

# Social protection statistics - pension expenditure and pension beneficiaries

Statistics Explained

*Data extracted in April 2025.  
Planned article update: April 2026.*

## Highlights

**" Expenditure on pensions was equivalent to 12.2% of the EU's GDP in 2022. "**

**" In 2022, just over a quarter (27.1%) of the EU population were pension beneficiaries. "**

**" In 2022, old-age pensions accounted for the largest share of pension expenditure in all EU countries, representing on average 80% of both spending and beneficiaries. "**

**" Among EU countries, the proportion of the population receiving a pension in 2022 varied between the highest in Luxembourg (33.6%) and the lowest in Malta (18.6%). "**

[Social protection benefits](#) are transfers, in cash or in kind, made to relieve households and individuals of the burden of 1 or more social risks or needs. This article presents statistics on [pension expenditure](#) and pension beneficiaries in the [European Union \(EU\)](#) collected annually through the [European system of integrated social protection statistics \(ESSPROS\)](#) .

## Expenditure on pensions in the EU

In 2022, some € 1 971 [billion](#) was spent across EU countries on pensions. When expressed in relation to [GDP](#) , EU expenditure on pensions represented 12.2% in 2022 (see Figure 1).

The relative importance of expenditure on pensions varied considerably between EU countries. In 2022, this ratio peaked in Italy at 15.5% of GDP, followed by France (14.7%), Greece (14.3%) and Austria (14.2%). At the other end of the range, the lowest ratios were observed in Ireland (3.8% of GDP) and Malta (5.6%).

Looking in more detail, pension benefits are classified in 4 categories according to the social risk they address: old age, disability, survivors' and unemployment<sup>1</sup>. In 2022, pensions related to old age represented the largest part of overall expenditure on pensions in each EU country. The distribution of expenditure between the different categories varied depending on differences in the design of social protection systems (see Figure 3 for more detail). However, it is important to note that a pension can serve multiple functions simultaneously but may be entirely recorded under a single function based on its primary purpose.

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<sup>1</sup>In the ESSPROS terminology, these categories of social risks are called ' [functions](#) '.

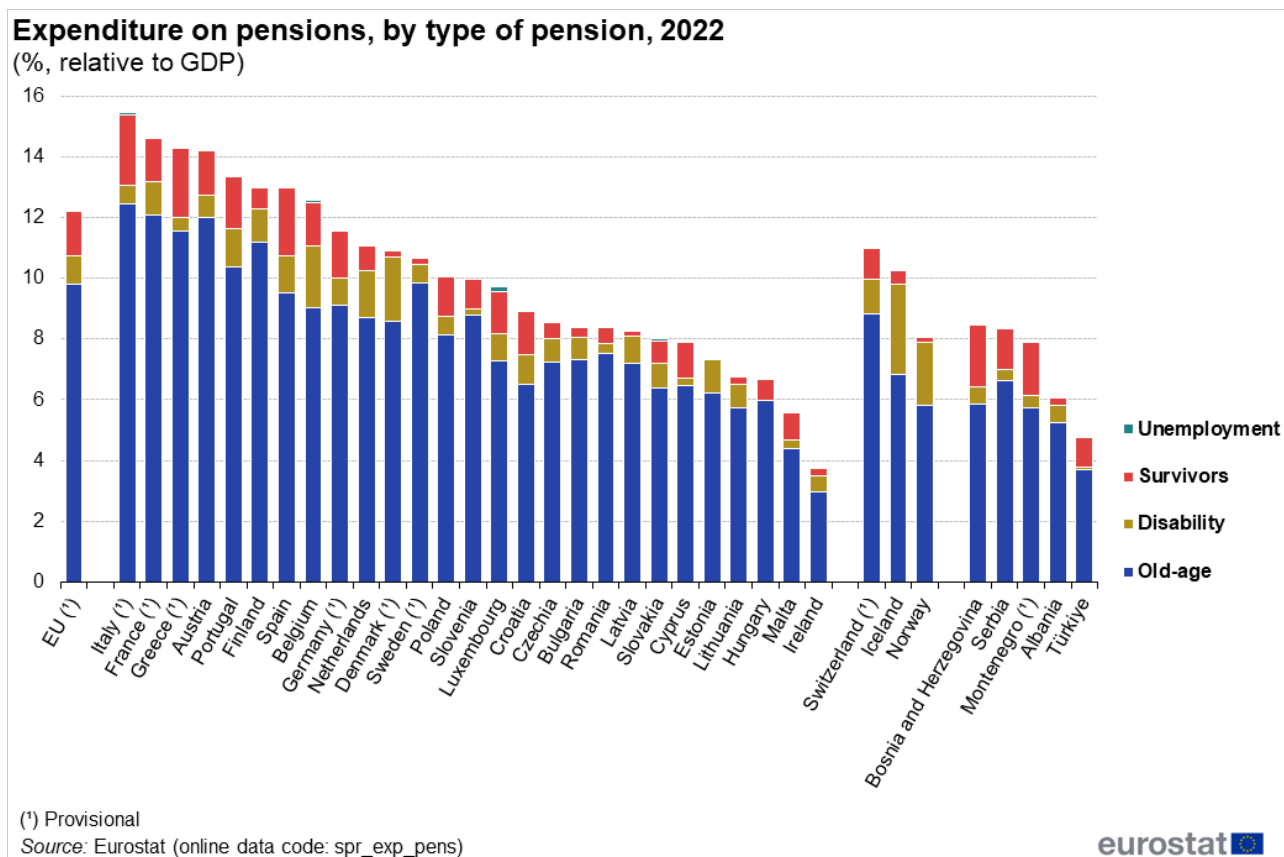


Figure 1: Expenditure on pensions, by type of pension, 2022 Source: Eurostat (spr\_exp\_pens)

## The majority of pension beneficiaries receive old-age pensions

In 2022, 80.9% of pension beneficiaries in EU countries were in receipt of old-age pension benefits, in other words, of pensions that a) start to be paid when the legal or standard retirement age is reached b) [anticipated old-age pensions](#) or c) [partial old-age pensions](#) .

