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**GLOBAL  
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DATA**

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# Gateway Policy Explorer: Retirement Series

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## France

### Survivor Old-Age Benefit Plan Details

### 1992-2022

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#### Authors

David Knapp  
Ah Reum Lee

#### Contributors

Antoine Bozio  
Giacomo Rebellato  
Jinkook Lee  
Maciej Lis<sup>†</sup>  
Drystan Phillips  
Kanghong Shao

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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.

## France

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

France old-age retirement benefits, both the universal basic plan and supplementary plans, provide surviving spouses a lifetime benefit after a specific age. Additionally the universal basic plan provides a limited duration monthly allowance to surviving spouses under this age and a one-time payment at death. Several reforms over this period changed eligibility ages and the fraction of the deceased's pension paid to the survivor. Importantly, a 2003 reform introduced means-testing for survivor benefits.

### Key Dates

First law: 1945

Major changes since 1992: 1994, 2003

Divorced surviving spouses are entitled to at least a fraction of the deceased's benefit if they have not remarried.

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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 1992-1994

### Overview

In the private sector, there are two mandatory old-age benefit tiers:

- Tier 1 is Caisse nationale d'assurance vieillesse (CNAV) (previously “Regime general d'assurance vieillesse des travailleurs salaries”, RGAITS), the earnings-related, defined-benefit public pension for private employees in manufacturing and services. CNAV also guarantees a minimum pension benefit (minimum contributif) for low-income pensioners.
- Tier 2 is composed of mandatory occupational schemes. These include Association des Régimes de Retraites Complémentaires (ARRCO) and l'Association Générale des Institutions de Retraite des Cadres (AGIRC). ARRCO offers benefits to all private sector workers below the social security threshold, and only to blue collar workers above the threshold. AGIRC covers only executives or managerial workers, for earnings above the social security threshold. Both AGIRC and ARRCO are point-based pay-as-you-go systems.

There are three main types of old-age survivor benefits:

1. Survivors' pension (pension de reversion): permanent pension granted under CNAV and ARRCO-AGIRC schemes for surviving spouses and ex-spouses aged at least 55.
2. Widow(er)'s allowance (allocation de veuvage): temporary monthly payment for 2 years after death to any person under 55 years of age satisfying a means-test and whose deceased spouse paid old-age insurance contributions for at least three months (consecutive or otherwise) over the twelve-month period preceding their death.
3. Death allowance (capital décès): lump sum payment after spouse's death if the deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension.

### Eligibility

**Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: Yes (survivor's pensions only including those paid under CNAV, ARRCO, and AGIRC)

#### Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Varies by benefit system —

[CNAV](#)

Age 55

[ARRCO](#)

Age 50

[AGIRC](#)

– Deaths before March 1, 1994: Age 50

– Deaths on or after March 1, 1994: Eligible for CNAV survivor benefits (at least age 55), otherwise age 60

- **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**

Eligibility criteria vary by benefit system —

[CNAV](#)

– Conditions concerning the deceased

\* **Survivors' pension:** The deceased was a CNAV recipient or contributed at least one quarter.

\* **Widow(er)'s allowance:** The deceased has paid old-age contributions over at least 3 months of the 12 month period (not including the month of death) during the year prior to death.

\* **Death allowance:** The deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension (with an assessed degree of incapacity of at least 66.67%).

– Conditions concerning the surviving spouse

\* **Survivors' pension:** Benefits are granted to widow(er)s, aged at least 55, if married at least two years or had a child with the deceased during the marriage

- \* Widow(er)'s allowance: The beneficiary must be under age 55, not divorced, not remarried or living as married, nor having entered into a civil solidarity pact —Surviving domestic and civil union (Pacs) partners are not eligible
- \* Death allowance: No conditions

#### [ARRCO](#) and [AGIRC](#)

- Conditions concerning the deceased: The deceased must have been a member
- Conditions concerning the surviving spouse:
  - \* The beneficiary must be a widow(er) who has not remarried and at least age 50 (AGIRC and ARRCO). For deaths occurring on or after March 1, 1994, the survivor of an AGIRC member must be at least age 55
  - \* There is no age condition if the beneficiary is disabled or has two dependent children

#### Notes

1. If a survivor is receiving a survivor pension from ARRCO or AGIRC and they proceed to remarry, any future right to the survivor pension benefits is eliminated
2. Cohabitation and the Civil Solidarity Pact (Pacs) are not entitled to a survivor's pension from ARRCO or AGIRC

#### • **Divorced widows/widowers**

Varies by benefit system —

##### [CNAV](#)

If the deceased spouse has been married several times, the [survivor's pension](#) is shared between the current and the divorced ex-spouse(s). This division is proportional to the duration of each marriage.

#### [ARRCO](#) and [AGIRC](#)

- In the case of a single divorced non-remarried former spouse, the [survivor pension](#) is paid in proportion to the duration of the marriage in relation to the duration of insurance under the CNAV benefit of the deceased (see *France, Public Own Old-Age Benefit Plan Details* for required contribution periods for full benefits that were in place at the time of death). If the duration of the marriage exceeds this period, then the full survivor benefit is paid to the ex-spouse
- If the deceased spouse has been married several times, the survivor's pension is shared between the widow or widower and the former spouse(s) in proportion to the duration of each marriage in relation to the duration of all the marriages

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

- **Can an individual start benefits before FEA with penalty?** Answer: Yes
- **Earliest eligibility:** Varies by benefit system —

##### [CNAV](#)

Same as [FEA](#) (age 55)

##### [ARRCO](#)

Same as the [FEA](#) (age 50)

##### [AGIRC](#)

- Deaths before March 1, 1994: Same as the [FEA](#) (age 50)
- Deaths on or after March 1, 1994: Age 55

- **See *Adjustments for starting benefits before FEA (Early claiming or retirement)* in the *Benefits* section for details on the penalty applied for claiming at earliest eligibility.**

## 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](#)):** Varies by benefit system —

##### [CNAV](#)

- [Survivors' pension](#): Annuitable
- [Widow\(er\)'s allowance](#): Lump sum

- **Death allowance:** Lump sum

#### ARRCO and AGIRC

- **Survivors' pension:** Annuitable

- **If cash balance, does it depend on market returns or demographic conditions?** N/A

#### 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 (CNAV benefits only)
- **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?**  
Automatic semiannual adjustment of pension for changes in national average wages

#### Benefit formula for claiming at FEA

How benefits are calculated varies by benefit system —

##### CNAV

- **Survivors' pension:** The benefit is 52% of the CNAV pension received by the survivor's deceased spouse or ex-spouse (or could have received, without taking into account any possible increases from which they benefited). The survivor can still receive the survivor's pension even after they are entitled to their own old-age pension benefit, but the survivor benefit may be reduced if cumulative CNAV benefits exceed a maximum level. See [Formula 1](#) for computational details.
  - If the deceased had multiple marriages, the pension is divided in proportion to the years of marriage among the entitled survivors.
- **Widow(er)'s allowance:** An allowance (fixed amount, the total may be reduced depending on survivor's income) is paid for 3 years from the date of the death or until age 55 if the survivor was 50 when his/her spouse died. The allowance is means tests based on the survivor's personal resources (i.e., resources derived from own property or the product of the survivor's work). See [Formula 2](#) for computational details.
- **Death allowance:** The death benefit is a fixed amount representing 91.25 times the basic daily earnings. The basic daily earnings are equal to 1/91.25 of the amount of the last 3 or 6 salaries prior to the date of cessation of activity depending on whether the salary is paid monthly or biweekly. It may not be less than 1% of the amount of the annual social security ceiling and may not exceed 25% of it.

