

Distributional Impact Assessment of Two Pension Reforms: Increase in Pension Income and Taxation Exemption on Pension Income¹

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1. Introduction

Maltese law mandates that the Strategic Review Report on the Adequacy, Sustainability, and Solidarity of the Pension System be presented to Parliament every five years. This report underscores the Government's commitment to enhancing the sustainability and adequacy of the pension system in Malta. Over the years, the Government has implemented several measures to ensure that pensions provided to households are aligned with the standard of living of Maltese households. This article aims to analyse the distributional impact of two specific pension measures using the microsimulation model, EUROMOD. These measures include increases in contributory and non-contributory pensions over and above the Cost-of-Living Adjustment (COLA) from 2021 to 2024, and the tax exemption on pensionable income initially introduced in 2022. The analysis provides insights into the dynamics of income distribution, changes in the at-risk-of-poverty rate, and the Gini coefficient, which measures income inequality. This investigation is crucial for understanding how recent policy changes affect pension adequacy and income equity among Maltese households.

2. Pension Policy Reforms

2.1 Increase in Contributory and Non-Contributory Pensions

For the past few years, the Government has been increasing contributory and non-contributory pensions on annual basis, at rates exceeding the statutory COLA, with the aim of improving the adequacy of pensions. This continuous support has played a key role in preventing pensioners from falling below the poverty line. Table 2.1 illustrates the weekly increases in pensions including and excluding COLA over the years. For the scope of this article, we analysed the distributional impact of the pension increase from 2021 to 2024 excluding COLA, resulting in a total of €11.29 per week over this period.

¹The authors thank Stephanie Mifsud for her valuable comments and detailed review. The results presented here are based on EUROMOD version I6.39+. Originally maintained, developed and managed by the Institute for Social and Economic Research (ISER), since 2021 EUROMOD is maintained, developed and managed by the Joint Research Centre (JRC) of the European Commission, in collaboration with EUROSTAT and national teams from the EU countries. We are indebted to the many people who have contributed to the development of EUROMOD. We make use of microdata from the EU Statistics on Incomes and Living Conditions (EU - SILC) made available by Eurostat. We are also indebted to the Economic Policy Department and the Ministry for Finance for the resources made available so that this analysis could be carried out. The views expressed in this working paper are solely those of the authors and do not necessarily reflect those of the Economic Policy Department or the Ministry for Finance. The results and their interpretation are the authors' responsibility.

Table 2.1 Weekly Increase in Contributory and Non-Contributory Pensions from 2021 to 2024

	2021	2022	2023	2024
Increase in Pension Excluding COLA, per week				
Contributory Pensions	€ 3.25	€ 3.25	€ 2.60	€ 2.19
Non-Contributory Pensions	€ 3.25	€ 3.25	€ 2.60	€ 2.19
Increase in Pension Including COLA, per week				
Contributory Pensions	€ 5.00	€ 5.00	€ 12.50	€ 15.00
Non-Contributory Pensions	€ 5.00	€ 5.00	€ 12.50	€ 15.00

Source: Department of Social Security

2.2 Income Tax Exemption and Tax Rebate on Pension Income

Pension Income Tax Exemption

In 2022, the Government announced that from 2022 to 2027, pensionable income will gradually become tax exempt, with the aim of decreasing the tax burden on pensioners. The pension income tax threshold is linked with the Maximum Pensionable Income (MPI) announced in each budget. The following are the percentage and thresholds for each year:

- **2022:** 20% of €14,320 (MPI), subject to a cap of €2,864.
- **2023:** 40% of €14,968 (MPI), subject to a cap of €5,987 (whereby the increase in the MPI, is reflective of the weekly increases in pension announced in each budget).
- **2024:** 60% of €16,220 (MPI), subject to a cap of €9,732.
- **2025:** 80% of €16,220 (MPI), subject to a cap of €12,976. The MPI will be amended subject to the increase in pension announced in Budget 2025.
- **2026:** 100% of €16,220 (MPI), subject to a cap of €16,220. The MPI will be amended subject to the increase in pension announced in Budget 2026.
- **2027 onwards:** 100% of the 2026 value plus any additional pension increases. Thus, by 2027 the MPI earned by pensioner will no longer be subject to income tax.