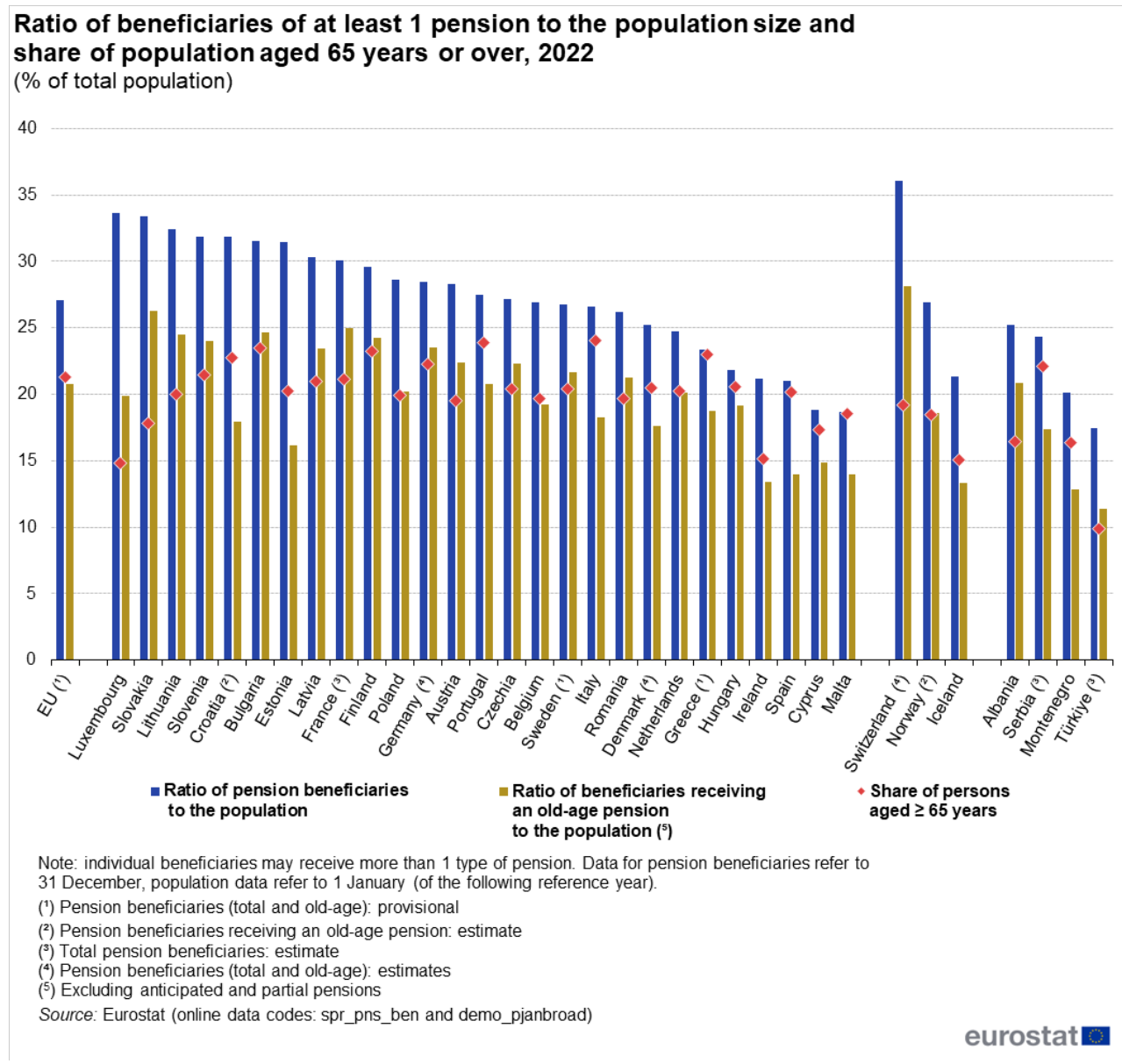
This share varies between countries, depending on a number of factors, including: the relative weight of older people (aged 65 years or over) in the total population; the relative importance of pension benefits not classified as old-age pensions; the legal retirement age (which may be different for men and women and is increasing in some countries); the extent to which pensions may be paid before the normal retirement age (for example, to people who work in sectors characterised by challenging working conditions); the relative number of non-resident pension beneficiaries (this is thought to have a relatively small impact on the data of most countries).

The variation in pension structures can be illustrated (see Figure 2) by comparing the number of people receiving at least 1 type of pension relative to the population size with the share of the population aged 65 years or over (which may be used as a proxy for the retirement age).

In Luxembourg, the ratio of pension beneficiaries (receiving at least 1 type of pension) to the size of the total population was 2.3 times as high as the share of the population aged 65 years or over. Among EU countries, a relatively large difference between this ratio and this share was also recorded in Slovakia (1.9). At the other end of the scale, the share of pension beneficiaries was 1.0 times the population aged 65 years or over in Malta, Greece and Spain. This variation between countries highlights the differences in the scope of pension benefits.