For more details, see the following reference tables:

- Minimum and maximum amount of survivor pension: [Table 1](#)
- Cumulative CNAV benefit limits for survivor pensions: [Table 2](#)
- Maximum amount for widow(er)'s allowance and resource limits: [Table 3](#)
- Minimum and maximum amounts for the death allowance: [Table 4](#)

##### ARRCO

If eligible for full benefits (see *Eligibility* section), the ARRCO [survivor pensions](#) pay 60% of the benefit the deceased was receiving or eligible to receive (see *France, Public Own Old-Age Benefit Plan Details* for how these benefits are computed) and if a child supplement was paid to the deceased or they could have benefited from the child supplement then 100% of this supplement is paid to the survivor.

##### AGIRC

If eligible for full benefits (see *Eligibility* section), the AGIRC [survivor pensions](#) pay 60% of the benefit the deceased was receiving or eligible to receive including the child supplement (see *France, Public Own Old-Age Benefit Plan Details* for how these benefits are computed).

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

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes
- **Is so, what is the earliest eligibility?**  
Varies by benefit system —  
CNAV  
Same as [FEA](#) (age 55)

[ARRCO](#)

Same as the [FEA](#) (age 50)

[AGIRC](#)

- Deaths before March 1, 1994: Same as the [FEA](#) (age 50)
- Deaths on or after March 1, 1994: Age 55

- **Adjustment formula**

Only [AGIRC](#) benefits may be claimed before the [FEA](#) leading to reduced benefits for early claiming.

[AGIRC](#)

- For deaths occurring before March 1, 1994: No reduction
- For deaths occurring on or after March 1, 1994: [Survivors pension](#) benefits starting before the [FEA](#) (i.e., age 60, or eligible for [CNAV](#) survivor benefit and at least 55) receive a permanently reduced benefit. See [Formula 3](#) and [Table 5](#) for applicable rates. The benefit reduction is eliminated if the survivor becomes eligible for a CNAV survivor pension benefit.

### 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**

How benefits are adjusted while working varies by benefit system —

[CNAV](#)

Earnings from work contribute to personal resources, which may reduce or eliminate the [survivor's pension](#) or [widow\(er\)s allowance](#).

[ARRCO](#) and [AGIRC](#)

[Survivor pensions](#) are not subject to means tests and are not reduced for work.

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



## Chapter 2: Policy enacted 1995-2002

### Policy change in 1995

**Decree No. 94-1140**, issued on December 27, 1994 and effective for deaths occurring on or after January 1995, increased the share of a deceased worker's CNAV pension to which the worker's surviving spouse is entitled.

Additionally during this time period,

- For deaths occurring on or after July 1, 1996, ARRCO raised the eligibility age for the survivor's pension from 50 to 55
- In March 1999, the widow(er)'s allowance payment period changed from 3 years with a gradually declining benefit level to 2 years with a constant benefit level

## Overview

In the private sector, there are two mandatory old-age benefit tiers:

- Tier 1 is Caisse nationale d'assurance vieillesse (CNAV) (previously "Regime general d'assurance vieillesse des travailleurs salaries", RGAITS), the earnings-related, defined-benefit public pension for private employees in manufacturing and services. CNAV also guarantees a minimum pension benefit (minimum contributif) for low-income pensioners.
- Tier 2 is composed of mandatory occupational schemes. These include Association des Régimes de Retraites Complémentaires (ARRCO) and l'Association Générale des Institutions de Retraite des Cadres (AGIRC). ARRCO offers benefits to all private sector workers below the social security threshold, and only to blue collar workers above the threshold. AGIRC covers only executives or managerial workers, for earnings above the social security threshold. Both AGIRC and ARRCO are point-based pay-as-you-go systems.

There are three main types of old-age survivor benefits:

1. Survivors' pension (pension de reversion): permanent pension granted under CNAV and ARRCO-AGIRC schemes for surviving spouses and ex-spouses aged at least 55.
2. Widow(er)'s allowance (allocation de veuvage): temporary monthly payment for 2 years after death to any person under 55 years of age satisfying a means-test and whose deceased spouse paid old-age insurance contributions for at least three months (consecutive or otherwise) over the twelve-month period preceding their death.
3. Death allowance (capital décès): lump sum payment after spouse's death if the deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension.

## Eligibility

**Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: Yes (survivor's pensions only including those paid under CNAV, ARRCO, and AGIRC)

### Age requirements to start benefits without penalty

#### • Full eligibility age (FEA)

Varies by benefit system —

CNAV

Age 55

ARRCO

- Deaths before July 1, 1996: Age 50
- Deaths on or after July 1, 1996: Age 55

AGIRC

- Deaths before March 1, 1994: Age 50
- Deaths on or after March 1, 1994: Eligible for CNAV survivor benefits (at least age 55), otherwise age 60

- **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**

Eligibility criteria vary by benefit system —

CNAV

- Conditions concerning the deceased
  - \* **Survivors' pension:** The deceased was a CNAV recipient or contributed at least one quarter.
  - \* **Widow(er)'s allowance:** The deceased has paid old-age contributions over at least 3 months of the 12 month period (not including the month of death) during the year prior to death.
  - \* **Death allowance:** The deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension (with an assessed degree of incapacity of at least 66.67%).
- Conditions concerning the surviving spouse
  - \* **Survivors' pension:** Benefits are granted to widow(er)s, aged at least 55, if married at least two years or had a child with the deceased during the marriage
  - \* **Widow(er)'s allowance:** The beneficiary must be under age 55, not divorced, not remarried or living as married, nor having entered into a civil solidarity pact — Surviving domestic and civil union (Pacs) partners are not eligible
  - \* **Death allowance:** No conditions

ARRCO and AGIRC

- Conditions concerning the deceased: The deceased must have been a member
- Conditions concerning the surviving spouse:
  - \* The beneficiary must be a widow(er) who has not remarried and at least age 50 (AGIRC and ARRCO). For deaths occurring on or after March 1, 1994, the survivor of an AGIRC member must be at least age 55
  - \* There is no age condition if the beneficiary is disabled or has two dependent children

**Notes**

1. If a survivor is receiving a survivor pension from ARRCO or AGIRC and they proceed to remarry, any future right to the survivor pension benefits is eliminated
2. Cohabitation and the Civil Solidarity Pact (Pacs) are not entitled to a survivor's pension from ARRCO or AGIRC

• **Divorced widows/widowers**

Varies by benefit system —

CNAV

If the deceased spouse has been married several times, the **survivor's pension** is shared between the current and the divorced ex-spouse(s). This division is proportional to the duration of each marriage.

ARRCO and AGIRC

- In the case of a single divorced non-remarried former spouse, the **survivor pension** is paid in proportion to the duration of the marriage in relation to the duration of insurance under the CNAV benefit of the deceased (see *France, Public Own Old-Age Benefit Plan Details* for required contribution periods for full benefits that were in place at the time of death). If the duration of the marriage exceeds this period, then the full survivor benefit is paid to the ex-spouse
- If the deceased spouse has been married several times, the survivor's pension is shared between the widow or widower and the former spouse(s) in proportion to the duration of each marriage in relation to the duration of all the marriages

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

- **Can an individual start benefits before FEA with penalty?** Answer: Yes
- **Earliest eligibility:** Varies by benefit system —

CNAV

Same as the **FEA** (age 55)

ARRCO

- Deaths before July 1, 1996: Same as the **FEA** (age 50)
- Deaths on or after July 1, 1996: Same as the **FEA** (age 55)

AGIRC

- Deaths before March 1, 1994: Same as the **FEA** (age 50)
- Deaths on or after March 1, 1994: Age 55

- See *Adjustments for starting benefits before FEA (Early claiming or retirement)* in the *Benefits* section for details on the penalty applied for claiming at earliest eligibility.

