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Gateway Policy Explorer: Retirement Series

Belgium

Public Old-Age Social Assistance Plan Details 1992-2023

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Preface

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

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

Background — Gateway Policy Explorer: Retirement Series

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

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

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

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

Author and Contributor Disclaimers

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

Belgium

Old-Age Social Assistance
Plan details 1992-2023 * †

Belgium provides old-age social assistance in the form of a minimum pension or the Guaranteed Income for the Elderly (la garantie de revenus aux personnes âgées, GRAPA) since 2001. They are provided to older people who satisfy certain age, contribution, nationality and residence requirements. Prior to GRAPA, a guaranteed income for seniors was provided.

Key Dates

First law: 1969

Major changes since 1992: 2001, 2017

The minimum pension raises one's pension amount to a minimum level and GRAPA provides a minimum level of income for older people.

Aside from these two benefits, Belgium used to provide a benefit known as the Subsistence Minimum (minimum de moyens d'existence) to people with limited resources, which is not targeted at old-age groups. The Subsistence Minimum was replaced by the Integration Income (revenu d'intégration) in 2002.

Depending on individual circumstances, people of limited resources may be entitled to one of the three benefits.

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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: Policy enacted 1992-2000

Overview

Belgium provides old-age social assistance in the form of a minimum pension or a guaranteed income for seniors. The minimum pension raises one's pension amount to a minimum level if they satisfy certain contribution requirement. The guaranteed income for seniors provides a minimum level of income for older people if they satisfy certain age, nationality and residency conditions. Aside from these two benefits, the Belgium provides a benefit known as the Subsistence Minimum (minimum de moyens d'existence) to people with limited resources, which is not targeted at older people.

The [Royal Decree n°50 of October 24, 1967](#) on the retirement and survivor's pension for employees forms the legal basis of the minimum pension for employees, and the [Royal Decree of December 21, 1967](#) establishing the general regulations regarding the retirement and survivor's pension for employees serves as the implementing law. The [Law of April 1, 1969](#) forms the legal basis for the guaranteed income for seniors and [Royal Decree of April 29, 1969](#) serves as the implementing law. The [Law of July 8, 1974](#) forms the legal basis for the Subsistence Minimum.

The National Pension Office (l'Office national des Pensions, ONP) administers the minimum pension and the guaranteed income for seniors while the Public Center for Social Welfare (Centre public d'action sociale, CPAS) administers the Subsistence Minimum.

Eligibility

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

The age at which individuals are eligible to receive their full benefit, the [FEA](#), varies by social assistance program.

Minimum Pension

- Age 60

Guaranteed Income for Seniors

- Men: Age 65
- Women: Age 60, increasing to 62 on January 1, 2000 based on birth date —see [Table 2](#) for changes over time

Subsistence Minimum

- Age 18

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:**

Benefit eligibility varies by social assistance program. A person may receive multiple benefits if they satisfy the means-test requirements —see section *Benefit formula* for more information.

Minimum Pension

An individual is eligible for a minimum pension if they are receiving own old-age benefit and they satisfy the following conditions:

- They have a contribution history of at least 2/3 of the “computational years” —see [Table 1](#) for values of “computational years” over time
- They have worked at least 208 days per year (i.e., full-time employed)

Eligibility requirements of own old-age benefit are included in the separate policy document: *Belgium Public Own Old-Age Benefits Plan Details*.

Guaranteed Income for Seniors

An individual is eligible for a means-tested minimum income if they satisfy the following requirements:

- Age requirement:
 - * Men: Age 65
 - * Women: Age 60, increasing to 62 on January 1, 2000 based on birth date —see [Table 2](#) for changes over time
- Nationality requirement: They have Belgian nationality or they meet one of the following conditions:
 - * They are nationals of a member state of the [European Economic Community](#)

- * They are entitled to Belgian own old-age benefit or survivor's benefit
- * They are refugees or they have subsidiary protection status
- * They are stateless
- Residence requirement: They must have their principle residence in Belgium and must reside there permanently and effectively. Effective until July 1, 1997, they must have resided in Belgium for at least 5 years preceding the date when their entitlement to this benefit begins, or for at least 10 years during their lifetime. They may stay abroad for a maximum period of 3 months per year, except in the case of occasional and temporary admission to a hospital or other care institution or for exceptional circumstances authorized by the National Pension Service

Subsistence Minimum

An individual is eligible for the Subsistence Minimum if they satisfy the following requirements:

- Age requirement: Age 18
- Nationality requirement: Same as the guaranteed income for seniors
- Residence requirement: They must have their principle residence in Belgium and must reside there permanently and effectively

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: No, entitlement to social assistance benefits is automatically assessed along with the claiming of own old-age benefit. Otherwise, a person must claim the benefit.
- **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?** The smoothed health index is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. See [Box 1](#) for more information.

Benefit formula

Benefit calculation varies by social assistance program.

Minimum Pension

Minimum pension increases an insured's pension amount to a minimum level. The benefit amount depends on one's contribution history —see [Formula 1](#) for details. For detailed reference formulas and tables used in the calculation of benefits, see:

- [Formula 2](#) and [Formula 3](#): For how the average indexed annual earnings are calculated
- [Table 1](#): Number of “computational years” by policy period
- [Table 3](#) and [Table 4](#): Annual salary cap (1992-2023)
- [Table 5](#): Salary cap for different types of contribution periods (as of 2021)
- [Table 6](#): Revaluation factors (effective December 1, 2022)
- [Table 7](#): Notional salary amount of assimilated periods for pension calculation
- [Table 8](#): Pension bonus —see subsection *Adjustment Formula for Delayed Claiming* for more details
- [Table 9](#): Amount of minimum pension applicable to employees satisfying full-time contribution requirements (1992-2024)

Guaranteed Income for Seniors

Guaranteed income for seniors is provided to people over the [FEA](#) and who have limited resources. When assessing benefits, one's own resources and if applicable, their spouse's resources, are deducted from the basic amount to calculate the final benefit amount. The basic amount is 68,500 F (value as of 1992) for single persons, or 91,333 F (value as of 1992) for married persons who are not legally separated. An additional supplement of 17,424 F is granted to the disabled. See [Table 10](#) for basic amounts over time.

Additionally, income from the following sources are fully exempted from means-testing:

- Family allowance
- [Subsistence Minimum](#)
- Alimony between relatives
- Annuities of chevrons of front and captivity as well as annuities attached to a national order for acts of war
- Allowance for the disabled

[Formula 4](#) provides details on benefit calculation and [Table 10](#) provides reference to the basic amounts (1992-2000).

Subsistence Minimum

If an individual is not qualified for either minimum pension or the guaranteed income for seniors and has limited resources, they may apply for the Subsistence Minimum to cover their basic needs. All sources of income are taken into consideration for assessing their entitlement while certain income sources are exempted. The amount of Subsistence Minimum depends on individual household situation.

[Formula 5](#) provides details on benefit calculation and exempted incomes. [Table 11](#) provides reference to historical values of benefit amount.

Chapter 2: Policy enacted 2001-2016

Policy change in 2001

Law of March 22, 2001 and its implementing decree, Royal Decree of May 23, 2001 effective June 1, 2001, replaced the previous legislation on the guaranteed income for seniors and introduced the new Guaranteed Income for the Elderly (GRAPA). The GRAPA Act made the following changes to the previous system:

- Introduced a penalty for cohabitation with a reduction in basic benefit amount and changes in assessing one's resources
- Strengthened the limitation of the duration of stays abroad, which will be reduced from 3 months to 1 month per year

Other reforms during this period include:

- Law of May 26, 2002 and its implementing decree, Royal Decree of July 11, 2002, effective October 1, 2002, replaced the previous Subsistence Minimum with Integration Income
- Law of December 23, 2005 on the Solidarity Pact between Generations, effective January 1, 2006, introduced pension bonus for delaying the start of benefits past initial benefit eligibility
- Law of June 22, 2012, effective July 1, 2012, introduced new requirements for foreigners residing in Belgium in case of assessing entitlement to GRAPA
- Law of December 8, 2013, effective January 1, 2014, amended the GRAPA Act by making the following changes:
 - Limited the scope of cohabitation to spouses and legal cohabitants
 - Introduced an exemption of income up to 5,000 € for GRAPA beneficiaries
- Royal Decree of October 24, 2013, effective January 1, 2014, changed the requirements and amount of pension bonus to incentivize delaying the start of benefits past initial benefit eligibility
- Law of December 19, 2014, effective January 1, 2015, abolished the new pension bonus. Only those who meet the age and contribution requirements and start accruing pension bonus before December 1, 2014 are entitled to this benefit

Overview

Belgium provides old-age social assistance in the form of a minimum pension or a Guaranteed Minimum Income for the Elderly (la garantie de revenus aux personnes âgées, GRAPA). The minimum pension raises one's pension amount to a minimum level if they satisfy certain contribution requirement. GRAPA provides a guaranteed minimum level of income for older people if they satisfy certain age, nationality and residency conditions. Aside from these two benefits, the Belgium provides a benefit known as the Subsistence Minimum (minimum de moyens d'existence) to people with limited resources, which is not targeted at older people. The Subsistence Minimum was replaced by the Integration Income (revenu d'intégration) in 2002.