Tax Rebate on Pension Income

Linked to the pension income tax exemption measure is the tax rebate on pensions, established in 2017 to ensure that the annual pension increases are not taxed. Individuals aged 61 and over, are eligible for this tax rebate when their taxable income exceeds the personal income tax rate thresholds². The calculation of the rebate and the relevant thresholds are shown in Table 2.2.

² Further detail on the income tax rate can be found in this link: <https://cfr.gov.mt/en/rates/Pages/TaxRates/Tax-Rates-2024.aspx>.

Table 2.2 Tax Rebate Thresholds

Tax Rebate Calculation								
Person on single rate	Tax rebate = (taxable pension income less €9,100) X 15%							
Person on parent rate	Tax rebate = (taxable pension income less €10,500) X 15%							
Person on married rate (a)	Tax rebate = (taxable pension income less €12,700) X 15%							
Person on married rate (further rebate)	<u>Further</u> tax rebate = (all taxable income less €12,700) X 15%, less rebate as per (a)							
Tax Rebate Capping								
	2017	2018	2019	2020	2021	2022	2023	2024
Person on single rate	€ 210	€ 615	€ 650	€ 705	€ 744	€ 783	€ 880	€ 1,068
Person on parent rate	€ 150	€ 405	€ 440	€ 495	€ 534	€ 573	€ 670	€ 858
Person on married rate (a)	€ 45	€ 75	€ 110	€ 165	€ 204	€ 243	€ 340	€ 528
Person on married rate (further rebate)³	€ 75	€ 150	€ 150	€ 300	€ 540	€ 540	€ 540	€ 540

Source: Malta Tax and Customs Administration (MTCA)

Following the introduction of the pension income tax exemption mechanism, the taxable pension income used to calculate the tax rebate is reduced by the amount of pension income that is exempt from tax, as highlighted in section 2.2. Consequently, the tax rebate pensioners receive decreases as the tax exemption thresholds increase each year. For the scope of this analysis, the impact of the income tax exemption is modelled, assuming that the tax rebate thresholds remain constant throughout the scenario (further detail in section 3.3).

3. Methodology

3.1 Data Description

The analysis uses data from the European Statistics on Income and Living Conditions Survey (EU-SILC), which collects comparable information on incomes, taxes, social benefits, poverty, social

³ For individuals taxed at the married rates, a tax rebate is provided as a set-off against their taxable income. In this case, the rebate is 15% of the pension income exceeding €12,700, with a maximum rebate of €75. If the taxpayer also has additional income from other sources, including a pension, an additional tax rebate is provided against the taxable income. The additional rebate is 15% of the taxable income exceeding €12,700, minus the rebate already granted, with a maximum rebate of €150.

exclusion, and living conditions across the European Union. This survey includes a comprehensive range of demographic and socio-economic variables at both individual and household levels.

EU-SILC operates on a four-year rotating panel design, meaning that each panel of households remains in the sample for four years, with one panel being replaced each year. This design provides two types of data: cross-sectional data, which illustrates information at a specific point in time, and longitudinal data, which tracks individual-level changes over the observed period⁴.

For this analysis, two sets of cross-sectional datasets are used: SILC 2021 and SILC 2022. SILC 2021, based on a sample of 4,038 households with a response rate of 88.0 percent, is used to analyse the distributional impact of the pension increase from 2021 to 2024. These households include 10,110 residents, of whom 8,781 are aged 16 and over⁵. The income reference year for SILC 2021 is 2020. SILC 2022, based on a sample of 4,163 households with a response rate of 88.7 percent, is used to analyse the pension tax exemption and rebate. These households include 10,241 residents, of whom 8,921 are aged 16 and over⁶. The income reference year in EU-SILC 2022 is 2021.

When the income reference year does not match the policy year being analysed, market incomes are updated using appropriate indices for each income source⁷. This adjustment ensures that the levels and distribution of income reflect changes between the policy year and the income reference year. However other demographic, household and labour characteristics reflect the situation captured in SILC data being used.

Additionally, the income referred to in this analysis is the equivalised household disposable income⁸. The equivalised household disposable income is the gross income including earned income, benefits, allowances and subsidies net of any taxes and social insurance contribution adjusted to account for differences in household size and composition. This adjusted income reflects the income available for each individual within the household, considering their needs and the economies of scale of living together. The equivalised value is based on weights specified by the OECD, where the reference person has a value of one, each additional adult has a value of 0.5, and each child has a value of 0.3 (OECD, 1982).