## 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):** Varies by benefit system —

### CNAV

- **Survivors' pension:** Annuitable
- **Widow(er)'s allowance:** Lump sum
- **Death allowance:** Lump sum

### ARRCO and AGIRC

- **Survivors' pension:** Annuitable

- **If cash balance, does it depend on market returns or demographic conditions?** N/A

## 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 (CNAV benefits only)
- **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?**  
Annual adjustment of pension for changes in the cost of living

## Benefit formula for claiming at FEA

How benefits are calculated varies by benefit system —

### CNAV

- **Survivors' pension:** The benefit is 54% of the CNAV pension received by the survivor's deceased spouse or ex-spouse (or could have received, without taking into account any possible increases from which they benefited). The survivor can still receive the survivor's pension even after they are entitled to their own old-age pension benefit, but the survivor benefit may be reduced if cumulative CNAV benefits exceed a maximum level. See [Formula 1](#) for computational details.
  - If the deceased had multiple marriages, the pension is divided in proportion to the years of marriage among the entitled survivors.
- **Widow(er)'s allowance:** An allowance (fixed amount, the total may be reduced depending on survivor's income) is paid for 2-3 years from the date of the death or until age 55 if the survivor was 50 when his/her spouse died. The allowance is means tested based on the survivor's personal resources (i.e., resources derived from own property or the product of the survivor's work). See [Formula 2](#) for computational details.
- **Death allowance:** The death benefit is a fixed amount representing 91.25 times the basic daily earnings. The basic daily earnings are equal to 1/91.25 of the amount of the last 3 or 6 salaries prior to the date of cessation of activity depending on whether the salary is paid monthly or biweekly. It may not be less than 1% of the amount of the annual social security ceiling and may not exceed 25% of it.

For more details, see the following reference tables:

- Minimum and maximum amount of survivor pension: [Table 1](#)
- Cumulative CNAV benefit limits for survivor pensions: [Table 2](#)
- Maximum amount for widow(er)'s allowance and resource limits: [Table 3](#)
- Minimum and maximum amounts for the death allowance: [Table 4](#)

### ARRCO

If eligible for full benefits (see *Eligibility* section), the ARRCO **survivor pensions** pay 60% of the benefit the deceased was receiving or eligible to receive (see *France, Public Own Old-Age Benefit Plan Details* for how these benefits are computed) and if a child

supplement was paid to the deceased or they could have benefited from the child supplement then 100% of this supplement is paid to the survivor.

#### [AGIRC](#)

If eligible for full benefits (see *Eligibility* section), the AGIRC [survivor pensions](#) pay 60% of the benefit the deceased was receiving or eligible to receive including the child supplement (see *France, Public Own Old-Age Benefit Plan Details* for how these benefits are computed).

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

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes
- **Is so, what is the [earliest eligibility](#)?**

Varies by benefit system —

#### [CNAV](#)

Same as the [FEA](#) (age 55)

#### [ARRCO](#)

- Deaths before July 1, 1996: Same as the [FEA](#) (age 50)
- Deaths on or after July 1, 1996: Same as the [FEA](#) (age 55)

#### [AGIRC](#)

- Deaths before March 1, 1994: Same as the [FEA](#) (age 50)
- Deaths on or after March 1, 1994: Age 55

- **Adjustment formula**

Only [AGIRC](#) benefits may be claimed before the [FEA](#) leading to reduced benefits for early claiming.

#### [AGIRC](#)

- For deaths occurring before March 1, 1994: No reduction
- For deaths occurring on or after March 1, 1994: [Survivors pension](#) benefits starting before the [FEA](#) (i.e., age 60, or eligible for [CNAV](#) survivor benefit and at least 55) receive a permanently reduced benefit. See [Formula 3](#) and [Table 5](#) for applicable rates. The benefit reduction is eliminated if the survivor becomes eligible for a CNAV survivor pension benefit.

#### **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**

How benefits are adjusted while working varies by benefit system —

#### [CNAV](#)

Earnings from work contribute to personal resources, which may reduce or eliminate the [survivor's pension](#) or [widow\(er\)s allowance](#).

#### [ARRCO](#) and [AGIRC](#)

[Survivor pensions](#) are not subject to means tests and are not reduced for work.

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

## Chapter 3: Policy enacted 2003-2022

### Policy change in 2003

Article 31 of [Law 2003-775](#), passed on August 21, 2003 (known as the Fillon pension reform), introduced a means test for survivor benefits for new survivor entitlements starting on or after July 1, 2004.

Additionally during this time period,

- Marriage duration requirements were eliminated (previously 2 years)
- [Decree No. 2004-1451](#), issued December 23, 2004, gradually lowered the minimum qualification age for the survivor's pension from age 55 to age 50 by 2010
- Article 74 of [Law No. 2008-1330](#), passed December 17, 2008, reverted the minimum qualification age for the survivor's pension to age 55 for new entitlements on or after 2009
- AGIRC and ARRCO were merged on January 1, 2019 leading to a harmonization of rules pertaining to survivor pensions for deaths occurring on or after the merger
- Article 72 of [Law 2014-1554](#), passed December 22, 2014, changed the death benefit to be a flat rate payment

## Overview

In the private sector, there are two mandatory old-age benefit tiers:

- Tier 1 is Caisse nationale d'assurance vieillesse (CNAV) (previously "Régime général d'assurance vieillesse des travailleurs salariés", RGAITS), the earnings-related, defined-benefit public pension for private employees in manufacturing and services. CNAV also guarantees a minimum pension benefit (minimum contributif) for low-income pensioners.
- Tier 2 is composed of mandatory occupational schemes. These include Association des Régimes de Retraites Complémentaires (ARRCO) and l'Association Générale des Institutions de Retraite des Cadres (AGIRC). ARRCO offers benefits to all private sector workers below the social security threshold, and only to blue collar workers above the threshold. AGIRC covers only executives or managerial workers, for earnings above the social security threshold. Both AGIRC and ARRCO are point-based pay-as-you-go systems.

There are three main types of old-age survivor benefits:

1. Survivors' pension (pension de reversion): permanent pension granted under CNAV and ARRCO-AGIRC schemes for surviving spouses and ex-spouses aged at least 55 (51 if the death occurred prior to January 1st, 2009). They are subject to income tests.
2. Widow(er)'s allowance (allocation de veuvage): temporary monthly payment for 2 years after death to any person under 55 years of age satisfying a means-test and whose deceased spouse paid old-age insurance contributions for at least three months (consecutive or otherwise) over the twelve-month period preceding their death.
3. Death allowance: lump sum payment after spouse's death if the deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension.

## Eligibility

**Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: Yes (survivor's pensions only including those paid under CNAV, ARRCO, and AGIRC)

### Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Varies by benefit system —

[CNAV](#)

Age 51-55 (varies by year and spouse's date of death, see [Table 6](#) for details)

[ARRCO](#)

- Deaths before July 1, 1996: Age 50
- Deaths on or after July 1, 1996: Age 55

[AGIRC](#)

- Deaths before March 1, 1994: Age 50
- Deaths on or after March 1, 1994: Eligible for CNAV survivor benefits (at least age 55), otherwise age 60

- **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**

Eligibility criteria vary by benefit system —

##### [CNAV](#)

- Conditions concerning the deceased
  - \* **Survivors' pension:** The deceased was a CNAV recipient or contributed at least one quarter.
  - \* **Widow(er)'s allowance:** The deceased has paid old-age contributions over at least 3 months of the 12 month period (not including the month of death) during the year prior to death.
  - \* **Death allowance:** The deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension (with an assessed degree of incapacity of at least 66.67%).
- Conditions concerning the surviving spouse
  - \* **Survivors' pension:** Benefits are granted to widow(er)s, aged at least 50-55 depending on age and year at time of the spouse's death ([Table 6](#) provides age and effective years). The personal income and assets of the beneficiary are means tested (unless disabled). See [Table 7](#) for resource limits by time period and partnership status. For earnings, only 70% counts toward the means test and assets are converted to annual income equivalents based on 3% of the asset's value.
  - \* **Widow(er)'s allowance:** The beneficiary must be under age 55, not divorced, not remarried or living as married, nor having entered into a civil solidarity pact —Surviving domestic and civil union (Pacs) partners are not eligible
  - \* **Death allowance:** No conditions