The Royal Decree n°50 of October 24, 1967 on the retirement and survivor's pension for employees forms the legal basis of the minimum pension for employees, and the Royal Decree of December 21, 1967 establishing the general regulations regarding the retirement and survivor's pension for employees serves as the implementing law. The Law of March 22, 2001 and its implementing decree, Royal Decree of May 23, 2001 effective June 1, 2001, form the legal basis of the new Guaranteed Income for the Elderly (GRAPA). The Law of July 8, 1974 used to form the legal basis for the Subsistence Minimum. The Law of May 26, 2002 and its implementing decree, Royal Decree of July 11, 2002, effective October 1, 2002, replaced the Subsistence Minimum with Integration Income and form its legal basis.

The National Pension Office (l'Office national des Pensions, ONP) administers the minimum pension and the guaranteed income for seniors while the Public Center for Social Welfare (Centre public d'action sociale, CPAS) administers the Subsistence Minimum and the Integration Income.

Eligibility

Age requirements to start benefits without penalty

• Full eligibility age (FEA)

The age at which individuals are eligible to receive their full benefit, the FEA, varies by social assistance program.

Minimum Pension

- Age 60

Guaranteed Minimum Income for the Elderly (GRAPA)

- Men: Age 65

- Women: Age 62, increasing to 65 on January 1, 2009 based on birth date —see [Table 2](#) for changes over time

Subsistence Minimum or Integration Income (Effective October 1, 2002)

- Age 18

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:**

Benefit eligibility varies by social assistance program. A person may receive multiple benefits if they satisfy the means-test requirements —see section *Benefit formula* for more information.

Minimum Pension

An individual is eligible for a minimum pension if they are receiving own old-age benefit and they satisfy the following conditions:

- They have a contribution history of at least 2/3 of the “computational years” —see [Table 1](#) for values of “computational years” over time
- They have worked at least 208 days per year (i.e., full-time employed)

Eligibility requirements of own old-age benefit are included in the separate policy document: *Belgium Public Own Old-Age Benefits Plan Details*.

Guaranteed Minimum Income for the Elderly (GRAPA)

An individual is eligible for a means-tested minimum income if they satisfy the following requirements:

- Age requirement:
 - * Men: Age 65
 - * Women: Age 62, increasing to 65 on January 1, 2009 based on birth dates —see [Table 2](#) for changes over time
- Nationality requirement: They have Belgian nationality or they meet one of the following conditions:
 - * They are citizens of Denmark, France, Ireland, Luxembourg, the Netherlands, Sweden, Norway or Switzerland
 - * They are entitled to Belgian own old-age benefit or survivor's benefit. If they started claiming after June 30, 2012, they must satisfy one of the following conditions:
 - They have a long-term resident status in Belgium or in another member state of the [European Community](#)
 - They have at least 312 full-time contribution days in Belgium
 - * They are refugees or they have subsidiary protection status
 - * They are stateless
- Residence requirement: They must have their principle residence in Belgium and must reside there permanently and effectively. They may stay abroad for a maximum period of 1 month per year, except in the case of occasional and temporary admission to a hospital or other care institution or for exceptional circumstances authorized by the National Pension Service

Integration Income

Effective October 1, 2002, an individual is eligible for the Integration Income if they satisfy the following requirements and submit an application to the [CPAS](#):

- Age requirement: Age 18
- Nationality requirement: They have Belgian nationality or they meet one of the following conditions:
 - * They are nationals of a member state of the [European Union](#)
 - * They are entitled to Belgian own old-age benefit or survivor's benefit
 - * They are refugees or they have subsidiary protection status
 - * They are stateless
- Residence requirement: They must have their principle residence in Belgium
- Work requirement: They must be willing to work unless health or equity reasons do not allow it

Subsistence Minimum

The [Subsistence Minimum](#) was replaced by the Integration Income on October 1, 2002. An individual is eligible for the Subsistence Minimum if they satisfy the following requirements:

- Age requirement: Age 18
- Nationality requirement: They have Belgian nationality or they meet one of the following conditions:
 - * They are nationals of a member state of the [European Economic Community](#)
 - * They are entitled to Belgian own old-age benefit or survivor's benefit
 - * They are refugees or they have subsidiary protection status

- * They are stateless
- Residence requirement: They must have their principle residence in Belgium and must reside there permanently and effectively

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: No, entitlement to social assistance benefits is automatically assessed along with the claiming of own old-age benefit. Otherwise, a person must claim the benefit.
- **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: Yes, for the minimum pension.

January 1, 2006 - December 31, 2013

Effective January 1, 2006, the insured is granted a pension bonus for every day of effective employment or assimilated periods (up to 30 days per year) if they reach age 62 or have a contribution history of 44 years. The bonus amounts to 2.8654 € (value as of 2023) per day of employment. The accumulation of pension bonus ends if the insured satisfies one of the following conditions:

- They begin receiving pension benefit
- They reach age 65

January 1, 2014 - December 31, 2014

Effective January 1, 2014, the insured is granted a pension bonus for every day of effective employment if they satisfy one of the following conditions:

- They meet the age and contribution requirements for [Eligibility Track 2: Long-term insured persons](#)
- They reach age 65 and have 40 years of contribution

The amount of pension bonus depends on the duration of extended employment period —see [Table 8](#) for details. Pension bonus is accumulated until the insured starts receiving pension benefit.

From January 1, 2015

Effective January 1, 2015, pension bonus is abolished. Only those who meet the age and contribution requirements and start accruing pension bonus before 2015 are entitled to this benefit. Please see previous chapters for more information about pension bonus.

- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?** The smoothed health index is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. See [Box 1](#) for more information.

Benefit formula

Benefit calculation varies by social assistance program.

Minimum Pension

Minimum pension increases an insured's pension amount to a minimum level. The benefit amount depends on one's contribution history —see [Formula 1](#) for details. For detailed reference formulas and tables used in the calculation of benefits, see:

- [Formula 2](#) and [Formula 3](#): For how the average indexed annual earnings are calculated
- [Table 1](#): Number of “computational years” by policy period
- [Table 3](#) and [Table 4](#): Annual salary cap (1992-2023)
- [Table 5](#): Salary cap for different types of contribution periods (as of 2021)
- [Table 6](#): Revaluation factors (effective December 1, 2022)
- [Table 7](#): Notional salary amount of assimilated periods for pension calculation
- [Table 8](#): Pension bonus —see subsection *Adjustment Formula for Delayed Claiming* for more details
- [Table 9](#): Amount of minimum pension applicable to employees satisfying full-time contribution requirements (1992-2024)

Guaranteed Minimum Income for the Elderly (GRAPA)

GRAPA is provided to people over the [FEA](#) and who have limited resources. A basic amount is first determined depending on individual household situation:

- Cohabitants: An individual is entitled to a basic amount at cohabitant's rate if they satisfy one of the following conditions:
 - They are married or in a legal cohabitation

- They share their main residence with one or more people and these people are not children who qualify for family allowance, their parents or grandparents, or their own children or grandchildren
- They live in a religious or secular community
- For single persons: An individual is entitled to a basic amount at single person's rate if they do not meet conditions for cohabitants

When assessing GRAPA benefits, an individual's pension and other resources are deducted by fractions from the basic amount to form the final benefit. Depending on household situation, the resources of one's spouse who shares their main residence may be taken into consideration —see [Table 12](#) for more information.

[Formula 6](#) provides details on benefit calculation. [Table 13](#) provides values of basic amounts for cohabitants and single persons (2001-2024).