Comparing the share of the population aged 65 years or over with the ratio of beneficiaries of an old-age pension (excluding anticipated and partial pensions) to the total population results in smaller differences. The variations observed reflect, among other factors, the extent to which the legal or standard retirement age diverges from 65 years; the relative number of non-resident recipients of old-age pensions; the proportion of the population continuing to work beyond the legal or standard retirement age. There were several cases – in particular, Spain, Malta, Italy, Croatia, Estonia and Greece – where the differences were such that it seems unlikely that the factors

referred to above can provide, alone, an explanation. The share of people receiving an old-age pension (excluding anticipated and partial pensions) was considerably lower than the share of the population aged 65 years or over in these 6 EU countries, implying that a substantial share of older people did not receive an old-age pension. However, many of these elderly people are likely to receive another type of pension. For example, in Spain, the low share primarily reflects the difference between the sexes in terms of the types of pension received. In 2022, 85.8% of survivors' pensions were granted to Spanish women, whereas the share was 42.0% for all old-age pensions; note that some Spanish women may receive both types of pensions.



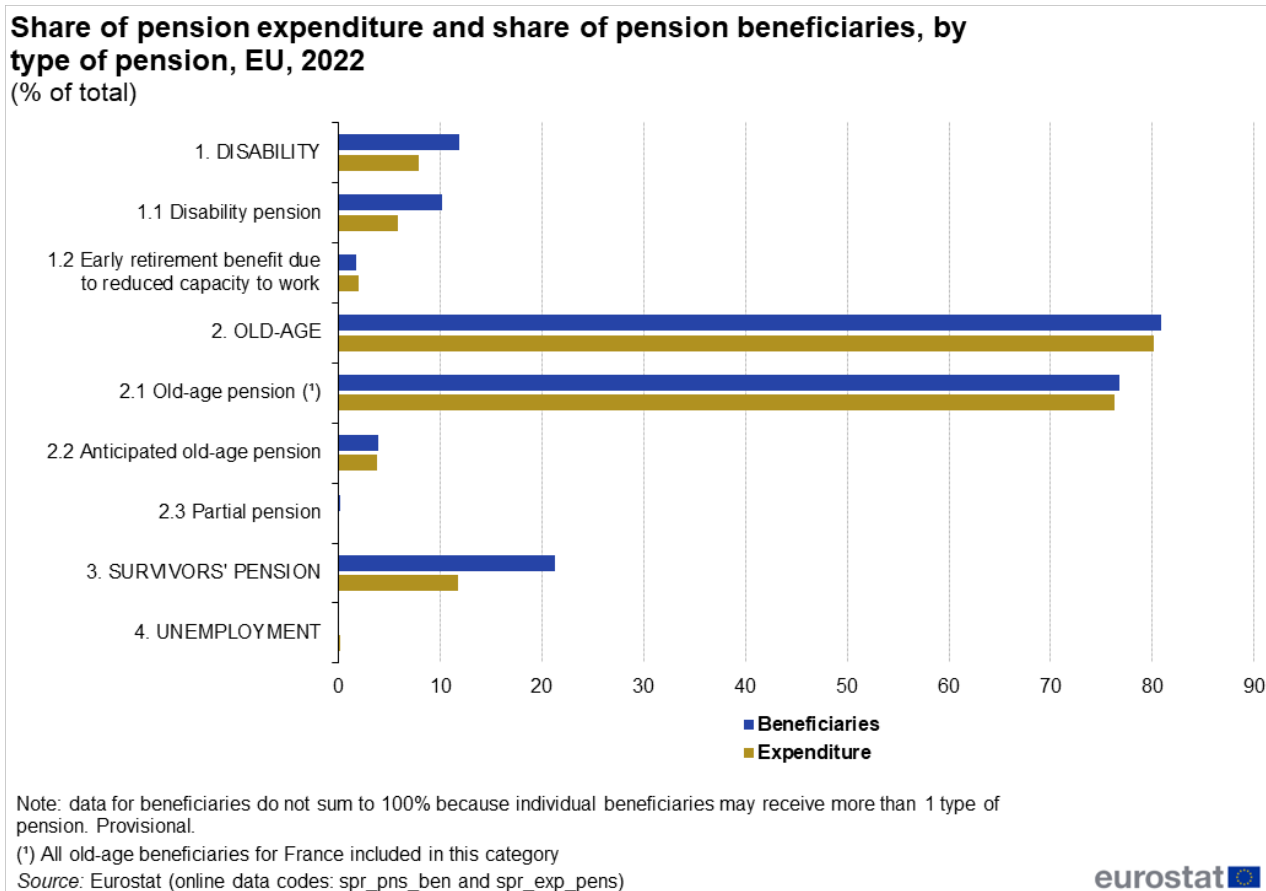
**Figure 2: Ratio of beneficiaries of at least 1 pension to the population size and share of population aged 65 years or over, 2022** Source: Eurostat (spr\_pns\_ben) and (demo\_pjanbroad)

## Linking expenditure and beneficiaries

### Distribution of pension expenditure and beneficiaries by type of pension

Figure 3 classifies pensions, at 2 levels. The more aggregated level includes pensions for 4 ESSPROS functions, namely disability, old age, survivors and unemployment. Of these, pensions relating to old age were by far the largest category in 2022 across the EU, accounting for 80.2% of total expenditure and 80.9% of the number of pension beneficiaries. Survivors' pensions were the 2nd largest category, accounting for 11.8% of expenditure and

21.3% of beneficiaries, followed by disability pensions (7.9% of expenditure and 11.9% of beneficiaries) and **unemployment pensions** (0.2% of expenditure and 0.1% of beneficiaries).



