2000	160,000	169,999	179,999	189,999	199,999	209,999	219,999	229,999	239,999	250,000

Source: Retsinformation (2014); Author's compilation of data from Ministry of Social Affairs' Annual Guidance on Rate Regulation (Retsinformation, 2023b)

Notes: Each bracket includes incomes ranging from the value of the previous bracket. Bracket 1 includes incomes ranging from 0 to the value of the bracket.

Formula 1: Funeral Assistance Allowance (2007-Present)

$$B_{SU(funeral),i,t} = A_{a,i,t} - RED_{SU(funeral),i,t}$$

- $B_{SU(funeral),i,t}$ = Funeral allowance benefit for the surviving spouse i of deceased individual j at time t
- $A_{a,i,t}$ = Allowance amount at time t based on individual i 's age a —see [Table 4](#) for allowance amounts for deceased i over age 18 at the time of death
- $RED_{SU(funeral),i,t}$ = Reduction amount for individual i at time t

$$RED_{SU(funeral),i,t} = \max(V_{j,t_d} + B_{SU,i,t} - V_{i,t}^{th}, 0)$$

- ◇ V_{j,t_d} = Calculated value of assets for individuals j and i at time of death t_d , including —
 - Any death benefits paid to survivors through pension schemes, insurance, and other sources (excluding the Survivorship Allowance)
 - Net value of the deceased's home above 100,000 Kr
- ◇ $B_{SU,i,t}$ = Survivor benefits paid to individual i at time t —not including [survivorship allowance](#) payments
- ◇ $V_{i,t}^{th}$ = Threshold for calculated value of assets for survivor i at time t

Source: [Retsinformation \(2006\)](#)

Notes: If the deceased was born before April 1, 1957, the estate is entitled to a minimum of 1,050 Kr in funeral assistance allowance and this amount is not regulated by asset reductions.

This formula and the corresponding tables apply to deceased over the age of 18 only. Different eligibility criteria and benefit calculations apply to deceased under the age of 18.

Table 2: Survivorship Allowance Amounts (1998 - 2024)

Year	Bracket 1	Bracket 2	Bracket 3	Bracket 4	Bracket 5	Bracket 6	Bracket 7	Bracket 8	Bracket 9	Bracket 10
2024	16,100 Kr	14,490 Kr	12,881 Kr	11,269 Kr	9,657 Kr	8,052 Kr	6,438 Kr	4,833 Kr	3,221 Kr	1,612 Kr
2023	15,601	14,041	12,482	10,920	9,358	7,802	6,238	4,683	3,121	1,562
2022	15,303	13,772	12,243	10,711	9,179	7,653	6,119	4,593	3,061	1,532
2021	15,234	13,710	12,188	10,663	9,138	7,619	6,092	4,572	3,047	1,525
2020	15,046	13,541	12,038	10,531	9,025	7,525	6,017	4,516	3,009	1,506
2019	14,860	13,374	11,889	10,401	8,914	7,432	5,943	4,460	2,972	1,487
2018	14,677	13,209	11,742	10,273	8,804	7,340	5,870	4,405	2,935	1,469
2017	14,496	13,046	11,597	10,146	8,695	7,249	5,798	4,351	2,899	1,451
2016	14,268	12,841	11,414	9,986	8,558	7,135	5,707	4,282	2,853	1,428
2015	14,113	12,701	11,290	9,877	8,465	7,057	5,645	4,235	2,822	1,412
2014	13,904	12,513	11,123	9,731	8,340	6,953	5,562	4,172	2,780	1,391
2013	13,658	12,292	10,926	9,559	8,193	6,830	5,464	4,098	2,731	1,366
2012	13,443	12,098	10,754	9,408	8,064	6,722	5,378	4,033	2,688	1,344
2011	13,064	11,757	10,451	9,143	7,837	6,533	5,226	3,919	2,612	1,306
2010	12,820	11,538	10,256	8,973	7,691	6,411	5,129	3,846	2,563	1,282
2009	12,722	11,448	10,177	8,904	7,632	6,361	5,089	3,816	2,545	1,272
2008	12,339	11,104	9,871	8,636	7,403	6,170	4,936	3,701	2,468	1,234
2007	11,991	10,791	9,593	8,393	7,193	5,996	4,797	3,598	2,398	1,200
2006	11,710	10,538	9,368	8,196	7,025	5,855	4,685	3,513	2,342	1,171
2005	11,480	10,332	9,184	8,036	6,887	5,741	4,593	3,445	2,296	1,149
2004	11,255	10,129	9,004	7,878	6,752	5,628	4,503	3,377	2,251	1,126
2003	10,938	9,844	8,750	7,656	6,562	5,469	4,376	3,282	2,188	1,094
2002	10,599	9,539	8,479	7,419	6,359	5,299	4,239	3,180	2,120	1,060
2001	10,320	9,288	8,256	7,224	6,192	5,160	4,128	3,096	2,064	1,032
1998 - 2000	10,000	9,000	8,000	7,000	6,000	5,000	4,000	3,000	2,000	1,000

