SOCIAL PROTECTION POLICY PAPERS

Social protection for older persons: Key policy trends and statistics

Social Protection Department
International Labour Office

ILO Cataloguing in Publication Data

Social protection for older persons : key policy trends and statistics / International Labour Office, Social Protection Department. - Geneva: ILO, 2014
(Social protection policy paper ; No. 11, ISSN: 1020-9581; 1020-959X (web pdf))

ISBN: 9789221292012; 9789221292029 (web pdf)

International Labour Office Social Protection Dept.

social protection / older people / ageing population / pension scheme / social security reform / social assistance

02.03.1

The editor of the series is the Director of the Social Protection Department, ILO. For more information on the series, or to submit a paper, please contact:

Isabel Ortiz, Director Social Protection Department
International Labour Organization
4 Route des Morillons
CH-1211 Geneva 22 Switzerland
Tel. +41.22.799.6226 • Fax:+41.22.799.79.62

Printed in Switzerland

Abstract

This policy paper: (i) provides a global overview of the organization of pension systems, their coverage and benefits, as well as public expenditures on social security, in 178 countries; (ii) analyses trends and recent policies, e.g. extension of coverage in a large number of low- and middle-income countries; (iii) presents the negative impacts of fiscal consolidation and adjustment measures in a number of higher-income economies; and (iv) calls for the expansion of social protection in pursuit of crisis recovery, inclusive development and social justice.

JEL Classification: H55, J26, J39

Keywords: social security and public pensions, retirement policies, public policy

Table of contents

Annexes

List of tables

List of figures

List of boxes

Preface

Pensions are essential to ensuring rights, dignity and income security for older persons. The right to income security in old age, as grounded in human rights instruments and international labour standards, includes the right to an adequate pension. However, nearly half of all people over pensionable age do not receive a pension. For many of those who do receive a pension, pension levels are not adequate. As a result, the majority of the world's older women and men have no income security, have no right to retire and have to continue working as long as they can – often badly paid and in precarious conditions.

In recent years, many middle- and low-income countries have made great efforts to expand the coverage of contributory pension schemes and to establish non-contributory pensions to guarantee basic income security in old age to all. At the same time, higher income countries undertaking fiscal consolidation are reforming their pension systems for cost savings, by means including raising the retirement age, reducing benefits and increasing contribution rates. These adjustments are reducing state responsibility for guaranteeing income security in old age and shifting large parts of the economic risks associated with pension provision on to individuals, thereby undermining the adequacy of pension systems and reducing their ability to prevent poverty in old age.

This policy paper is based on the research conducted for the ILO's World Social Protection Report 2014/15. It focuses specifically on pensions and other non-health benefits for older persons. The important role of universal health protection, including for older persons, is addressed in a separate policy paper in this series. This and the related papers reflect the principles of ILO Social Protection Floors Recommendation, 2012 (No. 202) on the extension of social security, agreed by 185 countries and further endorsed by G20 leaders and the United Nations.

The case for social protection is compelling in our times. Social protection is both a human right and sound economic policy. Social protection powerfully contributes to reducing poverty, exclusion, and inequality – while enhancing political stability and social cohesion. Social protection also contributes to economic growth by supporting household income and thus domestic consumption; this is particularly important during this time of slow recovery and depressed global demand. Further, social protection enhances human capital and productivity, so it has become a critical policy tool for transformative national development. Social protection and specifically social protection floors are essential for recovery, inclusive development and social justice, and therefore must be an integral part of the post-2015 development agenda.

Isabel Ortiz
Director
ILO Social Protection Department

Acknowledgements

As a product of the research conducted for the ILO's World Social Protection Report 2014/15, this policy paper was drafted by a team supervised by the Director of the ILO Social Protection Department, Isabel Ortiz, consisting of Krzysztof Hagemejer, formerly Chief of the Social Policy, Governance and Standards Branch; Anne Drouin, Chief of the Public Finance, Actuarial and Statistics Services Branch; Florence Bonnet, Social Security Statistics Coordinator; Christina Behrendt, Senior Social Protection Policy Specialist; Emmanuelle St-Pierre Guilbault, Legal Specialist; Xenia Scheil-Adlung, Coordinator Social Health Protection; and John Woodall, formerly Coordinator Pension Policy.

Substantial inputs to the report were received from Matthew Cummins, Social and Economic Policy Specialist at the United Nations Children's Fund (UNICEF), and several colleagues in the ILO Social Protection Department, including James Canonge, Social Protection Officer; Fabio Durán Valverde, Senior Specialist Social Security; Victoria Giroud, Information Management Assistant; Aidi Hu, Coordinator Country Operations, Asia; Cristina Lloret, Junior Social Security Actuary; Valérie Schmitt, Chief, Social Policy, Governance and Standards Branch; Helmut Schwarzer, Senior Social Security Specialist for the Americas and the Caribbean; Maya Stern-Plaza, Junior Legal Officer; Victoire Umuhire, Junior Legal Officer; Veronika Wodsak, Technical Officer Social Security; Hiroshi Yamabana, Social Security Actuary; and Katharina Diekmann, Zita Herman, Vinu Parakkal Menon, Jahnavi Sen and Nicholas Teasdale-Boivin.

The report benefited from comments from colleagues in other ILO technical departments and field offices, including Manuela Tomei, Director of the Conditions of Work and Equality Department; Michelle Leighton, Chief of the Labour Migration Branch; Philippe Marcadent, Chief of the Inclusive Labour Markets, Labour Relations and Working Conditions Branch; Shauna Olney, Chief of the Gender, Equality and Diversity Branch; Alice Ouedraogo, Chief of the HIV/AIDS and the World of Work Branch; Laura Addati, Maternity Protection and Work–Family Specialist; Janine Berg, Senior Development Economist; Fabio Bertranou, Senior Labour Market and Social Protection Specialist, ILO Buenos Aires; Theopiste Butare, Senior Social Security Technical Specialist, ILO Yaoundé; Pablo Casalí, Senior Social Security Specialist, ILO Lima; Luis Casanova, National Officer, ILO Buenos Aires; Raphael Crowe, Senior Gender Specialist; Adrienne Cruz, Senior Gender Specialist; Loveleen De, Social Security Consultant, ILO Bangkok; Juan De Laiglesia, Economist and Labour Market Specialist; Maria Gallotti, Specialist in Migration Policies; Youcef Ghellab, Head Social Dialogue and Tripartism Unit; Frank Hoffer, Senior Research Officer, ILO Bureau for Workers' Activities; Lee-Nah Hsu, Technical Specialist on HIV/AIDS; Kroum Markov, Legal Specialist; Barbara Murray, Senior Disability Specialist; Susan Maybud, Senior Gender Specialist; Seil Oh, Social Security Officer, ILO Bangkok; Céline Peyron Bista, Chief Technical Adviser, ILO Bangkok; Markus Ruck, Senior Social Security Specialist, ILO New Delhi; Catherine Saget, Senior Economist; Francis Sanzouango, Employer Relations Specialist, Bureau for Employers' Activities; Sinta Satriana, Social Security Consultant, ILO Bangkok; Stefan Trömel, Senior Disability Specialist; Catherine Vaillancourt-Laflamme, Chief Technical Adviser, ILO Manila. Comments and guidance from the ILO's Deputy Director-General for Policy, Sandra Polaski, are especially appreciated.

The ILO is also grateful for the helpful comments received from other United Nations organizations, including from Diana Barrowclough, Senior Economic Affairs Officer at the United Nations Conference on Trade and Development (UNCTAD); Michael Clark, Special Adviser on International Governance at the Food and Agriculture Organization (FAO); Sarah Cook, Director of the United Nations Research Institute for Social Development (UNRISD); Christian Courtis, Human Rights Officer at the Office of the UN High Commissioner for Human Rights (OHCHR); Frédéric Dévé, Governance Adviser, FAO; David Evans, Director of the Department of Health Systems Financing, World Health Organization (WHO); Lynn Gentile, Human Rights Officer, OHCHR; Catalina Gomez, Social Protection Consultant, UNICEF; Katja Hujo, Research Coordinator, UNRISD; Alex Izurieta, Senior Economic Affairs Officer, UNCTAD; Gabriele Köhler, formerly South Asia Regional Adviser on Social Policy, UNICEF; Hans-Horst Konkolewsky, Secretary-General, International Social Security Association; Joseph Kutzin, Coordinator, Health Financing Policy, WHO; Daniel Lopez Acuña, Adviser to the Director General, WHO; Sheila Murthi, Social Protection Consultant, UNICEF; Krista Orama, Focal Point for the Rights of Persons with Disabilities, OHCHR; Shahra Razavi, Chief Research and Data Section, UNWOMEN; Stefania Tripodi, Human Rights Officer, OHCHR; Jenn Yablonski, Social Protection Specialist, UNICEF; Ilcheong Yi, Research Coordinator, UNRISD; Michael Cichon, former Director of the ILO Social Security Department and now President of the International Council on Social Welfare; and for the comments of three anonymous peer reviewers.

Executive Summary

- This policy paper: (i) provides a global overview of the organization of pension systems, their coverage and benefits, as well as public expenditures on social security, in 178 countries; (ii) analyses trends and recent policies, e.g. extension of coverage in a large number of low- and middle-income countries; (iii) presents the negative impacts of fiscal consolidation and adjustment measures in a number of higher-income economies; and (iv) calls for the expansion of social protection in pursuit of crisis recovery, inclusive development and social justice.

- The right to income security in old age, as grounded in human rights instruments and international labour standards, includes the right to an adequate social security pension. In many countries with high shares of informal employment, pensions are accessible only to a minority, and many older persons can rely only on family support.

- Nearly half (48 per cent) of all people over pensionable age do not receive a pension. For many of those who do receive a pension, pension levels are not adequate. As a result, the majority of the world's older women and men have no income security, have no right to retire and have to continue working as long as they can – often badly paid and in precarious conditions. This gap will have to be filled to a large extent by an expansion of non-contributory pensions («social pensions»).

- Many countries have recently made efforts to expand the coverage of contributory pension schemes and to establish non-contributory social pensions to guarantee at least basic income security in old age to all. More than 45 countries have reached 90 per cent pension coverage and more than 20 developing countries have achieved or nearly achieved universal pension coverage.

- Public expenditures on pensions range from 0-2 per cent of GDP in low-income countries, to 11 per cent of GDP in the higher-income Western Europe. As an average, world countries spend 3.3 per cent on pensions for older persons.

- As important as expanding pension coverage is guaranteeing adequate income replacement. Adequacy of pensions is an issue worldwide. Pensioners in most developing countries receive very low benefits. Preventing the erosion of the value of pensions over time requires ensuring regular adjustments to account for the effects of rising wages, inflation or other factors. Countries undertaking fiscal consolidation are reforming their pension systems for cost savings, by means such as raising the retirement age, reducing benefits, stopping indexation or increasing contribution rates, among other measures. These adjustments are undermining the adequacy of pension systems and reducing their ability to prevent poverty in old age. It is alarming that future pensioners will receive lower pensions in at least 14 countries of Europe.

- High-income countries have reduced a range of social protection benefits and limited access to quality public services. Together with persistent unemployment, lower wages and higher taxes, these measures have contributed to increases in poverty or social exclusion, now affecting 123 million people in the European Union, or 24 per cent of the population. Several European courts have found cuts unconstitutional. The cost of adjustment has been passed on to populations. Depressed household income levels are leading to lower domestic consumption and lower demand, slowing down economic recovery. The achievements of the European social model, which dramatically reduced poverty and promoted prosperity and social cohesion in the period following the Second World War, have been eroded by short-term adjustment reforms.

- A number of countries are reversing the earlier privatizations of pension systems implemented in the 1980s and 1990s, such as Argentina, Bolivia, Chile, Hungary, Kazakhstan and Poland. These systems were costly and unable to expand pension coverage. These processes of «unprivatization» or renationalization of pensions aim to reduce the fiscal costs of the earlier funded systems, to improve pension coverage and old-age income security. The lack of access to social protection, including pensions and other benefits for older persons, constitutes a major obstacle to economic and social development. Inadequate or absent social protection coverage is associated with high and persistent levels of poverty and economic insecurity, growing levels of inequality, insufficient investments in human capital and human capabilities, and weak aggregate demand in a time of recession and slow growth.

- The strong positive impacts of social protection have brought the expansion of old-age pensions to the forefront of the development agenda. Social protection is a key element of national strategies to promote human development, political stability and inclusive growth. Most middle-income countries are boldly expanding their social protection systems, thereby contributing to their domestic demand-led growth strategies: this presents a powerful development lesson. China, for instance, has achieved nearly universal coverage of pensions and increased wages.

- Ensuring rights, dignity and income security of older women and men depends also on their access to social services, including health care and long-term care.

1. Social protection for older persons: Ensuring rights, dignity and income security in later life

Social protection plays a particularly important role in realizing the human right to social security for older persons, in ensuring income security and access to essential services including health and care services in a way that promotes their rights and dignity. Reliable sources of income security play a particularly important role for older persons. As people grow older, they can rely less and less on income from employment for a number of reasons: while highly educated professionals may often continue well-remunerated occupations until late in their life, the majority of the population is usually excluded from access to well-paid jobs at older ages. Private savings and assets (including housing ownership) make a difference, but for most people are usually not sufficient to guarantee an adequate level of income security until the end of their lives. Private, intra-family transfers may be important as an additional source of income security but are very often far from sufficient and not always reliable, in particular for families already struggling to live on a low income.

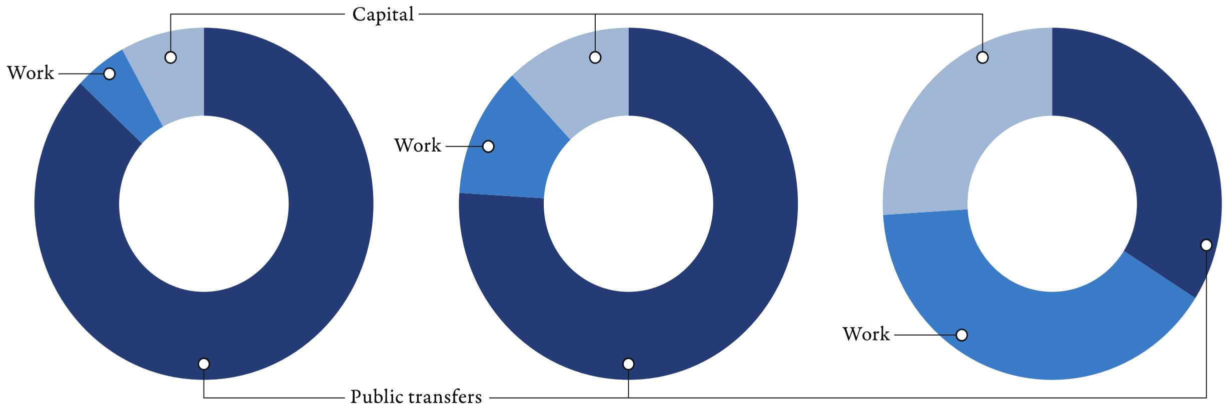
For all these reasons, in many countries public pension systems became a foundation on which at least basic income security has been built. Income security in old age depends also on the availability of and access to publicly provided social services – provided free or at low cost – including health care and long-term care. If secure and affordable access to such services is not provided, older persons and their families are often pushed into poverty.