Additionally, income from the following sources are fully exempted from means-testing:

- Family allowance
- [Subsistence Minimum](#) or [Integration Income](#)
- Alimony between relatives
- Annuities of chevrons of front and captivity as well as annuities attached to a national order for acts of war
- Allowance for the disabled

[Integration Income](#)

Effective October 1, 2002, if an individual is not qualified for either minimum pension or the guaranteed income for seniors and has limited resources, they may apply for the Integration Income (Revenu d'Intégration) to cover their basic needs. All sources of income are taken into consideration for assessing their entitlement while certain income sources are exempted. The amount of Subsistence Minimum depends on individual household situation.

[Formula 7](#) provides details on benefit calculation and exempted incomes and [Table 14](#) and [Table 15](#) provide reference to historical values of benefit amount.

[Subsistence Minimum](#)

Effective until October 1, 2002, if an individual is not qualified for either minimum pension or the guaranteed income for seniors and has limited resources, they may apply for the Subsistence Minimum to cover their basic needs. All sources of income are taken into consideration for assessing their entitlement while certain income sources are exempted. The amount of Subsistence Minimum depends on individual household situation.

[Formula 5](#) provides details on benefit calculation and exempted incomes and [Table 11](#) provides reference to historical values of benefit amount.

Chapter 3: Policy enacted 2017-2023

Policy change in 2017

[Law of July 21, 2017](#), effective September 1, 2017, extended the minimum pension to part-time employees who satisfy certain contribution requirements.

Other reforms during this period include:

- [Royal Decree of March 30, 2018](#), effective July 1, 2019, strengthened the residence requirement for GRAPA beneficiaries by requiring them to declare any stay in a residence other than their main residence for more than 21 days, or any stay abroad regardless of its duration

Overview

Belgium provides old-age social assistance in the form of a minimum pension or a Guaranteed Minimum Income for the Elderly (la garantie de revenus aux personnes âgées, GRAPA). The minimum pension raises one's pension amount to a minimum level if they satisfy certain contribution requirement. GRAPA provides a guaranteed minimum level of income for older people if they satisfy certain age, nationality and residency conditions. Aside from these two benefits, the Belgium provides a benefit known as the Integration Income (revenu d'intégration) to people with limited resources, which is not targeted at older people.

The [Royal Decree n°50 of October 24, 1967](#) on the retirement and survivor's pension for employees forms the legal basis of the minimum pension for employees, and the [Royal Decree of December 21, 1967](#) establishing the general regulations regarding the retirement and survivor's pension for employees serves as the implementing law. The [Law of March 22, 2001](#) and its implementing decree, [Royal Decree of May 23, 2001](#) effective June 1, 2001, form the legal basis of the new Guaranteed Income for the Elderly (GRAPA). The [Law of May 26, 2002](#) and its implementing decree, [Royal Decree of July 11, 2002](#), form the legal basis of the Integration Income.

The National Pension Office (l'Office national des Pensions, ONP) administers the minimum pension and the guaranteed income for seniors while the Public Center for Social Welfare (Centre public d'action sociale, CPAS) administers the Subsistence Minimum and the Integration Income.

Eligibility

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

The age at which individuals are eligible to receive their full benefit, the [FEA](#), varies by social assistance program.

Minimum Pension

- Age 60

Guaranteed Minimum Income for the Elderly (GRAPA)

- Men: Age 65
- Women: Age 65 on January 1, 2009, and then increasing to 66 on January 1, 2025, and then to 67 on January 1, 2030 based on birth date —see [Table 2](#) for changes over time

Integration Income

- Age 18

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:**

Benefit eligibility varies by social assistance program. A person may receive multiple benefits if they satisfy the means-test requirements —see section *Benefit formula* for more information.

Minimum Pension

An individual is eligible for a minimum pension if they are receiving own old-age benefit and they satisfy the following conditions:

- They have a contribution history of at least 2/3 of the “computational years” —see [Table 1](#) for values of “computational years” over time
- They have worked at least 208 days per year (i.e., full-time employed) or, effective September 1, 2017, they have worked at least 156 days per year (i.e., part-time employed)

Eligibility requirements of own old-age benefit are included in the separate policy document: *Belgium Public Own Old-Age Benefits Plan Details*.

Guaranteed Minimum Income for the Elderly (GRAPA)

An individual is eligible for a means-tested minimum income if they satisfy the following requirements:

- Age requirement:
 - * Men: Age 65
 - * Women: Age 65 on January 1, 2009, increasing to 66 on January 1, 2025, and then to 67 on January 1, 2030 based on birth date —see [Table 2](#) for changes over time
- Nationality requirement: They have Belgian nationality or they meet one of the following conditions:
 - * They are citizens of Denmark, France, Ireland, Luxembourg, the Netherlands, Sweden, Norway or Switzerland
 - * They are entitled to Belgian own old-age benefit or survivor’s benefit. If they started claiming after June 30, 2012, they must satisfy one of the following conditions:
 - They have a long-term resident status in Belgium or in another member state of the [European Community](#)
 - They have at least 312 full-time contribution days in Belgium
 - * They are refugees or they have subsidiary protection status
 - * They are stateless
- Residence requirement: They must have their principle residence in Belgium and must reside there permanently and effectively. They may stay abroad for a maximum period of 1 month per year, except in the case of occasional and temporary admission to a hospital or other care institution or for exceptional circumstances authorized by the National Pension Service

Integration Income

An individual is eligible for the Integration Income if they satisfy the following requirements and submit an application to the [CPAS](#):

- Age requirement: Age 18
- Nationality requirement: They have Belgian nationality or they meet one of the following conditions:
 - * They are nationals of a member state of the [European Union](#)
 - * They are entitled to Belgian own old-age benefit or survivor’s benefit
 - * They are refugees or they have subsidiary protection status
 - * They are stateless
- Residence requirement: They must have their principle residence in Belgium
- Work requirement: They must be willing to work unless health or equity reasons do not allow it

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: No, entitlement to social assistance benefits is automatically assessed along with the claiming of own old-age benefit. Otherwise, a person must claim the benefit.
- **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: Yes, for the minimum pension from 1006-2014. Effective January 1, 2015, pension bonus is abolished. Only those who meet the age and contribution requirements and start accruing pension bonus before 2015 are entitled to this benefit. Please see previous chapters for more information about pension bonus.

In 2022, the government reached an agreement on pension reform and pension bonus will be reintroduced. But the legislation implementing these policy decisions has not yet been published. Details of this reform will be included in the next version of this document.

- **Are future benefit entitlements adjusted for [cost of living](#)?** Answer: Yes
- **If so, what measure is used for adjustment?** The smoothed health index is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. See [Box 1](#) for more information.

Benefit formula

Benefit calculation varies by social assistance program.

Minimum Pension

Minimum pension increases an insured's pension amount to a minimum level. The benefit amount depends on one's contribution history —see [Formula 1](#) for details. For detailed reference formulas and tables used in the calculation of benefits, see:

- [Formula 2](#) and [Formula 3](#): For how the average indexed annual earnings are calculated
- [Table 1](#): Number of “computational years” by policy period
- [Table 3](#) and [Table 4](#): Annual salary cap (1992-2023)
- [Table 5](#): Salary cap for different types of contribution periods (as of 2021)
- [Table 6](#): Revaluation factors (effective December 1, 2022)
- [Table 7](#): Notional salary amount of assimilated periods for pension calculation
- [Table 8](#): Pension bonus —see subsection *Adjustment Formula for Delayed Claiming* for more details
- [Table 9](#): Amount of minimum pension applicable to employees satisfying full-time contribution requirements (1992-2024)
- [Table 16](#): Amount of minimum pension applicable to employees satisfying part-time contribution requirements (2017-2024)

Guaranteed Minimum Income for the Elderly (GRAPA)

GRAPA is provided to people over the [FEA](#) and who have limited resources. A basic amount is first determined depending on individual household situation:

- Cohabitants: An individual is entitled to a basic amount at cohabitant's rate if they satisfy one of the following conditions:
 - They are married or in a legal cohabitation
 - They share their main residence with one or more people and these people are not children who qualify for family allowance, their parents or grandparents, or their own children or grandchildren
 - They live in a religious or secular community
- For single persons: An individual is entitled to a basic amount at single person's rate if they do not meet conditions for cohabitants

When assessing GRAPA benefits, an individual's pension and other resources are deducted by fractions from the basic amount to form the final benefit. Depending on household situation, the resources of one's spouse who shares their main residence may be taken into consideration —see [Table 12](#) for more information.

[Formula 6](#) provides details on benefit calculation. [Table 13](#) provides values of basic amounts for cohabitants and single persons (2001-2024).

