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Gateway Policy Explorer: Retirement Series

Netherlands

Public Old-Age Social Assistance Plan Details 2004-2023

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Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

Netherlands

Old-Age Social Assistance
Plan details 2004-2023 * †

The Dutch public pension system gives a benefit payment to individuals who satisfy the age requirement but do not receive the full amount of the state pension (Algemene Ouderdomswet, AOW).

Key Dates

First law: 1854

Major changes since 1992: 2004, 2012, 2015

Before 2004 when the Work and Social Assistance for 65-plus benefit (Wet Werk en Bijstand 65-plus, WWB65+) was introduced, social assistance benefits were given to all eligible individuals regardless of their age, and very few requirements were specific for older adults.

In 2010, the Work and Social Assistance for 65-plus benefit (Wet Werk en Bijstand 65-plus, WWB65+) was replaced by the Supplementary Income Provision for the Elderly (Aanvullende Inkomensvoorziening Ouderen, AIO). It is administered by the Social Insurance Bank (Sociale Verzekeringsbank, SVB).

If their assets are below a certain maximum amount and their income is below the maximum benefit amount for the AIO Supplement, an individual receives a benefit payment based on their monthly income.

From 1992 to 2023, policy changes include the introduction of benefits exclusively for older adults, changes in administration of benefits, and additional benefit adjustments for individuals living with co-residents.

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* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

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Chapter 1: Background on social assistance old-age benefit policy prior to 2004

Editor's Note

The Netherlands' first national law on social assistance benefits was adopted on January 13, 1963 and effective January 1, 1965 under the General Assistance Act (Algemene Bijstandswet, Abw) (Staatsblad, 1963). While this law was amended multiple times, no major changes were introduced specifically for older individuals at this time.

Since the Survey of Health, Ageing and Retirement in Europe (SHARE) began in 2004 and given the difficulty of collecting national policy information specifically related to social assistance benefits for individuals over age 65 for the period before 2004, this chapter deviates from the usual design of the Gateway Policy Explorer Series and provides a brief historical background on the evolution of social assistance benefit system in the Netherlands. The background provided in this chapter offers important information regarding the basis and implementation of social assistance benefits in the Netherlands and subsequent reforms.

The *General Assistance Act* (Algemene Bijstandswet, Abw) (Staatsblad, 1963) provided benefits to families, older adults and any individuals that needed financial assistance through their local municipalities. In order to determine eligibility for assistance, individuals had to pass a means assessment where assets intended for business, income from work of a minor, and charitable benefits received were disregarded. This law was amended multiple times as in 1995 under the *Act of 12 April 1995, Reorganizing the General Assistance Act* (Staatsblad, 1995).

In 1995, under the *Act of 12 April 1995, Reorganizing the General Assistance Act* (Staatsblad, 1995), individuals were entitled to benefits if their income was below the maximum social assistance benefit amounts which varied by age group —if they were under or over age 21—and family status —if they were single, married, or had any children. Individuals were required to be seeking employment to remain eligible. Under this policy, private old age pensions were excluded from the calculation of benefit amounts for single individuals over age 65 or couples with a partner over age 65 up to a maximum amount. In 1995, this was 28.35f per month for single older adults, and 56.70f per month for married couples. Up to this point, there were no other specific rules that applied to older adults receiving general assistance.

References

- [1] Staatsblad (1963). Wet van 13 juni 1963, houdende nieuwe regelen betreffende de verlening van bijstand door de overheid (Algemene Bijstandswet) [Act of 13 June 1963, containing new regulations regarding the provision of assistance by the government (General Assistance Act)]. Available in Dutch only. As of September 18, 2023: <https://zoek.officielebekendmakingen.nl/stb-1963-284.pdf>
- [2] Staatsblad (1995). Wet van 12 april 1995, houdende herinrichting van de Algemene Bijstandswet (Algemene bijstandswet) [Act of 12 April 1995, reorganizing the General Assistance Act (General Assistance Act)]. Available in Dutch only. As of September 18, 2023: <https://zoek.officielebekendmakingen.nl/stb-1995-199.html>
- [3] Overheid.nl (2004). Wet Werk en Bijstand [Work and Social Assistance Act]. Available in Dutch only. As of September 18, 2023: <https://wetten.overheid.nl/BWBR0015703/2004-01-01>
- [4] Ministerie van Sociale Zaken en Werkgelegenheid (2010). Beleidsdoorlichting art. 49: AOW, Anw, TW en aanvullende bijstand [Policy review art. 49: AOW, Anw, TW and supplementary assistance]. Available in Dutch only. As of September 18, 2023: <https://archief.rijksbegroting.nl/binaries/pdfs/beleidsdoorlichtingen/beleidsdoorlichtingen-06-2010/szw-artikel-49-aow-anw-tw-en-aanvullende-bijsta.pdf>