**Figure 3: Share of pension expenditure and share of pension beneficiaries, by type of pension, EU, 2022**  
Source: Eurostat (spr\_pns\_ben) and (spr\_exp\_pens)

A more detailed analysis may be performed for 7 different ESSPROS categories of pensions. The old-age total is disaggregated into old-age pensions, anticipated old-age pensions and partial pensions; the disability function is disaggregated into disability pensions and **early retirement** benefits paid due to reduced capacity to work; the 2 remaining aggregates remain as they are, namely survivors' pensions and unemployment. Old-age pensions (excluding anticipated and partial pensions) were, by far, the largest of the 7 ESSPROS categories. Their share of total expenditure stood at 76.3% in 2022 across the EU, while disability pensions accounted for 5.8% of total expenditure.

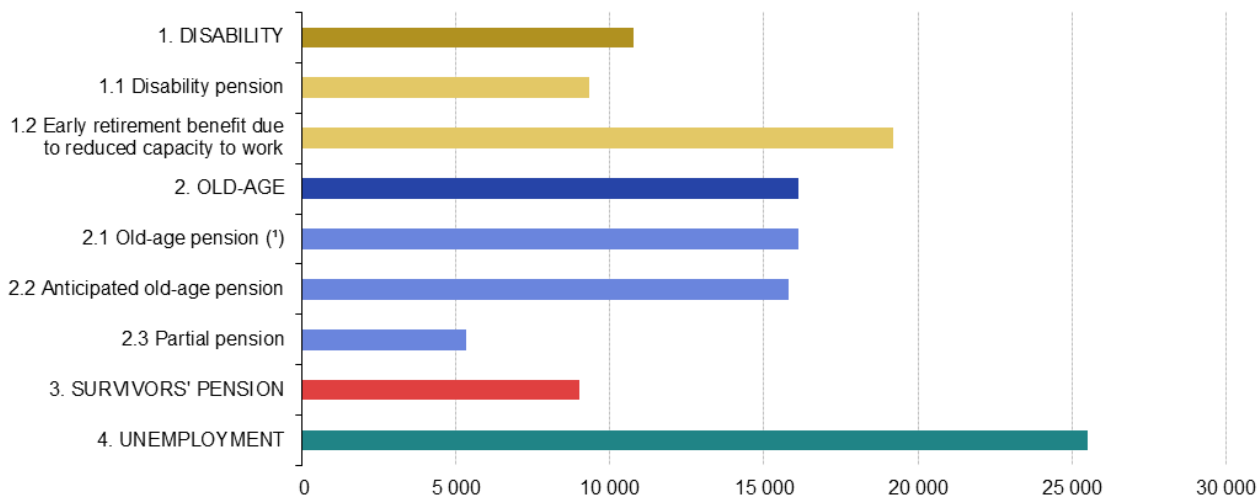
### Pension expenditure per beneficiary by type of pension

Pension expenditure per beneficiary (for people receiving at least 1 pension) varied considerably across the different types of pensions (see Figure 4). The highest average expenditure per beneficiary in 2022 in the EU was for the unemployment pensions function, at € 25 506. The next highest average was € 19 206 for early retirement benefit due to reduced capacity to work.

In 2022, expenditure per beneficiary across the EU averaged € 16 138 for old-age pensions and € 15 795 for anticipated old-age pensions. It may appear counterintuitive that early retirement pensions recorded amounts per beneficiary that were among the highest, given that benefits for early retirees are typically reduced to compensate for the extension of the period over which their pensions are (expected) to be paid. However, anticipated pensions are more likely to be contribution-based pensions, which tend to offer higher levels of benefits than non-contributory pensions.

Expenditure on partial pensions across the EU amounted to an average of € 5 357 per beneficiary in 2022, which was considerably lower than for any other type of pension (as may be expected, given that recipients of these types of pensions are still receiving some form of income from employment).

### Average pension expenditure per beneficiary, by type of pension, EU, 2022 (€)



Note: individual beneficiaries may receive more than 1 type of pension.

(\*) All old-age beneficiaries for France included in this category

Source: Eurostat (online data codes: spr\_pns\_ben and spr\_exp\_pens)