##### [ARRCO and AGIRC](#)

- Conditions concerning the deceased: The deceased must have been a member
- Conditions concerning the surviving spouse:
  - \* The beneficiary must be a widow(er) who has not remarried and at least age 55 (AGIRC and ARRCO). For deaths before July 1, 1996 of ARRCO members and before March 1, 1994 of AGIRC members, the survivor must be at least age 50
  - \* There is no age condition if the beneficiary is disabled or has two dependent children

#### Notes

1. If a survivor is receiving a survivor pension from ARRCO or AGIRC and they proceed to remarry, any future right to the survivor pension benefits is eliminated
2. Cohabitation and the Civil Solidarity Pact (Pacs) are not entitled to a survivor's pension from ARRCO or AGIRC

- **Divorced widows/widowers**

Varies by benefit system —

##### [CNAV](#)

If the deceased spouse has been married several times, the **survivor's pension** is shared between the current and the divorced ex-spouse(s). This division is proportional to the duration of each marriage.

##### [ARRCO and AGIRC](#)

- In the case of a single divorced non-remarried former spouse, the **survivor pension** is paid in proportion to the duration of the marriage in relation to the duration of insurance under the CNAV benefit of the deceased (see *France, Public Own Old-Age Benefit Plan Details* for required contribution periods for full benefits that were in place at the time of death). If the duration of the marriage exceeds this period, then the full survivor benefit is paid to the ex-spouse
- If the deceased spouse has been married several times, the survivor's pension is shared between the widow or widower and the former spouse(s) in proportion to the duration of each marriage in relation to the duration of all the marriages

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

- **Can an individual start benefits before FEA with penalty?** Answer: Yes
- **Earliest eligibility:** Varies by benefit system —

##### [CNAV](#)

Same as the **FEA** (age varies from 51 to 55)

##### [ARRCO](#)

- Deaths before July 1, 1996: Same as the [FEA](#) (age 50)
- Deaths between July 1, 1996 and December 31, 2018: Same as the [FEA](#) (age 55)

#### [AGIRC](#)

- Deaths before March 1, 1994: Same as the [FEA](#) (age 50)
- Deaths between March 1, 1994 and December 31, 2018: Age 55

#### [AGIRC-ARRCO](#) (Deaths from 2019)

Same as the [FEA](#) (age 55)

- See *Adjustments for starting benefits before FEA (Early claiming or retirement)* in the *Benefits* section for details on the penalty applied for claiming at earliest eligibility.

## 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):** Varies by benefit system —

#### [CNAV](#)

- [Survivors' pension](#): Annuitable
- [Widow\(er\)'s allowance](#): Lump sum
- [Death allowance](#): Lump sum

#### [ARRCO](#) and [AGIRC](#)

- [Survivors' pension](#): Annuitable

- **If cash balance, does it depend on market returns or demographic conditions?** N/A

### 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 ([CNAV](#) benefits only)
- **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?**  
Annual adjustment of pension for changes in the cost of living

### Benefit formula for claiming at FEA

How benefits are calculated varies by benefit system —

#### [CNAV](#)

- [Survivors' pension](#): The benefit is 54% of the CNAV pension received by the survivor's deceased spouse or ex-spouse (or could have received, without taking into account any possible increases from which they benefited). The applicable benefit formula differs based on initial entitlement:
  - If the deceased died on or after July 1, 2004: See [Formula 4](#) for computational details incorporating a means test. In these cases, a survivor can still receive the survivor's pension even after they are entitled to their own old-age pension benefit but their survivor benefit may be reduced if they have substantial personal resources.
  - If the deceased died before July 1, 2004. See [Formula 1](#) for computational details. In these cases, a survivor can still receive the survivor's pension even after they are entitled to their own old-age pension benefit, but the survivor benefit may be reduced if cumulative CNAV benefits exceed a maximum level.
  - If the deceased had multiple marriages, the pension is divided in proportion to the years of marriage among the entitled survivors.
- [Widow\(er\)'s allowance](#): An allowance (fixed amount, the total may be reduced depending on survivor's income) is paid for 2 years from the date of the death or until age 55 if the survivor was 50 when his/her spouse died. The allowance is means



tests based on the survivor's personal resources (i.e., resources derived from own property or the product of the survivor's work). See [Formula 2](#) for computational details.

- **Death allowance**

- For deaths before 2015: The death benefit is a fixed amount representing 91.25 times the basic daily earnings. The basic daily earnings are equal to 1/91.25 of the amount of the last 3 or 6 salaries prior to the date of cessation of activity depending on whether the salary is paid monthly or biweekly. It may not be less than 1% of the amount of the annual social security ceiling and may not exceed 25% of it.
- For deaths during or after 2015: The death benefit is a fixed amount that is updated annually. See [Table 8](#) for values.

For more details, see the following reference tables:

- Minimum and maximum amount of survivor pension on or after 2004: [Table 9](#)
- Survivor pension resource limits by time period: [Table 7](#)
- Cumulative CNAV benefit limits for survivor pensions starting before July 2004: [Table 2](#)
- Maximum amount for widow(er)'s allowance and resource limits: [Table 10](#)
- Minimum and maximum amounts for the death allowance if the death occurred before 2015: [Table 4](#)
- Flat rate death allowance if the death occurred on or after 2015: [Table 8](#)

#### ARRCO (deaths before 2019) and AGIRC-ARRCO (deaths from 2019)

If eligible for full benefits (see *Eligibility* section), the ARRCO [survivor pensions](#) pay 60% of the benefit the deceased was receiving or eligible to receive (see *France, Public Own Old-Age Benefit Plan Details* for how these benefits are computed) and if a child supplement was paid to the deceased or they could have benefited from the child supplement then 100% of this supplement is paid to the survivor.

#### AGIRC

If eligible for full benefits (see *Eligibility* section), the AGIRC [survivor pensions](#) pay 60% of the benefit the deceased was receiving or eligible to receive including the child supplement (see *France, Public Own Old-Age Benefit Plan Details* for how these benefits are computed).

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

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes
- **Is so, what is the [earliest eligibility](#)?**

Varies by benefit system —

#### CNAV

Same as the [FEA](#) (age varies from 51 to 55)

#### ARRCO

- Deaths before July 1, 1996: Same as the [FEA](#) (age 50)
- Deaths between July 1, 1996 and December 31, 2018: Same as the [FEA](#) (age 55)

#### AGIRC

- Deaths before March 1, 1994: Same as the [FEA](#) (age 50)
- Deaths between March 1, 1994 and December 31, 2018: Age 55

#### AGIRC-ARRCO (Deaths from 2019)

Same as the [FEA](#) (age 55)

- **Adjustment formula**

Only [AGIRC](#) benefits for deaths occurring before 2019 may be claimed before the [FEA](#) leading to reduced benefits for early claiming.

#### AGIRC

- For deaths occurring before March 1, 1994: No reduction
- For deaths occurring between March 1, 1994 and December 31, 2018: [Survivors pension](#) benefits starting before the [FEA](#) (i.e., age 60, or eligible for [CNAV](#) survivor benefit and at least 55) receive a permanently reduced benefit. See [Formula 3](#) and [Table 5](#) for applicable rates. The benefit reduction is eliminated if the survivor becomes eligible for a CNAV survivor pension benefit.