Chapter 2: Policy enacted 2004-2011

Policy change in 2004

Work and Social Assistance Act ([Overheid.nl, 2004](#)), enacted October 3, 2003 and effective January 1, 2004, introduced the following changes to the social assistance benefit system:

- The [Work and Social Assistance for 65-plus benefit](#) (Wet Werk en Bijstand 65-plus, WWB65+)
- Established new maximum social assistance benefit amounts that vary by age groups —individuals under age 21, individuals between age 21 to 65, and individuals aged 65 and older
- Individuals over age 65 must not leave the Netherlands for a period longer than 13 weeks per calendar year and are no longer required to be seeking employment.

Additional reforms during this time period include:

- Work and Social Assistance Act ([Overheid.nl, 2010](#)), as amended and effective January 1, 2010 introduced the following changes to the social assistance benefit system:
 - [Work and Social Assistance for 65-plus benefit](#) (Wet Werk en Bijstand 65-plus, WWB65+) was replaced by the [Supplementary Income Provision for the Elderly](#) (Aanvullende Inkomensvoorziening Ouderen, AIO).
 - Benefits stopped being administered by municipalities and started being administered by the [Social Insurance Bank](#) (Sociale Verzekeringsbank, SVB).
 - Individuals over age 65 who travel abroad must not stay outside of the Netherlands for a period longer than 26 weeks.

Overview

The Netherlands provides old-age benefits to individuals who satisfy the age requirement but do not receive the full amount of the [AOW Pension](#). This benefit was introduced in 2004 and is called the [Work and Social Assistance for 65-plus benefit](#) (Wet Werk en Bijstand 65-plus, WWB65+). Benefits are administered by local municipalities.

Under the Work and Social Assistance Act ([Overheid.nl, 2010](#)), the [Work and Social Assistance for 65-plus benefit](#) (Wet Werk en Bijstand 65-plus, WWB65+) was replaced by the [Supplementary Income Provision for the Elderly](#) (Aanvullende Inkomensvoorziening Ouderen, AIO). The administration of benefits changed from the local municipalities to the [Social Insurance Bank](#) (Sociale Verzekeringsbank, SVB).

If an individual is at or above the full eligibility age (i.e., age 65 during this policy period), has a monthly income below the maximum benefit amount for their living situation (i.e., living alone or with a partner), and their assets are below a certain maximum, then they are eligible to receive a benefit based on their monthly income.

Eligibility

Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)
Age 65 ([Overheid.nl, 2004, Article 22](#))

Requirements to be eligible to receive benefit

- **Does eligibility depend on the individual's current income (i.e., income tested)?** Answer: Yes
- **Does eligibility depend on the individual's current assets (i.e., asset tested)?** Answer: Yes
- **Details by benefit program:**

An individual must meet the following requirements to be eligible for the [AIO Supplement](#) —

- Age requirements: Must have reached [FEA](#)
- Pension requirements: Must not be receiving the full amount of the [AOW Pension](#). See Netherlands, Public Own Old-Age Benefit Plan Details, 1992-2023 ([Gateway to Global Aging Data, 2023](#)) for details.
- Income requirements: They must have a monthly income below the full amount of the [AIO Supplement](#). See [Box 1](#) for details of what is considered income and see [Table 1](#) for details of maximum benefit amounts. Their assets must be below a certain maximum. See [Box 1](#) for details of what is considered as assets and [Table 2](#) for details of maximum amounts for assets per year.
- Residency requirements: If they have traveled abroad, they must have stayed outside of the Netherlands for less than 13 weeks per year ([Overheid.nl, 2004, Article 13](#)). For the years 2010-2011, this was changed to 26 weeks ([Overheid.nl, 2010, Article 13](#)).

