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**GLOBAL  
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# Gateway Policy Explorer: Retirement Series

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## Italy

# Survivor Old-Age Benefit Plan Details

## 1992-2022

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### **Authors**

Giacomo Rebellato  
David Knapp  
Qinyi Ouyang

### **Contributors**

Agar Brugiavini  
Jinkook Lee  
Drystan Phillips  
Maciej Lis<sup>†</sup>

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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.

# Italy

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

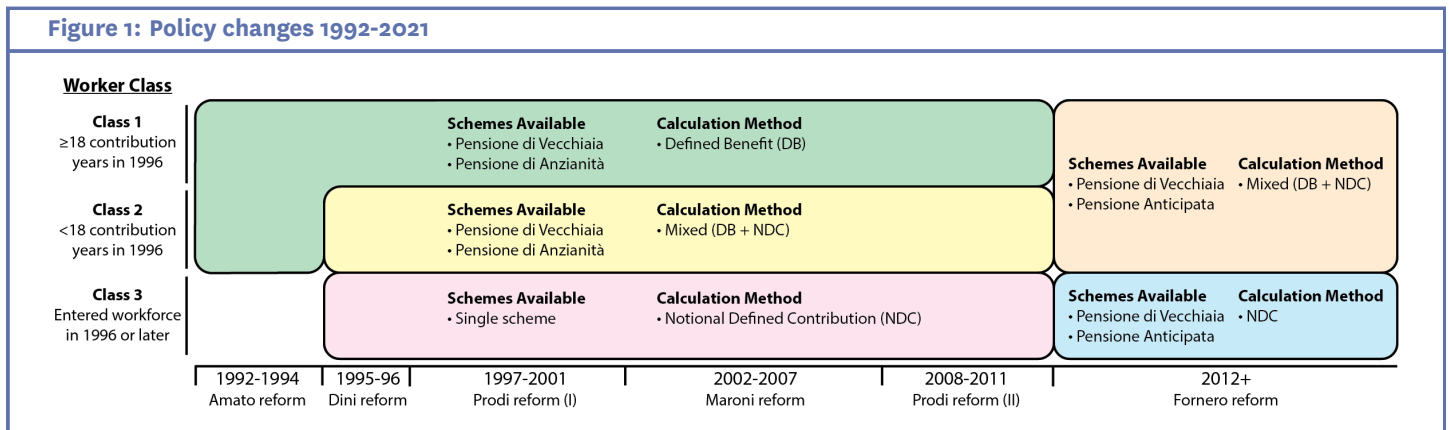
Italy provides old-age survivors benefits to spouses of workers that satisfy certain contribution requirements. While the Italian pension system has undergone a number of reforms since 1992, benefits paid to a worker’s survivor based on his or her benefit entitlement has been relatively stable. In Italy, survivor pensions are known as “pensione ai superstiti”. In the case of divorce, a surviving spouse can obtain the survivors’ pension at the discretion of a judge. Old-age survivor pension benefits are administered by Italy’s National Social Security Institute (INPS).

### Key Dates

First law: 1919

Major changes since 1992: None

The figure below presents an overview of the reforms and policy changes that took place during the time periods included in this document. It identifies policy differences by a person’s pension benefit “class”, which is determined by work history at the start of 1996. For each class, the figure summarizes the eligibility tracks available and applicable benefit calculation methods at different points in time.



**Source:** Authors’ interpretation of historical policy changes.

**Note:** The horizontal axis represents the time period included in this document divided into key reform periods. The vertical axis represents the different pension benefit “classes” that are defined by work history in 1996.

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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” + “[”.

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## Chapter 1: Policy enacted 1992-2022

### Overview

Italy's survivor pension is known as “pensione ai superstiti” and may be claimed by surviving spouses of a

- pensioner (known as “pensione di reversibilità”)
- worker (known as “pensione indiretta”, or “pensione privilegiata”, if death of the worker occurred in relation to their work)

In the case of a separation or divorce, a surviving ex-spouse can receive a survivor pension if they are receiving alimony payments at the time of ex-spouse's death, but the amount may be reduced if the deceased has remarried. Additionally, some eligibility conditions for a survivor's pension may be waived if death occurs in service (known as a “pensione privilegiata”).

**Note:** See [Figure 1](#) for an overview of the reforms and policy changes in old-age pensions that took place during the time periods included in this document, which affect the provision of survivor old-age benefits. The figure identifies policy differences by a person's pension benefit “class”, which is determined by work history at the start of 1996. For each class, the figure summarizes the eligibility tracks available and applicable benefit calculation methods at different points in time.