3.2 The European tax-benefit model EUROMOD

To evaluate the distributional impact of the two policy reforms - four-year increase in pensions and the pension income tax exemption and rebate - on household disposable income and poverty levels, we use EUROMOD, a static tax-benefit microsimulation model designed for the European Union. EUROMOD simulates benefit entitlement (such as, housing benefits, social assistance and family benefits) and tax liabilities including both direct taxes and social insurance contributions for households based on the tax-benefit rules of the country, through harmonised micro-data of individuals and households (Sutherland and Figari, 2013). Components of the tax-benefit system that are not directly simulated within EUROMOD, such as, old-age pension, disability pension, survivor pension and sickness benefits, are extracted from the EU-SILC micro-data.

⁴ Source: SILC Metadata: <https://metadata.nso.gov.mt/reports.aspx?id=27>

⁵ Information on the accuracy and reliability of data can be viewed in a dedicated quality report available on the NSO's metadata website at: <https://nso.gov.mt/eu-silc-2021-salient-indicators/>

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⁷ A detail description of the uprating factors and policy rules is presented in Malta's EUROMOD Country Report, available at: <https://euromod-web.jrc.ec.europa.eu/resources/country-reports>.

⁸ Source: What are Equivalence Scales? <https://www.oecd.org/economy/growth/OECD-Note-EquivalenceScales.pdf>

EUROMOD faces several limitations that affect its analysis. Firstly, the model uses static data, which means it captures a snapshot of the income distribution without accounting for dynamic economic changes over time or behavioural responses to policy reforms. Secondly, the accuracy of EUROMOD's simulations heavily depends on the availability and quality of EU-SILC data. Inaccurate or incomplete data can introduce biases, particularly when modelling complex country-specific tax and benefit rules. Moreover, EUROMOD does not adjust for non-income tax compliance and assumes full uptake of the tax and benefit system. This simplification may overlook how policies interact and how individuals actually behave, potentially leading to inaccuracies in its predictions.

In summary, while EUROMOD offers a valuable tool for analysing the impact of policy changes on income distribution, researchers should interpret its findings with caution due to these methodological limitations.

3.3 Policy Scenarios

Increase in Contributory and Non-Contributory Pensions

In EUROMOD, the 'Increase in Pensions' reform is modelled on the 2020 policy system using the 2021 SILC data with an income reference year of 2020. The reform captures the Government increase in pension over and above the COLA enacted over the last 4 years, from 2021 to 2024, resulting in an increase of €11.29 per week.

The policy scenarios considered include:

- **'Baseline' Scenario.** Represents the status quo based on the 2020 tax and benefits policy rules, serving as a baseline for comparison.
- **'Increase in Pensions' Scenario.** Models the increase in old-age pension, disability pension and survivor pension⁹ by €11.29 per week. The difference between this scenario and the 'Baseline' illustrates the distributional impact of the reform on households.

Income Tax Exemption on Pension Income

The income tax exemption on pension income¹⁰ is modelled on the 2022 policy system using the 2022 SILC microdata¹¹. As previously mentioned, the pension income tax exemption threshold is tied to the Maximum Pensionable Income (MPI), which is set at €14,320 in 2022. In our analysis, it is assumed that this threshold and all other income variables remain constant across the scenarios described below (Table 3.1). Furthermore, this reform is associated with the measure of tax rebates on pension income. To assess the impact of the tax exemption, it is assumed that the tax rebate cap remains consistent across all policy scenarios, including the 'Baseline'. Therefore, each scenario not only evaluates the distributional impact of the reform but also demonstrates how the income tax exemption affects the utilisation of the tax rebate. It can be noted that a reduced taxable pension income results in lower tax rebates for households.

⁹ Annex shows the benefits included in each pension variable.

¹⁰ Pension income includes old-age pension, disability pensions, survivor pension and income from private pensions. Annex shows the benefits included in each pension variable taken from SILC.

¹¹ The SILC 2022 has an income reference year of 2021, which incomes are uprated to represent 2022 levels.