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

Factors effecting computation of benefit entitlement

- Does the benefit amount depend on the individual's birth year (regardless of age)? Answer: No
- Is the benefit adjusted if an individual delays claiming it? Answer: No
- Are future benefit entitlements adjusted for [cost of living](#)? Answer: Yes
- If so, what measure is used for adjustment? Minimum wage rates — benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

Benefit formula

Benefit amounts depend on the individual's income and living situation while eligibility for benefits depend on the individuals' income, assets, and living situation. See [Box 1](#) for details on what is considered income and assets. For individuals living with partners, the means assessment includes their joint income.

The benefit amount they receive is calculated based on their total monthly income. If their total monthly income is below the maximum benefit amount, the difference between these two values is the amount the individual will receive as their [AIO Supplement](#) ([Overheid.nl, 2004, Chapter 3](#)). See [Formula 1](#) for how to calculate the benefit amount.

Maximum benefit amounts also vary based on the individual's living situation. See [Table 1](#) for details of maximum benefit amounts for those living alone or with a partner.

In the case of individuals living with partners that end up moving to a nursing home, the benefit amount they receive remains the same for the first 3 months. After this, the partner that did not move to a nursing home will receive a benefit based on the amount for a person living alone while the person living in the nursing home receives a lower amount than before. Details of these adjustments will be added in a future version of this document.

Additionally, individuals receiving the [AIO Supplement](#) are also eligible to receive an extra benefit amount from the [holiday allowance](#) given once a year in May ([Overheid.nl, 2004, Article 45](#)). See [Table 3](#) for details.

Chapter 3: Policy enacted 2012-2014

Policy change in 2012

Increase AOW and Retirement Age Act ([Staatscourant, 2013](#)), enacted July 12, 2012 and effective January 1, 2013, introduced a gradual increase in statutory retirement age linked to life expectancy.

Additional reforms during this time period include:

- Work and Social Assistance Act ([Overheid.nl, 2012](#)) changed the requirement of individuals over age 65 who travel abroad of not staying outside of the Netherlands for a period longer than 13 weeks instead of 26 weeks to remain eligible.

Overview

The Netherlands provides old-age benefits to individuals who satisfy the age requirement but do not receive the full amount of the [AOW Pension](#). This benefit is called the [Supplementary Income Provision for the Elderly](#) (Aanvullende Inkomensvoorziening Ouderen, AIO). The [Social Insurance Bank](#) (Sociale Verzekeringsbank, SVB) administers benefits.

If an individual is at or above the full eligibility age (i.e., age 65 in 2012 and is gradually increasing over time based on life expectancy), has a monthly income below the maximum benefit amount for their living situation (i.e., living alone or with a partner), and their assets are below a certain maximum, then they are eligible to receive a benefit based on their monthly income.

Eligibility

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Age 65 before 2013 ([Overheid.nl, 2012, Article 4, Section 5b](#)), gradually increasing in parallel with the [statutory retirement age \(SRA\)](#) for own old-age pension benefits. In 2014, FEA is age 65 and 2 months. See [Table 4](#) for changes in FEA over time.

Requirements to be eligible to receive benefit

- **Does eligibility depend on the individual's current income (i.e., income tested)?** Answer: Yes
- **Does eligibility depend on the individual's current assets (i.e., asset tested)?** Answer: Yes
- **Details by benefit program:**

An individual must meet the following requirements to be eligible for the [AIO Supplement](#) —

- Age requirements: Must have reached [FEA](#)
- Pension requirements: Must not be receiving the full amount of the [AOW Pension](#). See Netherlands, Public Own Old-Age Benefit Plan Details, 1992-2023 ([Gateway to Global Aging Data, 2023](#)) for details.
- Income requirements: They must have a monthly income below the full amount of the [AIO Supplement](#). See [Box 1](#) for details of what is considered income and see [Table 1](#) for details of maximum benefit amounts. Their assets must be below a certain maximum. For example, in July 2014, their assets must be below 5,850€ for single individuals or 11,700€ for those living with a partner to remain eligible to receive the AIO Supplement. See [Box 1](#) for details of what is considered as assets and [Table 2](#) for details of maximum amounts for assets per year.
- Residency requirements: If they have traveled abroad, they must have stayed outside of the Netherlands for less than 13 weeks per year ([Overheid.nl, 2004, Article 13](#)). For 2012, this was changed to 26 weeks ([Overheid.nl, 2010, Article 13](#)).

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

Factors effecting computation of benefit entitlement

- **Does the benefit amount depend on the individual's birth year (regardless of age)?** Answer: No
- **Is the benefit adjusted if an individual delays claiming it?** Answer: No
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?** Minimum wage rates — benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

Benefit formula

Benefit amounts depend on the individual's income and living situation while eligibility for benefits depend on the individuals' income, assets, and living situation. See [Box 1](#) for details on what is considered income and assets. For individuals living with partners, the means assessment includes their joint income.