Additionally, income from the following sources are fully exempted from means-testing:

- Family allowance
- [Subsistence Minimum](#) or [Integration Income](#)
- Alimony between relatives
- Annuities of chevrons of front and captivity as well as annuities attached to a national order for acts of war
- Allowance for the disabled

Integration Income

Effective October 1, 2002, if an individual is not qualified for either minimum pension or the guaranteed income for seniors and has limited resources, they may apply for the Integration Income (Revenu d'Intégration) to cover their basic needs. All sources of income are taken into consideration for assessing their entitlement while certain income sources are exempted. The amount of Subsistence Minimum depends on individual household situation.

[Formula 7](#) provides details on benefit calculation and exempted incomes and [Table 14](#) and [Table 15](#) provide reference to historical values of benefit amount.

Tables and Formulas

Table 1: Computational Years for Own Old-Age Benefit Calculation (1992-present)

Policy Period	Men	Women
From Jan 1, 2009	45	45
Jan 1, 2006 - Dec 31, 2008	45	44
Jan 1, 2003 - Dec 31, 2005	45	43
Jan 1, 2000 - Dec 31, 2002	45	42
Jul 1, 1997 - Dec 31, 1999	45	41
Before Jul 1, 1997	45	40

Source: [Moniteur Belge, 1997, as amended](#)

Table 2: Full Eligibility Age for Men and Women

Birth Month and Year	Full Eligibility Age (Men)	Full Eligibility Age (Women)
From February 1964	67	67
February 1960 - January 1964	66	66
January 1945 - January 1960	65	65
January 1943 - December 1944	65	64
January 1941 - December 1942	65	63
January 1939 - December 1940	65	62
July 1937 - December 1938	65	61
Before July 1937	65	60

Source: [Moniteur Belge, 1997, as amended](#)

Note: [Law of August 10, 2015](#), effective January 1, 2016, increased the full eligibility age for men and women from 65 to 66 on January 1, 2025, and then to 67 on January 1, 2030 based on birth dates.

Formula 1: Own Old-Age Benefit (1992-present)

$$B_{OA,i,t,t_c} = \frac{1}{12} \times \left\{ PIA_{i,t} + Bonus_{i,t} \right\}$$

- $B_{OA,i,t}$ = Individual i 's monthly own old-age pension benefit at time t if claiming at time $t_c \leq t$
- $PIA_{i,t}$ = Individual i 's primary insurance amount at time t (annual value), which is the best of:

$$\begin{cases} 0.6 \times AIAE_{i,t} & \text{Standard formulation} \\ CF_{i,t} \times MinPen_{i,t} & \text{Minimum pension} \\ \min \{ 0.6 \times AIAE_{i,t}^{MinWage}, CF_{i,t} \times MAX_{i,t} \} & \text{Guaranteed minimum wage} \end{cases}$$

where $AIAE_{i,t}$ is the individual i 's average indexed annual earnings at time t , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits).

An individual is eligible for a minimum pension if they satisfy certain contribution requirements —see policy document *Belgium Public Old-Age Social Assistance Plan Details*. Effective January 1, 1997, for those not qualifying for the minimum pension, their average indexed annual earnings may be computed using a guaranteed minimum wage in each period ($AIAE_{i,t}^{MinWage}$). If the insured benefits from the guaranteed minimum wage for pension calculation, their primary insurance amount must not exceed a maximum amount, $MAX_{i,t}$, multiplied by their career fraction, $CF_{i,t}$.

- $AIAE_{i,t}$: [Formula 2](#)
- $AIAE_{i,t}^{MinWage}$: [Formula 3](#)
- $CF_{i,t}$ = Individual i 's career fraction, i.e., contribution years as a full-time employee compared to the best “computational years” of earning (e.g., 45 years for own old-age benefits, effective January 1, 2009 —see [Table 1](#) for historical values):

$$CF_{i,t} = \begin{cases} FTE_{i,t} \div 45 & , \text{ if } FTE_{i,t} \geq 30 \\ ED_{i,t} \div (45 \times 312) & , \text{ if } FTE_{i,t} < 30 \end{cases}$$

- * $FTE_{i,t}$ = Individual i 's contribution years as a full-time employee
- * $ED_{i,t}$ = Individual i 's total contribution days as an employee, including full-time and part-time periods where part-time employment days are converted to full-time

- $MinPen_{i,t}$ = The minimum pension amount at time t —see [Table 9](#) for values applicable to employees satisfying full-time contribution requirements from 1992-2024, and [Table 16](#) for values applicable to employees satisfying part-time contribution requirements from 2017-2024
- $MAX_{i,t}$ = The maximum amount of pension calculated with the guaranteed minimum wage, see [Table 2402](#) for values from 1997-2024

- $Bonus_{i,t}$ = The pension bonus for individual i at time t , only available for people who have met the eligibility requirements by December 1, 2014 —see section *Adjustments for starting benefit after SRA (delayed claiming)* for more details. Pension bonus is accumulated on a daily basis, up to 312 days per year, and the amount of pension bonus depends on various conditions —see [Table 8](#) for details

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

Note: The policy details associated with minimum pension are covered in greater details in the separate policy document: *Belgium Public Old-Age Social Assistance Plan Details*.

Formula 2: Average Indexed Annual Earnings Calculation (1992-present)

$$AIAE_{i,t} = \frac{1}{45} \sum_{s=45} \left(\min \{ EARN_{i,s}, MAXEARN_{i,s} \} \times r_{i,s,t} \right)$$

- $AIAE_{i,t}$ = Individual i 's average indexed annual earnings at time t , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits)
- $EARN_{i,s}$ = Individual i 's annual earning in year s , e.g., actual wages earned during periods of employment, notional wages during [assimilated periods](#), and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{i,s,t}$ = The revaluation coefficient for year s at time t to adjust for inflation —see [Table 6](#) for values effective from December 1, 2022
- $MAXEARN_{i,s}$ = The annual wage ceiling at time t —see [Table 3](#), [Table 5](#), and [Table 4](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#)

Formula 3: Average Indexed Annual Earnings Calculation with Guaranteed Minimum Wage (1997-present)

$$AIAE_{i,t}^{MinWage} = \frac{1}{45} \sum_{s=45} \left(\max \{ \min \{ EARN_{i,s}, MAXEARN_{i,s} \} \times r_{i,s,t}, MinWage_{i,t} \} \right)$$

- $AIAE_{i,t}^{MinWage}$ = Individual i 's average indexed annual earnings at time t , based on their best “computational years” of earning (e.g., 45 years for own old-age benefits). Effective January 1, 1997, if the individual has at least 15 years of contribution as an employee (at least 104 days per year), annual earnings are increased to the guaranteed minimum wage for benefit calculation
- $EARN_{i,s}$ = Individual i 's annual earning in year s , e.g., actual wages earned during periods of employment, notional wages during assimilated periods, and flat-rate wages applicable for professional career years before 1955 for laborers or before 1958 for employees. Earnings are adjusted for inflation and subjected to an annual salary cap depending on types of contribution periods. If the insured has less than 45 years of contribution, their earnings for those unworked years are assigned zeros
- $r_{i,s,t}$ = The revaluation coefficient for year s at time t to adjust for inflation —see [Table 6](#) for details
- $MAXEARN_{i,s}$ = The annual wage ceiling at time t —see [Table 3](#), [Table 5](#), and [Table 4](#) for values over time
- $MinWage_{i,t}$ = The minimum wage at time t —see [Table 4](#) for values over time

Source: Abschnitt 2 of [Moniteur Belge, 1990, as amended](#), [Moniteur Belge, 1997, as amended](#), [Federal Pension Service \(2023\)](#)

Table 3: Annual Salary Cap for Pension Calculation (1992-2023)

Year	Normal Salary Cap	Low Salary Cap
2023	73,225.86 € (estimated)	67,371.57 € (estimated)
2022	71,519.98	65,808.31
2021	63,944.74 (if pension starts in 2022)	58,833.17 (if pension starts in 2022)
2021	61,232.16 (if pension starts in 2021)	57,465.49 (if pension starts in 2021)
2020	60,026.75	56,334.23
2019	58,446.94	55,784.07
2018	57,602.62	54,978.21
2017	55,657.47	54,024.76
2016	54,648.70	53,045.58
2015	53,528.57	51,958.31
2014	52,972.54	51,418.58
2013	52,760.95	51,213.21
2012	51,092.44	50,585.52
2011	49,773.66	49,279.82
2010	47,960.29	47,816.83
2009	47,171.84	47,030.73
2008	46,895.18	46,754.91
2007	44,994.88	44,860.29
2006	44,081.27	-
2005	43,314.93	-
2004	41,564.11	-
2003	40,898.30	-
2002	39,367.70	-
2001	38,678.50	-
2000	36,835.37	-
1999	36,155.20	-
1998	34,808.09	-
1997	34,371.26	-
1996	33,923.29	-
1995	33,371.67	-
1994	32,859.53	-
1993	32,580.35	-
1992	31,707.02	-

Source: Federal Pension Service (2023)**Table 4: Guaranteed Minimum Wage (1997-2023)**

Time Period	Amount of Minimum Wage
2022-2023	18,450.12 €/year
2020 - 2021	18,088.35
2019	17,662.47
2015 - 2018	17,367.23
Sep 1, 2013 - Dec 31, 2014	17,026.70
Sep 1, 2009 - Aug 31, 2013	16,486.75
Jan 1, 2002 - Aug 30, 2009	13,151.04
1997 - 2001	509,916 F/year

Source: Moniteur Belge, 1997, as amended

Note: The amounts were linked to the pivot index of 405.55 (base 1966 = 100) and varied in accordance with the provisions of the [Law of August 2, 1971, as amended](#). Effective January 1, 2002, they are linked to the pivot index of 103.14 (base 1996 = 100).