The important role of social protection for older persons is recognized in the Social Protection Floors Recommendation (No. 202), which was adopted in 2012 by the governments, employers and workers representatives of the ILO's 185 member States, and later endorsed by the G20 and the United Nations.The Recommendation provides guidance to countries in setting nationally-defined social protection floors which guarantee at least a basic level of social security for all (ILO, 2012). These basic guarantees include access to essential health care and income security, both of which are key to a dignified and secure life for older women and men.

2. The crucial role of pensions in ensuring income security and well-being of older persons

Public social security pensions have become important institutional solutions to guarantee income security in old age. Public pensions may be supplemented in that task by publicly regulated private provision. In OECD countries, 59 per cent of household incomes of men and women aged 65 and over comes from public pension transfers (another 24 per cent comes from income from employment and self-employment, and 17 per cent from capital income – mainly private pensions) (OECD, 2013a; see figure 1). This overall picture, however, hides large variations between and within countries. While in the majority of European countries public pensions are the source of more than 60 per cent of older person's incomes, in other regions – often due to limited public pension coverage – this share is much smaller. In many countries of the world, the pattern is similar to that evident in OECD countries such as the Republic of Korea, Mexico and Chile, where the majority of older persons' income comes from work.

Figure 1. Sources of income of people aged 65 and over, OECD countries



Notes: Composition of older persons' (individuals) incomes from work, capital and public transfers considering, among people in old age, those in the first decile of income (lowest) and fifth decile (middle) and tenth decile (highest). Income from work includes both earnings (employment income) and income from self-employment. Capital income includes private pensions as well as income from returns on non-pension savings.

Source: Based on OECD, 2013a, Chapter 2, particularly p. 72.

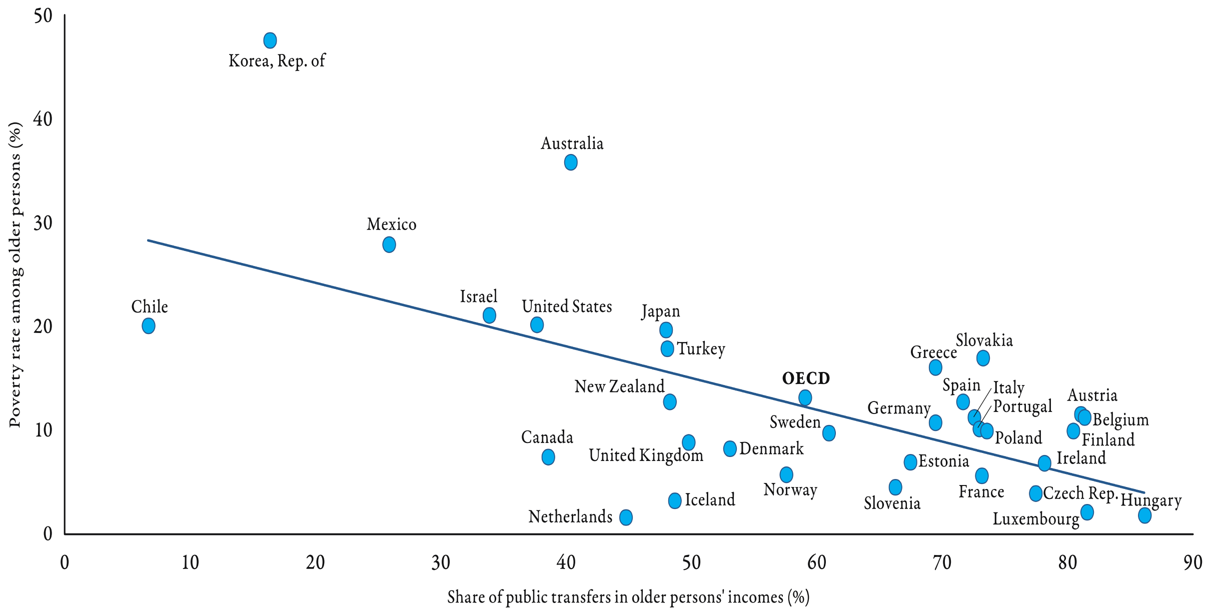
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43157.

In many OECD countries public pensions are the main source of income for older persons, particularly among the poorer part of the population: on average, public pensions account for more than 80 per cent of income for those in the lowest four deciles of the income distribution, while income from employment ranges between 5 and 9 per cent of the total income of these groups. On the other hand, in the top four deciles income from employment brings in between 20 and 40 per cent of all income of older persons. High earners in high-quality jobs are also usually in good health, fit and eager to continue their occupations, at least part time; those in low-quality and badly paid jobs often have to stop employment relatively early due to ill health or because they have been made redundant. Also, when older, they are excluded from earning opportunities which would supplement their low pensions.

Income from private pensions and other capital income constitutes less than 10 per cent of the total income of those in the lowest three deciles, after which this share grows with income to reach one-quarter in the top decile.

In some parts of the world outside the OECD, coverage by public pensions is low and pensions play a less prominent role as a source of income for less affluent groups of the population. The majority of older women and men in these countries work as long as they physically can – but this does not necessarily prevent them from being in poverty. In OECD countries, as figure 2 indicates, the greater the coverage by public pensions and – as a result – the greater the share of public pensions in older persons' incomes, the less poverty there is. In other countries, where the informal economy is large, the same pattern applies only where coverage by non-contributory pensions is at a high level (e.g. South Africa).

Figure 2. Correlation between greater public pension provision and lower poverty levels, OECD countries



Note: R^2 = 0.3952.

Source: Based on OECD data.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43158.

Housing wealth also has a significant impact on standards of living and the extent of poverty among older persons. Home ownership is usually much lower among lower-income households, and thus has only limited impact on the risk of poverty: in EU countries, for example, inclusion of estimates of so-called «imputed rent» (rent that the owners do not pay because they own their house) decrease the relative risk-of-poverty incidence by only 3.5 percentage points (OECD, 2013a, p. 104).

Whether cash income from pensions or other transfers is sufficient to ensure income security depends on many other factors, such as the need to pay for health-care services, housing, long-term care, and other goods and services if needed. How provision of these services is secured and how are they financed also determine levels of income security in old age. An OECD study (OECD, 2013a), shows, for example, that publicly provided in-kind services (including health care and long-term care) add on average 40 per cent to the value of monetary incomes of people aged 65 and over in OECD countries (compared to only 24 per cent for people of working age). In countries with wider access to quality public services, poverty in old age is also significantly lower. In most non-OECD countries, however, availability of and access to public services is often very limited and thus they do not play a similar role in enhancing incomes of older persons and reducing poverty among them.

There exist a wide range of schemes providing different types of cash and in-kind benefits to older persons. In addition to the public social services mentioned above, in-kind benefits may include housing and energy subsidies, home help and care services, and residential care.

Cash benefits can be periodic payments awarded upon reaching a specified age (and also often meeting other prescribed entitlement conditions) which are then paid throughout the remainder of the beneficiary's life. Such periodic payments are called pensions (or life annuities), and can be classified into two main types:

- Old-age pensions from contributory schemes of mandatory public social insurance and/or voluntary occupational or other private pension schemes.

- Old-age pensions from public non-contributory schemes, which can be (a) universal, covering all people above the eligible age who meet either a citizenship or minimum duration of residency condition; (b) pension tested [1]; or (c) means tested [2]. Most non-contributory schemes are national, but some are limited to certain geographical areas [3].

Only pensions (that is, periodic payments including means-tested benefits) are recognized by ILO standards such as Convention No. 102, or the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), as benefits potentially able to protect individuals properly against the risk of outliving their own savings or assets. However, sometimes contributory pension schemes pay part of the benefit as a lump sum. In such situations it is important to make sure that the annuity part of the overall benefit is adequate. In many countries only a lump sum is available, or (as for example in Chile) people can opt at retirement for so-called «scheduled withdrawal» (under which their pensions are paid not as a life annuity but only for a limited number of years): such arrangements do not guarantee the level of security required by international standards.

The benefit expenditure data presented in this policy paper attempt to cover, as far as evidence is available, all types of benefits provided by mandatory or quasi-mandatory (voluntary but with very wide coverage) schemes established by legislation, regulations or collective agreements. The indicators for the scope and extent of coverage take into account only coverage by any kind of cash periodic benefits (pensions); schemes providing lump-sum payments alone do not qualify.

The broad majority of countries (166 out of 178 countries for which information is available) provide pensions through at least one scheme, and often through a combination of different types of contributory and non-contributory schemes (see figure 3). The

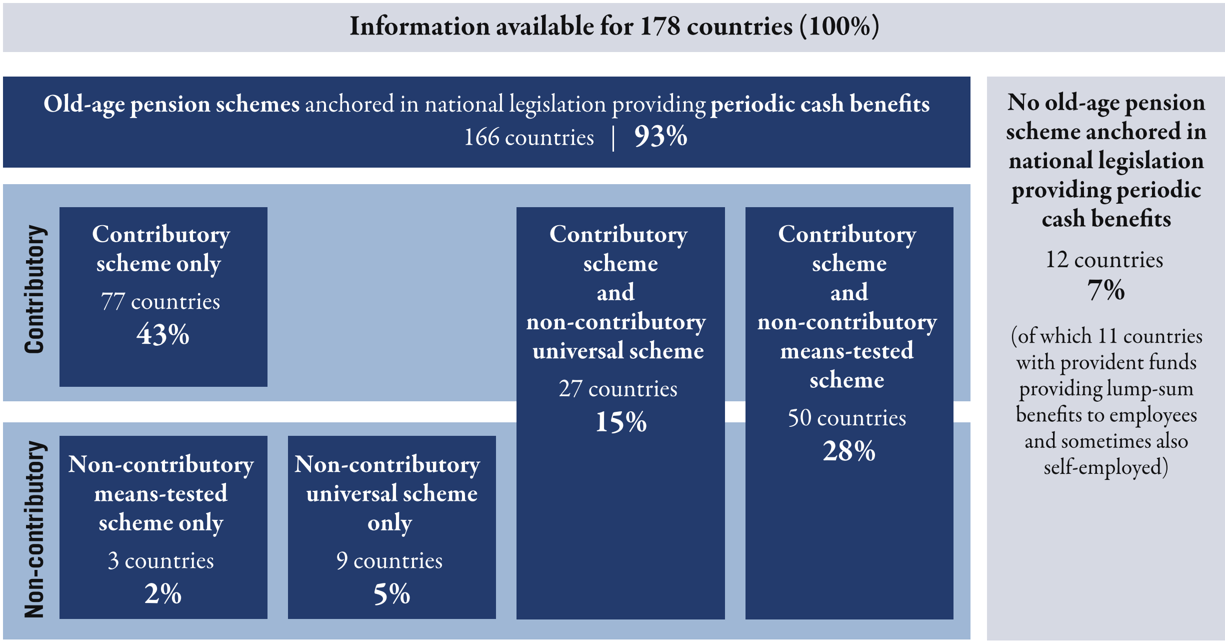
[1] Non-contributory pensions of this type are provided to those older persons who do not receive a contributory pension at all, or whose contributory pension is below a certain minimum threshold; other types of incomes are not taken into account (as would be the case for means-tested pensions). Examples of this type of scheme include the Old Age Social Pension in Armenia and similar pensions in most CIS countries, as well as the "100 a los 70" scheme in Panama, the Old Age Allowance in Nepal, and the Allowance for Older People in Thailand.

[2] Means-tested pensions are provided only to those older persons whose pension and other income remains below a certain threshold. Means-tested pensions are not, strictly speaking, life annuities. However, if designed and implemented in a way which includes all in need and at a level "sufficient to maintain the family of the beneficiary in health and decency", such pensions comply with the requirements of ILO standards. The Older Persons' Grant in South Africa, for example, although means-tested, effectively covers the majority of older people in the country and effectively prevents the recipients and their families from falling into poverty.

[3] For example, the Programa Colombia Mayor.

remaining 12 countries provide only lump-sum benefits through provident funds or similar programmes.

Figure 3. Overview of old-age pension schemes anchored in national legislation, by type of scheme, 2012/13



Sources: Based on SSA and ISSA, 2012; 2013a; 2013b; 2014; European Commission, Mutual Information System on Social Protection (MISSOC).
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37157.

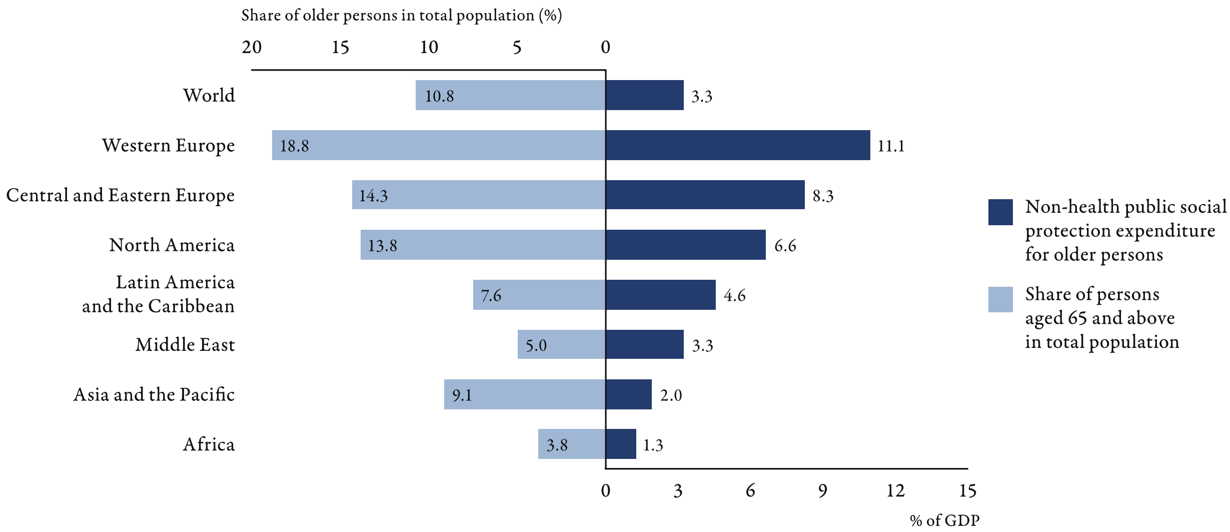
However, in 77 countries (over 43 per cent of the total number of countries but nearly 70 per cent of low-income countries) there exist schemes covering, on a contributory basis, only employees in the formal economy and exceptionally also certain groups of self-employed. In an equal number of countries, such employment-related contributory pension schemes are complemented by non-contributory schemes, either aimed at all older persons (27 countries) or at only those below a certain income threshold (50 countries). In only a small number are pensions provided on a non-contributory basis to all older people (nine countries) or to all those who pass a means test (three countries).