The benefit amount they receive is calculated based on their total monthly income. If their total monthly income is below the maximum benefit amount, the difference between these two values is the amount the individual will receive as their [AIO Supplement](#) ([Overheid.nl, 2012, Chapter 3](#)). See [Formula 1](#) for how to calculate the benefit amount.

Maximum benefit amounts also vary based on the individual's living situation. See [Table 1](#) for details of maximum benefit amounts for those living alone or with a partner.

In the case of individuals living with partners that end up moving to a nursing home, the benefit amount they receive remains the same for the first 3 months. After this, the partner that did not move to a nursing home will receive a benefit based on the amount for a person living alone while the person living in the nursing home receives a lower amount than before. Details of these adjustments will be added in a future version of this document.

Additionally, individuals receiving the [AIO Supplement](#) are also eligible to receive an extra benefit amount from the [holiday allowance](#) given once a year in May ([Overheid.nl, 2012, Article 45](#)). See [Table 3](#) for details.

Chapter 4: Policy enacted 2015-2023

Policy change in 2015

Participation Act ([Overheid.nl, 2015](#)), effective January 1, 2015, introduced the following changes to the social assistance benefit system:

- Amended and replaced the Work and Social Assistance Act ([Overheid.nl, 2010](#))
- Introduced additional benefit adjustments for individuals living with [co-residents](#).

Overview

The Netherlands provides old-age benefits to individuals who satisfy the age requirement but do not receive the full amount of the [AOW Pension](#). This benefit is called the [Supplementary Income Provision for the Elderly](#) (Aanvullende Inkomensvoorziening Ouderen, AIO). The [Social Insurance Bank](#) (Sociale Verzekeringsbank, SVB) administers benefits.

If an individual is at or above the full eligibility age (i.e., age 65 and 3 months in 2015 and is gradually increasing over time based on life expectancy), has a monthly income below the maximum benefit amount for their living situation (i.e., living alone or with a partner, living with non-partner [co-residents](#)), and their assets are below a certain maximum, then they are eligible to receive a benefit based on their monthly income.

Eligibility

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Age 65 and 3 months in 2015 ([Overheid.nl, 2015, Article 1m](#)), gradually increasing in parallel with the [statutory retirement age \(SRA\)](#) for own old-age pension benefits. In 2023, FEA is age 66 and 10 months. See [Table 4](#) for changes in FEA over time.

Requirements to be eligible to receive benefit

- **Does eligibility depend on the individual's current income (i.e., income tested)?** Answer: Yes
- **Does eligibility depend on the individual's current assets (i.e., asset tested)?** Answer: Yes
- **Details by benefit program:**

An individual must meet the following requirements to be eligible for the [AIO Supplement](#) —

- Age requirements: Must have reached [FEA](#)
- Pension requirements: Must not be receiving the full amount of the [AOW Pension](#). See Netherlands, Public Own Old-Age Benefit Plan Details, 1992-2023 ([Gateway to Global Aging Data, 2023](#)) for details.
- Income requirements: They must have a monthly income below the full amount of the [AIO Supplement](#). See [Box 1](#) for details of what is considered income and see [Table 1](#) for details of maximum benefit amounts. Their assets must be below a certain maximum. For example, in July 2023, their assets must be below 7,605€ for single individuals or 15,210€ for those living with a partner to remain eligible to receive the AIO Supplement. See [Box 1](#) for details of what is considered as assets and [Table 2](#) for details of maximum amounts for assets per year.
- Residency requirements: If they have traveled abroad, they must have stayed outside of the Netherlands for less than 13 weeks per year ([Overheid.nl, 2015, Article 13](#)).

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

Factors effecting computation of benefit entitlement

- **Does the benefit amount depend on the individual's birth year (regardless of age)?** Answer: No
- **Is the benefit adjusted if an individual delays claiming it?** Answer: No
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?** Minimum wage rates — benefits rates are based on a percentage of the net minimum wage in the Netherlands which is adjusted every 6 months.

Benefit formula

Benefit amounts depend on the individual's income and living situation while eligibility for benefits depend on the individuals' income, assets, and living situation. See [Box 1](#) for details on what is considered income and assets. For individuals living with partners, the means assessment includes their joint income.