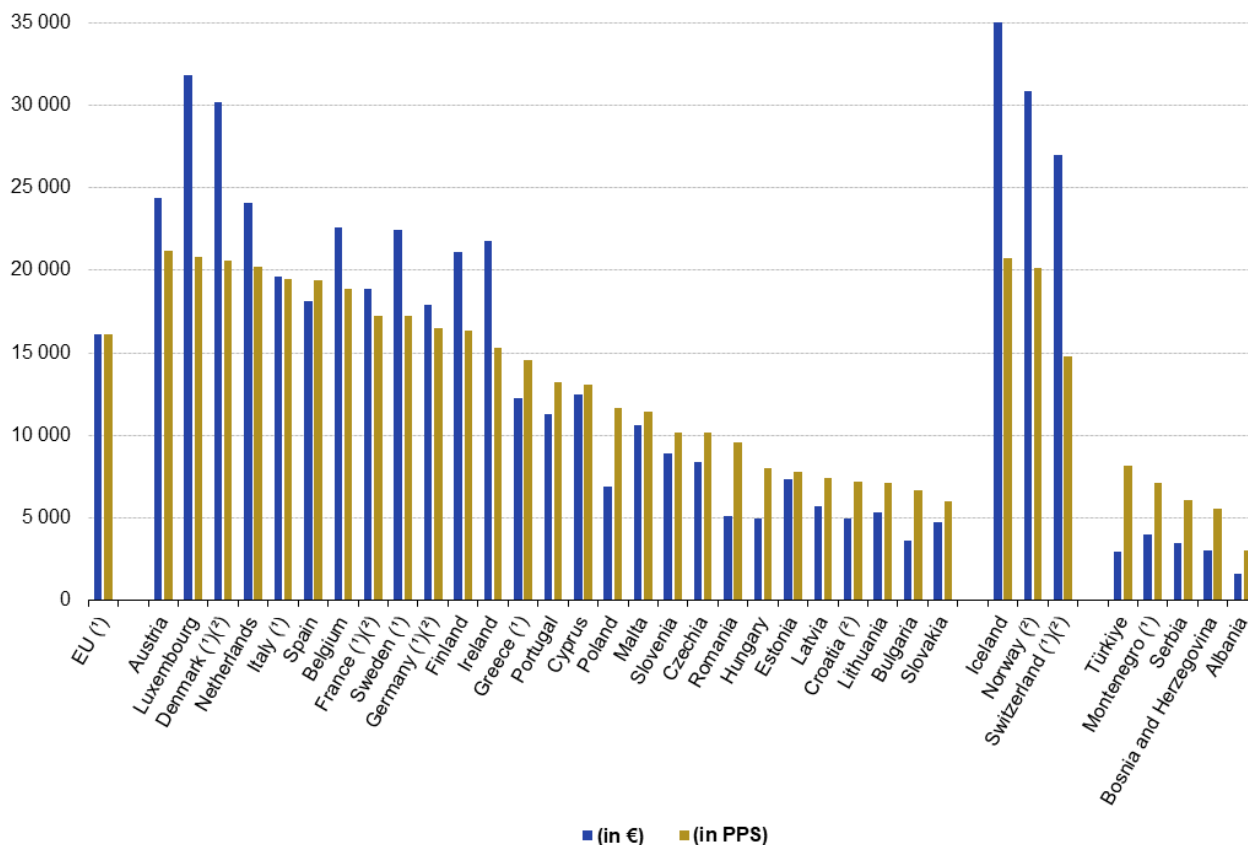
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**Figure 4: Average pension expenditure per beneficiary, by type of pension, EU, 2022** Source: Eurostat (spr\_pns\_ben) and (spr\_exp\_pens)

In 2022, average pension expenditure per beneficiary for those in receipt of an old-age pension varied considerably across EU countries, ranging from a high of € 31 835 in Luxembourg down to € 3 611 in Bulgaria (see Figure 5). As such, a recipient of an old-age pension in Luxembourg received a (gross) pension that was 2.0 times as high as the EU average (€ 16 138). By contrast, the average expenditure on old-age pensions across the EU was 4.5 times as high as that recorded in Bulgaria. A part of these differences may be attributed to different price levels in EU countries; for example, the overall cost of living is higher in Luxembourg than in Bulgaria.

With this in mind, the data shown in Figure 5 are also presented in terms of [purchasing power standards \(PPS\)](#), a currency unit which adjusts for price level differences between countries. Based on the series in PPS terms, Austria recorded the highest average expenditure per pension beneficiary, at 21 162 PPS. This was 1.3 times as high as the EU average, which in turn was 2.7 times as high as the lowest average level of expenditure, 5 978 PPS in Slovakia.

## Average pension expenditure per beneficiary for old-age pensions, 2022



Note: excluding anticipated and partial pensions.

(1) Provisional

(2) Estimate

Source: Eurostat (online data codes: spr\_pns\_ben and spr\_exp\_pens)

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**Figure 5: Average pension expenditure per beneficiary for old-age pensions, 2022** Source: Eurostat (spr\_pns\_ben) and (spr\_exp\_pens)

## Trends in pension expenditure and beneficiaries

Between 2012 and 2022, the total number of pension beneficiaries in EU countries (receiving at least 1 type of pension) increased overall by 4.4%, while pension expenditure (measured in constant price terms) rose by 12.5% (see Figure 6). The growth in the number of pension beneficiaries was modest and more or less constant during the whole of the period under consideration (2012–22); the largest annual increases were in 2018, 2019 and 2020. In constant price terms, there was growth in pension expenditures from 2013 to 2021 onwards, with annual growth rates peaking at 2.1% in 2015 and 2019.