Globally, more than half of total public non-health social security expenditure, amounting to 3.3 per cent of global GDP, is allocated to income security for older persons (see figures 4 and 5) [4]. Variations among regions are obviously influenced by differences in the demographic structure of the population, but also by variations in the policy mix between public and private provision for pensions and social services. Public non-health social protection expenditure for older persons takes the highest proportion of GDP in Western Europe, at 11.1 per cent, followed by 8.3 per cent of GDP in Central and Eastern Europe and 6.6 per cent in North America, yet accounts for only 1.3 per cent of GDP in Africa, where the share of older persons in the total population is significantly lower. In Latin America and the Middle East, 4.6 per cent and 2.0 per cent of GDP respectively is allocated to the income security needs of older persons, while in Asia and the Pacific, where the share of the older population is significantly higher, only 2.0 per cent of GDP, or

[4] While the data include not only pensions but, so far as possible, other cash and in-kind benefits for older persons, they do not usually include expenditure on long-term care, the cost of which in many countries is already significant and is likely to increase further in the future due to demographic change.

52.8 per cent of total non-health social protection expenditure, is allocated to the older population. Considering that more than half of the world's older persons live in the Asia and Pacific region and that their numbers are set to increase rapidly over the coming years, this figure suggests a disproportionately low (in relation to the size of the older population) allocation of resources to income security in old age, as one element of a wider need to invest more in social protection (UN, 2013).

Figure 4. Non-health public social expenditure on pensions and other benefits for older persons, and share of older population (65 and above) in total population, 2010/11



Sources: ILO Social Protection Department database.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=39237.

These regional variations in expenditure levels reflect the prevailing situation in actuality, in which most older persons in higher-income countries enjoy their rights to retirement and to income security in old age (see box 1), while in lower-income countries these rights are given only to a minority.

As clearly stated in Recommendation No. 202, national social protection floors should guarantee, in addition to income security, at a minimum «access to a nationally defined set of goods and services, constituting essential health care» (Para. 5(a)). This is particularly important for older persons, not just to ensure good health, but also because it has a role in protecting against health-related poverty, given that older persons generally have greater and specific health-care needs and may have to rely on long-term care. This concerns particularly older women, who in many countries tend to live alone in the later stages of their lives (Scheil-Adlung and Bonan, 2012). Thus, old-age pensions must be closely coordinated with other social protection provisions, especially in the areas of social health protection, long-term care (see box 2) and disability, in order to address the particular needs of older persons.

The twin objectives of protection are to reach all older persons in need and to do so at an appropriate monetary level of benefit provision. The available statistics allow much more detailed analysis of the former aspect (extent of coverage) than the latter (level of benefit), even though the assessment of income security in old age requires at the least consideration of these two dimensions. In simple terms, the available information provides some quantitative data by country as well as at the level of region (or other global grouping) on both coverage by social security laws and their effective implementation. Effective implementation can be translated into two distinct measures (and the complementary realities), namely the number of people of working age actually contributing to a pension scheme (focus on the contributory side of pension systems) and the proportion of older persons receiving a pension – either contributory or not – every month, or at least on a regular basis.

Box 1
International standards on old-age pensions

The rights of older persons to social security and to an adequate standard of living to support their health and well-being, including medical care and necessary social services, are laid down in the major international human rights instruments, the Universal Declaration of Human Rights (UDHR), 1948, and (in more general terms) the International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966.[1] The content of these rights is further specified in the normative body of standards developed by the ILO, which provide concrete guidance to countries for giving effect to the right of older persons to social security, from basic levels to full realization.[2]

The Social Security (Minimum Standards) Convention, 1952 (No. 102), the Old-Age, Invalidity and Survivors' Benefits Convention, 1967 (No. 128), and its accompanying Recommendation No. 131, and the Social Protection Floors Recommendation, 2012 (No. 202), provide an international reference framework setting out the range and levels of social security benefits that are necessary and adequate for ensuring income maintenance and income security, as well as access to health care, in old age. The extension of coverage to all older persons is an underlying objective of these standards, with the aim of achieving universality of protection, as explicitly stated in Recommendation No. 202.

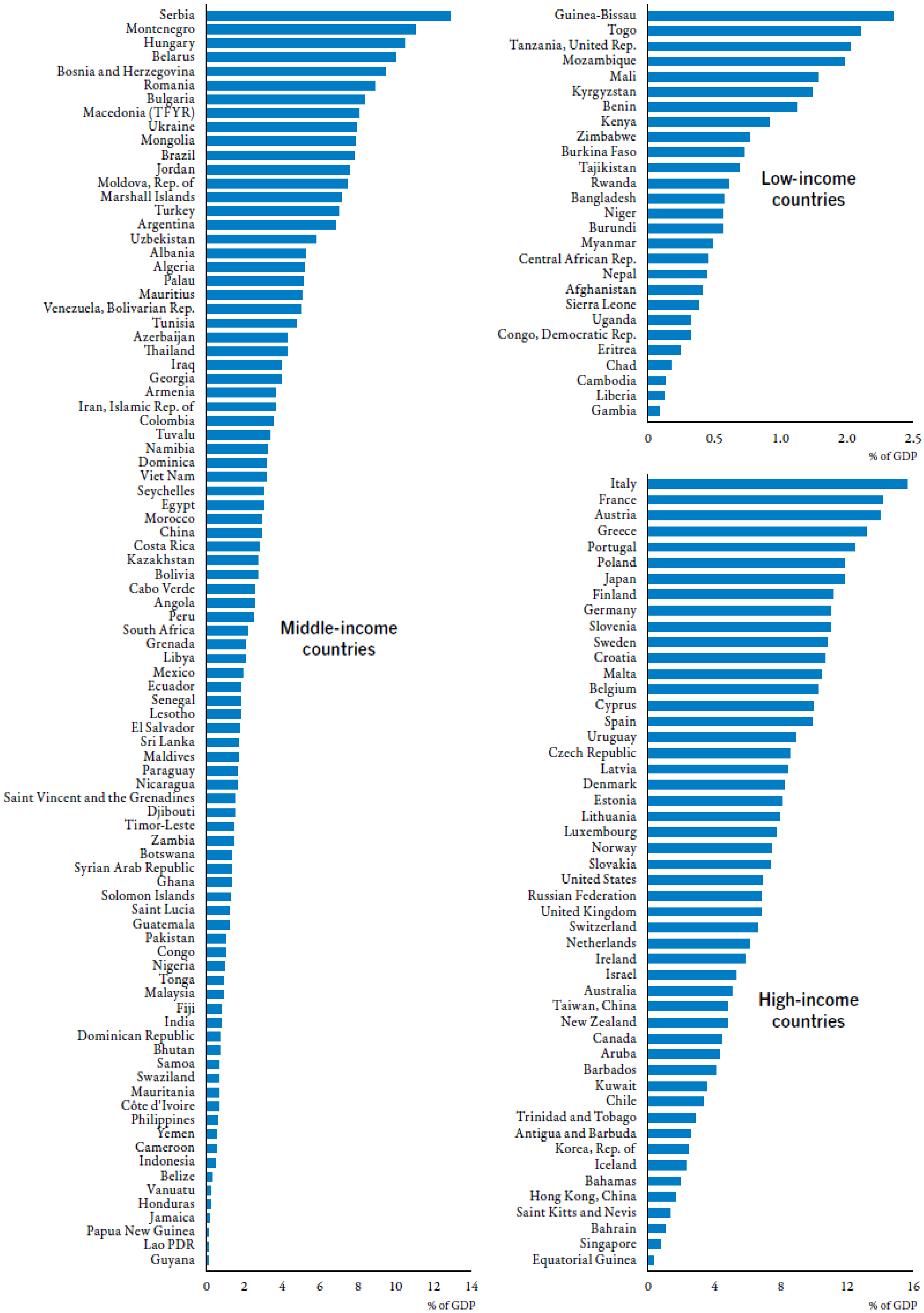
Conventions Nos 102 and 128 and Recommendation No. 131 make provision for the payment of pensions in old age, at guaranteed levels, upon completion of a qualifying period, and their regular adjustment to maintain pensioners' purchasing power. More particularly, Conventions Nos 102 and 128 envisage the provision of income security to people who have reached pensionable age through earnings-related contributory pensions (guaranteeing minimum benefit levels, or replacement rates, corresponding to a prescribed proportion of an individual's past earnings – in particular to those with lower earnings) and/or by flat-rate non-contributory pensions which can be either universal or means-tested. The guaranteed minimum levels for the latter should be a prescribed proportion of the average earnings of a typical unskilled worker, but the «total of the benefit and other available means … shall be sufficient to maintain the family of the beneficiary in health and decency» (Convention No. 102, Art. 67(a)).

Recommendation No. 202 completes this framework by calling for the guarantee of basic income security to all persons in old age, prioritizing those in need and those not covered by existing arrangements. Such a guarantee would act as a safeguard against poverty, vulnerability and social exclusion in old age, for people not covered by contributory pension schemes. It is also of high relevance to pensioners whose benefits are affected by the financial losses suffered by pension funds, whose pensions are not regularly adjusted to changes in the costs of living, or whose pensions are simply inadequate to secure effective access to necessary goods and services and allow life in dignity. ILO social security standards thus provide a comprehensive set of references and a framework for the establishment, development and maintenance of old-age pension systems at national level.

An important social policy challenge facing ageing societies is to secure an adequate level of income for all people in old age without overstretching the capacities of younger generations. In view of the financing and sustainability challenge faced by social security systems in the context of demographic change, the State has a vital role to play in forecasting the long-term balance between resources and expenditure in order to guarantee that institutions will meet their obligations towards older persons. The principle in ILO social security standards, strongly reaffirmed recently by Recommendation No. 202, of the overall and primary responsibility of the State in this respect will undoubtedly play an important role in how future governments are held accountable for the sustainability of national social security systems in view of, among other factors, demographic change.

[1] UDHR, Arts 22 and 25(1), and ICESCR, Art. 9. [2] See UN, 2008, 2012.

Figure 5. Non-health public social expenditure on pensions and other benefits for older persons, 2010/11 (percentage of GDP)



Sources: ILO Social Protection Department database.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=44419.

Box 2
The crisis of the care economy: Risks associated with inattention to long-term care needs in times of fiscal consolidation

The need for long-term care is constantly growing as numbers of older persons everywhere increase. Across the world, at present such care is predominantly provided by relatives, mainly women. However, such work is often not sufficiently valued and frequently unpaid, or not remunerated adequately. Over recent years the situation has become even worse, not only because of demographic ageing, leading to a growing number of older persons with chronic illnesses, but also because younger women are now more likely to participate in the labour market and thus less likely to be available for family care.

In the face of these changes in the health profile and lifestyle patterns of families, social protection provisions for long-term care are in many cases inadequate. However, the problem goes far beyond families and national policies; indeed, it amounts to a global crisis of the care economy. The lack of nurses and other care professionals to meet the growing need has resulted in an ever-increasing pull of labour from developing countries into developed countries. It is based on international «labour supply chains» involving mostly female migrant workers from poor families who provide care services to meet the physical and emotional needs of older persons. Often the wages, conditions of work and social security coverage of caregivers in recipient countries are insufficient, with a negative impact on the quality of care, resulting in discontent on the part of both caregivers and beneficiaries.

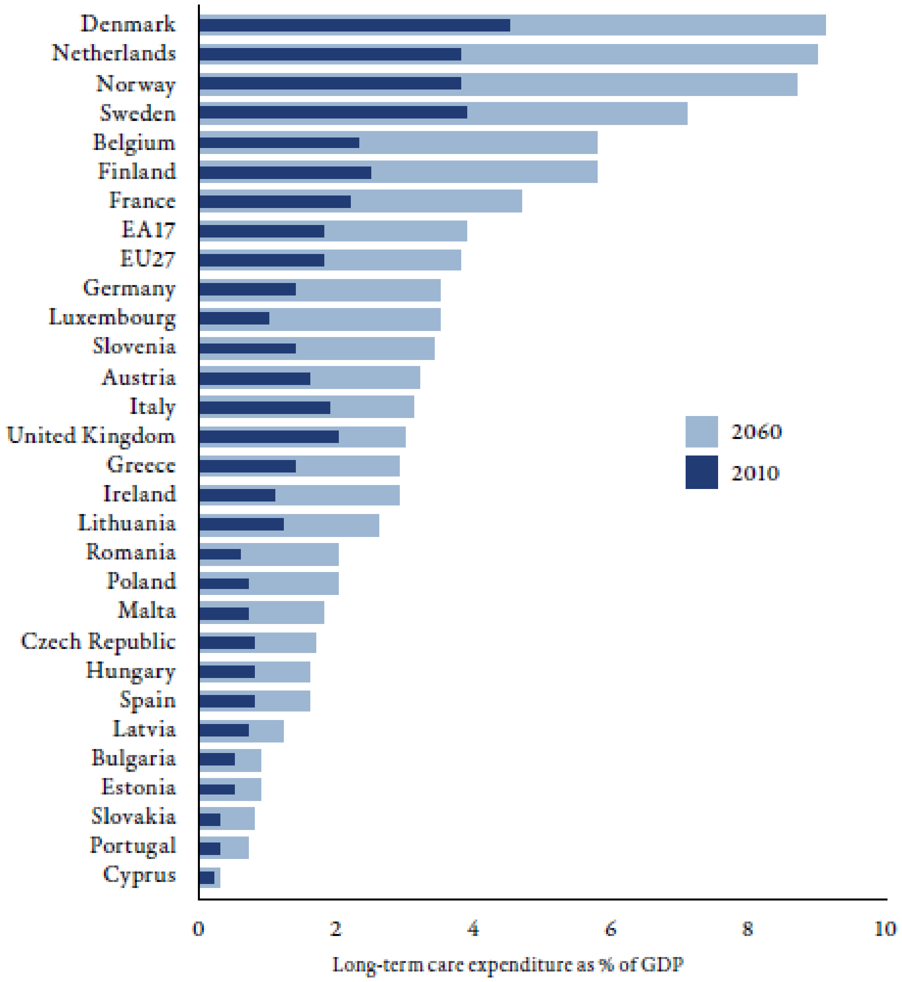
Debates are taking place in Thailand, Viet Nam and other countries on how to improve institutional and home care, often in the hope that volunteer caregivers and self-help groups can play a bigger role and that demands on public expenditure can be minimized by shifting the financial impact to the private sector (see e.g. HelpAge International, 2014). Similar approaches are being pursued in India and Singapore, and in China, where legislation has been implemented that imposes on adult children the responsibility to provide the care their parents need, under threat of jail or fines if they do not. In other regions of the world, such as Africa and Latin America, policies are also built on the assumption that private networks – communities or families – can shoulder the burden of care for older persons, sometimes overlooking limitations in the capacities of family carers (most of whom are women) and the impacts of such unpaid work on the quality of care, the income of care families, and the health and future employability of carers. The global inattention to the care needs of older persons reflects broader attitudes towards older persons and can also be observed in other social protection systems that should both prevent and meet long-term care needs. In health care, for example, the number of geriatricians is often insufficient to meet the need.