Table 5: Annual Salary Cap for Different Types of Contribution Periods for Year 2022

Category	Salary Type	Salary Cap	Amount
Period of Employment	Real wage	Normal	71,519.98 €
Normal Cap for Assimilated Contribution Period (e.g., sickness leave)	Normal notional salary	Normal	71,519.98
Low Cap for Assimilated Contribution Period (e.g., unemployment period after age 58)	Low notional salary	Low	65,808.31
Minimum Cap for Assimilated Contribution Period (e.g., the 3rd period of unemployment from 2012)	Minimum notional salary	Minimum	30,269.27

Source: [Federal Pension Service \(2023\)](#)

Note:

1. The notional salary for an assimilated period is based on the total salary of career year preceding the assimilated period. If not applicable, the notional salary is based on the actual salary of the period, the actual salary following the period, or the fixed salary rate as of 1967.
2. Minimum notional salary is the same as the guaranteed minimum wage for pension calculation — see [Table 4](#) for values over time.

Table 6: Revaluation Coefficient for Pensions (effective from December 1, 2022)

Year of Earnings	Revaluation Coefficient	Year of Earnings	Revaluation Coefficient
2023	1.025218	1995	1.720849
2022	1.025218	1994	1.747648
2021	1.120072	1993	1.762611
2020	1.142564	1992	1.811186
2019	1.153832	1991	1.855185
2018	1.170745	1990	1.914756
2017	1.191407	1989	1.980781
2016	1.213399	1988	2.042336
2015	1.238790	1987	2.066048
2014	1.226758	1986	2.056982
2013	1.231677	1985	2.083642
2012	1.246961	1984	2.142236
2011	1.279999	1983	2.233536
2010	1.319162	1982	2.404662
2009	1.341211	1981	2.614519
2008	1.349123	1980	2.813912
2007	1.406102	1979	3.000997
2006	1.430951	1978	3.135285
2005	1.456268	1977	3.275345
2004	1.487854	1976	3.508073
2003	1.512076	1975	3.829547
2002	1.534048	1974	4.318403
2001	1.561393	1973	4.866044
2000	1.604228	1972	5.204465
1999	1.634393	1971	5.488178
1998	1.649817	1970	5.726649
1997	1.670813	1969	5.949929
1996	1.692842	1968	6.172873

Source: [Federal Pension Service \(2023\)](#)

Note: Earnings from each year are multiplied by the revaluation coefficient for that year while calculating pension amount.

Table 7: Assimilated Periods and Fictitious Salary for Pension Calculation (1992-present)

Type of Assimilated Periods	From 2017	2016-2012	2011-1992
Involuntary unemployment			
– 1st period	Normal	Normal	Normal
– 2nd period	Minimum	Normal	Normal
– 3rd period	Minimum	Minimum	Normal
Unemployment scheme with company supplement (RCC)	Minimum	After age 59: Normal Before age 59: Minimum	Normal
Pseudo-prepension	Minimum	After age 59: Normal Before age 59: Minimum	Normal
Part-time work with maintenance of rights			
- with income guarantee allowance	Normal	Normal	Normal
- without income guarantee allowance	Minimum	Minimum	Minimum
Time credit and career break	Normal or minimum	Normal or minimum	Normal or minimum
Other cases:	Normal	Normal	Normal
– Sickness, invalidity or disability			
– Accident at work or occupational disease			
– Maternity leave, paternity leave, adoption leave, foster parent leave, parental leave			
– Annual vacation			
– Strike			
– Continued insurance			
– Reduction of benefits due to redistribution of work			
– Palliative care leave and medical assistance leave			
– Military service			

Source: [Federal Pension Service \(2023\)](#)**Note:**

1. The notional salary for an assimilated period is based on the total salary of career year preceding the assimilated period. If not applicable, the notional salary is based on the actual salary of the period, the actual salary following the period, or the fixed salary rate as of 1967.
2. Minimum notional salary is the applicable annual minimum salary cap, which is the same amount as the guaranteed minimum wage —see [Table 4](#) for values over time.

Table 8: Pension Bonus for Employment after Retirement Age (value as of 2023)

Year	Bonus Amount	Duration
2014	1.8651	First 12 months after retirement age
	2.1138	From the 13th to the 24th month
	2.3625	From the 25th to the 36th month
	2.6111	From the 37th to the 48th month
	2.8598	From the 49th to the 60th month
	3.1085	From the 61st month
2006-2013	2.8564 €/day	-

Source: [Moniteur Belge, 2005, as amended, Moniteur Belge, 2013, as amended, Federal Pension Services \(2023\)](#)

Table 9: Minimum Pension for Employees Satisfying Full-Time Contribution Requirements(1992-2024)

Time Period	Amount for Own Old-Age Benefit	Amount for Survivor's Benefit
2024	12,037.88 €/year	11,877.00 €/year
2023	11,727.37	11,570.64
2022	11,424.63	11,271.96
Jul 1, 2021 - Dec, 31, 2021	11,129.70	10,980.96
Jan 1, 2021 - Jun 30, 2021	10,911.47	10,765.65
Jul 1, 2019 - Dec 31, 2020	10,629.78	10,487.73
Sep 1, 2017 - Jun 30, 2019	10,524.53	10,383.89
Sep 1, 2015 - Aug 31, 2017	10,420.33	10,256.50
Sep 1, 2013 - Aug 31, 2015	10,216.01	10,055.39
Jun 1, 2009 - Aug 31, 2013	9,892.05	9,736.52
Jul 1, 2008 - May 31, 2009	9,603.93	9,452.93
Jan 1, 2007 - Jun 30, 2008	9,415.62	9,267.58
Apr 1, 2003 - Dec 31, 2006	9,231.00	9,085.86
Jan 1, 2002 - Mar 31, 2003	8,893.80	8,748.66
Jul 1, 2000 - Dec 31, 2001	194,179 F/year	191,010 F/year
Feb 10, 1981 - Jun 30, 2000	171,765	168,881

Source: [Moniteur Belge, 1980, as amended](#)

Note: The amounts were linked to the pivot index of 132.13 (as of 1981) and varied in accordance with the provisions of the [Law of August 2, 1971, as amended](#). Effective January 1, 2002, they are linked to the pivot index of 103.14 (base 1996 = 100).