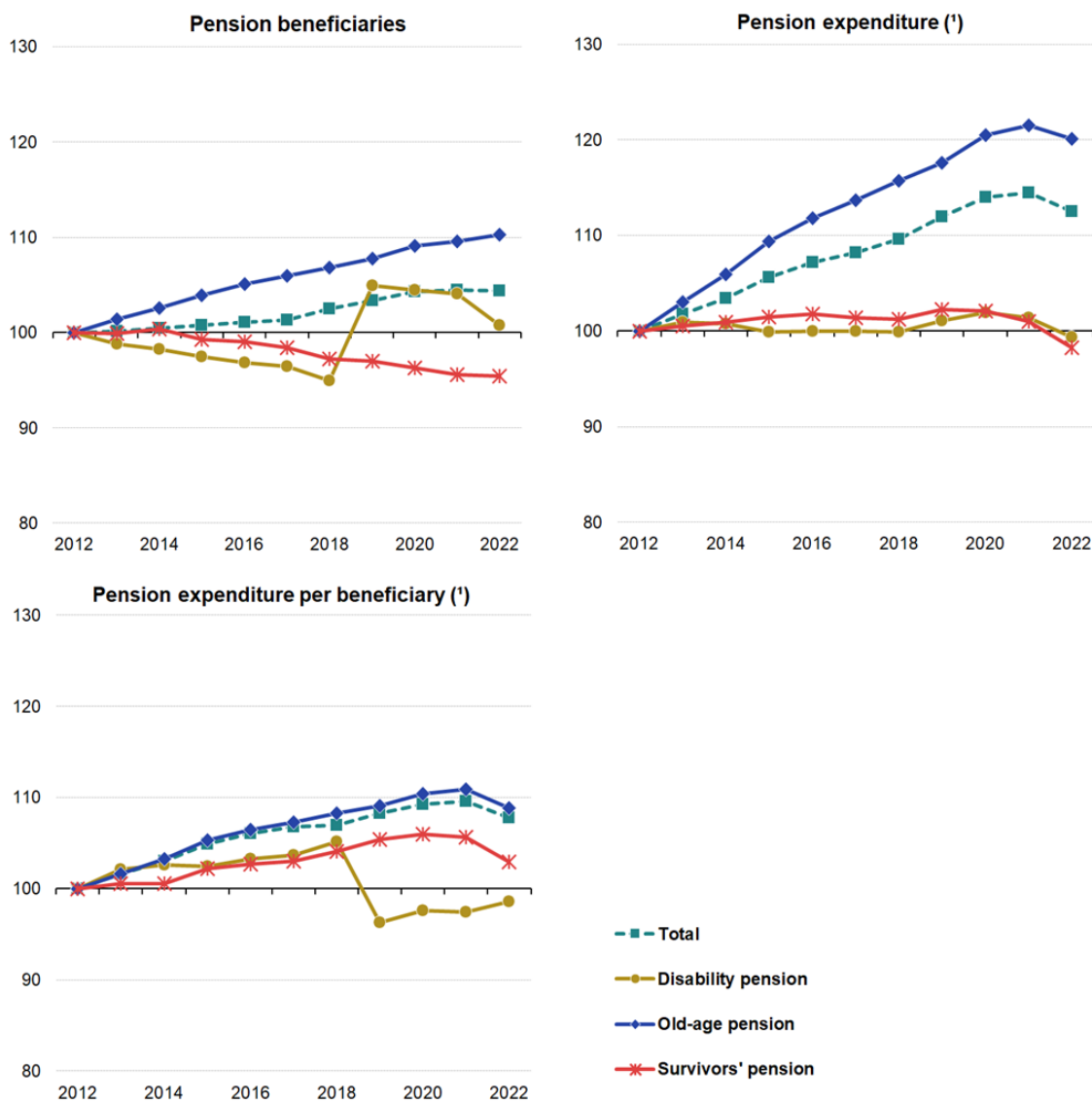
The data show different trends for the different categories of pensions defined within ESSPROS. The overall growth in the number of EU pension beneficiaries was almost entirely related to an increased number of beneficiaries for old-age pensions, which grew consistently between 2012 and 2022, up by 10.3% overall. The increase in the number of beneficiaries of old-age pensions in the EU was offset by a decline in the number of beneficiaries of survivors' pensions, which fell by 4.5%. The number of beneficiaries of disability pensions increased 0.8% overall.

From 2012 to 2022, pension expenditure per beneficiary (also in constant price terms) rose across the EU by 7.8%. Pension expenditure per beneficiary grew steadily from 2012 to 2019, with minor fluctuations in growth rates. Growth slowed in 2020 and 2021 – to 0.9% and 0.3%, respectively – and there was a fall in 2022 (down 1.7%). However, the trends were somewhat different for the 3 functions considered.

- Old-age pensions expenditure per beneficiary increased every year from 2012 to 2021, falling only in 2022. The overall increase was 8.9%.

- Survivors' pensions expenditure per beneficiary increased most years from 2012 to 2020, were unchanged in 2014 and fell in 2021 and 2022. The overall increase was 2.9%.
- Disability pensions expenditure per beneficiary fell marginally in 2015, greatly in 2019 (down 8.4%) and slightly again in 2021. Although there were increases in all other years, the overall change from 2012 to 2022 was a decrease of 1.4%.

**Figure 6: Pension beneficiaries, expenditure and expenditure per beneficiary, EU, 2012–22**  
(2012 = 100)



Note: data on pension expenditure per beneficiary refer to total pension expenditure divided by the total number of beneficiaries of at least 1 type of pension. All of the series shown include estimates and provisional data for several EU countries. Unemployment pensions are not shown due to incomplete information. Please note that the scale does not start at zero. This has been done to enhance the visibility of differences in the data.

(!) In constant price terms (deflated using an implicit price deflator for final consumption expenditure among households and NPISH).

Source: Eurostat (online data codes: spr\_pns\_ben, spr\_exp\_pens and nama\_10\_gdp)

**Figure 6: Pension beneficiaries, expenditure and expenditure per beneficiary, EU, 2012–22** Source: Eurostat (spr\_pns\_ben), (spr\_exp\_pens) and (nama\_10\_gdp)

## Source data for tables and graphs

- [Social protection statistics – pension expenditure and beneficiaries: tables and figures](#)

## Data sources

The data related to social protection presented in this article are from the European system of integrated social protection statistics (ESSPROS), specifically the core system and the module on the number of pension beneficiaries. These data are collected from national statistical offices and/or ministries of social affairs in each country and are generally compiled from administrative sources.

[Regulation \(EC\) No 458/2007](#) of the [European Parliament](#) and of the [Council](#) provides the legal basis for the data collection and a series of Commission regulations provide further specifications for the implementation of this regulation.

### Pensions

- The concept of a 'pension' as used in the ESSPROS framework and throughout this article is defined as periodic cash payments that address long-term risks or needs through income replacement in case of full or partial withdrawal from, or inability to participate in, the labour market. These are clearly distinguished from allowances that cover additional costs associated with old age and/or sickness or disability (for example, the need for long-term care).
- ESSPROS identifies 7 distinct types of pensions. Data on these are reported according to a 2-level classification system. The 1st level classifies pensions according to 4 different ESSPROS functions: old age, disability, survivors and unemployment. A more detailed 2nd level distinguishes between 3 types of old-age pensions and 2 types of disability pensions.
- Within each of the 7 types of pensions at the most detailed level, specific pension benefits may be described as basic or supplementary/complementary. Basic benefits guarantee a base level of protection (based on the number of years of contributions, work or residency) but not necessarily up to the level of resources required for a minimum, socially acceptable standard of living. Supplementary/complementary benefits top up basic benefits, extend the coverage of basic benefits, or replace basic benefits where the recipient doesn't fulfil the initial entitlement conditions.