Only few countries have implemented specific schemes providing benefits for long-term care. Most of these are using tax-based financing, as is the case in Denmark, Norway and Sweden. Only a small number of countries, including Germany, Japan, the Netherlands and Taiwan (China), are using social insurance schemes to cover related costs. Given the complexity of both needs and the schemes in place, significant «long-term care literacy» is required from older persons when applying for the benefits they need. These benefits might be in cash – including those for financial support of family carers – or in kind, such as institutional care and home care. Eligibility criteria vary widely and are frequently means-, age- and needs-tested.

Generally, although public expenditure on long-term care remains very low compared to expenditure on health and old-age pensions, European Union projections – while admitting uncertainty regarding the magnitudes of fiscal consequences and considering a number of alternative scenarios – foresee at least a doubling of current expenditure levels by 2060 (figure 6).

Given the limited availability of public resources, all the existing schemes and systems are characterized by a strong reliance on co-payments from both public and private sources. As a result, out-of-pocket -payments (OOP) for long-term care have a significant impact on the disposable income of older persons: recent ILO research (Scheil-Adlung and Bonan, 2012) has found that even in European countries OOP on long-term care amounts on average to 9.6 per cent of older persons' household income and can be as much as 25 per cent. The poor, women and the very old are particularly affected. In fact, the very old, aged 80 and over, face OOP up to seven times as high as those of beneficiaries aged between 65 and 79 years. In this context, given the variable availability of carers and affordability of services, it should be noted that statistics on OOP include only those who have effective access to such services, and excludes those who are too poor to purchase such services or cannot obtain them due to the lack of care workers.

Figure 6. Long-term care expenditure as a proportion of GDP, 2010 and projections for 2060 (percentages)



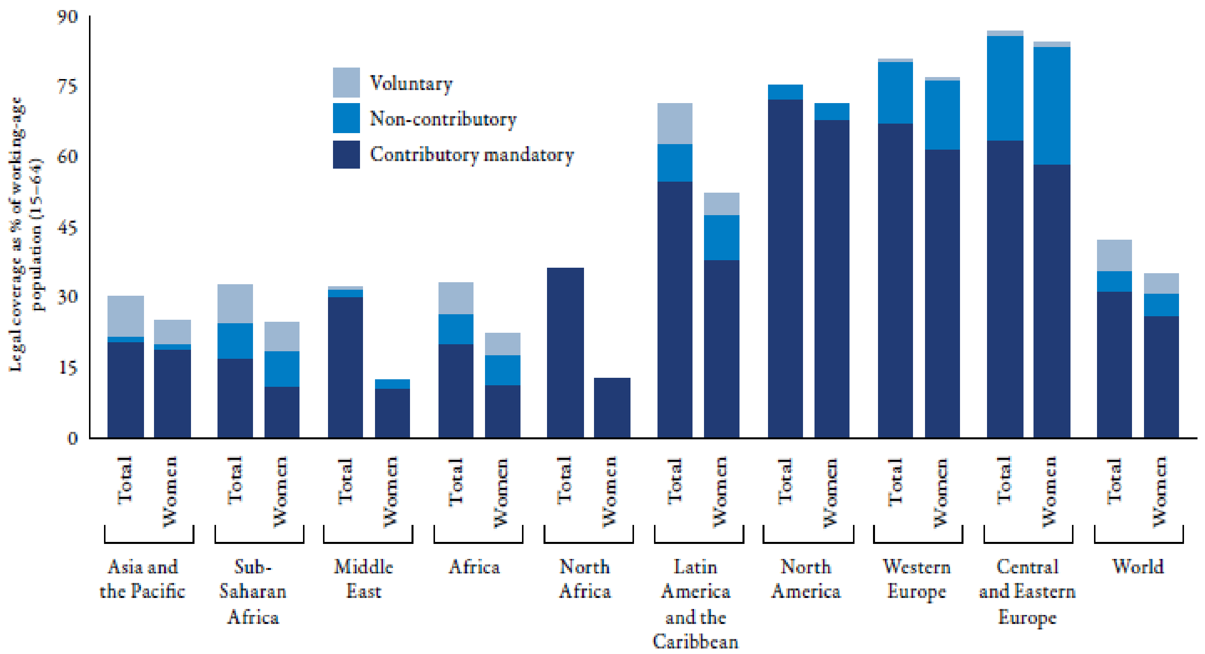
Source: Based on European Commission, 2012a.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43302.

3. Extent of legal pension coverage

For most of the world's population, the right to income security in old age is unfulfilled, and considerable inequalities persist. Globally, 42.2 per cent of the working-age population is currently potentially covered by existing laws that provide for old age pension coverage through contributory or non-contributory schemes (including voluntary coverage) [1]. This population can therefore be expected to receive an old-age pension once reaching the prescribed age, if these laws are properly implemented and enforced (see figure 7). Coverage for women is lower than for men: only one out of three women of working age has some form of legal coverage. Women's lower coverage rates for contributory schemes largely reflect their lower labour market participation rates, their over-representation among those working as self-employed or unpaid family workers, or in agriculture or other sectors frequently not covered by existing legislation, and their higher likelihood of having shorter and more often interrupted careers in formal employment, which constrains their ability to contribute to social insurance (or other forms of pension insurance). Women whose husbands were covered by contributory schemes are in many countries entitled to survivors' pensions which often become their only source of income.

Figure 7. Old-age pensions: Extent of legal coverage, by region, latest available year (percentages)



Note: Regional and global estimates weighted by total population.

Sources: ILO Social Protection Department, based on SSA and ISSA, 2012; 2013a; 2013b; 2014; ILO LABORSTA; UN World Population Prospects; national legislative texts; national statistical data for estimates of legal coverage.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37085.

[1] The extent of legal coverage for old age is defined as the proportion of the working-age population (population in the age group 15-64) (according to an alternative definition, the labour force) covered by law with schemes providing periodic cash benefits once statutory pensionable age or other eligible age is reached. The estimation method adopted may however underestimate potential legal coverage by non-contributory pension schemes. The population covered is estimated by using the available demographic, employment and other statistics to quantify the size of the groups covered as specified in the national legislation. Actual, effective coverage is often significantly lower than legal coverage where laws are not implemented fully or enforced.

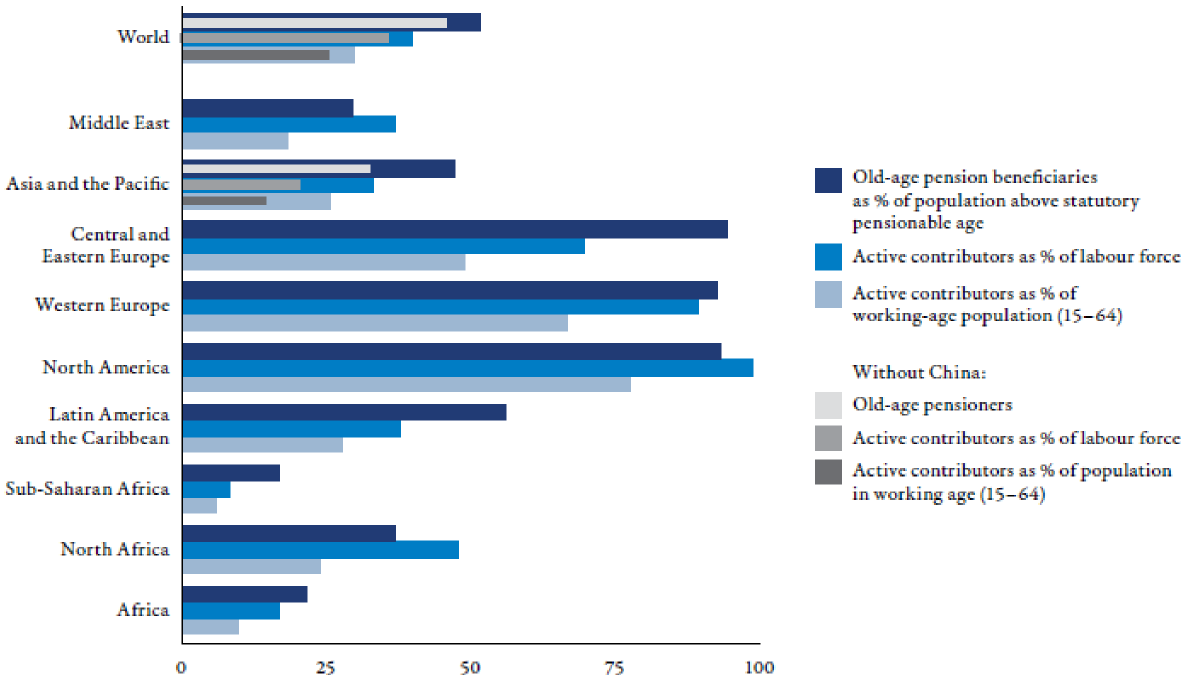
Overall, levels of legal coverage (contributory and non-contributory schemes, including voluntary coverage) range from about 30 per cent in Asia and the Pacific and 32.8 per cent in Africa – where informality and «unorganized sectors» predominate – to 76.4 per cent in North America and over 80 per cent in both Western and Central and Eastern Europe.

Since voluntary coverage provided for in the legislation often does not result in actual coverage for various reasons, a more conservative estimate considers only mandatory coverage. Globally, 31.5 per cent of the working-age population is mandatorily covered by law and may receive in future old-age pensions from contributory schemes. In addition, about 4 per cent may become eligible to receive a non-contributory pension, taking into consideration that this estimate may underestimate potential legal coverage by non-contributory pension schemes. The corresponding rates of legal coverage for women are lower (26.4 per cent being covered by mandatory contributory schemes, and an additional 5 per cent potentially covered by universal or pension-tested non-contributory schemes). In addition, national laws may provide for voluntary coverage complementing the mandatory provisions.

4. Extent of effective pension coverage

Indicators of the extent of effective coverage attempt to measure the extent to which the existing statutory framework is actually implemented. Figure 8 presents global results for two (or rather three) parallel measures of effective coverage. The first measure («beneficiary coverage ratio») shows the percentage of older persons above statutory pensionable age receiving contributory or non-contributory pensions. Focusing on contributory pensions, the second measure («contributor coverage ratio»), in its two variants, provides some indication of future pension coverage: it shows the percentages of, respectively, those who are economically active («contributor/labour force coverage ratio») and those of working age («contributor/population coverage ratio») who contribute to existing contributory pension schemes.

Figure 8. Effective pension coverage ratios, by region, latest available year (percentages)



Note: The age range considered is 15–64 for the denominator and, as far as possible, also for the numerator in the case of active contributors. Weighted by total population.

Sources: ILO Social Protection Department, compilation of national available data collected in national social security pension schemes. Based on SSA and ISSA, 2012; 2013a; 2013b; 2014; Eurostat Income and Living Conditions Database; UN World Population Prospects, 2012 revision.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37158.

4.1. Income security in old age: A right still unfulfilled for many

On a global scale, only slightly more than half of older persons above statutory pensionable age (51.5 per cent) receive an old-age pension (i.e. periodic cash benefits) [1], and if China is excluded the proportion falls to 45.6 per cent (see box 3) [2]. Despite an

[1] Weighted by total population.

[2] As the available data for many countries do not allow for a detailed age breakdown of old-age pensioners, the indicator is calculated as the total number of beneficiaries of old-age pensions as a proportion of the population above statutory pensionable age.

impressive extension of pension coverage in many countries (see below), significant inequalities persist. In sub-Saharan Africa, less than one in five older persons (16.9 per cent) receives an old-age pension which would provide him or her with a certain level of income security during old age. In the Middle East, 29.5 per cent of older persons receive a pension; the figure is 36.7 per cent in North Africa, 47.0 per cent in Asia and the Pacific (32.4 per cent excluding China), and 56.1 per cent in Latin America and the Caribbean. Regional coverage ratios of more than 90 per cent of older persons are achieved only in North America and Europe.

The contributor coverage ratio gives an indication of the proportion of the population – or the labour force – which will have access to contributory pensions in the future. Although this measure does not reflect access to non-contributory pensions, it still gives an important signal regarding future levels of coverage, taking into account that benefit levels in contributory pension schemes tend to be higher than those from non-contributory pension schemes. At the global level, less than one-third of the working-age population (30.9 per cent), just more than a quarter (25.4 per cent) excluding China, is contributing to a pension scheme (see figure 8). Effective coverage ratios range from 5.9 per cent of the working-age population in sub-Saharan Africa to 77.5 per cent of the working-age population in North America.

Box 3
Extension of social protection of older persons in China

Before 2009, only two institutional mechanisms for income security in old age existed in China: one for urban workers, based on social insurance principles, and one for civil servants and others of similar status, based on the employer's liability approach. Together, they covered under 250 million people (including pensioners), about 23 per cent of the population aged 15 and above in 2008.

In 2009 and 2011, two new old-age pension schemes were introduced for the rural population and urban residents otherwise not covered respectively; participation in the schemes is voluntary. To encourage people to join, the Government employed a number of measures, including contribution subsidies and immediate pension payments to the elderly parents of adults registered with a rural pension scheme. Pensions consist of two components: a social pension paid by the Government, and an individual savings account pension financed jointly by contributions from the insured persons, collective entities (if any) and the Government. A minimum level is set for the social pension, which can be higher if local governments so wish and are able to fund it; this provision partially explains the differences in the levels of pension payments across different regions. For contributions to the individual savings account, a minimum level of subsidy from the Government is fixed, and personal contribution scales are established to allow each of the insured to choose the level of contribution he or she wants to make.

At the end of 2013, 850 million people, nearly 75 per cent of the population aged 15 and above, were covered under the four pension schemes, of which 498 million were covered under the two new schemes, accounting for 59 per cent of the total number covered.

Essential expansion has also been made within the pension system for urban workers, in particular to cover rural-to-urban migrant workers, the overall number of whom exceeded 260 million in 2012.