**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**

How benefits are adjusted while working varies by benefit system —

[CNAV](#)

Earnings from work contribute to personal resources, which may reduce or eliminate the [survivor's pension](#) or [widow\(er\)s allowance](#).

[ARRCO](#) and [AGIRC](#)

[Survivor pensions](#) are not subject to means tests and are not reduced for work.

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

## Tables and Formulas

**Formula 1: CNAV Survivor Pension (Deaths Occurring Before July 1, 2004)**

$$\begin{cases} B_{SU(CNAV),i,t} = \max \left\{ \min \left\{ 0.54 \times B_{OA(CNAV),j,t}, SURVMAX_t \right\} \times (1 + c), SURVMIN_t \right\} \\ B_{SU(CNAV, reduced),i,t} = \max \left\{ B_{SU(CNAV),i,t} - EXCESS_{i,t}, 0 \right\} \end{cases}$$

- $B_{SU(CNAV),i,t}$  = Individual  $i$ 's survivor benefit at time  $t$  based on deceased spouse  $j$ 's CNAV benefit
- $B_{SU(CNAV, reduced),i,t}$  = Individual  $i$ 's reduced survivor benefit at time  $t$  accounting for limits on cumulative CNAV benefits
- $B_{OA(CNAV),j,t}$  = Individual  $i$ 's deceased spouse  $j$ 's CNAV benefit. Accounts for changes in pension benefits if  $j$  claimed benefit before or after eligibility for full benefits. See *France, Public Own Old-Age Benefit Plan Details* for details on how to compute  $j$ 's benefit.<sup>1</sup>
- $c_i$  = Rate increase if individual  $i$  satisfies specific conditions. Rate increases are cumulative.
  - 10% if the widow(er) has raised at least 3 children
  - 11.1% if the widow(er) has reached the age for obtaining a full pension (see *France, Public Own Old-Age Benefit Plan Details* for applicable ages by time period) and have exercised all of their own pension rights (i.e. have claimed CNAV and any other occupational pensions to which they are entitled)
- $SURVMIN_t$  = Minimum survivor benefit at time  $t$  (see [Table 1](#) for values)
- $SURVMAX_t$  = Maximum survivor benefit at time  $t$  (see [Table 1](#) for values)
- $EXCESS_{i,t}$  = Individual  $i$ 's CNAV benefits above a maximum limit for cumulative CNAV benefits. The maximum limit is determined by the greater of a flat-rate maximum for cumulative benefits or 52% of the sum of  $i$ 's own CNAV benefit and deceased  $j$ 's benefit:

$$EXCESS_{i,t} = \begin{cases} \max \left\{ \begin{aligned} & \max \left\{ FLATLIMIT_t, 0.52 \times (B_{OA(CNAV),i,t} + B_{OA(CNAV),j,t}) \right\} \\ & - (B_{SU(CNAV),i,t} + B_{OA(CNAV),i,t}), 0 \end{aligned} \right\} \end{cases}$$

- $FLATLIMIT_t$  = Flat rate maximum for cumulative survivor benefits at time  $t$  (see [Table 2](#) for values by time period)
- $B_{OA(CNAV),i,t}$  = Individual  $i$ 's own CNAV benefit. See *France, Public Own Old-Age Benefit Plan Details* for details on how to compute this benefit.

**Source:** Réglementation, Retraite de réversion, Retraite de réversion cumulaire avant le 01/07/2004, Retraite de réversion cumulaire ([Legislation.cnnav.fr](http://Legislation.cnnav.fr), 2022)

**Notes**

- <sup>1</sup> When computing this benefit level, any increases for children should be removed as these will be based on  $i$ 's children and are included in the equation above.
- <sup>2</sup> When computing the excess, the value used for the deceased's benefit should not account for minimum or maximum benefit thresholds.

**Formula 2: Widow(er)'s Allowance**

$$B_{SU(CNAV, widowallowance), i, t, d} = \left\{ \max \left\{ ALLOWANCE_{i, t, d} - EXCESS_{i, t, d}, 0 \right\} \right\}$$

- $B_{SU(CNAV, widowallowance), i, t, d}$  = Individual  $i$ 's widow allowance at time  $t$  based on  $d$  years since spouse died
- $ALLOWANCE_{i, t, d}$  = Widow allowance at time  $t$  based on  $d$  years since spouse died. If individual  $i$  was age 50 or older at spouse's death, then the allowance is paid until age 55 in the amount normally paid for the first year. If  $i$  is less than 50 and the allowance starts before March 1999, then a gradually decreasing allowance is paid for the three years following the spouse's death. Starting March 1999, if  $i$  is less than 50, then the allowance is paid for only two years following the spouse's death and is constant across both years. See:
  - Table 3 for widow allowances starting before March 1999
  - Table 10 for widow allowance starting on or after March 1999
- $EXCESS_{i, t, d}$  = Individual  $i$ 's personal resources in excess of the widow allowance resource limit:

$$EXCESS_{i, t, d} = \max \left\{ ALLOWANCE_{i, t, d} + RESOURCES_{i, t, d} - RLIMIT_t, 0 \right\}$$

- $RESOURCES_{i, t, d}$  = Individual  $i$ 's own resources derived from  $i$ 's own property or the proceeds of  $i$ 's work. Does not include communal property shared with spouse  $j$ . Income from work does not count for  $d = 1$  and only 50% of income from work is counted in  $d = 2$ .
- $RLIMIT_t$  = Widow(er) allowance resource limit at time  $t$ . See:
  - \* Table 3 for widow allowances starting before March 1999
  - \* Table 10 for widow allowance starting on or after March 1999

**Source:** For general rules pertaining to the amount of the Widow's Allowance, see Réglementation, Allocation de veuvage, Montant ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022); For rules pertaining to the means-test, see Réglementation, Allocation de veuvage, Condition de ressources ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022)

**Table 1: CNAV Survivor Benefit Minimum and Maximum Benefit Levels (Before 2004)**

Period Start	Period End	Minimum (Annual)	Maximum (Annual)
January 2003	December 2003	2,849.84 €	7,879.68 €
January 2002	December 2002	2,807.72	7,620.48
January 2001	December 2001	18,021.00 Francs (F)	48,438.00 F
January 2000	December 2000	17,633.00	47,628.00
January 1999	December 1999	17,545.00	46,882.80
January 1998	December 1998	17,336.00	45,651.60
January 1997	December 1997	17,147.00	44,452.80
July 1996	December 1996	16,943.00	43,869.60
January 1996	June 1996	16,943.00	43,189.20
July 1995	December 1995	16,610.00	42,314.40
January 1995	June 1995	16,527.00	41,893.20
July 1994	December 1994	16,331.00	40,060.80
January 1994	June 1994	16,331.00	39,561.60
July 1993	December 1993	16,010.00	39,343.20
January 1993	June 1993	16,010.00	38,563.20
July 1992	December 1992	15,800.00	37,908.00
January 1992	June 1992	15,520.00	37,034.40

**Source:** For minimum amounts, see Barèmes, Retraite de réversion, Montant minimum de la retraite de réversion ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022); For maximum amounts, see Barèmes, Retraite de réversion, Montant maximum de la retraite de réversion ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022)