The benefit amount they receive is calculated based on their total monthly income. If their total monthly income is below the maximum benefit amount, the difference between these two values is the amount the individual will receive as their [AIO Supplement \(Overheid.nl, 2015, Chapter 3\)](#). See [Formula 1](#) for how to calculate the benefit amount.

Maximum benefit amounts also vary based on the individual's living situation. See [Table 1](#) for details of maximum benefit amounts for those living alone or with a partner. From 2015, individuals living with other adults over age 21 that are not their partner are regarded as having a [co-resident \(Overheid.nl, 2015, Article 22a\)](#). Benefit amounts for those living with co-residents are adjusted based on the number of co-residents. The more adults the eligible individual lives with, the less they will receive from this benefit. See [Formula 2](#) for details of benefit amounts calculations for those living with co-residents and [Table 5](#) for details of maximum benefit amounts for 2023.

In the case of individuals living with partners that end up moving to a nursing home, the benefit amount they receive remains the same for the first 3 months. After this, the partner that did not move to a nursing home will receive a benefit based on the amount for a person living alone while the person living in the nursing home receives a lower amount than before. Details of these adjustments will be added in a future version of this document.

Additionally, individuals receiving the [AIO Supplement](#) are also eligible to receive an extra benefit amount from the [holiday allowance](#) given once a year in May ([Overheid.nl, 2015, Article 45](#)). See [Table 3](#) for details.

Tables and Formulas

Box 1: AIO Supplement: Means Assessment (2023)

Income Considered:

- [AOW State Pension](#)
- Other pensions from the Netherlands or another country
- Other benefits from the Netherlands —except for rent or healthcare benefit —or benefits from another country
- Income from rent
- Income from employment or self-employment: 25% of income from employment is disregarded up to 249€ (as of July 2023) per month. If their partner is under [FEA](#) and are still working, this disregard is valid for up to maximum of 6 months.

Assets Considered:

- Savings
- Artifacts: jewelry, antiques, inheritances, cars, works for arts, etc.
- Standing debts
- Home —there exists an exemption of 64,100€ (as of July 2023) on a home's [equity](#)

Source: [Sociale Verzekeringsbank \(2023d\)](#) - AIO Supplement: Your income and assets

Table 1: Maximum AIO Benefit Amounts (2007-2023)

Effective Dates	Living Alone	Live with a partner
July 2023	1,289.78 €	1,751.42 €
January 2023	1,264.14	1,716.84
July 2022	1,164.39	1,577.34
January 2022	1,152.41	1,560.41
July 2021	1,139.98	1,545.73
January 2021	1,136.17	1,539.70
July 2020	1,125.05	1,526.54
January 2020	1,117.44	1,514.70
July 2019	1,096.33	1,494.50
January 2019	1,090.41	1,485.29
July 2018	1,065.36	1,456.52
January 2018	1,059.71	1,449.17
July 2017	1,053.06	1,439.00
January 2017	1,048.93	1,432.66
July 2016	1,043.40	1,424.58
January 2016	1,038.23	1,418.31
July 2015	1,025.79	1,402.58
January 2015	1,011.67	1,377.46
July 2014	1,248.13	1,365.17
January 2014	1,362.20	1,468.82
July 2013	1,215.10	1,329.03
January 2013	1,056.72	1,444.42
July 2012	1,051.98	1,445.48
January 2012	1,046.28	1,436.94
July 2011	1,041.74	1,430.92
January 2011	1,034.38	1,421.02
July 2010	1,022.85	1,402.98
January 2010	1,017.97	1,397.16
July 2009	1,011.64	1,388.38
January 2009	1,001.94	1,373.56
July 2008	997.12	1,365.02
January 2008	984.86	1,347.68
July 2007	964.91	1,320.02
January 2007	956.18	1,307.46

Source: [Sociale Verzekeringsbank \(2023a\)](#) - AIO Amounts

Note: Amounts for the period before 2007 will be added in a future version.