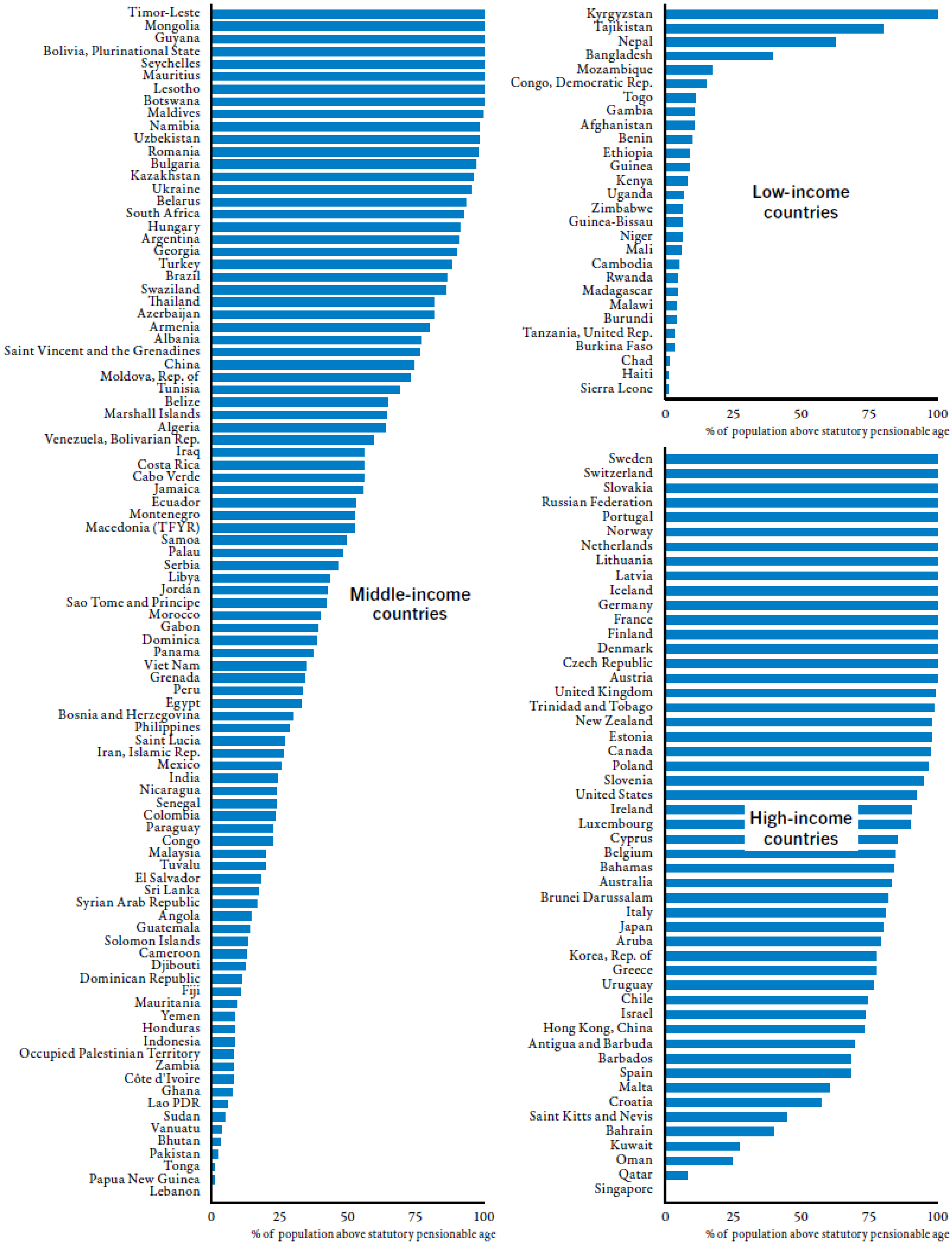
To consolidate the progress achieved so far and to address issues of adequacy, equality, portability and sustainability in a more coherent, effective and efficient manner, in 2013 China began the process of overhauling the entire old-age pension system, now comprising the four components outlined above. The first outcomes of this review include the policies announced in early 2014 on the merging of the two new pension schemes to equalize their rights and opportunities, the portability of pension entitlements between the merged scheme and others, and the conversion of employers' liability for civil servants into a social insurance pension scheme.

Sources: Based on ISSA country reforms database and national sources; see also Ringen and Ngok, 2013.

Focusing on those persons who are economically active, 41.4 per cent of the global labour force contribute to a pension insurance scheme, and can therefore expect to receive a contributory pension upon retirement. Owing to the high proportion of informal employment in sub-Saharan Africa, only 8.4 per cent of the labour force contributes to pension insurance and earns rights to a contributory pension. In Asia and the Pacific, about one-third of the labour force (34.0 per cent) contributes; coverage ratios are slightly higher in the Middle East

(37.1 per cent), Latin America and the Caribbean (38 per cent), and North Africa (47.4 per cent). Western Europe and North America reach coverage rates of 89.2 and 98.5 per cent respectively, followed by Central and Eastern Europe with 69.7 per cent of the labour force.

Figure 9. Old-age pension beneficiaries as a proportion of the population above statutory pensionable age, latest available year (percentages)



Sources: ILO Social Protection Department, compilation of national available data collected in national social security pension schemes. Based on SSA and ISSA, 2012; 2013a; 2013b; 2014; Eurostat, Income and Living Conditions Database; UN World Population Prospects, 2012 Revision. Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=44420.

In lower-income countries, usually only a very small proportion of those employed are wage and salary earners with formal employment contracts, and are thus relatively easily covered by contributory pensions. Informality, evasion and inadequate enforcement of laws are also more prevalent in lower-income countries. That is why effective pension coverage seems to be strongly associated with a country's income level (see figure 9), although it is in fact labour market structures and law enforcement and governance that actually exert the crucial influence. While in high-income economies, 90.8 per cent of the labour force contribute to a pension scheme, this is the case for only 50.7 per cent in upper-middle-income economies, 15.2 per cent in lower-middle-income economies, and only 5.7 per cent in low-income economies. These low coverage ratios tend to be associated with a low degree of formality in the labour market. Unless effective non-contributory pensions are available, coverage gaps also show in the proportion of older persons effectively benefiting from a pension: beneficiary coverage ratios range from 18.1 per cent in low-income economies and 24.1 per cent in lower-middle-income economies to 71.0 per cent in upper-middle-income economies and 89.1 per cent in high-income economies.

With efforts to extend contributory schemes to all with some contributory capacity, and with the introduction of non-contributory pensions in a larger number of countries, coverage has been extended significantly to workers in informal employment, providing at least a minimum of income security in old age. These trends will be assessed in more detail in the following section.

4.2. Changes in pension coverage across the world: Progress and regression

Although effective pension coverage ratios are still insufficient, significant progress has been achieved in recent years. Whereas in 2000, only 34 countries reached high coverage of more than 90 per cent of the population above statutory pensionable age, 45 countries fell into this category in 2010–12 (see figures 10 and 11). At the opposite end of the scale, those countries where pension provision reaches less than 20 per cent of older persons numbered 57, according to the more recent data, as compared with 73 countries in 2000. Overall, the data indicate visible improvement in coverage.

Box 4
Universal pension coverage in developing countries

Today, more than 20 developing countries have achieved or nearly achieved universal pension coverage, including Argentina, Belarus, Bolivia, Botswana, Cook Islands, Georgia, Guyana, Kazakhstan, Kiribati, Kyrgyz Republic, Kosovo, Lesotho, Maldives, Mauritius, Namibia, Mongolia, Panama, Seychelles, South Africa, St. Vincent and the Grenadines, Swaziland, Timor-Leste, Ukraine and Uzbekistan. Countries like Brazil and China have universal rural pensions. A few countries in Africa are currently piloting universal old-age social pensions, like Kenya, Uganda and Zambia.

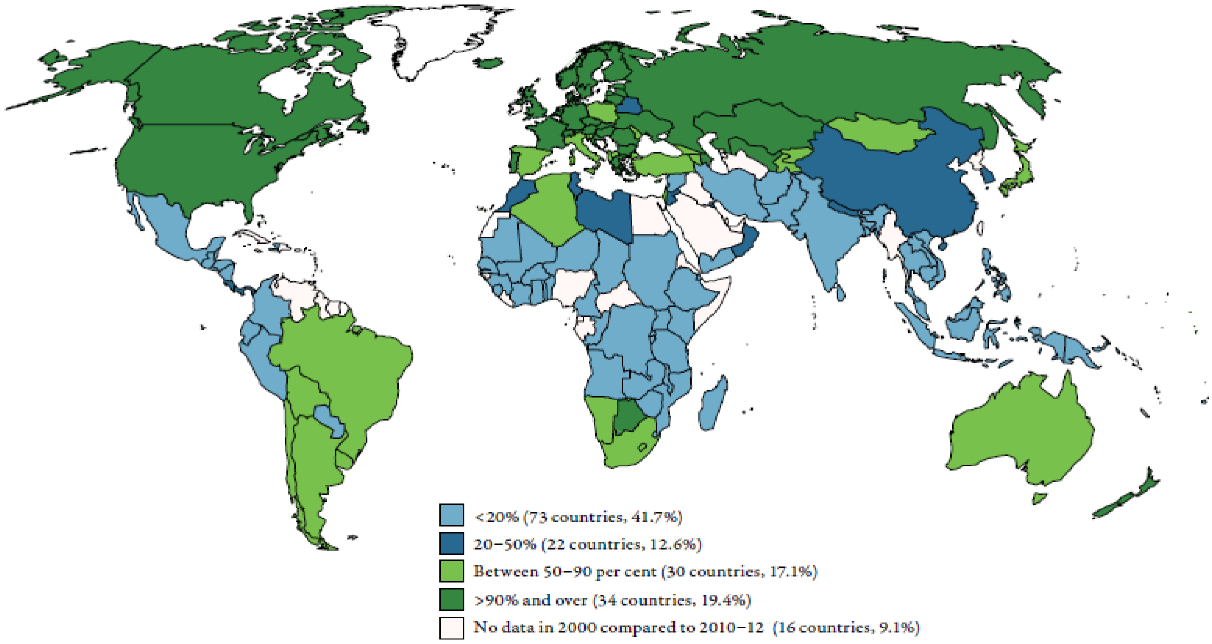
There are many paths towards universal pension coverage. Most developing countries combine contributory systems with a minimum social pension to older persons without a contributory pension (e.g. Lesotho, Thailand), other countries provide a social pension to all (e.g. Botswana, Timor-Leste). Some countries choose gradual and progressive realization (e.g. Brazil, South Africa) and others opt for fast-tracking immediate universal coverage (e.g. Bolivia, China, Kiribati). There are different paths and heterogeneity in the design and implementation of universal schemes and governments have a wide set of options to achieve universal social protection coverage.

Many countries experienced a significant increase in coverage between 2000 and 2010. Bolivia increased the proportion of older persons receiving a pension from 80.7 to 90.5 per cent between 2000 and 2009, largely due to the reform of its Renta Dignidad programme, which replaced the Bonosol scheme in 2008. Lesotho's pension-tested old-age pension scheme, launched in 2004, now ensures a pension for all people above the age of 70, a benefit available to only 8.4 per cent of older persons in 2000. Timor-Leste's universal Support Allowance for the Elderly, introduced in 2008, steeply increased coverage rates from 0.5 per cent to 100 per cent of people aged 60 and older between 2000 and 2011. The introduction of the pension-tested Old Age Grant in Swaziland in 2005 expanded coverage among people aged 60 and older from 1.8 per cent in 2000 to 96.3 per cent in 2010. By expanding the old-age allowance (introduced in 1993) to all those not in receipt of other pensions in 2009, Thailand increased coverage ratios from 5 per cent in 2000 to 81.7 per cent of people aged 60 and above in 2011. By lowering the age threshold of its Old Age Allowance (introduced in 1995) in 2008, Nepal increased its coverage ratio from 33 per cent to 62.5 per cent of people aged 58 and over between 2000 and 2010. China, after increasing potential future pension coverage from 24.4 per cent to 74.4 per cent of the population over statutory pensionable age between 2000 and 2011, planned to extend its pension system further towards universal coverage with the decision in 2012 to expand the «new» rural pension scheme piloted in 2009 and the pilot social pension insurance for urban residents launched in 2011 to all counties, aiming at nearly doubling statutory pension insurance coverage by the end of 2015 (see box 3). Tunisia improved pension coverage for the self-employed, domestic workers, farmers, fishers and other low-income groups in 2002, helping to increase the proportion of pension beneficiaries among people aged 60 and over from 33.9 per cent in 2000 to 68.8 per cent in 2006. In many countries, the extension of coverage was made possible mainly through the establishment or extension of non-contributory pension schemes which provide at least a basic level of protection for many older persons, while others have combined the expansion of contributory schemes to previously uncovered groups of the population with other measures [3].

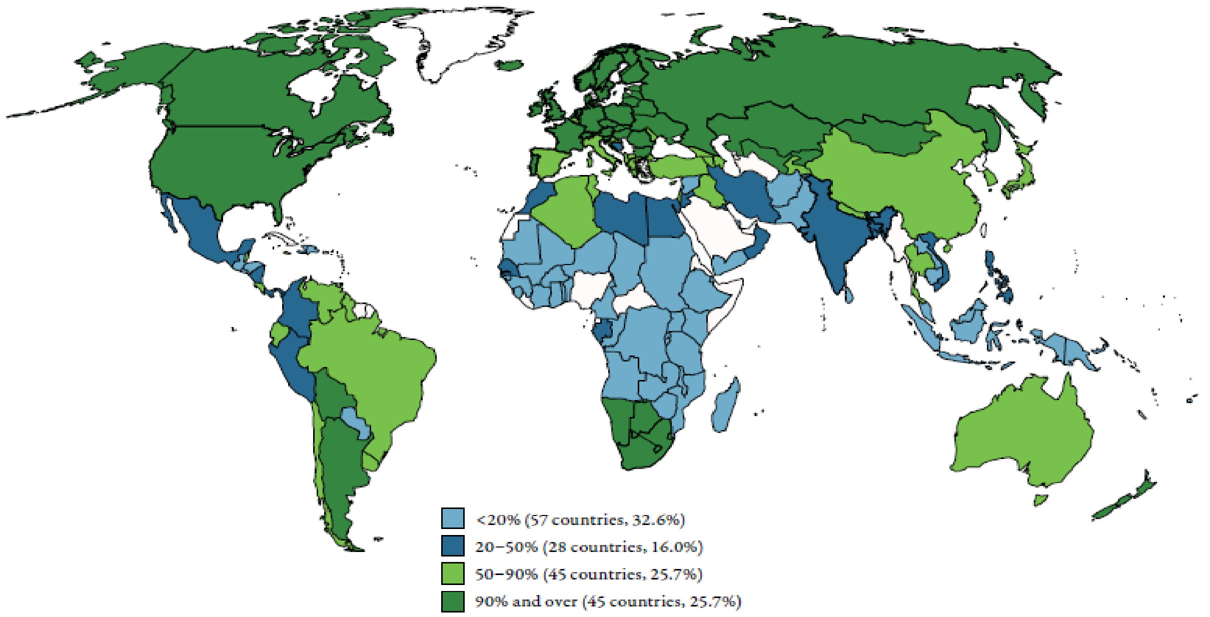
[3] While the extension of coverage constitutes significant progress towards guaranteeing at least a basic level of income security for older persons, a remaining challenge is ensuring the adequacy of pension levels (see below).