**Table 2: CNAV Survivor Pension Test for Cumulative Benefits (Survivor Pensions Awarded Before July 2004)**

Time Period	Flat-Rate Test
2022	15,014.64 €
2021	15,014.64
2020	15,014.64
2019	14,791.26
2018	14,502.18
2017	14,318.22
2016	14,094.84
2015	13,884.60
2014	13,705.02
2013	13,516.68
2012	13,275.78
2011	12,903.48
2010	12,636.30
2009	12,522.42
2008	12,145.74
2007	11,747.16
2006	11,339.82
2005	11,020.08
2004	10,844.88
2003	10,652.16
2002	10,301.76
2001	65,481.00 F
2000	64,386.00
1999	63,378.60
1998	61,714.20
1997	60,093.60
July 1996 - December 1996	59,305.20
January 1996 - June 1996	58,385.40
July 1995 - December 1995	57,202.80
January 1995 - June 1995	56,633.40
July 1994 - December 1994	56,239.20
January 1994 - June 1994	55,538.40
July 1993 - December 1993	55,231.80
January 1993 - June 1993	54,136.80
July 1992 - December 1992	53,217.00
January 1992 - June 1992	51,990.60

**Source:** Barèmes, Retraite de réversion, Limite forfaitaire de cumul pour la retraite de réversion ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022)

**Table 3: Maximum Widow(er)'s Allowance (Awarded Before March 1999)**

Year	Maximum allowance (Year 1)	Maximum allowance (Year 2)	Maximum allowance (Year 3)	Resource Limit
2001	3,230 F	2,121 F	1,616 F	12,113 F
2000	3,160	2,075	1,581	11,850
1999	3,144	2,065	1,573	11,790
1998	3,107	2,041	1,554	11,651
1997	3,073	2,019	1,537	11,524
1996	3,037	1,995	1,519	11,389
July 1995	2,977	1,956	1,489	11,164
- December 1995				
January 1995	2,962	1,946	1,482	11,108
- June 1995				
1994	2,927	1,923	1,464	10,976
1993	2,870	1,885	1,435	10,763
July 1992	2,833	1,861	1,417	10,624
- December 1992				
January 1992	2,783	1,828	1,392	10,436
- June 1992				

**Source:** For allowance, see Barèmes, Allocation de veuvage, Montant de l'allocation de veuvage ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022) and for the resource limit see Barèmes, Allocation de veuvage, Plafond de ressources pour l'allocation de veuvage ([Legislation.cnav.fr](https://legislation.cnav.fr), 2022)

**Table 4: Death Benefit Minimum and Maximum Values (Deaths Before 2015)**

Effective Dates	Minimum	Maximum
2015	380.40 €	9,510.00 €
2014	375.48	9,387.00
2013	370.32	9,258.00
2012	363.72	9,093.00
2011	353.52	8,838.00
2010	346.20	8,655.00
2009	343.08	8,577.00
2008	332.76	8,319.00
2007	321.84	8,046.00
2006	310.68	7,767.00
2005	301.92	7,548.00
2004	297.12	7,428.00
2003	291.84	7,296.00
2002	282.24	7,056.00
2001	1,794.00 F	44,850.00 F
2000	1,764.00	44,100.00
1999	1,736.40	43,410.00
1998	1,690.80	42,270.00
1997	1,646.40	41,160.00
July - December 1996	1,612.20	40,305.00
January - June 1996	1,612.20	40,305.00
July - December 1995	1,559.40	38,985.00
January - June 1995	1,559.40	38,985.00
July - December 1994	1,531.20	38,280.00
January - June 1994	1,531.20	38,280.00
July - December 1993	1,498.20	37,455.00
January - June 1993	1,498.20	37,455.00
July - December 1992	1,441.20	36,030.00
January - June 1992	1,441.20	36,030.00

Source: [Ag2rlamondiale.fr](https://ag2rlamondiale.fr) (2022)**Formula 3: AGIRC Reduced Survivor Benefit Formula for Claiming Before Statutory Retirement Age (For Deaths Occurring Between March 1994 and December 2018)**

$$B_{SU(AGIRC),i,t} = \left\{ RR_i \times PPV_{AGIRC,t} \times \left( \sum_{s=1947}^t PP_{AGIRC,i,s} \times (1 + CHILD_{AGIRC,i,s}) \right) \right\}$$

- $B_{SU(AGIRC),i,t}$  = Individual  $i$ 's benefit from AGIRC in year  $t$  if  $i$  claims benefit before SRA (i.e. eligibility for full-benefits)
- $RR_i$  = Survivor pension reduction rate based on when individual  $i$  claims their survivor pension. If eligible for a CNAV survivor pension and at least age 55, the full-rate is paid. See [Table 5](#) for reduction rates by claiming age.
- $PPV_{AGIRC,t}$  = The value of an AGIRC pension point in year  $t$
- $PP_{AGIRC,i,s}$  = Individual  $i$ 's AGIRC pension points accrued in year  $s \leq t$
- $CHILD_{AGIRC,i,t}$  = Supplement if individual  $i$  has dependent children or for children born or raised at time  $t$ . Ranges from 5% to 24% and depend on policy in place when pension points were earned.

Source: La pension de réversion (AGIRC-ARRCO, 2022)

**Note**

1. See *France, Public Own Old-Age Benefit Plan Details* for pension point values, child supplement rates, and how to compute AGIRC pension points

**Table 5: AGIRC Survivor Pension Rates (Deaths occurring between March 1994 and December 2018)**

Survivor's Age At Start	Percentage of Deceased's Pension Received
55	52.0 %
56	53.6
57	55.2
58	56.8
59	58.4
60+	60.0
Full Rete	60.0

**Source:** La pension de réversion ([AGIRC-ARRCO, 2022](#))

**Table 6: CNAV Survivor Benefits Minimum Age by Death Year and Effective Period**

Effective Period	Before July 2005	July 2005 - December 2008	January 2009 - Present
Period Spouse Died			
Before July 2005	55	55	51
July 2005 - June 2007	55	52	51
July 2007 - June 2009	55	51	51
January 2009 - June 2009	55	51	55
July 2009 - December 2010	55	50	55
January 2011 - Present	55	55	55

**Source:** Réglementation, Retraite de réversion, Conditions d'attribution, Conditions d'attribution ([Legislation.cnav.fr, 2022](#))



Table 7: Resource Limits

Period Start	Period End	Single	Couple
January 2022	December 2022	21,985.60 €	35,176.96 €
January 2021	December 2021	21,320.00	34,112.00
January 2020	December 2020	21,112.00	33,779.20
January 2019	December 2019	20,862.40	33,379.84
January 2018	December 2018	20,550.40	32,880.64
January 2017	December 2017	20,300.80	32,481.28
January 2016	December 2016	20,113.60	32,181.76
January 2015	December 2015	19,988.80	31,982.08
January 2014	December 2014	19,822.40	31,715.84
January 2013	December 2013	19,614.40	31,383.04
July 2012	December 2012	19,552.00	31,283.20
January 2012	June 2012	19,177.60	30,684.16
December 2011	December 2011	19,115.20	30,584.32
January 2011	November 2011	18,720.00	29,952.00
January 2010	December 2010	18,428.80	29,486.08
July 2009	December 2009	18,345.60	29,352.96
July 2008	June 2009	18,116.80	28,986.88
May 2008	June 2008	17,950.40	28,720.64
July 2007	April 2008	17,555.20	28,088.32
July 2006	June 2007	17,201.60	27,522.56
July 2005	June 2006	16,702.40	26,723.84
July 2004	June 2005	15,828.80	25,326.08
July 2003	June 2004	14,955.20	23,928.32
July 2002	June 2003	14,206.40	22,730.24
January 2002	June 2002	13,873.60	22,197.76
July 2001	December 2001	90,937.60 F	145,500.16 F
July 2000	June 2001	87,401.60	139,842.56
July 1999	June 2000	84,697.60	135,516.16
July 1998	June 1999	83,657.60	133,852.16
July 1997	June 1998	82,014.40	131,223.04
July 1996	June 1997	78,852.80	126,164.48
May 1996	June 1996	78,457.60	125,532.16
July 1995	April 1996	76,918.40	123,069.44
July 1994	June 1995	73,964.80	118,343.68
July 1993	June 1994	72,446.40	115,914.24
July 1992	June 1993	70,844.80	113,351.68
March 1992	June 1992	69,284.80	110,855.68
July 1991	February 1992	67,932.80	108,692.48