Source: Author's compilation of data from Ministry of Social Affairs' Annual Guidance on Rate Regulation (Retsinformation, 2023b)

Table 3: Asset Threshold for Calculated Income (Survivorship Allowance)

Year	Asset Threshold
2024	165,665 Kr
2023	160,528
2022	157,458
2021	156,753
2020	154,818
2019	152,907
2018	151,019
2017	149,155
2016	146,806
2015	145,209
2014	143,063
2013	140,533
2012	138,320
2011	134,422
2010	131,916
2009	127,209
2008	123,384
2007	119,907
2006	117,097
2005	114,801
2004	112,550
2003	109,378
2002	105,986
2001	103,200
1998 - 2000	100,000

Source: Act No. 533, § 8 ([Retsinformation, 2015b](#)); Author's compilation of data from Ministry of Social Affairs' Annual Guidance on Rate Regulation ([Retsinformation, 2023b](#))

Formula 2: Determination of Personal Income for the Survivorship Allowance

$$PI_{SU(allowance),i,t} = 12 \times PI_{i,j,t_m-1} + 0.3 \times \max \left\{ (A_{i,j,t} - AT_{i,j,t}), 0 \right\}$$

- $PI_{SU(allowance),i,t}$ = Calculated Personal Income used to determine survivorship allowance for individual i at time of individual j 's death, t
- PI_{i,j,t_m-1} = Individual i 's personal income plus deceased j 's personal income (monthly value) in the month preceeding the time of death, $t_m - 1$.
- $A_{i,j,t}$ = Personal assets in the estate of individual i and deceased j at time of death, t .
- $AT_{i,t}$ = Asset Threshold for personal assets used in the calculation of income basis for individual i 's survivorship allowance at time t . See [Table 3](#) for details.

Source: Act No. 533, § 8 ([Retsinformation, 2015b](#))

Table 4: Maximum Funeral Assistance Amounts (2007-Present)

Year	Deceased over 18
2023	12,100 Kr
2022	11,800
2021	11,650
2020	11,400
2019	11,200
2018	11,000
2017	10,750
2016	10,550
2015	10,400
2014	10,250
2013	10,100
2012	9,900
2011	9,650
2010	9,450
2009	9,100
2008	8,850
2007	8,600

Source: [Retsinformation \(2015a\)](#); [Retsinformation \(2006\)](#); Author's compilation of data from Ministry of the Interior and Health annual Circular letter on the regulation of funeral assistance under the Health Act ([Retsinformation, 2023a](#))

Note: Maximum funeral assistance amounts for deceased under the age of 18 are not provided in this document. These values can be found in the Ministry of the Interior and Health annual Circular letter on the regulation of funeral assistance under the Health Act ([Retsinformation, 2023a](#)).

Table 5: Funeral Assistance Asset Thresholds (2007-Present)

Year	No Surviving Spouse or Children	Survived by Spouse or Children
2023	20,300 Kr	40,500 Kr
2022	19,750	39,450
2021	19,550	38,950
2020	19,150	38,200
2019	18,800	37,500
2018	18,400	36,700
2017	18,050	36,000
2016	17,700	35,300
2015	17,450	34,800
2014	17,200	34,300
2013	16,900	33,700
2012	16,600	33,150
2011	16,150	32,250
2010	15,850	31,650
2009	15,300	30,500
2008	14,800	29,600
2007	14,400	28,750

Source: [Retsinformation \(2015a\)](#); [Retsinformation \(2006\)](#); Author's compilation of data from Ministry of the Interior and Health annual Circular letter on the regulation of funeral assistance under the Health Act ([Retsinformation, 2023b](#))

Note: Asset thresholds apply to deceased over the age of 18 only.