Figure 10. **Old-age pension beneficiaries as a proportion of the population above statutory pensionable age, 2000 and 2010-12** (percentages)

(a) 2000



(b) 2010–12

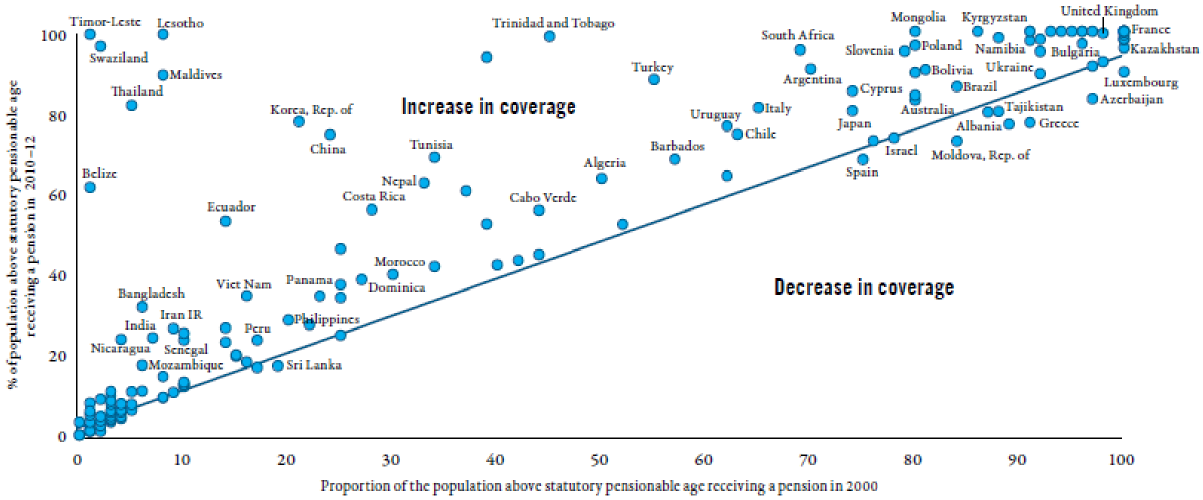


Note: Map (a) includes data for 2000 from 159 countries; map (b) includes data for 2010–12 from 175 countries.

Sources: ILO compilation of national available data collected in national social security pension schemes. Based on SSA and ISSA, 2012 2013a; 2013b; 2014; Income and Living Conditions Database; UN World Population Prospects, 2012 revision.

Links: 2000: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=42880; 2010–12: http://www.socialprotection.org/ gimi/gess/RessourceDownload.action?ressource.ressourceId=37159.

Figure 11. Changes in pension coverage across the world: Progress and regression



Sources: ILO Social Security Inquiry Database; Eurostat (based on national data sources).
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=42999.

The impressive extension of pension coverage in some parts of the world contrasts with a contraction in others between 2000 and 2010 (see figure 11). The latter include several countries, including Albania, Azerbaijan and Greece, which had previously achieved coverage rates close to 90 per cent or higher in 2000, and which suffered a significant decrease thereafter.

4.3. Persistent inequalities in access to income security in old age

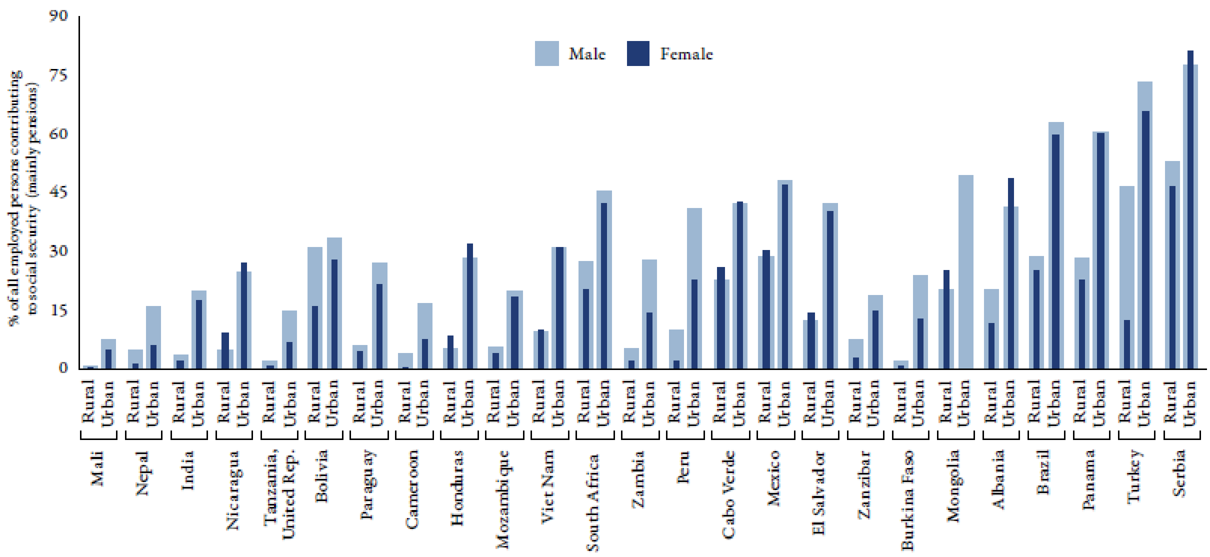
Access to income security in old age is closely associated with existing inequalities in the labour market and in employment. Such inequalities become evident from examination of a disaggregation of coverage rates by gender and by area of residence (rural/urban), which are the focus of this section (see figures 12 and 13) [4].

Older women tend to face higher risk of poverty than men. There are many underlying reasons for this, not least the fact that the greater longevity of women results in predominance at the oldest ages of women with poor levels of support and livelihood (UNFPA and HelpAge International, 2012; UNRISD, 2010). This is because pension systems in many countries fail to meet the needs of men and women equitably: contributory pension coverage of women tends to be significantly lower than men's, and the amounts received by women on average tend to be lower (Razavi et al., 2012). While these inequities may be partly due to the gender-biased design of pension schemes (e.g. lower pensionable age for women, or the application of sex-specific mortality tables to calculate benefit levels which result in women receiving lower pensions than men with the same contribution record and retirement age), in many cases a more significant driver of gender inequality is found in the interaction between the results of discrimination against women in the labour market and the design of pension schemes, which does not compensate for differences deriving from labour market conditions and sometimes even magnifies them (Behrendt and Woodall, forthcoming). The fundamental problem is that for many women it is not possible to accrue pension rights on an equal basis with their male counterparts. Women's share in wage employment, particularly in formal wage

[4] As part of the research undertaken to prepare this policy paper, the Social Protection Department of the ILO produced a separate study on social protection for rural women, which includes more detailed discussion of their pension coverage and will be published separately.

employment, has historically been lower than men’s and continues to be so in many part of the world (ILO, 2012). Also, women who work in wage employment systematically earn less than men (ILO, 2014), which also affects the level of their contributions to contributory pension schemes. As women tend to take on a greater share of family responsibilities, they are more likely to shorten or interrupt their employment careers, and face a higher risk of working in precarious and informal employment, which also affects their ability to build up pension entitlements. These factors lead to relatively low pension benefits where these are calculated on an earnings-related basis, unless effective measures are put in place to compensate for gender inequalities. Non-contributory pensions can play a key role in ensuring women’s access to at least a basic pension, yet benefit levels are often not sufficient to fully meet their needs.

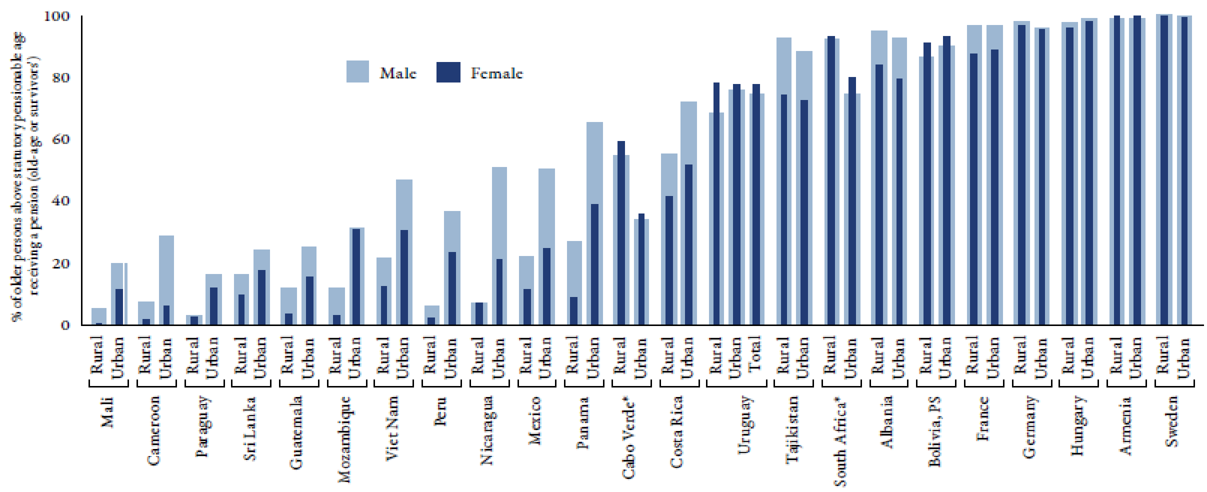
Figure 12. Proportions of women and men in employment contributing to a pension scheme by area of residence (percentages)



Source: ILO calculations based on national household surveys.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43318.

Figure 13. Proportions of women and men above statutory pensionable age receiving an old-age (or survivors’) pension, by area of residence



* Percentages based on non-contributory pension only.

Source: ILO calculations based on national household surveys.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43317.

It is clear, too, that closing the gap in pension provision between women and men is closely linked to the issue of providing equitably for rural and urban residents (see figures 12 and 13). In many parts of the world, women are disproportionately represented among the rural population, where paid work, even if available, is likely to be relatively poorly paid, informal and insecure – reflecting, in part at least, the movement of men to cities in search of better-paid work at the more formalized end of the labour market spectrum. At the same time, the growing importance of non-contributory pensions in the provision of old-age income is clearly helping to bridge the coverage gap between men and women to some extent. For instance, in Cabo Verde, 41.4 per cent of women above retirement age are receiving the non-contributory pension (31.6 per cent of men); the proportions in rural areas are respectively 53.6 and 42.1 per cent. At the same time, women are less likely than men to receive a contributory pension (11.4 per cent compared to 28.2 per cent), especially in rural areas (8 per cent of women and 22.2 per cent of men) [5]. In the case of the Plurinational State of Bolivia, the proportion of older women receiving the non-contributory Renta Dignidad only (as opposed to receiving a reduced level of Renta Dignidad in addition to a contributory pension) is significantly higher than that of men, both at a national level (83.3 per cent compared to 66.3 per cent of men), and in rural areas (90.6 per cent of women and 78.4 per cent of men) [6].

More optimistic prospects may nevertheless be seen in a number of nascent trends that address inequality in pension coverage. There are efforts everywhere to expand the effective coverage of contributory schemes to at least some categories of self-employed and other workers with contributory capacity [7]. Measures to extend the coverage of contributory schemes to agricultural and rural workers in some countries (e.g. Brazil) have contributed to a further narrowing of the rural–urban gap in pension coverage, although significant inequalities persist. In addition, the establishment of large-scale non-contributory pension schemes in many countries has expanded the effective coverage and reduced inequalities, both between the genders and between rural and urban populations.

Gender equality considerations are gaining some ground in the public debate on pensions. Proactive policy measures have been implemented in some countries to reduce the effect of differentiated career patterns on old-age income security. The most obvious discriminatory elements and parameters of national pension schemes, such as the differential pension ages which were common until recently, are rapidly being eliminated, albeit in the context of general increases in pension ages for both women and men.

[5] Based on an analysis of the Cabo Verde employment survey 2009 (proportion of people aged 60 and older receiving non-contributory pensions).

[6] ILO calculations based on Bolivian Household Survey 2009.

[7] Opening up the legal opportunity to contribute on a voluntary basis (as, for example, has been done in Indonesia, Mongolia, Thailand and Viet Nam, and in some countries in other regions of the world) does not in itself necessarily secure an effective increase in coverage. To ensure this, additional measures are necessary, including subsidizing the contributions of those with low incomes.

Other steps in the same direction include crediting pension accounts during maternity, paternity and parental leave, and a better recognition of care work undertaken by both women and men. Measures to facilitate a more equal sharing of care responsibilities between women and men contribute to addressing some of the inequalities in the labour market and in social protection more broadly, and may be reflected in a reduction of gender inequalities in labour markets and pension systems in the long run [8].

As with so many other aspects of social protection, those relating to the promotion of equitable treatment of women and men must, if they are to be addressed effectively and in a spirit of social justice, be dealt with on a basis which fully integrates labour market and social protection policy-making.

[8] For example, in the case of parental leave, measures to encourage a greater engagement of fathers (e.g. in Sweden or Germany) in sharing care responsibilities can help to reduce discrimination against women in the labour market, which may have a long-term effect on gender inequalities in access to adequate pensions.

5. The adequacy of pensions to provide genuine income security to older persons

In any society, the kind of retirement provisions considered adequate depends on the prevailing attitudes on matters such as the distribution of responsibility between individuals and the State, redistribution and the support to be provided to the poor and vulnerable, and intergenerational solidarity. The age at which retirement happens, the level of income security that should be guaranteed and to whom, the degree of intergenerational solidarity that should be expected in financing pensions – these are the issues that are usually agreed as underpinning partially implicit and partially explicit social contracts. These social contracts, and the attitudes behind them, evolve over time as social, cultural, demographic and economic conditions change. They are also reflected in international labour standards or human rights instruments.

5.1. Guaranteeing income replacement

Any attempt to make a comparative assessment of the performance of national pension systems in meeting their relevant objectives today is beset by many complications. The first is that it is very hard to find a comparable benchmark. One possible solution is to compare the average level of pensions received to the average level of earnings in the economy, as a national snapshot at a given point in time of the relative income situation of pensioners compared to the situation of the employed population. Unfortunately, while the data necessary for such a comparison are available and widely presented in various OECD and EU reports, it is still practically impossible to replicate the exercise on a wider scale for countries outside these groups, mainly due to lack of comparable earnings statistics as well as the limited availability of the household survey data that would enable such comparisons [1].

Such estimates of income replacement rates provided by pension schemes after retirement are, however, important measures of the degree to which those schemes provide adequate benefits for those covered by them (see box 5). Other indicators may relate pension amounts to average household incomes, to GDP per capita or to poverty lines. The problem is that, while they may be useful in analysing the adequacy of pension systems within the respective countries, and in comparing the quality of coverage of different groups provided by different schemes, they are not comparable between countries with different extents and patterns of coverage. For this reason, and owing to the limitations indata availability, this paper does not include global or regional estimates of the replacement rates and other aspects of quality of pension coverage beyond the OECD [2].