Table 3.1: Pension Tax Exemption Threshold and Tax Rebate Capping assumed under each Scenario

	Baseline	20%	40%	60%	80%	100%
Pension income exempt from Income Tax ¹²	€0	€2,864	€5,728	€8,592	€11,456	€14,320
Pension Tax rebate:						
Single rates	€783	€783	€783	€783	€783	€783
Parent rates	€573	€573	€573	€573	€573	€573
Married rate	€243	€243	€243	€243	€243	€243
Married rate (further rebate)	€540	€540	€540	€540	€540	€540

Source: Malta Tax and Customs Administration (MTCA)

The policy scenarios considered include:

- **‘Baseline’ Scenario:** Represents the status quo based on the 2022 tax and benefits policy rules. This is used as a baseline to compare with the other scenarios.
- **‘20%’ Scenario:** Exempts up to 20% of the MPI (€14,320), capped at €2,864. The difference between this scenario and the ‘Baseline’ will illustrate the impact of change highlighted in this scenario.
- **‘40%’ Scenario:** Exempts up to 40% of the MPI, capped at €5,728. The difference between this scenario and the ‘Baseline’ will illustrate the distributional impact of the reform.
- **‘60%’ Scenario:** Exempts up to 60% of the MPI, capped at €8,592. The difference between this scenario and the ‘Baseline’ will illustrate the distributional impact of the reform.
- **‘80%’ Scenario:** Exempts up to 80% of the MPI, capped at €11,456. The difference between this scenario and the ‘Baseline’ will illustrate the distributional impact of the reform.
- **‘100%’ Scenario:** Exempts up to 100% of the MPI (€14,320). The difference between this scenario and the ‘Baseline’ will illustrate the distributional impact of the reform.

4. Results

Increase in Contributory and Non-Contributory Pensions

When analysing the impact of a pension increase excluding COLA (€11.29 per week), it is evident that this rise is set to boost the average equivalised income across deciles by 0.55 percent. Consequently, this initiative is expected to have a substantial positive distributional impact on the elderly population. The distributional impact of this reform is particularly pronounced in the lower income deciles. As illustrated in Chart 4.1, the first decile experiences a 1.76 percent increase in their mean equivalised income over the baseline, while the second and third deciles see increases of 1.64 percent and 1.22 percent, respectively. This is because elderly people are more likely to form part of lower-income households who tend to rely on pension income as a significant portion of their total income. Thus, any increase in pensions directly boosts their overall income.

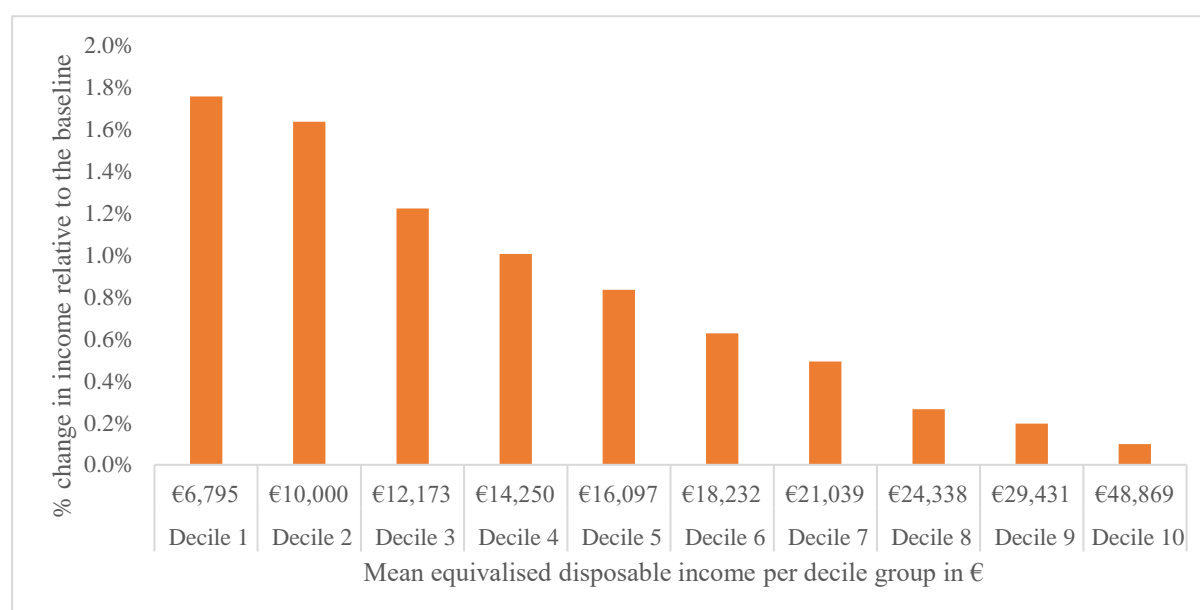
Pension reforms are often implemented with the objective of reducing poverty among the elderly, as their income is typically lower compared to other population groups, making them more at risk of falling below the poverty line. As reflected in the poverty indicators in Table 4.1, this reform decreases the