Formula 3: ATP Survivor Benefit Formula (1992-Present)

$$B_{SU(ATP),i,j,t_d} = \begin{cases} E_{j,t_d} \times CV_j + ADD_{SU(ATP),i,j,t_d} & \text{if } j \text{ last contributed to ATP before January 2002} \\ \max \left\{ E_{j,t_d} \times CV_j + ADD_{SU(ATP),i,j,t_d}, L_{j,t_d} \right\} & \text{if } j \text{ contributed to ATP after January 2002} \end{cases}$$

- $B_{SU(ATP),i,j,t_d}$ = ATP survivor benefit amount paid to surviving spouse i of deceased individual j who died at time t_d
- E_{j,t_d} = Individual j 's total entitlement at time of death t_d

$$E_{j,t_d} = E_{j,t_r}^{\text{TOTAL}} - P_{j,t_d}$$

- ◊ E_{j,t_r}^{TOTAL} = Individual j 's total ATP entitlement at time of retirement t_r
- ◊ P_{j,t_d} = Total ATP payments made to individual j at time of death t_d

- $CV_{j,t}$ = Capitalization value of lump sum payment at time t based on deceased individual j 's birth year

$$CV_{j,t} = \begin{cases} 0.5 & \text{if } j \text{ was born before July 1, 1925} \\ 0.35 & \text{if } j \text{ was born after July 1, 1925} \end{cases}$$

- $ADD_{SU(ATP),i,j,t_d}$ = Additional benefit to survivor i based on deceased j 's birth year

$$ADD_{SU(ATP),i,j,t_d} = \max \left\{ (E_{j,t_d} \times CV_i - E_{i,t_d}), 0 \right\}$$

- ◊ E_{i,t_d} = Survivor i 's total entitlement at time of death t_d

$$E_{i,t_d} = E_{i,t_r}^{\text{TOTAL}} - P_{i,t_d}$$

- E_{i,t_r}^{TOTAL} = Survivor i 's total ATP entitlement at time of retirement t_r
- P_{i,t_d} = Total ATP payments made to survivor i at time of death t_d
- ◊ CV_i = Capitalization value of additional lump sum payment to survivor i for deceased who were born from January 1, 1925 - June 30, 1941 only.
 - For individual i born before July 1, 1925, $CV_i = 0$
 - For individual i born July 1, 1925 - June 30, 1931, $CV_i = 0.15$
 - For individual i born July 1, 1931 - June 30, 1941, CV_i is gradually decreasing from 0.15 to 0
 - For individual i born after June 30, 1941, $CV_i = 0$

- L_{j,t_d} = Fixed lump sum payment based on deceased j 's at time t

$$L_{j,t_d} = F_t - \frac{F_t}{5} (A_{j,t_d} - SRA_j)$$

- ◊ $F_{j,t}$ = Full fixed lump sum benefit amount at time t

$$F_t = \begin{cases} 40,000 \text{ Kr} & \text{if } 2002 \leq t < 2019 \\ 75,000 \text{ Kr} & \text{if } t \geq 2019 \end{cases}$$

- ◊ A_{j,t_d} = Age of individual j at time of death t_d
- ◊ SRA_j = Statutory retirement age for individual j based on birth year

Source: Retsinformation (2014b)

Box 1: Example of ATP Survivor Benefit Calculation

Example 1: An ATP member born in 1928 made their last contribution to ATP in 2000 and died in March of 2002.

1. Assume their remaining total entitlement at the time of death is 300,000Kr.
2. The capitalization value based on the individual's birth year is 0.35. The capitalized value of the account is therefore:

$$300,000 \times 0.35 = 105,000Kr$$

3. Assume the surviving spouse's total remaining entitlement in March of 2002 is 30,000Kr.
4. The additional benefit to the survivor is:

$$\max \left\{ (300,000 \times 0.15 - 30,000), 0 \right\} = 15,000Kr.$$

5. The total lump sum payment to the surviving spouse is:

$$105,000 + 15,000 = 130,000Kr.$$

Example 2: An ATP member born in 1952 made their last contribution to ATP in 2004 and died in June of 2020, at the age of 68.

1. Assume the remaining total entitlement at the time of death is 200,000Kr.
2. The capitalization value based on the individual's birth year is 0.35. The capitalized value of the account is therefore:

$$200,000 \times 0.35 = 70,000Kr$$

3. The fixed lump sum based on the individual's age at death is:

$$75,000 - \frac{75,000}{5} \times (68 - 65) = 30,000$$

4. The benefit to the surviving spouse is the greater of the two lump sum amounts, therefore, the survivor's benefit amount is 70,000Kr.

Source: [Retsinformation \(2014b\)](#)

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>).