Source: Barèmes, Retraite de réversion, Plafond de ressources pour la retraite de réversion ([Legislation.cnnav.fr](http://Legislation.cnnav.fr), 2022)

**Formula 4: CNAV Survivor Pension (Deaths Occurring On or After July 1, 2004)**

$$\left\{ \begin{array}{l} B_{SU(CNAV),i,t} = \max \left\{ \min \left\{ 0.54 \times B_{OA(CNAV),j,t}, SURVMAX_t \right\} \times (1 + c), SURVMIN_t \right\} \\ B_{SU(CNAV, reduced),i,t} \end{array} \right\} = \max \left\{ B_{SU(CNAV),i,t} - EXCESS_{i,t}, 0 \right\}$$

- $B_{SU(CNAV),i,t}$  = Individual  $i$ 's survivor benefit at time  $t$  based on deceased spouse  $j$ 's CNAV benefit
- $B_{SU(CNAV, reduced),i,t}$  = Individual  $i$ 's reduced survivor benefit at time  $t$  based on deceased spouse  $j$ 's CNAV benefit and accounts for the means test
- $B_{OA(CNAV),j,t}$  = Individual  $i$ 's deceased spouse  $j$ 's CNAV benefit. Accounts for changes in pension benefits if  $j$  claimed benefit before or after eligibility for full benefits. See *France, Public Own Old-Age Benefit Plan Details* for details on how to compute  $j$ 's benefit.<sup>1</sup>
- $c_i$  = Rate increase if individual  $i$  satisfies specific conditions. Rate increases are cumulative.
  - 10% if the widow(er) has raised at least 3 children
  - 11.1% if the widow(er) has reached the age for obtaining a full pension (see *France, Public Own Old-Age Benefit Plan Details* for applicable ages by time period) and have exercised all of their own pension rights (i.e. have claimed CNAV and any other occupational pensions to which they are entitled)
- $SURVMIN_t$  = Minimum survivor benefit at time  $t$  (see [Table 9](#) for values)
- $SURVMAX_t$  = Maximum survivor benefit at time  $t$  (see [Table 9](#) for values)
- $EXCESS_{i,t}$  = Individual  $i$ 's personal resources in excess of the single-person resource limit for ASPA:

$$EXCESS_{i,t} = \max \left\{ B_{CNAV(survivor),i,t} + RESOURCES_{i,t} - RLIMIT_t, 0 \right\}$$

- $RESOURCES_{i,t}$  = Individual  $i$ 's own resources derived from  $i$ 's own property or the proceeds of  $i$ 's work. Does not include communal property shared with spouse  $j$ .
- $RLIMIT_t$  = Single person resource limit for social assistance at time  $t$  (see [Table 7](#) for values by time period)

**Source:** For rules pertaining to the calculation of the survivor's benefits, see Réglementation, Retraite de réversion, Montant ([Legislation.cnav.fr, 2022](#)); For rules pertaining to the means-test, see Réglementation, Retraite de réversion, Ressources, Condition de ressources ([Legislation.cnav.fr, 2022](#)); For rules pertaining to resources, see Réglementation, Retraite de réversion, Ressources, Evaluation des ressources ([Legislation.cnav.fr, 2022](#))

**Notes**

- <sup>1</sup> When computing this benefit level, any increases for children should be removed as these will be based on  $i$ 's children and are included in the equation above.

**Table 8: Death Benefit Flat Rate (Deaths During or After 2015)**

Period	Death Benefit Amount
April 2022 - March 2023	3,539 €
April 2021 - March 2022	3,476
April 2020 - March 2021	3,472
April 2019 - March 2020	3,461
April 2018 - March 2019	3,450
April 2017 - March 2018	3,415
April 2016 - March 2017	3,404
January 2015 - March 2016	3,400

**Source:** For current values see [l'Assurance Maladie \(2022\)](#) and for historical information see [Ag2rlamondiale.fr \(2022\)](#)

**Table 9: CNAV Survivor Benefit Minimum and Maximum Benefit Levels (From 2004)**

Period Start	Period End	Minimum (Annual)	Maximum (Annual)
January 2022	December 2022	3,530.78 €	11,106.72 €
January 2021	December 2021	3,527.63	11,106.72
January 2020	December 2020	3,513.58	11,106.72
January 2019	December 2019	3,478.80	10,941.48
April 2018	December 2018	3,427.39	10,727.64
January 2018	March 2018	3,393.46	10,727.64
April 2017	December 2017	3,393.46	10,591.56
January 2017	March 2017	3,383.32	10,591.56
April 2016	December 2016	3,383.32	10,426.32
January 2016	March 2016	3,379.95	10,426.32
April 2015	December 2015	3,379.95	10,270.80
January 2015	March 2015	3,379.95	10,270.80
April 2014	December 2014	3,379.95	10,137.96
January 2014	March 2014	3,359.80	10,137.96
April 2013	December 2013	3,359.80	9,998.64
January 2013	March 2013	3,316.69	9,998.64
April 2012	December 2012	3,316.69	9,820.44
January 2012	March 2012	3,248.48	9,820.44
April 2011	December 2011	3,248.48	9,545.04
January 2011	March 2011	3,181.67	9,545.04
April 2010	December 2010	3,181.67	9,347.40
January 2010	March 2010	3,153.30	9,347.40
April 2009	December 2009	3,153.30	9,263.16
January 2009	March 2009	3,122.08	9,263.16
September 2008	December 2008	3,122.08	8,984.52
January 2008	August 2008	3,097.31	8,984.52
January 2007	December 2007	3,063.62	8,689.68
January 2006	December 2006	3,009.45	8,388.36
January 2005	December 2005	2,956.24	8,151.84
January 2004	December 2004	2,898.28	8,022.24

**Source:** For minimum amounts, see Barèmes, Retraite de réversion, Montant minimum de la retraite de réversion ([Legislation.cnav.fr, 2022](https://legislation.cnav.fr/2022)); For maximum amounts, see Barèmes, Retraite de réversion, Montant maximum de la retraite de réversion ([Legislation.cnav.fr, 2022](https://legislation.cnav.fr/2022))

**Table 10: Maximum Widow(er)'s Allowance (Awarded On or After March 1999)**

Year	Maximum allowance	Resource Limit
2022	632.17 €	2,370.64 €
2021	625.30	2,344.88
2020	622.81	2,335.54
2019	616.65	2,312.44
October 2017 - December 2018	607.54	2,278.28
October 2015 - September 2017	602.72	2,260.20
April 2013 - September 2015	602.12	2,257.95
April 2012 - March 2013	594.40	2,229.00
April 2011 - March 2012	582.18	2,183.18
April 2010 - March 2011	570.21	2,138.29
April 2009 - March 2010	565.13	2,119.24
September 2008 - March 2009	559.54	2,098.28
January 2008 - August 2008	555.10	2,081.63
2007	549.07	2,059.01
2006	539.37	2,022.64
2005	529.84	1,986.90
2004	519.46	1,947.98
2003	510.78	1,915.43
2002	503.24	1,887.15
2001	3,230.00 F	12,113 F
2000	3,160.00	11,850
March 1999 - December 1999	3,144.00	11,790

**Source:** For allowance, see Barèmes, Allocation de veuvage, Montant de l'allocation de veuvage ([Legislation.cnav.fr, 2022](https://legislation.cnav.fr)) and for the resource limit see Barèmes, Allocation de veuvage, Plafond de ressources pour l'allocation de veuvage ([Legislation.cnav.fr, 2022](https://legislation.cnav.fr))