[1] Also, such an indicator has a very narrow interpretation in countries where wage earners in the formal economy form only a minority of the population, and thus average wage levels have a very weak relationship with the much lower average household income.

[2] The OECD in collaboration with the World Bank has made some attempts to calculate replacement indicators beyond EU and OECD countries, specifically regarding replacement rates provided by pension systems in different countries for hypothetical individuals with different levels of earnings and contributory past service (see Whitehouse, 2012); however, these are not yet included in the World Bank Pension Database. HelpAge's Global AgeWatch Index (HelpAge International, 2013) looks at the overall income situation of older people, not specifically at the levels of protection provided by existing pension systems. Within the AgeWatch Index, income security of older persons is measured by three indicators: percentage of older persons receiving

Box 5
Trends in replacement rates and adequacy of pension payments

One of the great achievements of pension policies in many European countries and in some other parts of the world in the years following the Second World War was to dramatically reduce poverty in old age. However, recent developments in the labour market, as well as some policy reforms, increase the risk of a resurgence of old-age poverty.

While most countries protected the income of older persons relatively well during the recent crisis, there are exceptions. Countries that either continuously adjust pensions (including the lowest ones) at a significantly lower rate than the increase in wages or average incomes (e.g. Poland, where pensions are adjusted at only 20 per cent of real wage growth) or suspend pension adjustments (as Sweden did during the crisis as a result of its automatic balancing mechanism) experienced an increase in relative poverty of their older populations. Between 2005 and 2012, poverty rates among retired people increased from 10 to 18 per cent in Sweden and from 7 to 14 per cent in Poland.

This trend may spread in the future to other countries as well. Many pension reforms undertaken to stabilize future costs of pension systems will result in much lower benefits. Figure 14 presents changes in future replacement rates of public pension schemes in EU countries. In some countries the expected decrease in replacement rate is very significant. Simulations show future pensioners receiving lower pensions in at least 14 European countries, with a projected decline by more than 10 percentage points in eight countries (European Commission 2012a, 2012b). In addition, as many reforms removed redistributive mechanisms from contributory schemes, these lower replacement rates will apply also to those with low earnings throughout their working lives.

According to Eurostat, in 2010 17 per cent of employees in the EU (over 21 per cent of women and over 13 per cent of men) had earnings below the «low-earnings» threshold (defined as two-thirds of median earnings). The highest proportions of low-wage-earners were in Latvia (27.8 per cent), Lithuania (27.2 per cent), Romania (25.6 per cent), Poland (24.2 per cent) and Estonia (23.8 per cent), while the lowest were in Sweden (2.5 per cent, Finland (5.9 per cent), France (6.1 per cent), Belgium (6.4 per cent) and Denmark (7.7 per cent).[1]

What minimum replacement rates would guarantee those low-wage-earners a future pension income above the poverty line? As figure 15 shows, countries would need to provide replacement rates of between 50 and 90 per cent of previous earnings to prevent poverty in old age for those on low-incomes.

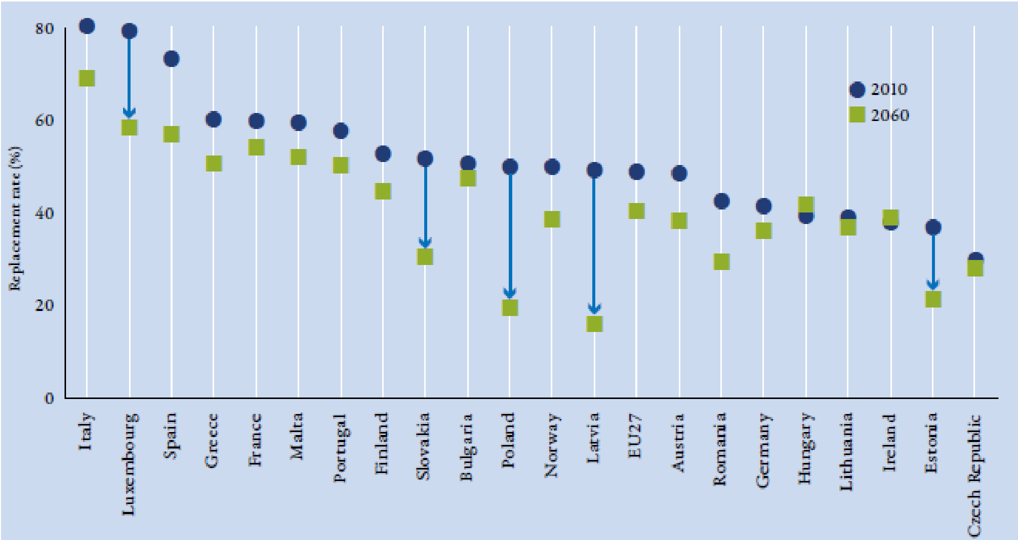
In what are often considered «old-fashioned» defined-benefit social security pension schemes, redistributive benefit formulas (usually with a flat rate component or equivalent) used to guarantee such higher replacement rates for low-wage-earners.

Today, many countries have removed those redistributive formulas when introducing either defined-contribution or notional defined contribution (NDC) components or converting defined-benefit schemes into purely earnings-related schemes. In this situation, securing a sufficient level of benefits for low-paid workers would require strengthening minimum benefit provisions, by means including various forms of non-contributory minimum income guarantees.

[1] Calculations based on Eurostat Structure of Earnings Survey 2010.

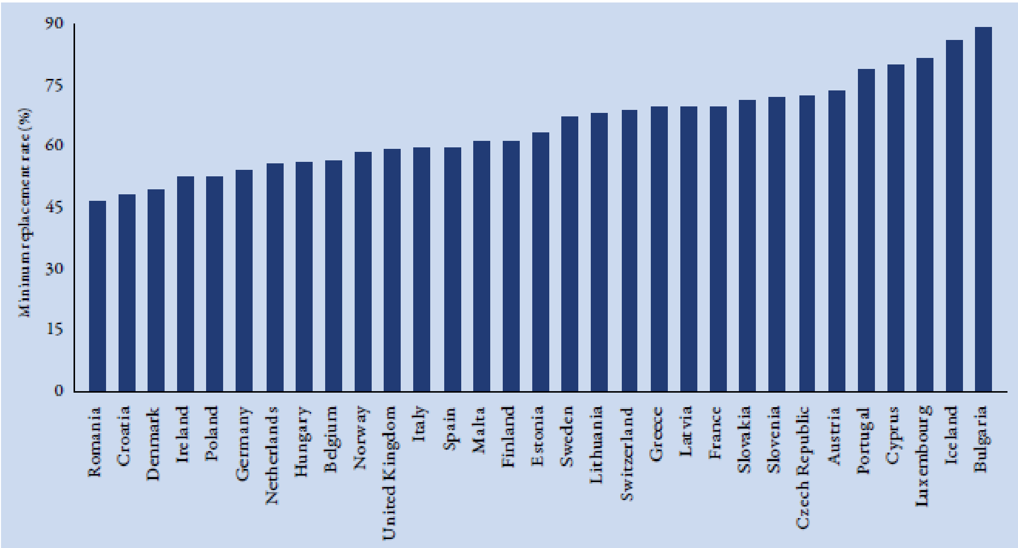
pensions, relative poverty rates of the elderly, and relative income position of the elderly (average incomes of those over 60 as a proportion of average incomes of the rest of the population).

Figure 14. Average replacement rates at retirement in public pension schemes in 2010 and projected for 2060, selected European countries (percentages)



Source: Based on European Commission, 2012a.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43003.

Figure 15. Minimum replacement rates necessary to guarantee pension income above the poverty threshold



Source: ILO calculations using Eurostat data.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43002.

5.2. Preventing erosion of the value of pensions over time: Ensuring regular adjustments

As old-age pensions are drawn for many years after they are initially calculated and awarded, the questions of what happens over the years to their purchasing power and real value, how much those retired have to reduce their standards of living the longer they live after the moment of retirement, what their income position is relative to other groups of the society, and what the risks are of their falling into poverty, are extremely important. Mechanisms to protect the value of pensions in payment through more or less regular pension increases are sometimes referred to as «cost-of-living» adjustments or indexation, and how this is done effects greatly the standard of living of long-term pensioners.

Conventions Nos 102 and 128 both call for levels of benefits in payment to be reviewed following substantial changes in levels of earnings or of costs of living, while Recommendation No. 131 explicitly stipulates that benefit levels should be periodically adjusted taking into account changes in the general level of earnings or costs of living. Recommendation No. 202 requires social protection floor guarantee levels to be reviewed regularly through a transparent procedure that is established by national laws, regulations or practice.

The practice of indexation varies across countries and schemes, as shown in table 1.

Table 1. Indexation methods

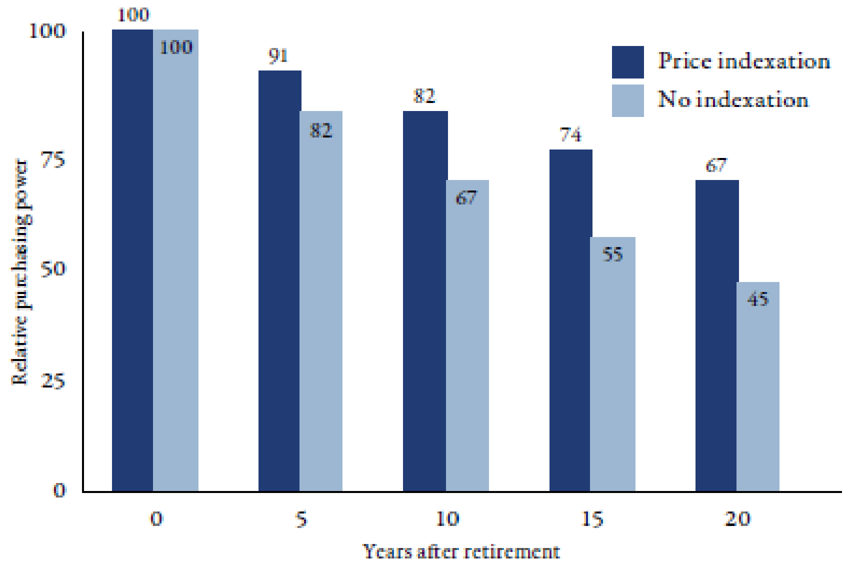
Indexation method	Number of schemes
Price indexation	44
Wage indexation	27
Mixed price/wage	21
Regular, not specified	24
Ad hoc	4
No information	57
Total	177

Note: «No information» in most cases means «no indexation.

Source: ILO Social Protection Department, based on SSA and ISSA (2012, 2013a, 2013b, 2014).

While wage indexation was more popular in the past, nowadays more and more schemes guarantee at the best only increases in line with cost of living increases. The choice of an indexation method may appear to be a technical detail, but can have a significant impact on the level of pensions, and as a consequence, expenditure on pensions. Where wages increase faster than prices, the change from wage-based indexation to price-based indexation offers significant reductions in pension expenditure, but also leads to the decoupling of pensioners' living standards from those of the working population. The evolution of indexation in Hungary can be taken as an example of a more general trend: in the 1990s indexation of pensions moved from wage indexation to a 50:50 mix of price and wage indices, and recently during the crisis was shifted further to pure wage indexation. Other countries have changed their indexation policy for pensions in payment in a less generous direction: Finland (from 50:50 between earnings and prices to 80 per cent prices and 20 per cent earnings), France (wages to prices), Poland (various changes, most recently from 20:80 earnings: prices to 100 per cent prices) and Slovakia (100 per cent wages to 50:50 wages and prices) (OECD, 2012, p. 58). Spain decided in 2013 to delink pension adjustment from any standard of living indices and will not allow benefit -adjustments higher than 0.25 per cent per annum for a certain time.

Figure 16. **Pensioners' declining relative standard of living as a result of price indexation or no indexation** (compared to a standard of living with wage indexation = 100)



Note: These calculations are based on the assumption that both real wages and prices increase by 2 per cent per year.
Source: ILO calculations based on Hirose, 2011.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43319.

Other schemes, including many in Africa, have provided at the best only occasional, ad hoc increases. This results, particularly in inflationary environments, in a majority of pensioners eventually receiving only a minimal pension, and many of them falling into poverty even though, before retirement, they were high-earning professionals.

Figure 16 shows how pensions in payment lose their relative purchasing power if not increased at the same rate as wages under conditions of real wage growth (assuming moderate real wage growth of 2 per cent and inflation of only 2 per cent [3]).

Reducing the frequency of adjustments, or suspending them totally, severely and immediately affects the standard of living of pensioners and their families. Unless pensions are adjusted in line with increases in real wages or some other measure of overall living standards, the further men and women are beyond the moment of retirement, the larger the gap between their living standards and those of people who are still economically active. This widening gap may exacerbate the economic and social exclusion of older persons as it may mean, among other things, that they cannot afford to access new, modern technologies and new goods and services changing the lives of more affluent groups in society. In cases where pensions are not even fully adjusted to inflation – which is quite common globally – the absolute purchasing power of older persons deteriorates and they are pushed into poverty.

The effects of incomplete adjustments of pensions that prevent older persons from keeping up with rising overall living standards are rendered more dramatic by the technological advances in health care that everywhere are pushing up its costs, and the costs of related goods and services, at a faster pace than average inflation – while at the

[3] In many countries, rates of inflation are much higher than this and, as a result, the erosion of pensions' absolute purchasing power progresses much faster in the absence of regular and adequate indexation. In some countries, the majority of beneficiaries receive pensions at the minimum pension level a few years after retirement.

same time, with increasing age the need for more (and more sophisticated) health care and related services increases dramatically. As older persons in many countries have to pay a substantial proportion of the costs of health care and other care services out of their own pockets, many of them are at grave risk of either exclusion from access to the health care they need or financial ruin for themselves and their families.

Nonetheless, as suspending or delaying indexation of benefits brings immediate and significant reductions in public spending, in particular in demographically «old» countries with matured pension systems and large numbers of pensioners, it is often seen and used by governments as one of the instruments to contain public spending. The OECD noted that «governments frequently override indexation rules … in a pro-cyclical way: pension increases are larger than the rules require when the public finances are healthy while increases are postponed or reduced in times of fiscal constraint» (OECD, 2012a, pp. 59-60). Several countries (including Canada, Germany, Japan, Portugal and Sweden) have explicitly linked indexation to certain indicators of sustainability. The problem is that – as became clear during the recent economic and financial crisis – such mechanisms may result even in absolute benefit cuts in times of crisis.

6. Reforming and re-reforming pension systems

ILO social security standards provide guidelines respecting different dimensions of benefit adequacy (age of eligibility and other entitlement conditions, benefit levels and protection of purchasing power) and at the same time require careful monitoring of the long-term financial situation of pension schemes through actuarial valuations undertaken both regularly and whenever any important parameters of the scheme change. Policy decisions to adjust and reform schemes and systems are, however, left to governments and their social partners.