Borger.dk (2023). Efterlevelseshjælp. Available in Danish and English. As of December 21, 2023. [\[Link\]](#)

Gateway to Global Aging Data (2023). Gateway Policy Explorer: Denmark, Public Own Old-Age Benefits Plan Details, 1992-2023, Version: 1.0 (October 2023), University of Southern California, Los Angeles. [\[Link\]](#)

Official Journal of the European Communities (2019). Regulation No. 883/2004 of the European Parliament and of the Council of 29 April 2004 on the coordination of social security systems. Available in English. As of December 7, 2023. [\[Link\]](#)

Retsinformation (2005). Sundhedsloven. [The Health Act.] Available in Danish only. As of June 27, 2023. [\[Link\]](#)

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Retsinformation (2014a). Bekendtgørelse af lov om aktiv socialpolitik. [Promulgation of the Act on active social policy.] Available in Danish only. As of June 27, 2023. [\[Link\]](#)

Retsinformation (2014b). Bekendtgørelse af lov om Arbejdsmarkedets Tillægspension. [Promulgation of the Act on the Labor Market Supplemental Pension.] Available in Danish only. As of June 27, 2023. [\[Link\]](#)

Retsinformation (2015a). Bekendtgørelse om beregning og udbetaling af begravelseshjælp efter sundhedsloven. [Order on the calculation and payment of funeral assistance according to the Health Act.] Available in Danish only. As of June 27, 2023. [\[Link\]](#)

Retsinformation (2015b). Bekendtgørelse om efterlevelseshjælp. [Order on compliance assistance.] Available in Danish only. As of June 27, 2023. [\[Link\]](#)

Retsinformation (2022). Bekendtgørelse af lov om social pension. [Promulgation of the Social Pension Act] Available in Danish only. As of October 19, 2023. [\[Link\]](#)

Retsinformation (2023a). Cirkulæreskrivelse om regulering for 2023 af begravelseshjælp efter sundhedsloven [Circular letter on regulation for 2023 of funeral assistance under the Health Act] Historical archives available for 2007-2024. Available in Danish only. As of January 8, 2023. [\[Link\]](#)

Retsinformation (2023b). Vejledning om regulering [Guidance on regulation.] Historical archives available for 1998-2024. Available in Danish only. As of January 8, 2024. [\[Link\]](#)

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.

Arbejdsmarkedets Tillægspension (ATP): The Danish Labor Market Supplementary Pension scheme. Membership in the scheme is mandatory for all private and public sector employees in Denmark and benefits are contribution-based.

Average National Wages: The mean salary for the working population of a country.

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.

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.

European Economic Area (EEA): A single economic market across 30 European countries, established by a free trade agreement. It includes all European Union countries as well as Iceland, Liechtenstein, and Norway.

European Union (EU): An economic and political union comprising of 27 countries that operate as a single market.

Folkepension: The Danish national pension scheme which consists of a basic pension and a pension supplement, funded through general municipal and state tax revenues.

Folkepension Survivor Benefit (Efterlevelsespension) : Folkepension survivorship benefit granted to survivors of Folkepension benefit recipients who are also recipients of Folkepension benefits themselves. Qualifying survivors are paid the deceased's monthly Folkepension benefit for three months after their death.

Full Eligibility Age (FEA): 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.

Funeral Assistance (Begravelseshjælp) : Funeral assistance benefit to survivors of deceased Danish residents. Qualified recipients receive a lump sum payment to assist with funeral expenses of the deceased.

Health Act: The Health Act establishes the rules and regulations that govern Denmark's public health infrastructure including health insurance, benefits, and funeral assistance.

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 Assistance Act: The Social Assistance Act provides the legislative framework under which municipalities provide cash benefits, in kind benefits, and other forms of assistance to Danish residents who are in need of support. The legislation establishes protocols including a social assistance application process, benefit calculation, means test, and appeals process.

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.

Survivorship Allowance (Efterlevelseshjælp): A one-time allowance paid to surviving spouses or cohabitants of deceased Danish individuals. Survivorship allowance is only available to survivors who are not entitled to state pension survivor benefits.

Udbetaling Danmark: The central government agency responsible for collection, control, and disbursement of most Danish public

benefits.

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. This legislation covered Danish citizens residing in the United Kingdom prior to the ratification of the Withdrawal Agreement between the United Kingdom and the European Union on February 1, 2020.

Version information

Current Version: 1.0 (January 2024)

Version History

- 1.0 (January 2024): First version.

Additional resources

The following resources provide additional details for the interested reader:

Nordic Co-operation (2023). The Danish Pension System.

Available at: <https://www.norden.org/en/info-norden/danish-pension-system>

Features: Provides details on the current version of Denmark’s pension system.

Other papers of interest include:

- OECD (2020). Pensions at a Glance: Country Profiles- Denmark.
Available at: <https://www.oecd.org/els/public-pensions/PAG2021-country-profile-Denmark.pdf>
- Denmark Agency for Digital Government (2023). ATP Livslang Pension.
Available at: <https://lifeindenmark.borger.dk/pension/atp-livslang-pension>