Table 2: Maximum Amounts of Assets to Qualify (2013-2023)

Effective Dates	Living Alone	Live with a partner
July 2023	7,605.00 €	15,210.00 €
January 2023	7,605.00	15,210.00
July 2022	6,505.00	13,010.00
January 2022	6,505.00	13,010.00
July 2021	6,295.00	12,590.00
January 2021	6,295.00	12,590.00
July 2020	6,225.00	12,450.00
January 2020	6,225.00	12,450.00
July 2019	6,120.00	12,240.00
January 2019	6,120.00	12,240.00
July 2018	6,020.00	12,040.00
January 2018	6,020.00	12,040.00
July 2017	5,940.00	11,880.00
January 2017	5,940.00	11,880.00
July 2016	5,920.00	11,840.00
January 2016	5,920.00	11,840.00
July 2015	5,895.00	11,790.00
January 2015	5,895.00	11,790.00
July 2014	5,850.00	11,700.00
January 2014		
July 2013	5,795.00	11,590.00

Source: Sociale Verzekeringsbank (2023d) - AIO Supplement: Your income and assets

Note: Amounts for January 2014 and the period before 2013 will be added in a future version.

Formula 1: AIO Supplement Benefit Calculation

$$B_{SA,i,t} = \text{Max Benefit}_{i,t} - \text{Income}_{i,t}$$

- $B_{SA,i,t}$ = Individual i 's monthly benefits from the AIO Supplement in year t ; cannot be less than 0.
- $\text{Max Benefit}_{i,t}$ = Full benefit rate individual i can receive in year t ; Table 1 provides historical values by time period. From 2015, an adjusted value must be used if a single person or a couple are co-habiting with other adults —see text for additional detail and Formula 2 for how to calculate the adjusted maximum benefit rate.
- $\text{Income}_{i,t}$ = Income from employment, pensions, or other cash benefits individual i receives in year t —see Box 1 for types of income considered in determining this value.

Source: Sociale Verzekeringsbank (2023d) - AIO Supplement: Your income and assets

Table 3: Holiday Allowance Benefit Amounts (2007-2023)

Effective Dates	Living Alone	Live with a partner
July 2023	67.88 €	92.18 €
January 2023	66.53	90.36
July 2022	61.28	83.02
January 2022	60.65	82.13
July 2021	60.00	81.35
January 2021	59.80	81.04
July 2020	59.21	80.34
January 2020	58.81	79.72
July 2019	57.70	78.66
January 2019	57.39	78.17
July 2018	56.07	76.66
January 2018	55.77	76.27
July 2017	55.42	75.74
January 2017	55.21	75.40
July 2016	54.92	74.98
January 2016	54.64	74.65
July 2015	53.99	73.82
January 2015	65.96	94.22
July 2014	65.69	71.85
January 2014	70.16	71.59
July 2013	63.95	69.95
January 2013	69.12	98.72
July 2012	59.16	84.50
January 2012	60.87	86.94
July 2011	56.98	81.40
January 2011	58.62	83.74
July 2010	56.93	81.32
January 2010	56.97	81.38
July 2009	56.71	81.00
January 2009	56.50	80.72
July 2008	53.53	76.48
January 2008	53.68	76.70
July 2007	54.06	77.24
January 2007	54.36	77.66

Source: [Sociale Verzekeringsbank \(2023a\)](#) - AIO Amounts

Note: Amounts for the period before 2007 will be added in a future version.

Table 4: Full Eligibility Age (1992-2023)

Period	Full Eligibility Age	Birth Cohort
2023	66 + 10 months	June 1, 1956 - February 28, 1957
2022	66 + 7 months	September 1, 1955 - May 31, 1956
2021	66 + 4 months	September 1, 1954 - August 31, 1955
2020	66 + 4 months	September 1, 1953 - August 31, 1954
2019	66 + 4 months	January 1, 1953 - August 31, 1953
2018	66	April 1, 1952 - December 31, 1952
2017	65 + 9 months	July 1, 1951 - March 31, 1952
2016	65 + 6 months	October 1, 1950 - June 30, 1951
2015	65 + 3 months	November 1, 1949 - September 30, 1950
2014	65 + 2 months	December 1, 1948 - October 31, 1949
2013	65 + 1 month	January 1, 1948 - November 30, 1948
1992 - 2012	65	January 1, 1927 - December 31, 1947

Source: [Rijksoverheid.nl](https://rijksoverheid.nl) (2022) - State pension age based on the June 2019 agreement in principle

Formula 2: Cost-sharing Standard Benefit Calculation

$$\text{Max Benefit}_{i,t}^{ADJ} = \begin{cases} \frac{1}{1+N_{i,t}} \times \left(1 + \frac{3}{7}N_{i,t}\right) \times \text{Max Benefit}_{i,t} & \text{if not married or living with a partner} \\ \frac{1}{2+N_{i,t}} \times \left(2 + \frac{3}{5}N_{i,t}\right) \times \text{Max Benefit}_{i,t} & \text{if married or living with a partner} \end{cases}$$

