

Where a claimant has been insured for 15 to 30 years the amount of his pension will vary between 10 and 20 per cent of his average earnings. In such cases the rate of pension is equal to 1/30 of a full pension times the number of years of contributions. A person who has contributed for 5 to 15 years receives, at age 65, payable in the form of an annuity, an amount equal to 10 per cent of his contributions. Persons who contribute to the general scheme for less than 5 years have their contributions refunded at age 65.

Recipients of old age pensions, but not those receiving annuities, receive supplements for dependent wives, husbands, and children. To be entitled to the supplement for a dependent spouse, the pensioner must show that the means of the spouse are within certain limits and that the spouse is not entitled to a social security benefit in her own right. The supplement for a dependent wife or husband amounts to 50 per cent of the spouse's pension. For those who are raising, or have reared, at least three children, an additional supplement of 10 per cent is awarded. The supplement may be granted even though the children may no longer be considered as dependent. Also, pensioners with low incomes receive a supplement in the amount of 700 francs annually, provided from the National Solidarity Fund.

Disability Pensions

To qualify for a disability pension a claimant must have entered into insurance at least 12 months before the incapacity occurred. In addition, he must have had 480 hours of employment in the last 12 months preceding the disability, including 120 hours in the last 3 months. Disability pensions are payable for total invalidity, that is, for complete loss of earning capacity, and for partial invalidity, which is defined as two-thirds loss of earning capacity. Special supplements are provided for those in need of constant attendance. No disability pension can be granted to a person age 60 or over and when a disability pensioner reaches that age, he is transferred to the retirement pension where he receives a pension of at least equal magnitude.

The rate of pension for totally disabled persons is 50 per cent, and for partially disabled persons 30 per cent of the average of a contributor's last 10 years of contributory earnings. Where these last 10 years include periods of zero earnings, such as periods of illness and unemployment that have arisen through no fault of the insured, the legislation provides that these periods will not act to his disadvantage in the calculation of his pension. Should a disabled person not have made contributions for as long as 10 years, the pension is based on contributory earnings between the date of entry into insurance and the date of incapacity. As in the calculation of old age pensions, the earnings on which pensions are based are subject to revaluation depending on changes in national average earnings. In 1964 the minimum monthly disability pension payable was 900 francs.

Persons requiring constant attention receive a supplement equal to 40 per cent of their pension. Low income pensioners may also receive a supplement of 700 francs annually from the National Solidarity Fund.

Survivor Pensions

Survivor pensions are payable to widows and dependent widowers of pensioners and of insured people who had met the requirements for an old age or invalidity pension at the time of death. The survivor must be age 65 or more or, if an invalid, age 60 or more. Children's supplements are added to widow's pensions if three or more children are being or have been raised.

The rate of pension for a widow or a dependent widower is one-half of the pension which the deceased was receiving or would have been entitled to at the time of his death. A supplement in the amount of 10 per cent of the deceased's pension is provided to the widow where she is supporting or has raised three