### 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)**  
Any age where eligibility conditions are satisfied.
- **Does FEA vary by sex?** Answer: No
- **Does FEA vary by birth year?** Answer: No
- **Details by birth year:** None

#### Requirements to be eligible to receive benefit

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

There are two alternative survivor benefits depending on how many years the deceased contributed to the public pension system and whether the surviving spouse remarries.

##### Monthly survivor pension

A spouse is eligible to receive a monthly survivor benefit payment if the following conditions of the deceased and the surviving spouse are met:

- Conditions concerning the deceased  
One of the following eligibility conditions must be satisfied:
  - \* The deceased was receiving an old-age pension (known as “Pensione di reversibilità”)
  - \* If the deceased was not yet receiving a pension at the time of death, but satisfied one of following conditions (known as “Pensione indiretta”):
    - 5 contribution years, of which 3 years were during the last 5 years
    - 15 contribution years
  - \* If the death occurred in relation to the deceased's work but does not result in an occupational injury pension (known as “Pensione privilegiata”)
- Conditions concerning the surviving spouse  
The beneficiary must be a widow or widower that does not remarry. There are no age requirements for the surviving spouse. Separated or divorced spouses are entitled to survivor benefits if they were receiving alimony from the deceased. This entitlement ceases in case of remarriage.

##### One-time benefit

A spouse or ex-spouse is eligible to receive a one-time, lump-sum survivor benefit payment if the conditions for the monthly survivor pension are not met because of remarriage or the deceased had insufficient contribution years.

- Remarriage  
No additional requirements - the survivor lifetime benefit ceases at remarriage and the one-time benefit is paid. Eligibility for future lifetime survivor pension benefits based on the deceased spouse's contribution record ceases at the time of

receipt of the one-time benefit (e.g., if the surviving spouse divorces from their new marriage and received a one-time survivor benefit, the survivor cannot apply for the reinstatement of the original lifetime survivor pension benefits).

– Insufficient contribution years (“Indennità una tantum”)

Eligibility depends on whether the deceased worker qualified for the **DB system** (i.e., those insured before December 31, 1995: **Class 1** and **Class 2** - see *Italy Own Old-Age Benefit Plan Details* for detail on this classification) or the **NDC system** (i.e., those insured after December 31, 1995: **Class 3**)

- \* DB system: A survivor qualifies if the deceased had contributed at least 1 of the 5 years prior to death. The claim for this compensation must be submitted within 1 year from the date of death, otherwise entitlement expires.
- \* NDC system: A survivor qualifies if the deceased satisfied the income requirements for the social allowance (see policy document *Italy, Old-Age Social Allowance Plan Details* for these income eligibility rules). The claim for this compensation must be submitted within 10 years from the date of death, otherwise entitlement expires.

*Note:* “Indennità una tantum” is called “Indennità per morte” for those insured before December 31, 1995.

• **Divorced widows/widowers**

In the case of a separation or divorce, a surviving ex-spouse can receive a survivor pension if they are receiving alimony payments at the time of ex-spouse’s death. If the deceased ex-spouse remarried before their death, the survivor pension payment is divided between the ex-spouse and the surviving spouse at the discretion of a judge. The judge will take into consideration the length of each individual marriage, the financial needs of each of the surviving spouses, and other contextual factors.

**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):** Annuitable

**Factors effecting computation of benefit entitlement**

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes (Birth year of the deceased)
- **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
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**  
CPI (country-specific measure, calculated by ISTAT under the name “FOI”)

**Benefit formula for claiming at FEA**

Monthly survivor pension

The monthly survivors’ benefit is a fixed percentage of the insured person’s disability or old-age monthly pension benefit subject to the minimum and maximum benefit levels for the deceased’s own old-age pension. This fixed percentage depends on the family structure and who of them will be the beneficiary (or beneficiaries) of the survivors’ pension: see [Table 1](#) for details. The percentage is further reduced by 25%, 40% or 50% if the survivor’s total income (including their own pension benefits of any kind) exceeds, respectively, 3, 4 or 5 times the minimum pension. Below these income thresholds, the benefits are additive to the beneficiary’s (or beneficiaries’) own pension benefits.