Table 10: Basic Amount of the Guaranteed Income for Seniors (1992-present)

Time Period	Basic Amount for Married Applicant	Basic Amount for the Others
From Jan 1, 2002	8,859.32 €/year	6,644.61 €/year
Jul 1, 2000 - Dec 31, 2001	96,721 F	72,542 F
May 1, 1994 - Jun 30, 2000	92,383	69,288
Jan 1, 1992 - Apr 30, 1994	91,333	68,500

Source: [Moniteur Belge, 1969, as amended](#)

Formula 4: Guaranteed Income for Seniors (1992-2000)

$$B_{SA(GIS),i,t} = \begin{cases} \text{Basic Amount}_{i,t} - \left(90\% \times (B_{OA,i,t} + B_{OA,j,t} + B_{SU,i,t}) + (\text{Income}_{i,t} + \text{Property}_{i,t} + \text{Liquid Asset}_{i,t} + \right. \\ \left. \text{Sale of Property}_{i,t} - \text{Exempted}_{i,t}) \right) \end{cases}$$

- $B_{SA(GIS),i,t}$ = The amount of the guaranteed income for seniors that individual i is entitled to at time t
- $\text{Basic Amount}_{i,t}$ = The basic amount applicable to individual i based on their household situation at time t —see [Table 10](#) for values of basic amount over time
- $B_{OA,i,t}$ = The amount of own old-age benefit for individual i at time t , and deducted by 1,300 F (value as of July 1, 1991) as a general exemption from benefit calculation. The policy details associated with eligibility and benefit of own old-age benefit are covered in the separate policy document: *Belgium Public Own Old-Age Benefits Plan Details*
- $B_{OA,j,t}$ = The amount of own old-age benefit for individual i 's spouse j at time t if they live together. The policy details associated with eligibility and benefit of spousal old-age benefit are covered in the separate policy document: *Belgium Public Spousal Old-Age Benefits Plan Details*
- $B_{SU,i,t}$ = The amount of survivor's old-age benefit for individual i at time t , and deducted by 300 F (value as of July 1, 1991) as a general exemption from benefit calculation
- $\text{Income}_{i,t}$ = The amount of income for individual i at time t , including professional income, replacement income (e.g., unemployment benefit, sickness benefit), reparation pensions and war pensions, supplementary pension, and alimony from ex-spouse
- $\text{Property}_{i,t}$ = The total non-indexed [cadastral income](#) of individual i 's or their spouse's property either in full ownership or usufruct. A certain amount is deducted from the cadastral income:
 - For built property: An amount of 30,000 F (value as of September 24, 1980) is exempted. This amount is increased by 5,000 F (value as of September 24, 1980) for their spouse who has not been separated for more than 10 years or for each child for whom the applicant or his spouse receives family allowances or who may be considered dependent
 - For unbuilt property: An amount of 1,200 F (value as of January 9, 1976) is exempted

For built property, the result after deduction is multiplied by 3 to form the final amount. For unbuilt property, the result after deduction is multiplied by 9 to form the final amount

- $\text{Liquid Asset}_{i,t}$ = A notional amount of individual i 's liquid asset, including all sources of capitals such as funds (invested or not), current accounts and savings accounts, shares, bonds, government bonds and so on (values as of January 1, 1992):

$$\text{Liquid Asset}_{i,t} = \begin{cases} 0 & \text{if } MC_{i,t} \leq 100,000F \\ 4\% \times (MC_{i,t} - 100000) & \text{if } 100,000F < MC_{i,t} \leq 200,000F \\ 6\% \times (MC_{i,t} - 200000) + 4000 & \text{if } 200,000F < MC_{i,t} \leq 500,000F \\ 10\% \times (MC_{i,t} - 500000) + 22000 & \text{if } 500,000F < MC_{i,t} \end{cases}$$

- $\text{Sale of Property}_{i,t}$ = A notional amount of individual i 's gain from sale or donation of their property that happened less than 10 years before applying to the guaranteed income for seniors. An amount of 80,000 F (value as of January 1, 1992) is exempted from the calculation if individual i is head of the household, or 64,000 F (value as of January 1, 1992) otherwise
- $\text{Exempted}_{i,t}$ = A general amount of resources that is exempted from benefit calculation, which is 12,500 F (value as of December 27, 1973) when individual i is the head of the household, or 10,000 F (value as of December 27, 1973) otherwise

Source: [Moniteur Belge, 1969, as amended](#), [Moniteur Belge, 1969, as amended](#)

Note: The reference date for benefit calculation has hitherto been January 1, 1975.

Formula 5: Subsistence Minimum (1992-2002)

$$B_{SA(SM),i,t} = \text{Basic Amount}_{i,t} - \text{Income}_{i,t}$$

- $B_{SA(SM),i,t}$ = The amount of the Subsistence Minimum that individual i is entitled to at time t
- $\text{Basic Amount}_{i,t}$ = The basic amount of the Subsistence Minimum applicable to individual i based on their household situation at time t —see Table 14 for amounts over time
- $\text{Income}_{i,t}$ = The amount of individual i 's income from all sources, except for the following:
 - Family allowance
 - Income from assets of which individual i has full ownership or usufruct
 - Benefits granted by public social assistance centers
 - Funds from any institutions or people who do not cohabit with individual i and who have no maintenance obligation towards individual i
 - Regional allowances

Source: Moniteur Belge, 1974, as amended

Table 11: Subsistence Minimum Amount (1992-2002)

Time Period	Cohabiting Spouses	People Living with Dependents	Single Persons	People Living with Others
January 1, 2002 - September 20, 2002	8,800 €/year	8,800 €/year	6,600 €/year	4,400 €/year
Sept. 1, 2000 - December 31, 2001	8,461.62	8,461.62	6,346.22	4,230.82
May 1, 1994 - August 30, 2000	114,864 F/year	114,864 F/year	86,148 F/year	57,432 F/year
January 1, 1991 - April 30, 1994	113,558	107,880	85,169	56,779

Source: Moniteur Belge, 1974, as amended

Box 1: Smoothed Health Index

The smoothed health index is derived from the health index and is used as a basis for the indexation of old-age pension, other social security allowances and salaries for civil servants. The health index has been calculated since January 1994 and is determined by removing a number of products from the consumer price index product basket, including alcoholic beverages, tobacco products, and motor fuels (except for liquefied petroleum gas, LPG).

Public wages and social benefits are increased by 2% as soon as the smoothed index reaches a given value, called the pivot index. See formula below for how the smoothed health index is calculated:

$$\text{Smoothed Health Index}_t = \begin{cases} \frac{1}{4} \sum_{i=t-3}^t \text{Health Index}_i & , \text{January 1, 1994 - March 31, 2015} \\ 100.66 & , \text{April 1, 2015 - April 30, 2016} \\ \frac{1}{4} \sum_{i=t-3}^t \text{Health Index}_i \times 98\% & , \text{From May 1, 2016} \end{cases}$$

where $\text{Smoothed Health Index}_t$ is the smoothed health index at time t and Health Index_i is the health index at time i . Health index has been published monthly since 1994 and is available on the website of the Belgian Statistical Office.

As of March 9, 2023, the health index was 174.31 (base 1996 = 100) in February 2023, 175.87 (base 1996 = 100) in January 2023, 175.72 (base 1996 = 100) in December 2022, and 175.10 (base 1996 = 100) in November 2022. The smoothed health index is therefore:

$$\frac{1}{4} \times (175.10 + 175.72 + 175.87 + 174.31) \times 98\% = 171.745$$

If the smoothed health index exceeds the pivot index linked to the social benefits and salaries, they will be subject to an adjustment. More information can be found on the website of the Wages Service of the Federal Pension Service Finances at <https://persopoint.be/fr/services/administration-des-salaires/principes-generaux-de-l-index>.

Source: Moniteur Belge, 1994, as amended, Belgian Statistical Office (2023)

Table 12: Summary Table of the Guaranteed Income for the Elderly, GRAPA (2014-present)

Living With	Are their resources taken into account for GRAPA benefit calculation?	Entitled to
Spouse or partner	Yes	Cohabitant rate
Minor children	No	Single rate, or cohabitant rate if other people also live at the same address
Adult children for whom you receive family allowance	No	Single rate, or cohabitant rate if other people also live at the same address
Relatives or allies in direct line	No	Single rate, or cohabitant rate if other people also live at the same address
Other people	No	Cohabitant rate
Other people, in a nursing home	No	Single rate
Other people, in a community	No	Cohabitant rate

Source: [Moniteur Belge, 2001, as amended](#), [Moniteur Belge, 2001, as amended](#), [Federal Pension Service \(2023\)](#)

Formula 6: Guaranteed Income for the Elderly (2001-present)

$$B_{SA(GRAPA),i,t} = \begin{cases} \text{Basic Amount}_{i,t} - (90\% \times (B_{OA,i,t} + B_{OA,j,t} + B_{SU,i,t}) + (\text{Income}_{i,t} + \text{Property}_{i,t} + \text{Liquid Asset}_{i,t} + \\ \text{Sale of Property}_{i,t} - \text{Exempted}_{i,t})) \div N_{i,t} \end{cases}$$

- $B_{SA(GRAPA),i,t}$ = The amount of the Guaranteed Income for the Elderly (GRAPA) that individual i is entitled to at time t
- $\text{Basic Amount}_{i,t}$ = The basic amount applicable to individual i based on their household situation at time t —see [Table 13](#)
- $B_{OA,i,t}$ = The amount of own old-age benefit for individual i at time t .
- $B_{OA,j,t}$ = The amount of own old-age benefit for individual i 's spouse j at time t if they live together.
- $B_{SU,i,t}$ = The amount of survivor's old-age benefit for individual i at time t
- $\text{Income}_{i,t}$ = The amount of income for individual i at time t , including professional income, replacement income (e.g., unemployment benefit, sickness benefit), reparation pensions and war pensions, supplementary pension, and alimony from ex-spouse. Professional income is taken into account by fraction depending on type of professional activity:
 - Self-employed: 100% of net income preceding the year of GRAPA entitlement, or 75% of gross income
 - Employees or civil servants: 75% of gross income

Effective January 1, 2014, an annual exemption of 5,000 € applies to both self-employed and employees.