## 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>).

AGIRC-ARRCO (2022). La pension de réversion [The survivor's pension]. Available only in French. As of May 10, 2022. [\[Link\]](#)

AG2R La Mondiale (2022). Indemnisation en cas de décès d'un proche (régime de base) [Compensation in the event of the death of a loved one (basic scheme)]. Available only in French. As of May 10, 2022. [\[Link\]](#)

L'Assurance Maladie (2022). Salariés et capital décès [Employees and death benefit]. Available only in French. As of May 10, 2022. [\[Link\]](#)

Décret 94-1140 du 27 décembre 1994 modifiant le code de la sécurité sociale (troisième partie : Décrets) et relatif aux avantages de réversion [Decree no. 94-1140 of 27 December 1994 modifying the social security code (third part: Decrees) and relating to survivor benefits], Journal Officiel de la République Française [J.O.] [Official Gazette of France], December 27, 1994. Available only in French. As of May 10, 2022. [\[Link\]](#)

Décret 2004-1451 du 23 décembre 2004 modifiant le décret n° 2004-858 du 24 août 2004 relatif aux droits de l'assurance vieillesse des conjoints survivants (troisième partie : Décrets) [Decree No. 2004-1451 of December 23, 2004 amending Decree No. 2004-858 of August 24, 2004 relating to the pension rights of surviving spouses (third part: Decrees)], Journal Officiel de la République Française [J.O.] [Official Gazette of France], December 23, 2004. Available only in French. As of May 10, 2022. [\[Link\]](#)

Institute of Public Policy (2021). IPP Scales. As of May 10, 2022. [\[Link\]](#)

Legislation.cnnav.fr (2022). Réglementation, Retraite personnelle [Regulation, Personal Pension]. Available only in French. As of May 10, 2022. [\[Link\]](#)

Legislation.cnnav.fr (2022). Barèmes [Scales]. Available only in French. As of May 10, 2022. [\[Link\]](#)

Loi 2003-775 du 21 août 2003 portant réforme des retraites [Law 2003-775 of August 21, 2003 on pension reform], Journal Officiel de la République Française [J.O.] [Official Gazette of France], August 21, 2003. Available only in French. As of May 10, 2022. [\[Link\]](#)

Loi 2008-1330 du 17 décembre 2008 de financement de la sécurité sociale pour 2009 [Law 2008-1330 of December 17, 2008 on the financing of social security for 2009], Journal Officiel de la République Française [J.O.] [Official Gazette of France], December 17, 2008. Available only in French. As of May 10, 2022. [\[Link\]](#)

Loi 2014-1554 du 22 décembre 2014 de financement de la sécurité sociale pour 2015 [Law 2014-1554 of December 22, 2014 on the financing of social security for 2015], Journal Officiel de la République Française [J.O.] [Official Gazette of France], December 22, 2014. Available only in French. As of May 10, 2022. [\[Link\]](#)

## 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" + "[".

**Allowance for Elderly Workers (AVTS):** Known as allocation aux vieux travailleurs salariés in French, this system is one of two old-age social assistance systems before 2006. It is provided to employees who do not have sufficient resources. AVTS benefits paid over a person's life are not recoverable by the government from the person's assets after their death.

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

**Association des Régimes de Retraites Complémentaires (ARRCO):** ARRCO is a mandatory occupational pension system for private sector workers. It offers benefits to all private sector workers below the social security threshold, and only to blue collar workers above the threshold. ARRCO is a point-based pay-as-you-go system.

**Association Générale des Institutions de Retraite des Cadres (AGIRC):** AGIRC is a mandatory occupational pension system for private sector workers. It covers only executives or managerial workers, for earnings above the social security threshold. AGIRC members are also ARRCO members for earnings below the social security threshold. Both AGIRC and ARRCO are point-based pay-as-you-go systems.

**Caisse Nationale D'Assurance Vieillesse (CNAV):** France's earnings-related, defined-benefit public pension for private employees in manufacturing and services. CNAV also guarantees a minimum pension benefit (minimum contributif) for low-income pensioners.

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

**Claimable Benefit:** A pension for which 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.

**Death allowance (capital décès):** Lump sum payment after spouse's death if the deceased was employed or received an unemployment benefit, a cash sickness benefit, or a disability pension.

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

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

**Eligibility Track 1:** One of two main eligibility tracks for unreduced CNAV old-age benefits that is based primarily on age with a minimal number of required contribution years.

**Eligibility Track 2:** One of two main eligibility tracks for unreduced CNAV old-age benefits that permits starting benefits at an earlier age than eligibility track 1 if the person has a substantial number of contribution years.

**Eligibility Track:** Requirements for an individual to start receiving an unreduced old-age pension benefit. An individual typically must satisfy only one eligibility track.

**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.

**Plafond de la Sécurité Sociale (PSS):** Social Security threshold specified by the government that determines whether contributions are made to CNAV or a mandatory occupational scheme, such as ARRCO or AGIRC.

**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.

**Solidarity Allowance for the Elderly (ASPA):** Known as Allocation de solidarité aux personnes âgées in French, this is a unified old-age social assistance system for new beneficiaries starting in 2006. ASPA provides a guaranteed minimum level of income for elderly or disabled residents of France. ASPA benefits paid over a person's life are recoverable by the government from the person's assets after their death. ASPA replaced AVTS and AS for new beneficiaries only.

**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.

**Supplementary Allowance for the Elderly (AS):** Known as allocation supplémentaire in French, this system is one of two old-age social assistance systems before 2006. It provides a guaranteed minimum level of income for elderly or disabled residents of France without a nationality requirement. AS benefits paid over a person's life are recoverable by the government from the person's assets after their death.

**Survivors' pension (pension de reversion):** Permanent pension granted under CNAV and ARRCO-AGIRC schemes for surviving spouses and ex-spouses aged at least 55.

**Widow(er)'s allowance (allocation de veuvag):** Temporary monthly payment for 2 years after death to any person under 55 years of age satisfying a means-test and whose deceased spouse paid old-age insurance contributions for at least three months (consecutive or otherwise) over the twelve-month period preceding their death.

## Version information

*Current Version: 2.2 (August 2023)*

### Version History

- 1.0 (March 2021): First version
- 2.0 (May 2022): Major revisions and expansion to cover through 2022
- 2.1 (April 2023): Updated formatting
- 2.2 (August 2023): Updated formatting and terminology

## Additional resources

The following resources provide additional details for the interested reader:

Institute of Public Policy (2021). *IPP Scales*. Available at: <https://www.ipp.eu/baremes-ipp/>

Features: Extensive database of critical values used in the computation of French pension benefits. It was used heavily in collecting the relevant information for the tables in this document and the resources available on this site also reference the relevant aspects of legislation for each value. French language by default but english language option available.

Legislation.cnav.fr (2021). *Retraite de réversion [Survivor's Pension]*. Available at: <https://www.legislation.cnav.fr/Pages/reglementation.aspx?Theme=992&ThemeName=Retraite%20de%20réversion>

Features: Detailed information on survivor's pension and references to key policy circulars. French language only.

Legislation.cnav.fr (2021). *Allocation de veuvage [Widow's Allowance]*. Available at: <https://www.legislation.cnav.fr/Pages/reglementation.aspx?Theme=999&ThemeName=Allocation%20de%20veuvage>

Features: Detailed information on widow's allowance and references to key policy circulars. French language only.

AGIRC-ARRCO (2021). *La Pension de Réversion [Survivor's Pension]*. <https://www.agirc-arrco.fr/particuliers/demander-retraite/pension-reversion/>

Features: Detailed information on AGIRC and ARRCO survivor pensions. French language only.

French Government (2021). *Légifrance Website*. <https://www.legifrance.gouv.fr>

Features: Website that permits searching for French laws and allows the user to see legislation by effective date. French language by default but english language option available.