- $\text{Max Benefit}_{i,t}^{ADJ}$ = Adjusted maximum benefit amount individual i receives in year t based on their living situation —see [Table 5](#) for example values in 2023
- $N_{i,t}$ = Number of people living with individual i (excluding their partner) in year t —including the individual themselves, partners and co-residents
- $\text{Max Benefit}_{i,t}$ = Full benefit rate individual i can receive in year t —see [Table 1](#)

Source: [Overheid.nl](https://overheid.nl) (2023) - Participation Act

Table 5: Maximum Benefit Amounts for Individuals Living with Co-residents (July 2023)

Number of co-residents in the household	Single (Not married or living with a partner)	Living with a partner
1	921.80 €	1,597.85 €
2	798.83	1,474.88
3	737.44	1,401.14
4	700.57	1,351.91
5	676.05	1,316.88

Source: Sociale Verzekeringsbank (2023b) - AIO amounts and co-residents

Note: Values for married couples include holiday allowance (see Table 3). The authors do not know why reported values for married couples in the source include the holiday allowance for couples, but not single individuals.

Examples

Applying Formula 2 for a single individual with one non-partner co-resident in July 2023, we find from Table 1 that a person living alone would be entitled to 1,289.78€, then —

$$\text{Max Benefit}_{i,t}^{ADJ} = \frac{1}{1 + (1)} \times \left(1 + \frac{3}{7}(1)\right) \times 1,289.78\text{€} = 921.27\text{€}$$

The estimated values deviate slightly from those reported in the table above.

Applying Formula 2 for a married couple with two co-residents in July 2023, we find from Table 1 that a married couple would be entitled to 1,751.42€ and from Table 3 that they would be entitled to a holiday allowance of 91.18€ (paid only in May), for a total possible amount of 1,751.42€ + 91.18€ = 1,843.60€ —

$$\text{Max Benefit}_{i,t}^{ADJ} = \frac{1}{2 + (2)} \times \left(1 + \frac{3}{5}(2)\right) \times 1,843.60\text{€} = 1,474.88\text{€}$$

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

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Overheid.nl (2004). Work and Social Assistance Act. Available in Dutch only. As of September 18, 2023. [\[Link\]](#)

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Staatscourant (2013). Increase AOW and Retirement Age Act. Available in Dutch only. As of April 14, 2023. [\[Link\]](#)

Staatsblad (1963). Act of 13 June 1963, containing new regulations regarding the provision of assistance by the government (General Assistance Act). Available in Dutch only. As of September 18, 2023. [\[Link\]](#)

Staatsblad (1995). Act of 12 April 1995, reorganizing the General Assistance Act (General Assistance Act). Available in Dutch only. As of September 18, 2023. [\[Link\]](#)

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” + “[”.

AIO Allowance: Benefit given to individuals that have reached retirement age but are not entitled to a full state pension.

AOW Pension: The public old-age benefit system that pays benefits to individuals above the statutory retirement age that have lived and worked in the Netherlands.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Co-resident: Person over age 21 (age 27 from 2023 for survivor benefits) that lives with the eligible individual at the same address and makes little or no contribution to the household expenses and chores. Those that rent a room from someone else or are renting a room to someone in their house are considered to have a 'commercial relationship' and are not considered to have a co-resident. Those that live with someone that is under age 30 and is following a course of study are also not considered to have a co-resident.

Equity: Amount left after subtracting the mortgage on a house from the official value of the house.

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.

Holiday Allowance: Extra benefit accrued per month and given to ANW, AOW or AIO recipients in May.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

Social Insurance Bank: Dutch institution that implements public insurance systems on behalf of the government.

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.

Work and Social Assistance for 65-plus benefit (WWB65+): Social assistance benefit introduced in 2004 that was geared towards adults over age 65.

Version information

Current Version: 1.0 (December 2023)

Version History

- 1.0 (December 2023): First version

Additional resources

The following resources provide additional details for the interested reader:

European Commission Employment, Social Affairs and Inclusion — Netherlands - Retirement pension. Available at: <https://ec.europa.eu/social/main.jsp?catId=1122&langId=en&intPagelId=4993>

Features: Official website from the European Commission. It provides a general overview on how an individual could qualify and apply for a state pension in the Netherlands.