- $\text{Property}_{i,t}$ = The total non-indexed [cadastral income](#) of individual i 's property either in full ownership or usufruct. A certain amount is deducted from the cadastral income and then multiplied by 3 to form the final amount:
 - For built property: A total of 743.68 € and another 123.95 € per child for whom individual i receives family allowances will be deducted from the overall cadastral income
 - For unbuilt property: 29.75 € will be deducted from the overall cadastral income
- $\text{Liquid Asset}_{i,t}$ = A notional amount of individual i 's liquid asset, including all sources of capitals such as funds (invested or not), current accounts and savings accounts, shares, bonds, government bonds and so on:

$$\text{Liquid Asset}_{i,t} = \begin{cases} 0 & \text{if } MC_{i,t} \leq 6,200 \text{ €} \\ 4\% \times (MC_{i,t} - 6200) & \text{if } 6,200 \text{ €} < MC_{i,t} \leq 18,600 \text{ €} \\ 10\% \times (MC_{i,t} - 18600) + 4960 & \text{if } 18,600 \text{ €} < MC_{i,t} \end{cases}$$

- $\text{Sale of Property}_{i,t}$ = A notional amount of individual i 's gain from sale or donation of their property that happened less than 10 years before applying to GRAPA. The final amount depends on type of ownership and is proportional to the overlap between the sale or donation and the entitlement to GRAPA:

$$\text{Sale of Property}_{i,t} = \begin{cases} MV_{i,t} \times T_{\text{Sale},i,t} \div T_{GRAPA,i,t} & \text{Full Ownership} \\ 60\% \times MV_{i,t} \times T_{\text{Sale},i,t} \div T_{GRAPA,i,t} & \text{Bare Ownership} \\ 40\% \times MV_{i,t} \times T_{\text{Sale},i,t} \div T_{GRAPA,i,t} & \text{Usufruct} \end{cases}$$

Additionally, certain amounts are exempted from the calculation:

- Flat-rate allowance:
 - * 37,200 € for the sale of the dwelling house or the only unbuilt property
 - * An additional reduction for every 12 months for the sale of the only dwelling house: 1,250 € for cohabitants or 2,000 € for singles
- Personal debts
- Reinvestment, i.e., using the income from sale of property to buy a new property or reinvest it in existing properties such as renovation works
- $\text{Exempted}_{i,t}$ = A general amount of resources that is exempted from the GRAPA calculation, which is 625 € for cohabitants, or 1,000 € for singles
- $N_{i,t}$ = The number of persons whose resources are taken into consideration for GRAPA calculation, which equals 2 if individual i lives with their spouse, or 1 otherwise

Source: [Moniteur Belge, 2001, as amended](#), [Moniteur Belge, 2001, as amended](#)

Note: The policy details about own old-age benefit and spousal benefit are covered in the separate policy documents: [Belgium Public Own Old-Age Benefits Plan Details](#) and [Belgium Public Spousal Old-Age Benefits Plan Details](#).

Table 13: Basic Amount of the Guaranteed Income for the Elderly, GRAPA (2001-2024)

Time Period	Cohabitant Rate
2024	7,303.10 €/year
2023	7,119.75
2022	6,940.45
Jul 1, 2021 - Dec 31, 2021	6,765.89
Jan 1, 2021 - Jun 30, 2021	6,633.23
2020	6,466.40
Jul 1, 2019 - Dec 31, 2019	6,408.89
Jul 1, 2018 - Jun 30, 2019	6,389.72
Sep 1, 2017 - Jun 30, 2018	6,312.80
Sep 1, 2011 - Aug 31, 2017	6,013.54
Oct 1, 2008 - Aug 31, 2011	5,813.96
Jul 1, 2008 - Sep 30, 2008	5,763.75
Dec 1, 2007 - Jun 30, 2008	5,133
Dec 1, 2006 - Nov 30, 2007	5,013
Dec 1, 2005 - Nov 30, 2006	4,893
Sep 1, 2004 - Jun 30, 2008	4,773
Apr 1, 2003 - Aug 31, 2004	4,653
Jan 1, 2001 - Mar 31, 2003	181,530 F (= 4,500 €)

Source: [Moniteur Belge, 2001, as amended](#), [Moniteur Belge, 2001, as amended](#)

Note

1. Single's rate is 1.5 times the cohabitant's rate.
2. The amounts are linked to the pivot index 103.14 (base 1996 = 100) and varies in accordance with the provisions of the [Law of August 2, 1971, as amended](#).

Formula 7: Integration Income (2002-present)

$$B_{SA(II),i,t} = \text{Basic Amount}_{i,t} - \text{Income}_{i,t}$$

- $B_{SA(II),i,t}$ = The amount of the **Integration Income** that individual i is entitled to at time t
- $\text{Basic Amount}_{i,t}$ = The basic amount of the Integration Income applicable to individual i based on their household situation at time t —see [Table 11](#) for amounts over time
- $\text{Income}_{i,t}$ = The amount of individual i 's income from all sources, except for the following:
 - Benefits granted by public social assistance centers
 - Family allowance
 - Alimony
 - Payments from local employment agency, effective March 1, 2003
 - Productivity or incentive bonuses for a maximum of 6 months
 - Regional, provincial or municipal allowances and allowances for moving, settling in, waiting for social housing and rent granted to the person concerned, effective April 8, 2021
 - Study allowance
 - Subsidies, indemnities and community allowances for the accommodation of young people in foster families
 - Attendance fees which the person concerned receives as a member of the provincial council, the municipal council or the council for social assistance
 - Non-regular donations from any institution or from people who do not cohabit with the person concerned and who have no maintenance obligation towards them
 - Front and captivity after rents
 - Pensions attached to a national order for acts of war
 - Benefits for non-medical assistance and services for a person with reduced autonomy, as well as the compensation received by the non-professional service provider, paid by the person in need of care under non-medical aid and services
 - Indemnities for detention during the Second World War
 - Refundable tax credit, effective January 1, 2005
 - Income from volunteer work
 - Income from internship

Source: [Moniteur Belge, 2002, as amended](#), [The Federal Public Planning Service for Social Integration \(2023\)](#)

Table 14: Integration Income Amount (2002-2023)

Time Period	Amount for People Living with Others	Amount for People Living Alone
From Jan 1, 2023	9,713.04 €/year	14,569.58 €/year
Dec 1, 2022 - Dec 31, 2022	9,471.48	14,207.24
Nov 1, 2022 - Nov 30, 2022	9,285.58	13,928.39
Aug 1, 2022 - Oct 31, 2022	9,103.73	13,655.61
May 1, 2022 - Jul 31, 2022	8,925.34	13,388.02
Mar 1, 2022 - Apr 30, 2022	8,750.41	13,125.63
Jan 1, 2022 - Feb 28, 2022	8,578.37	12,867.57
Sep 1, 2021 - Dec 31, 2021	8,195.85	12,293.82
Jul 1, 2021 - Aug 31, 2021	8,034.95	12,052.47
Jan 1, 2021 - Jun 30, 2021	7,877.41	11,816.14
Mar 1, 2020 - Dec 31, 2020	7,671.25	11,506.89
Jan 1, 2020 - Feb 29, 2020	7,520.85	11,281.30
Jul 1, 2019 - Dec 31, 2019	7,429.80	11,144.72
Sep 1, 2018 - Jun 30, 2019	7,284.12	10,926.19
Jul 1, 2018 - Aug 31, 2018	7,141.58	10,712.38
Sep 1, 2017 - Jun 30, 2018	7,141.58	10,712.38
Jun 1, 2017 - Aug 31, 2017	7,077.88	10,616.84
Jun 1, 2016 - May 31, 2017	6,939.19	10,408.80
Apr 1, 2016 - May 31, 2016	6,803.08	10,204.63
Sep 1, 2015 - Mar 31, 2016	6,669.69	10,004.54
Sep 1, 2013 - Aug 31, 2015	6,538.91	9,808.37
Dec 1, 2012 - Aug 31, 2013	6,410.70	9,616.05
Feb 1, 2012 - Nov 30, 2012	6,284.87	9,427.30
Sep 1, 2011 - Jan 31, 2012	6,161.46	9,242.20
May 1, 2011 - Aug 31, 2011	6,040.65	9,060.97
Sep 1, 2010 - Apr 30, 2011	5,922.53	8,883.78
Jun 1, 2009 - Aug 31, 2010	5,806.30	8,709.45
Sep 1, 2008 - May 31, 2009	5,692.45	8,538.68
May 1, 2008 - Aug 31, 2008	5,580.84	8,371.27
Jan 1, 2008 - Apr 30, 2008	5,471.57	8,207.36
Apr 1, 2007 - Dec 31, 2007	5,258.99	7,888.48
Oct 1, 2006 - Mar 31, 2007	5,155.87	7,733.81
Aug 1, 2005 - Sep 31, 2006	5,004.83	7,507.25
Jan 1, 2005 - Jul 31, 2005	4,444	6,666
Oct 1, 2004 - Dec 31, 2004	4,444	6,666
Oct 1, 2002 - Sep 31, 2004	4,400	6,600