See [Formula 1](#) for calculation details for the survivors’ pension benefits and [Table 2](#) for minimum pension levels by year. If the survivors’ pension benefits fall below the minimum pension provisions, they are raised to the minimum levels stated in the *Italy Old Age Social Assistance* document.

One-time benefit (Remarriage)

The monthly survivor pension ceases with a one-time, lump-sum payment equal to two years of pension benefits.

One-time benefit (Insufficient contributions)

A one-time, lump-sum payment is paid conditional on whether the deceased benefits fell under the [DB system](#) (i.e., those insured before December 31, 1995: [Class 1](#) and [Class 2](#) - see policy document *Italy, Own Old-Age Benefit Plan Details* for detail on this classification) or the [NDC system](#) (i.e., those insured after December 31, 1995: [Class 3](#))

- DB system: The payment is proportional to the amount of contributions paid: the “Indennità per morte” is equal to the amount of contributions paid by the deceased (from a minimum of 22.31€ to a maximum of 66.93€) multiplied by 45.
- NDC system: The payment is equal to the amount of the social allowance ([Pensione Sociale](#) or [Assegno Sociale](#), see policy document: *Italy, Old Age Social Assistance Plan Details* document for further details) for the death year multiplied by the number of contribution years of the deceased insured person. See [Formula 2](#) and, for social allowance levels, [Table 3](#) for [Pensione Sociale](#) and [Table 4](#) for [Assegno Sociale](#).

*Note:* For a one-time benefit (Insufficient contributions), the order of priority in receiving benefits is: spouse, children, relatives in an ascending line

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

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

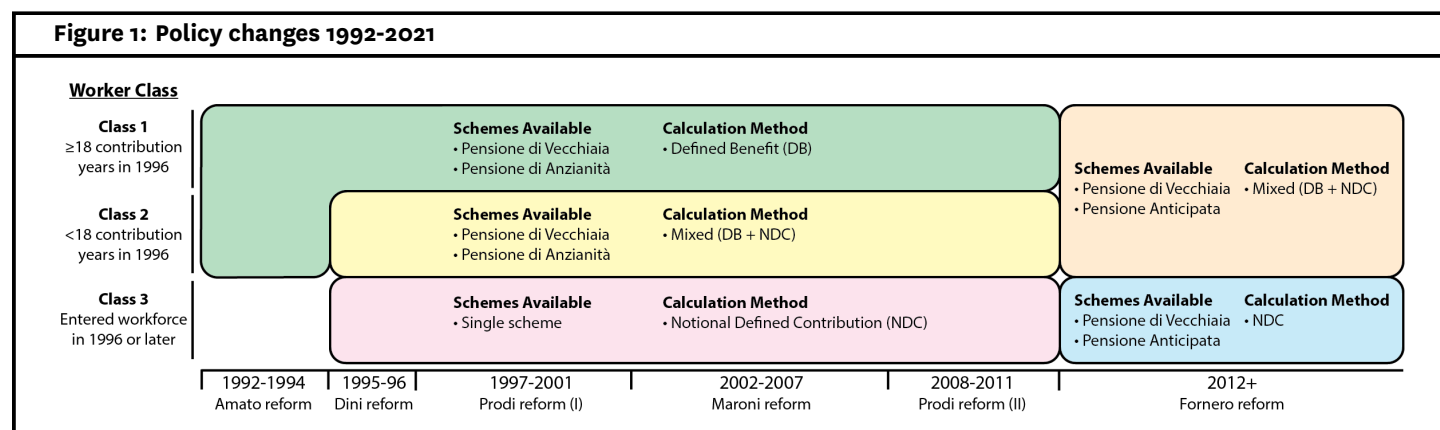
#### **Adjustments for starting benefits after FEA (Delayed claiming or retirement)**

- **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**  
Benefits are reduced by 25%, 40% or 50% if the survivor’s total income exceeds, respectively, 3, 4 or 5 times the minimum pension. See [Formula 1](#) for calculation details.
- **If benefits are reduced while working, does it effect future benefits?** Answer: No

## Tables and Formulas



**Source:** Authors' interpretation of historical policy changes.

**Note:** The horizontal axis represents the time period included in this document divided into key reform periods. The vertical axis represents the different pension benefit "classes" that are defined by work history in 1996.