### Old age pensions

- Old-age pension: periodic payments intended to i) maintain the income of the beneficiary after retirement from paid employment at the legal or standard age or ii) support the income of elderly people (excluding where payments are made for a limited period only).
- Anticipated old-age pension: periodic payments intended to maintain the income of beneficiaries who retire before the legal or standard age, as established in the relevant scheme; this may occur with or without a reduction of the normal pension.
- Partial retirement pension: periodic payments to those above the legal or standard retirement age who remain in paid employment but with reduced working hours or whose income from employment is below a set ceiling; in such cases, individuals typically receive a portion of the full retirement pension.

### Disability pensions

- Disability pension: periodic payments intended to maintain or support the income of someone below the legal or standard retirement age, as established in the reference scheme, who suffers from a disability which impairs their ability to work or earn above a minimum amount laid down by legislation.
- Early retirement in case of reduced ability to work: periodic payments to people formerly active in the labour market (employed or not) who are below the reference retirement age but retired due to unemployment or to job reduction caused by economic measures such as the restructuring of an industrial sector or business and aren't obliged to remain available for and seek work. These are paid in most cases to older people and payments normally cease when the beneficiary becomes entitled to an old-age pension.

### Survivors' pensions'

- Survivors' pension: periodic payments to people whose entitlement results from their relationship with a deceased person protected by a pension scheme (for example, widows, widowers and orphans).

### Unemployment pensions



- Early retirement for labour market reasons: periodic payments to people formerly active in the labour market (employed or not) who are below the reference retirement age but retired due to unemployment or job reduction caused by economic measures such as the restructuring of an industrial sector or business and who aren't obliged to remain available for and seek work. These are paid in most cases to older people and payments normally cease when the beneficiary becomes entitled to an old-age pension.

## Interpretation of data

Statistics on pensions provide valuable information on a number of issues of critical importance for policymaking, including, for example, the current and future burden on public finances and the adequacy of pensions. Therefore, it's essential that users understand what these data show in order to be able to interpret the figures correctly.

Some general points should be noted.

- The definition of pensions, as used within the framework of ESSPROS, does not necessarily correspond exactly to the definitions applied in each country. As such, the figures published by Eurostat may differ from those published by the relevant national authorities. For example, pensions published by national authorities may be restricted to 1 (or more) specific types, for example, the [old-age pension](#), while the scope of pensions within ESSPROS is much wider.
- ESSPROS excludes – under the general definition it gives of social protection – pensions in the form of insurance policies, taken out through the initiative of private individuals or households for their own interest (in other words, personal or 3rd-pillar pensions).
- The data presented here may represent aggregates of multiple types of pensions, granted for various purposes, under different conditions, and to different groups with different levels of entitlement. For example, the statistics may combine 1st pillar (state) and 2nd pillar (occupational) benefits; basic, complementary and supplementary benefits; benefits that are conditional on withdrawal from the labour market and benefits that can be received in addition to income from employment; social security benefits and social assistance benefits; means-tested and non-means-tested benefits. The specific combination of pensions covered by such aggregates varies between countries, which limits the extent to which the situation in different countries can be compared.
- Therefore, it's important to bear in mind that old-age pensions are only a part of the national pension system and that, depending on national legislation and practices, an elderly person may receive an old-age pension, a [disability pension](#) or a survivors' pension (or a combination of these). While disability pensions paid to pensioners above the defined legal or standard retirement age should – according to the ESSPROS methodology – be reported as old-age pensions, survivors' pensions paid to the same age group aren't reported in this way. Moreover, in some cases, technical difficulties are encountered in splitting disability pensions between the disability and the old-age function according to the age of recipients.

The statistics on **expenditure on pensions** presented in the first section of this article relate to gross expenditure data for pensions. Note that these statistics may not fully reflect the actual cost of the provision of pensions, nor the amount actually received by pension beneficiaries, as some pensioners may be liable to taxes and/or social contributions, which has the effect of returning some of the gross amount disbursed back to the government.

Who is included in the statistics on **pension beneficiaries**? In the majority of EU countries (23 out of 27), some beneficiaries receive more than 1 type of pension. For example, it's possible, depending on national rules, for a beneficiary to receive a [survivors' pension](#) and an old-age pension simultaneously. Accounting for this double-counting of beneficiaries isn't straightforward in practice and is therefore often done using estimates. An approximation of the extent to which this type of double-counting occurs between the various types of pension is shown in Table 1. According to [national quality reports on social protection pension beneficiaries](#), double-counting of this type doesn't exist in 9 of the countries that are covered by ESSPROS (4 of which are EU countries).

## Share of pension beneficiaries receiving more than 1 type of pension, 2022

(%)

	Countries
0 (in other words, no double-counting)	Estonia, Ireland, Croatia, Romania, Iceland, Bosnia and Herzegovina, Montenegro, Albania and Serbia
< 5	Bulgaria, Denmark, Latvia, Malta, Poland and Türkiye
5 – < 10	Greece, Spain, Luxembourg and Sweden
10 – < 15	Cyprus, the Netherlands, Austria, Slovenia and Norway
15 – < 20	Germany, Italy, Portugal, Slovakia, Finland and Switzerland
20 – < 25	Belgium, Czechia, France and Lithuania
≥ 25	Hungary

Note: the table considers double-counting between the 7 types of pensions identified in ESSPROS but does not account for double-counting that may occur within a pension type (for example, where a person receives 2 different old-age pensions); data should be interpreted with care.