Source: [Moniteur Belge, 2002, as amended, The Federal Public Planning Service for Social Integration \(2023\)](#)

Table 15: Integration Income Amount - Cont. (2002-2023)

Time Period	Amount for People Living with Dependents	Amount for Single Parents Living with Dependents
From Jan 1, 2023	19,690.01 €/year	-
Dec 1, 2022 - Dec 31, 2022	19,200.32	-
Nov 1, 2022 - Nov 30, 2022	18,823.48	-
Aug 1, 2022 - Oct 31, 2022	18,454.82	-
May 1, 2022 - Jul 31, 2022	18,093.19	-
Mar 1, 2022 - Apr 30, 2022	17,738.59	-
Jan 1, 2022 - Feb 28, 2022	17,389.83	-
Sep 1, 2021 - Dec 31, 2021	16,614.44	-
Jul 1, 2021 - Aug 31, 2021	16,288.26	-
Jan 1, 2021 - Jun 30, 2021	15,968.89	-
Mar 1, 2020 - Dec 31, 2020	15,550.96	-
Jan 1, 2020 - Feb 29, 2020	15,246.08	-
Jul 1, 2019 - Dec 31, 2019	15,057.85	-
Sep 1, 2018 - Jun 30, 2019	15,057.85	-
Jul 1, 2018 - Aug 31, 2018	14,763.19	-
Sep 1, 2017 - Jun 30, 2018	14,283.19	-
Jun 1, 2017 - Aug 31, 2017	14,155.79	-
Jun 1, 2016 - May 31, 2017	13,878.41	-
Apr 1, 2016 - May 31, 2016	13,606.18	-
Sep 1, 2015 - Mar 31, 2016	13,339.39	-
Sep 1, 2013 - Aug 31, 2015	13,077.84	-
Dec 1, 2012 - Aug 31, 2013	12,821.41	-
Feb 1, 2012 - Nov 30, 2012	12,569.74	-
Sep 1, 2011 - Jan 31, 2012	12,322.93	-
May 1, 2011 - Aug 31, 2011	12,081.30	-
Sep 1, 2010 - Apr 30, 2011	11,845.05	-
Jun 1, 2009 - Aug 31, 2010	11,612.61	-
Sep 1, 2008 - May 31, 2009	11,384.91	-
May 1, 2008 - Aug 31, 2008	11,161.70	-
Jan 1, 2008 - Apr 30, 2008	10,943.15	-
Apr 1, 2007 - Dec 31, 2007	10,517.98	-
Oct 1, 2006 - Mar 31, 2007	10,311.74	-
Aug 1, 2005 - Sep 31, 2006	10,009.67	-
Jan 1, 2005 - Jul 31, 2005	8,888	-
Oct 1, 2004 - Dec 31, 2004	7,777	8,888 €/year
Oct 1, 2002 - Sep 31, 2004	7,700	8,800

Source: [Moniteur Belge, 2002, as amended, The Federal Public Planning Service for Social Integration \(2023\)](#)

Table 16: Minimum Pension for Employees Satisfying Part-Time Contribution Requirements (2017-2024)

Time Period	Amount for Own Old-Age Benefit	Amount for Survivor's Benefit
2024	12,290.68 €/year	12,126.42 €/year
2023	11,973.64	11,813.62
2022	11,664.55	11,508.67
Jul 1, 2021 - Dec, 31, 2021	11,363.42	11,211.56
Jan 1, 2021 - Jun 30, 2021	11,140.61	10,911.73
Jul 1, 2019 - Dec 31, 2020	10,853.01	10,707.96
Sep 1, 2017 - Jun 30, 2019	10,597.48	10,455.85

Source: [Moniteur Belge, 1981, as amended](#)

Note: The amounts are linked to the pivot index of 103.14 (base 1996 = 100) and vary in accordance with the provisions of the [Law of August 2, 1971, as amended](#).

Sources

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

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Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

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

Assimilated Periods: Periods of inactivity that, without necessarily paying contributions, are equated to periods of employment such as periods of unemployment, sickness leave, maternity leave, and military service.

Cadastral income: Cadastral income is the average normal net income that the property provides its owner in a year. It is the net average rental value in a year for the property at the reference date. This reference date has hitherto been January 1, 1975.

Career Fraction: Contribution years as a full-time employee compared to the best “computational years” of earning (e.g., 45 years for own old-age benefits in 2023)

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

Claimable benefit: A benefit where the beneficiary must actively file a claim for benefits with the government’s administering authority.

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

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

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

Eligibility Track 1: Aged: An eligibility track for regular old-age benefits that is based primarily on age with a minimal number of required contribution years, i.e., age 65 and at least 1 day of contribution for employees in 2023.

Eligibility Track 2: Long-Term Insured Persons: An alternative eligibility track for unreduced regular old-age benefits that is based primarily on age with a minimal number of required contribution years, which allows people to retire before statutory retirement age.

European Community (EC): An economic association formed by six European member countries in 1957, consisting of three communities that eventually were replaced by the European Union (EU) in 1993.

European Economic Community (EEC): A regional organization created by the Treaty of Rome of 1957, aiming to foster economic integration among its member states, which was later renamed the European Community (EC).

European Union (EU): European Union, an international organization comprising 27 European countries and governing common economic, social, and security policies.

Full Career: Number of years considered for pension calculation, i.e., 45 years in 2023.

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.

Guaranteed Minimum Income for the Elderly (La Garantie de Revenus aux Personnes Âgées, GRAPA): A minimum level of income provided to the elderly if they satisfy certain age, citizenship and residency conditions.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual’s earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual’s earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Public Center for Social Welfare (Centre public d'action sociale, CPAS): This organization administers the Integration Income (previously the Subsistence Minimum).

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

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full own old-age 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.

Subsistence Minimum (Minimum de Moyens d'Existence) or Integration Income (Revenu d'Intégration): A social assistance benefit provided to people with limited resources, which is not targeted at older people and was replaced by the Integration Income on October 1, 2002.

The National Institute for Health and Disability Insurance (Institut national d'assurance maladie-invalidité, INAMI): Usufruct is a term in Roman-based legal systems, which means the temporary right to the use and enjoyment of the property of another, without changing the character of the property. The term is not used in English common law.

Version information

Current Version: 1.0 (August 2023)

Version History

- 1.0 (August 2023): First version

Additional resources

The following resources provide additional details for the interested reader:

Service fédéral des Pensions [Federal Pensions Service].

Available at: <https://www.sfpd.fgov.be/fr>

Features: Provides summary and details of current version of Belgium pension system.

Le Portail de la Sécurité Sociale [The Belgium Social Security Portal].

Available at: <https://www.socialsecurity.be>

Features: Provides information relating to Belgium citizens' social security.

The Federal Public Planning Service for Social Integration

Available at: <https://www.mi-is.be/en>

Features: Prepares, implements, evaluates, and monitors the policy for social integration to guarantee long-term fundamental rights to all.

Other papers of interest include:

- OECD (2019). Pensions at a Glance: Country Profiles- Belgium.
Available at: <https://www.oecd.org/els/public-pensions/PAG2019-country-profile-Belgium.pdf>
- Anne-Lore Fraikin, Alain Joustien, and Mathieu Lefebvre (2018). Social Security Incentives in Belgium: An Analysis of Four Decades of Change.
Available at: <http://www.nber.org/papers/w25375>