**Table 1: Survivors' Pension Benefits: Fixed Percentage Applied to the Deceased's Pension Benefits**

Beneficiary (beneficiaries)	Fixed percentage of the deceased's pension
Spouse	60 %
Spouse and a child	80
Spouse and two children	100
One child	70
Two children	80
Three or more children	100
One parent	15
Two parents	30
One sibling	15
Two or more siblings	30

**Source:** [European Commission \(2021\)](#). Employment, Social Affairs & Inclusion, Italy: Survivors' benefit.



**Formula 1: Formula for Monthly Survivors' Pension Benefits**

$$B_{SU,i,j,t} = \begin{cases} FP_s \times (B_{OA(DB),j,t} + B_{OA(NDC),j,t}) & \text{if } I_s < 3 \times BMIN_t \\ 0.75 \times FP_s \times (B_{OA(DB),j,t} + B_{OA(NDC),j,t}) & \text{if } Income_{i,t} \in [3 \times BMIN_t, 4 \times BMIN_t) \\ 0.6 \times FP_s \times (B_{OA(DB),j,t} + B_{OA(NDC),j,t}) & \text{if } Income_{i,t} \in [4 \times BMIN_t, 5 \times BMIN_t) \\ 0.5 \times FP_s \times (B_{OA(DB),j,t} + B_{OA(NDC),j,t}) & \text{if } Income_{i,t} > 5 \times BMIN_t \end{cases}$$

- $B_{SU,i,j,t}$  = Survivor  $i$ 's monthly benefit based on  $j$ 's INPS old-age benefit entitlement accrued prior to time  $t$
- $BMIN_t$  = Value of the monthly minimum pension benefit at time  $t$  - See [Table 2](#) for values by year
- $B_{OA(DB),j,t}$  = Deceased worker  $j$ 's monthly old-age benefit from the INPS DB system at time  $t$  —See *Italy Old-Age Benefit Plan Details* for how to calculate this value based on  $j$ 's contribution history
- $B_{OA(NDC),j,t}$  = Deceased worker  $j$ 's monthly old-age benefit from the INPS NDC system at time  $t$  —See *Italy Old-Age Benefit Plan Details* for how to calculate this value based on  $j$ 's contribution history
- $Income_{i,t}$  = Survivor  $i$ 's monthly income
- $FP_s$  = fixed percentage depending on survivors' family structure, as described in [Table 1](#)

**Source:** [ENEPRI \(2008\)](#). Women's pension rights and survivors' benefits: A comparative analysis of EU member states and candidate countries.

**Table 2: Minimum Pension (Trattamento Minimo) - Maximum Benefit Levels**

Year	Monthly	Yearly
1992	290.82 €	3,780.62 €
1993	298.38	3,878.98
1994	311.09	4,044.14
1995	323.53	4,205.95
1996	341.02	4,433.21
1997	354.32	4,606.10
1998	360.33	4,684.32
1999	366.81	4,768.58
2000	372.31	4,840.08
2001	382.36	4,970.67
2002	392.69	5,104.97
2003	402.12	5,227.56
2004	412.18	5,358.34
2005	420.43	5,465.59
2006	427.58	5,558.54
2007	436.14	5,669.82
2008	443.56	5,766.28
2009	457.76	5,950.88
2010	460.97	5,992.61
2011	468.35	6,088.55
2012	481.00	6,253.00
2013	495.43	6,440.59
2014	500.88	6,511.44
2015	501.89	6,524.57
2016	501.89	6,524.57
2017	501.89	6,524.57
2018	507.42	6,596.46
2019	513.01	6,669.13
2020	515.58	6,702.54
2021	515.58	6,702.54
2022	523.83 <sup>1</sup>	6,809.79 <sup>1</sup>

**Notes:**

<sup>1</sup> Provisional values

- Yearly pension benefits take the form of 13 monthly payments

**Sources:** Authors' collection of data deriving from publications of [Circulars on Renewal of Equalization Tables](#), published yearly by INPS [Istituto Nazionale della Previdenza Sociale - National Institute of Social Security], 1992-2022. Values until 2001 have been converted from Italian Liras (ITL) into Euros (EUR) following the conversion rate: 1 EUR = 1,936.27 ITL.

**Formula 2: Formula for the One-time Survivor Benefit for Deceased Workers with Insufficient Contribution Histories**

$$B_{SU(\text{One-time}),i,j,t} = n_{j,t} \times B_{SA,t}$$

- $B_{SU(\text{One-time}),i,j,t}$  = Survivor  $i$ 's one-time benefit based on  $j$ 's INPS contribution history prior to time  $t$
- $n_{j,t}$  = Deceased worker  $j$ 's number of INPS contribution years at time  $t$
- $B_{SA,t}$  = The monthly social allowance level at time  $t$  as stated in [Table 3](#) for *Pensione Sociale* and in [Table 4](#) for *Assegno Sociale*

**Source:** [ENEPRI \(2008\)](#). Women's pension rights and survivors' benefits: A comparative analysis of EU member states and candidate countries.