¹² Thresholds are adjusted to represent the 2022 MPI given that reform is modelled on 2022 policy system.

poverty rate of the total population by 0.77 percentage points, primarily due to a significant reduction in the poverty rate of households consisting of one adult over the age of 65 with no children, who experience a 6.25 percentage point decrease. This is followed by a 1.50 percentage point decrease in the poverty rate in households composed of two adults over the age of 65 with no children.

In terms of inequality, the analysis shows that the reform leads to an overall increase in disposable income, resulting in a decrease in the Gini Coefficient, which indicates greater equality. This is particularly due to an improvement in the disposable income of the poorest deciles. Pension reforms, such as this one, are often designed to be progressive, aiming to reduce income inequality by providing more substantial relative benefits to those with lower incomes.

Chart 4.1: Distributional impact of the increase in pension income



Source: EPD calculations using EUROMOD and 2021 EU-SILC data

Table 4.1: Distributional impact of an increase in pension income

Poverty rate of Total Population	-0.77pp
Poverty rates by Household Type	
One adult < 65, no children	-1.27pp
One adult >= 65, no children	-6.25pp
One adult with children	0.00pp
Two adults < 65, no children	-0.21pp
Two adults, at least one >= 65, no children	-1.50pp
Two adults with one child	-0.07pp
Two adults with two children	0.00pp
Two adults with three or more children	0.00pp
Three or more adults, no children	-0.75pp
Three or more adults, with children	0.00pp
Income Inequality- Gini Coefficient	-0.0026pp

Source: EPD calculations using EUROMOD and 2021 EU-SILC data

Income Tax Exemption on Pension Income

The overall distributional impact on the equivalised household disposable income due to this reform shows a 0.11 percent increase for a 20 percent income tax exemption, with further increases of 0.19 percent, 0.26 percent, 0.33 percent, and 0.40 percent for 40, 60, 80, and 100 percent income tax exemptions, respectively, as can be noted in Table 4.2

Table 4.2: Distributional Impact of the Pension rebate on Equivalised Household Disposable Income

	20% Tax Exemption	40% Tax Exemption	60% Tax Exemption	80% Tax Exemption	100% Tax Exemption
Decile 1	0.01%	0.01%	0.01%	0.02%	0.02%
Decile 2	0.03%	0.06%	0.06%	0.07%	0.07%
Decile 3	0.04%	0.09%	0.12%	0.13%	0.14%
Decile 4	0.14%	0.21%	0.26%	0.31%	0.35%
Decile 5	0.20%	0.28%	0.35%	0.41%	0.46%
Decile 6	0.25%	0.37%	0.46%	0.55%	0.61%
Decile 7	0.15%	0.29%	0.42%	0.53%	0.62%
Decile 8	0.14%	0.26%	0.36%	0.48%	0.58%
Decile 9	0.08%	0.17%	0.26%	0.37%	0.48%
Decile 10	0.05%	0.10%	0.15%	0.21%	0.27%
All	0.11%	0.19%	0.26%	0.33%	0.40%