Source: Eurostat (online data code: spr\_pns\_ben)

eurostat 

**Table 1: Share of pension beneficiaries receiving more than 1 type of pension, 2022 Source: Eurostat (spr\_pns\_ben)**

All data on national pension beneficiaries refer to the number of individuals receiving at least 1 type of pension; in other words, the figures are adjusted to take account of double-counting. There are 3 further points to bear in mind when considering data on pension beneficiaries for individual countries.

- The number of beneficiaries for each country includes beneficiaries who are resident in other countries, and therefore who are excluded from the resident population that is often used as a reference population for making comparisons across countries. The relative number of non-resident beneficiaries varies (sometimes considerably) between countries.
- The information presented for the number of beneficiaries refers to the situation at the end of a year and therefore excludes people who may have been in receipt of a pension for part of the year but not at the end of the year; the statistics presented are therefore likely to understate the total number of beneficiaries during each calendar year.
- EU aggregates for the total number of beneficiaries are simply obtained as the sum of the results for the individual EU countries and aren't adjusted to take into account any form of intra-EU or other international double-counting; the total number of beneficiaries for the EU is therefore likely to be overstated.

Data on pension expenditure and on the numbers of pension beneficiaries can be combined to provide information detailing **pension expenditure per beneficiary** (for those receiving at least 1 type of pension). Interpretation of these figures is not straightforward but requires a detailed understanding of the benefits included in the data and their characteristics.

- These figures are based on aggregates of gross expenditure and of beneficiaries for the wide range of different types of pension available within each country, granted under different circumstances and serving various distinct purposes. For example, the statistics presented relate to aggregate figures, whereas invariably, different pension [schemes](#) provide different levels of benefits, often reflecting contribution levels that are not uniform within countries and not necessarily comparable across countries. Aggregate pension expenditure per beneficiary does not necessarily reflect adequacy of pension provisions in EU countries.
- For these reasons, combining data on overall expenditure and the total number of beneficiaries is not advised, whereas comparing information on expenditure and the number of beneficiaries at a more detailed level is likely to provide more meaningful results. Nonetheless, it is important to be aware that even at a more detailed level the data often represent aggregates and the characteristics of their constituents may vary considerably.

The **distribution of pension expenditure and beneficiaries by type of pension** leads to double-counting of beneficiaries. While the sum of the expenditure on the different types of pension is always equal to total expenditure, this is not the case for beneficiaries, as an individual can receive multiple pensions simultaneously (which leads to double-counting if the numbers of beneficiaries for each type of pension are added up). Such cases typically involve individuals receiving both an old-age pension and a survivors' pension, because disability pensions paid to those above the legal or standard retirement age are, in principle, recorded as old-age pensions.

## Context

An [ageing population](#) presents a major challenge for pension systems in all EU countries and could potentially have significant consequences for the stability of public finances and future economic growth. This situation was further aggravated by recent crises, which have stifled economic growth and impacted on public finances in several EU economies. Consequently, there has been pressure to develop and implement strategies to adjust pension systems, so they may cope with changing economic and demographic circumstances. As a result, statistics on pensions have gained in importance.

## Explore further

### Other articles

- [Social protection statistics – overview](#)
- [Social protection statistics – background](#)
- [Social protection statistics – family and children benefits](#)
- [Social protection statistics – social benefits](#)
- [Social protection statistics – unemployment benefits](#)
- [Ageing Europe – statistics on pensions, income and expenditure](#)

### Database

- [Social protection \(spr\)](#) , see

Social protection expenditure (spr\_exp)

Social protection receipts (spr\_rec)

Pensions beneficiaries (spr\_pen)

    Pension beneficiaries by type of pension, sex and means-testing (spr\_pns\_ben)

Net social protection benefits (spr\_net\_ben)

### Thematic section

- [Social protection](#)

### Publications

- [Ageing Europe](#) – interactive publication
- [Looking at the lives of older people in the EU](#)
- [Publications on social protection](#)

### Selected datasets

- [Social protection \(t\\_spr\)](#)

## Methodology

- [European system of integrated social protection statistics – ESSPROS manual and user guidelines – 2022 edition](#) , see also
  - [ESSPROS: Compendium of methodological clarifications – 2025 edition](#)
- [Links and differences between social protection statistics \(ESSPROS\) and national accounts – Methodological aspects and conceptual bridge tables – 2021 edition](#)
- [Social protection](#) (ESMS metadata file – spr\_esms)
- [Social protection methodology](#)

## External links

- [Directorate-General for Employment, Social Affairs and Inclusion](#) , see
  - [Social protection](#)
  - [Social protection and social inclusion](#)
  - [Social protection systems – MISSOC](#)

## Legislation

- [Regulation \(EC\) No 458/2007](#) of 25 April 2007 on the European system of integrated social protection statistics (ESSPROS)
  - [Summaries of EU legislation: European system of integrated social protection statistics \(ESSPROS\)](#)
- [Regulation \(EC\) No 1322/2007](#) of 12 November 2007 implementing Regulation (EC) No 458/2007 of the European Parliament and of the Council on the European system of integrated social protection statistics (ESSPROS) as regards the appropriate formats for transmission, results to be transmitted and criteria for measuring quality for the ESSPROS core system and the module on pension beneficiaries
- [Regulation \(EC\) No 10/2008](#) of 8 January 2008 implementing Regulation (EC) No 458/2007 of the European Parliament and of the Council on the European system of integrated social protection statistics (ESSPROS) as regards the definitions, detailed classifications and updating of the rules for dissemination for the ESSPROS core system and the module on pension beneficiaries