**Table 3: Social Allowance (Pensione Sociale) - Maximum Benefit Levels**

Year	Monthly	Yearly
1992	Unknown <sup>1</sup>	Unknown <sup>1</sup>
1993	170.02 €	2,210.23 €
1994	177.27	2,304.56
1995	184.38	2,396.88
1996	194.34	2,526.15
1997	201.93	2,625.15
1998	205.37	2,669.80
1999	260.71	3,389.20
2000	273.90	3,560.74
2001	281.31	3,657.08
2002	288.91	3,755.83
2003	295.85	3,846.05
2004	303.25	3,942.25
2005	309.32	4,021.16
2006	314.58	4,089.54
2007	320.88	4,171.44
2008	326.34	4,242.42
2009	336.79	4,378.27
2010	339.15	4,408.95
2011	344.58	4,479.54
2012	353.89	4,600.57
2013	364.51	4,738.63
2014	368.52	4,790.76
2015	369.26	4,800.38
2016	369.26	4,800.38
2017	369.26	4,800.38
2018	373.33	4,853.29
2019	377.44	4,906.72
2020	379.33	4,931.29
2021	379.33	4,931.29
2022	385.40 <sup>2</sup>	5,010.20 <sup>2</sup>

**Notes:**

<sup>1</sup> Values not yet identified

<sup>2</sup> Provisional values

- Yearly social assistance pension benefits take the form of 13 monthly payments

**Sources:** Authors' collection of data deriving from publications of [Circulars on Renewal of Equalization Tables](#), published yearly by INPS [Istituto Nazionale della Previdenza Sociale - National Institute of Social Security], 1992-2022. Values until 2001 have been converted from Italian Liras (ITL) into Euros (EUR) following the conversion rate: 1 EUR = 1,936.27 ITL.

**Table 4: Social Allowance (Assegno Sociale) - Annual Income Thresholds**

Year	Personal Income	Couple Income Threshold
1996	3,222.69 €	6,445.38 €
1997	3,348.24	6,696.48
1998	3,405.31	6,810.62
1999	4,138.13	8,276.27
2000	4,325.11	8,650.24
2001	4,437.57	8,875.16
2002	4,557.41	9,114.82
2003	4,666.87	9,333.74
2004	4,783.61	9,567.22
2005	4,879.29	9,758.58
2006	4,962.36	9,924.72
2007	5,061.68	10,123.36
2008	5,147.74	10,295.48
2009	5,312.58	10,625.16
2010	5,349.89	10,699.78
2011	5,435.56	10,849.80
2012	5,582.33	11,164.66
2013	5,749.90	11,499.80
2014	5,813.21	11,626.42
2015	5,824.91	11,649.82
2016	5,824.91	11,649.82
2017	5,824.91	11,649.82
2018	5,889.00	11,778.00
2019	5,953.87	11,907.74
2020	5,983.64	11,967.28
2021	5,983.64	11,967.28
2022	6,079.45 <sup>1</sup>	12,158.90 <sup>1</sup>

**Note:**

<sup>1</sup> Provisional values

**Sources:** Authors' collection of data deriving from publications of [Circulars on Renewal of Equalization Tables](#), published yearly by INPS [Istituto Nazionale della Previdenza Sociale - National Institute of Social Security], 1992-2022. Values until 2001 have been converted from Italian Liras (ITL) into Euros (EUR) following the conversion rate: 1 EUR = 1,936.27 ITL.

## 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>).

CERP2002]CeRP (2002). Rapporto di Strategia Nazionale sulle Pensioni - Appendice Normativa. [\[Link\]](#)

ENEPRI (2008). Women's pension rights and survivors' benefits: A comparative analysis of EU member states and candidate countries. [\[Link\]](#)

European Commission (2021). Employment, Social Affairs & Inclusion, Italy: Survivors' benefit. [\[Link\]](#)

INPS (1992 - 2021). Database Circolari su Rinnovo Tabelle di Rivalutazione delle Pensioni [Database of Circulars on Renewal of Equalization Tables].