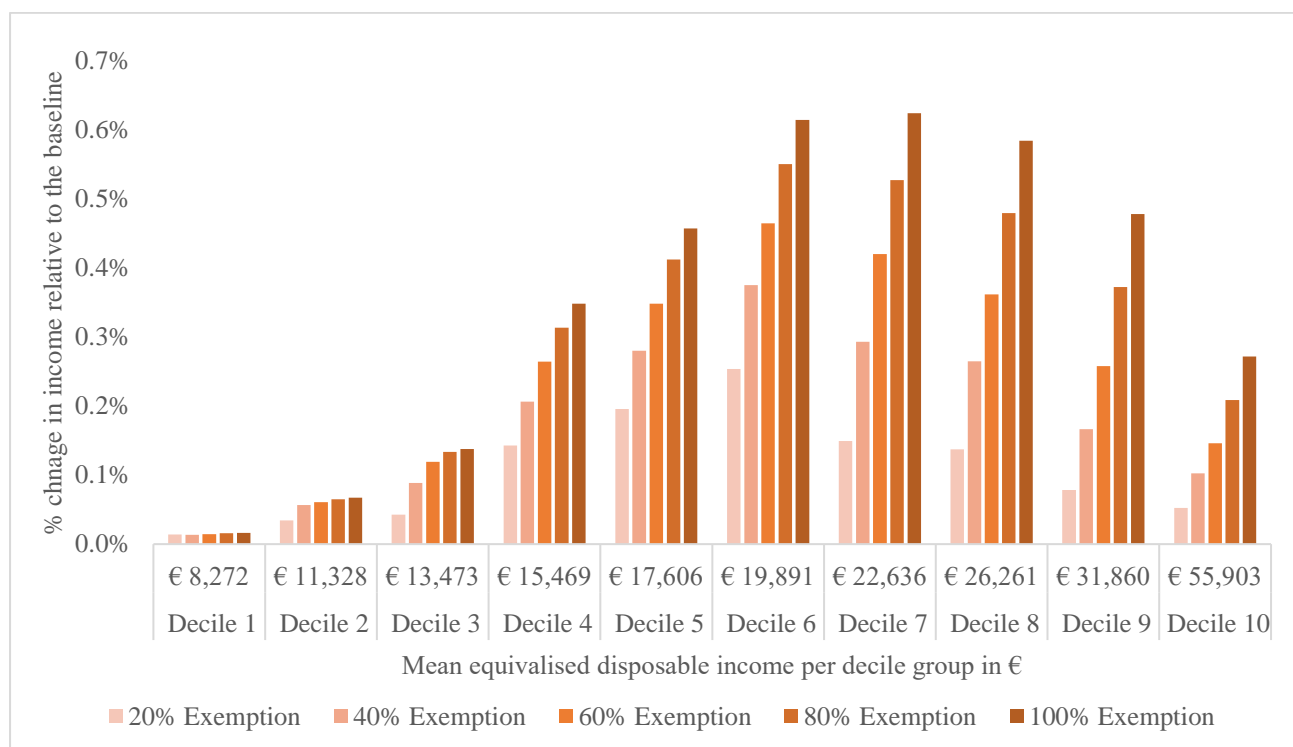
Source: EPD calculations using EUROMOD and 2022 EU-SILC data

It can be noted that higher income deciles benefit the most from the income tax exemption reform, as illustrated in Chart 4.2. A 20 percent exemption predominantly impacts the sixth decile, with a 0.25 percent increase in equivalised income, followed by 0.15 percent increases for the seventh and eighth deciles. Households with two adults, at least one over 65 with no children, see the greatest improvements, followed by single adults over 65 with no children and households with three or more adults without children. These trends continue with higher tax exemption scenarios, with the upper deciles benefiting the most from an increase in the mean equivalised disposable income. Furthermore, as noted in Table 4.3, eligibility for the tax rebate decreases as the exemption threshold increases, benefitting higher income groups more due to the larger effect of lower taxes on their higher incomes.

Analysing the fiscal impact of pension tax exemptions compared to the baseline scenario, a 20 percent tax exemption is expected to reduce total tax revenue by 0.74 percent, with the reduction increasing to 1.28 percent for a 40 percent exemption, 1.73 percent for a 60 percent exemption, 2.21 percent for an 80 percent exemption, and 2.63 percent for a 100 percent exemption.

In terms of income inequality as we move along the different scenario with higher tax exemption, the Gini Coefficient increases, indicating greater inequality as the reform primarily benefits higher-income groups. With regards to poverty, the overall at-risk-of-poverty rate is projected to decrease by only 0.02 percentage points when compared to the ‘Baseline’ scenario. This limited impact is driven by improvements in the at-risk-of-poverty rate for households with two adults, at least one over 65 with no children, and households with three or more adults with children as can be noted in Table 4.3. The impact on poverty is constrained by the fixed poverty line at €11,245, limiting the effect of income increases above this threshold. As the income threshold rises across scenarios, there is no significant impact on poverty, and the decreasing tax rebates for lower-income households further diminish this impact.