*Note: Readers can find relevant circulars and documentations on the database by searching keywords and filtering by reference dates.* [\[Link\]](#)

ISTAT (2021). National Indices of Consumer Prices for Families of Workers and Employees - Monetary Revaluation Tables [\[Link\]](#)

OECD (2005 - 2021). Pensions at a Glance: Country Profiles - Italy. [\[Link\]](#)

Social Security Administration (1993 - 1999). Social Security Programs Throughout the World. [\[Link\]](#)

Social Security Administration (2002 - 2018). Social Security Programs Throughout the World. [\[Link\]](#)

## 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.

**Assegno Sociale:** Old-age, non-contributory social assistance program started in 1996 that provides a monthly benefit to all Italian and EU citizens residing in Italy over the age of 65 who do not receive old-age pension benefits, based on certain income conditions. This program replaced Pensione Sociale in 1996, based on the 1995 Dini Reform.

**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.

**Benefit Class 1:** Workers with at least 18 contribution years on January 1, 1996. These workers have their old-age benefit determined by the DB system.

**Benefit Class 2:** Workers with non-zero but less than 18 contribution years on January 1, 1996. These workers are eligible to retain their entitlements in the DB system accumulated through 1995, but all future entitlements were accrued in the NDC system.

**Benefit Class 3:** New workers making their first social insurance contributions on or after January 1, 1996. These workers have their old-age benefit determined by the NDC system.

**Benefit Class 1 after 2011 Fornero Reform:** Workers with at least 18 contribution years on January 1, 1996. After 2011 Fornero Reform, these workers are eligible to retain their entitlements in the DB system accumulated through 2011, but all future entitlements were accrued in the NDC system.

**Benefit Class:** The 1996 Dini Reform created a separate old-age benefit system for workers based on their work history. Based on a person's work history on January 1, 1996, we define three distinct "classes" of workers and each class has its own benefit eligibility rules and formulas. This terminology is not used by INPS, 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.

**Imposta sul Reddito delle Persone Fisiche - IRPEF:** Personal income tax in Italy

**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.

**National Social Security Institute (Istituto Nazionale della Previdenza Sociale - INPS):** The administering agency of Italy's social insurance and assistance benefits.

**Notional Defined Contribution system (NDC):** An old-age benefit system where a worker's contributions earn a rate of return determined by the government. At retirement, the accumulated contributions and returns are converted into a lifetime monthly benefit. The system is notional in that a worker does not have an individual account accruing returns, just a commitment from the government to provide the benefits as designed.

**Pensione Sociale:** Old-age, non-contributory social assistance program that provides a monthly benefit to all Italian and EU citizens residing in Italy over the age of 65 who do not receive old-age pension benefits, based on certain income conditions. This program was replaced by Assegno Sociale in 1996 based on the 1995 Dini Reform. Eligibility for Pensione Sociale continued for persons already receiving such benefit on January 1, 1996 and remaining continuously eligible.

**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 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: 2.0 (August 2023)*

### Version History

- 1.0 (May 2022): First version

- 2.0 (August 2023): Extended policy period from 2019 to 2022, and updated formatting and terminology

## Additional resources

The following resources provide additional details for the interested reader:

*FNP (CISL) – Federazione Nazionale Pensionati.* Available at <https://www.pensionati.cisl.it/pubblicazioni/>

Features: FNP (CISL) is the National Association of Pensioners and Elders formed by CISL union (Italian Confederation of Workers' Trade Unions). This association helps pensioners and elders to apply and present the adequate documentation for their application to all the old-age social security services and schemes. It also investigates and presents reports, data and documentation for the purpose of informing the general population on their rights and duties regarding pensions and social assistance.

*Gazzetta Ufficiale della Repubblica Italiana.* Available at: <https://www.gazzettaufficiale.it/>

Features: Official database for the Italian legislation, laws and acts over the years.

*INPS Acts and Documentation's database.* Available at: <https://www.inps.it/inps-comunica/atti>

Features: Official database of acts, internal communications and official documents from the Italian institute of social security (INPS – Istituto Nazionale della Previdenza Sociale) over the years. It contains useful documents and data on all aspects of the Italian pension system.

*PensioniOggi.it.* Available at: <https://www.pensionioggi.it/>

Features: Online portal, constituted by labor and welfare lawyers and registered accountants, that investigates the Italian pension system and provides summaries, tables and explanations on different topics, both specific and general.