Chart 4.2: Distributional impact of the different pension rebate percentages



Source: EPD calculations using EUROMOD and 2022 EU-SILC data

Table 4.3: Distributional impact of an income tax exemption on pension income

	20% Tax Exemption	40% Tax Exemption	60% Tax Exemption	80% Tax Exemption	100% Tax Exemption
Poverty rate of Total Population	-0.02pp	-0.02pp	-0.02pp	-0.02pp	-0.02pp
Poverty rates by Household Type					
One adult < 65, no children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
One adult >= 65, no children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
One adult with children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
Two adults < 65, no children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
Two adults, at least one >= 65, no children	-0.05pp	-0.05pp	-0.05pp	-0.05pp	-0.05pp
Two adults with one child	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
Two adults with two children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
Two adults with three or more children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp

Three or more adults, no children	0.00pp	0.00pp	0.00pp	0.00pp	0.00pp
Three or more adults, with children	-0.07pp	-0.07pp	-0.07pp	-0.07pp	-0.07pp
Income Inequality-Gini Coefficient	0.0000pp	0.0000pp	0.0001pp	0.0003pp	0.0005pp
Fiscal Impact of Reform as a percentage difference to the baseline					
Total Tax Expenditure	-0.74%	-1.28%	-1.73%	-2.21%	-2.63%
Total Beneficiaries of the tax rebate	-8.2pp	-17.4pp	-20.6pp	-21.4pp	-21.7pp

Source: EPD calculations using EUROMOD and 2022 EU-SILC data

5. Conclusion

This article focuses on the distributional impact on households arising from two pension measures; increase in pension of the last four years and the income tax exemption on pension income. The aim of these measures is to cover emerging social needs of elderly people, as well as families who benefit from other pensions such as disability pension and survivor pension. Using the EUROMOD microsimulation model and data from the EU-SILC survey, this article emphasises the crucial role these reforms play in improving the adequacy of pensions and the fairness of income distribution among pensioners.

The increase in pensions reform demonstrates a significant positive impact on lower-income households, particularly those in the lower deciles. This targeted approach reduces income inequality, as evidenced by the decrease in the Gini Coefficient, and substantially lowers the poverty rate among the elderly population. Households with individuals over 65 years old, who are more dependent on pension income, experience notable reduction in poverty, illustrating the progressive nature of this reform.

The pension income tax exemption reform is gradually increasing from 20 percent to 100 percent of the MPI from 2022 to 2027. This primarily benefits higher-income deciles, with the most substantial gains seen in the sixth, seventh, and eighth deciles. The reform's regressive nature indicates that it does not effectively target low-income households, thus contributing to a slight increase in income inequality, as shown by the slight rise in the Gini Coefficient. Although the overall at-risk-of-poverty rate decreases marginally, it is important to note the diminishing tax rebates for lower-income households, which constrain the impact on poverty reduction. However, this does not undermine the positive impact of the reform, as its primary objective is to incentivise individuals already receiving a pension to supplement their income by continuing working.

6. References

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ANNEX

List of pension benefits that are capture in the SILC variables.

- Old Age Pension (PY102G)
 - Retirement pension (RP)
 - Two-thirds pension (TTP)
 - Decreased national minimum pension (DNMP)
 - Increased national minimum pension (INMP)
 - Increased Retirement Pension (IRP)
 - National minimum pension (NMP)
 - Retirement Pension Top-up (RPT)
 - Deficiency contribution Bonus (DCB)
- Disability Pension (PY130G)
 - Blind pension (BLD)
 - Disablement gratuity (DG)
 - Decreased national invalidity pension (DNIP)
 - Disablement pension (DP)
 - Increased invalidity pension (IIP)
 - Invalidity pension (IP)
 - National minimum invalidity pension (NMIP)
 - Disability Assistance (DA)
 - Severely Disability Assistance (SDA)
 - Increased Severely Disability Assistance (ISDA)
- Survivor Pension (PY110G)
 - Early survivor's pension (ESRP)
 - National minimum widow's pension (NMWP)
 - Orphan's allowance (OA)
 - Survivor's pension (SRP)
 - Widow's pension (WP)