Unfortunately, practice in many countries shows that even if actuarial valuations are undertaken on a regular basis and lead to recommendations for reform, actual reforms are often significantly delayed or do not happen at all. One of the main reasons for this is that while decisions on pension systems have a very long-term character and affect not only living but also future generations, politicians taking these decisions have much shorter time horizons within the electoral cycle. In addition, there is always the temptation to use pension fund reserves – both public and private – as a kind of «piggy bank», which can be raided – as experience in many countries over recent years shows – to repair the public finances or bail out the private sector (Casey, 2014). Use of pension fund reserves for purposes other than financing current and future pensions is proof of bad governance and should not be taking place.

There are, however, many countries where effective solutions were found which allow the adequacy and sustainability of pension systems to be held in balance through democratic policy dialogues well informed by independent expertise, and where reforms are implemented with a broad consensus across the political spectrum and spanning different interests, guaranteeing long-lasting effects. There is no recipe to be identified which would work in every country; each country has to find a solution which fits its specific social and political environment. There are many studies by the ILO and others analysing different solutions and processes and identifying good practices as well as problems and challenges (e.g. Eurofound, 2013; Sarfati and Ghellab, 2012; Ghellab, Varela and Woodall, 2011; Reynaud, 2000).

Conversely, in many countries in Europe and elsewhere over recent decades the balance between adequacy and sustainability concerns was endangered. Assertions of a «social security crisis» or «old-age crisis» have been used as a justification to introduce reforms which substantially reduce the future adequacy of benefits and significantly increase the risk of poverty in old age for future generations of retirees (see European Commission, 2012b; OECD, 2013). Pressures of tax competition and global financial markets limit governments' ostensibly sovereign power to introduce increases in social security contributions and taxes where necessary to prevent benefit cuts. Lobbying by the international financial services sector was successful in pushing for large-scale privatizations of social security pensions (Hagemejer and Scholz, 2004; Hagemejer, 2005) – though these were reversed in a number of countries in the wake of the financial and economic crisis (see box 6). Social dialogue mechanisms failed in a number of cases to reach a consensus with the social partners on how and to what extent to bring about increases in the (effective average) age at which individuals start to draw pension benefits, and on how labour markets should be reorganized and regulated so as to better meet the needs of increasing numbers of those older persons who wish to, or indeed need to, continue in employment to significantly greater ages than previously considered appropriate.

These failures to agree on necessary reforms through social dialogue and implement them through well-informed and deliberate policy-making has led many countries to adopt too readily a «hands-off» approach to their governance of the pension system (Woodall and Hagemejer, 2009), through partial privatization but also through various «automatic balancing mechanisms». These include linking accrual rates used to calculate pensions in social security schemes automatically to life expectancy at retirement (as in countries which introduced NDC schemes, but also in Brazil in the case of early-retirement pensions, as well as in many other countries), or automatically linking the age of pension eligibility to life expectancy (as in Denmark, France, Greece and Italy). This took a most extreme form in Sweden, where changes in value of one indicator («balance ratio») deemed to reflect the long-term financial position of the pension scheme not only affect the future pension entitlements of contributors, but may also lead to reductions in the amounts of pension paid to current pensioners (as happened in the middle of the financial and economic crisis).

«Solutions» of this kind would automatically, without intervention of policy-makers and without discussions among the social partners, adjust benefit levels, indexation formulas, retirement ages and numbers of years of contributions required to receive a full pension, according to certain selected statistical indicators (linked to life expectancy at retirement or to certain ratios between revenue or assets of a scheme and its expenditure or liability). One of the ways to achieve such automatic (downward) adjustments of benefit levels to the changing demographic and economic conditions is to expand the defined contribution components of pension systems, as has happened in many countries across the world. Such «automatic pilots» are however also built in into «notional» defined-contribution schemes in countries including Italy, Latvia, Norway, Poland and in particular Sweden, where the «automatic balancing mechanism» in addition regulates the pace of indexation of benefits and the valorization of past contributions. They are also present in the form of various «sustainability factors» in different «point» schemes (such as those in Germany and France, and outside Europe in Canada or Japan). Some countries, including Denmark, France, Greece and Italy, have linked future increases in the pensionable age to future changes in life expectancy.

Most of these automatic mechanisms lead ultimately to downward adjustments of benefit levels to ensure financial sustainability. In only two OECD countries (Canada and Germany) are there mechanisms that may result in an increase of the effective contribution rate (Di Addio and Whitehouse, 2012). Apart from minimum pension guarantees – where they exist – there are no similar automatic mechanisms which would adjust the system to ensure that benefits are adequate. Even automatic adjustments of benefits in payment to price changes are reduced or totally eliminated.

These automatic mechanisms focus solely on the objective of ensuring the long-term financial sustainability of pension systems, while at the same time trying to sidestep open policy debates and social dialogue, which are seen as obstacles preventing timely adoption of necessary policy changes. The consequences of this approach are very severe, as the absence of any corresponding automatic mechanisms to secure desired levels of adequacy undermines the necessary balance between adequacy and sustainability concerns. In addition, in the short term some of these mechanisms cause pro-cyclical change in the amounts of benefits paid. Joseph Stiglitz drew attention to this phenomenon in 2009: «When the economy gets weaker, spending on social protection and unemployment schemes should automatically go up, helping to stabilize the economy. However, … one of the sad facts of the so-called reforms in recent decades is that we have been weakening these important automatic stabilizers. The extent of progressivity in tax systems has been lowered, and we have moved from defined benefit systems to defined contribution retirement systems, again weakening the automatic stabilizers of the economy and in some cases converting them into automatic destabilizers» (Stiglitz, 2009, pp. 4–5).

Box 6
Re-reforms and «un-privatizations» of pension systems in Latin America and Central and Eastern Europe

Between 1981 and 2008, 11 Latin American countries completely or partially privatized their public pay-as-you-go pension systems. Such reforms also spread at the end of the 1990s and the beginning of the new millennium in most of the countries of Central and Eastern Europe, where a proportion of social security contributions (in some countries, such as Hungary, Poland and Slovakia, up to one-third) were channelled out of public social security pensions into mandatory, privately managed individual accounts. However, during the past few years these privatizations have come to a halt, and in some countries have been reversed, while public provision was reintroduced or strengthened.

In Chile, where the «new paradigm» was introduced as early as 1981, enough time elapsed to show that the new system not only did not enhance coverage and compliance as expected but was also unable to provide adequate income security in old age, especially to those with low earnings and shorter, broken careers (and in particular to women). Chile was thus also the first country to initiate a re-reform. In 2008 the existing mandatory, privately managed fully funded scheme was complemented by two new public schemes: a basic universal pension for the 60 per cent of the population on lower incomes without pension provision (Pensión Básica Solidaria, PBS) and, alternatively, a government-funded supplement to those with very low pensions (Aporte Previsional Solidario, APS). Moreover, President Bachelet is creating a Public AFP (pension fund). To reduce the administration costs of the private pension tier, public supervision was strengthened and greater competition among pension fund administrators was encouraged.

Other countries in the region have also implemented substantial re-reforms of their pension systems: Argentina in 2008, the Plurinational State of Bolivia in 2010 and Uruguay in 2013. While the first two countries completely eliminated the private pillar, Uruguay, like Chile, retained it, but improved supervision and strengthened the public pillar. The main objectives of all these reforms are to improve coverage and adequacy by expanding (Argentina), universalizing (Plurinational State of Bolivia) or introducing (Chile) non-contributory schemes.

One of the aspects of the re-reforms was to scale down the size of mandatory individual account schemes. This scaling down has two main objectives: first, to make pensions more secure again, and, second, to ease the pressure on the public finances from the need to fill the gap in funding for public provision after a proportion of contributions was channelled into private funds.

Full or partial renationalizations of assets accumulated in mandatory private pension schemes took place in Argentina and the Plurinational State of Bolivia in Latin America, and elsewhere in Hungary, Kazakhstan and Poland. A number of countries (including Lithuania, Poland, the Russian Federation, Slovakia and, for some categories of workers, Uruguay) made the privately managed sector voluntary, allowing people to opt out and go back to public provision. During the years of the crisis, most countries with mandatory private pension schemes in Europe either temporarily or permanently reduced or froze the stream of contributions allocated to private pension funds, keeping them for the public system, which was in most cases in significant deficit.

While the Chilean re-reform was clearly done with the objective of building a floor of protection so that everybody on reaching old age will have a guarantee of at least minimum income security (an objective that also played a strong role in the Plurinational State of Bolivia), other countries, in particular those of Central and Eastern Europe, were to a large extent motivated by public finance concerns, with a view to reducing budgetary deficits and public debt. In countries such as Poland, Hungary and Slovakia, privatization of social security pensions has been adding about 1.5 per cent of GDP every year to national deficits. As private pension funds invested most of their assets in bonds issued by governments to cover – among other things – deficits caused by channelling contributions to private pension funds, one can understand the radical decisions taken by some governments to stop this circular flow of money which seemed to benefit only the incomes of private pension administrators. The Polish Government, for example, not only cut contributions to the funded tier from 7.3 per cent to 2.9 per cent of wages and made participation voluntary (and required current members to reconfirm they want to continue rather than be transferred, with their assets, to the public tier), but in 2014 is transferring all assets kept in government bonds to a social insurance institution and banning any further investments by the remaining funded tier.

Sources: Based on Mesa-Lago, 2012, 2014; Hirose, 2011; Calvo, Bertranou and Bertranou, 2010; ILO, 2010; Bertranou et al., 2012.

7. Fiscal consolidation: implications for the social protection of older persons

Fiscal consolidation [1] policies adopted from 2010 onwards have affected older persons around the world, and may further constrain the policy space for pension policy in the future. According to IMF fiscal projections, as many as 122 countries are contracting public expenditures in terms of GDP in 2014, expected to increase to 125 countries in 2015. The latest IMF forecast suggests that governments will continue on this contractionary trend at least through 2016 (ILO, 2014a).

A review of 314 IMF country reports in 174 countries published between January 2010 and February 2013 (Ortiz and Cummins, 2013) indicates that pension reforms aimed at reducing the costs of pension systems constitute one of the six main policy options that governments are considering with a view to curtail government expenditures (table 2; see also table 3). Older persons are also affected by other policy options that relate strongly to the social protection of populations: phasing out or eliminating subsidies; cutting or capping wage bills; increasing taxes on consumption; rationalizing and more narrowly targeting social assistance and other social protection benefits; and introducing reforms to health-care systems aimed at cost containment. These fiscal consolidation strategies are not limited to Europe, and, in fact, are prevalent in developing countries. Many governments are also considering revenue-side measures that can have adverse impacts on vulnerable populations, mainly the introduction or extension of consumption taxes such as VAT, on basic products that are disproportionately consumed by poor households. All of the different adjustment approaches pose potentially serious consequences for vulnerable populations.

Table 2. Main adjustment measures by region, 2010–13 (number of countries)

	Eliminating subsidies	Wage bill cuts/caps	Increasing consumption taxes	Pension reforms	Rationalizing and targeting social ssistance	Health reforms
East Asia and the Pacific	12	13	8	4	9	0
Eastern Europe and Central Asia	9	15	13	16	15	9
Latin America and the Caribbean	11	14	13	12	11	0
Middle East and North Africa	9	7	7	5	5	3
South Asia	6	4	4	1	4	0
Sub-Saharan Africa	31	22	18	9	11	0
Developing countries	78	75	63	47	55	12
High-income countries	22	23	31	39	25	25
All countries	**100**	**98**	**94**	**86**	**80**	**37**

Source: Ortiz and Cummins, 2013, based on IMF country reports (Jan. 2010 to Feb. 2013).

Pension reforms affect current and future generations of older persons. Approximately 86 governments in 47 developing and 39 high-income countries have been considering a variety of changes to their contributory pension systems, by means such as making eligibility conditions stricter or raising the statutory pensionable age, so that people have to work longer

[1] In this policy paper, «fiscal consolidation» refers to the wide array of adjustment measures adopted to reduce government deficits and debt accumulation. Fiscal consolidation policies are often referred to as austerity policies.

to receive a full benefit, lowering benefit replacement rates, or eliminating minimum pension guarantees. Another 37 countries are also discussing reforming their health-care systems with a focus on cost containment, generally by increasing fees and co-payments made by patients along with cost-saving measures in public health centres. These adjustment measures have immediate negative effects on the poor, increase poverty risks for others, and may lead to the effective exclusion of many from the receipt of benefits or critical assistance at a time when their incomes are decreasing and their social needs are greatest.

Contrary to public perception, fiscal consolidation measures are not limited to Europe; in fact, most of the adjustment measures summarized here feature most prominently in developing countries, particularly subsidy reduction, wage bill cuts/caps, and more and more «rationalization» and targeting of existing social protection programmes. The main risk of these expenditure-contracting measures is that, when taken without due recognition of their negative consequences, they result in often large vulnerable groups being excluded from receiving benefits or critical assistance.

Table 3. Selected fiscal consolidation measures recently adopted or under discussion in high-income countries

Country	Measures adopted or under discussion
Denmark	Freeze in several social benefits, reduction of duration of unemployment benefits, introduction of a ceiling on family benefits
Estonia	Increases in VAT (to 20 per cent) and excise taxes, decreases in social benefits (health, pensions), operating spending cuts, (temporary) adjustment in second pillar pension contributions, land sales, discretionary spending cuts
France	Cuts in public pensions, health care and public administration; increase of retirement age (from 60 years to 62 years by 2018); increased taxes on capital; increase in top income tax rate by 1 percentage point; plans to increase required contribution record to receive a full pension (de facto increasing further the retirement age for future generations)
Germany	Additional taxes, cuts in spending on social security and labour market policies, adjustments to unemployment insurance provisions, cuts in military and administrative expenditure
Greece	10 per cent reduction in general government expenditure on salaries and allowances, public sector recruitment freeze, drastic structural reform to social protection system and drastic reduction in the number of the public bodies/entities linked to local authorities
Hungary	Cuts to the public sector (reduction of wages, elimination of certain benefits), six-year tax for financial institutions, increase in VAT to 27 per cent, reduction of bureaucracy for investors, ban on foreign exchange mortgages and partial reversal of pension reform
Ireland	Tax increases, spending cuts (public sector wages, social welfare benefits)
Italy	Public sector hiring freeze and public sector wage cuts, curtailments in health-care spending, reduction in transfers from central to regional and local governments, drastic adjustments to public pension system
Latvia	Increase in VAT from 18 to 21 per cent, introduction of capital income tax, increase of personal income flat tax rate by 3 percentage points and adjustments to public pension system
Portugal	Reduction in public sector pay and hiring, increase in VAT to 23 per cent, taxes on high income earners and drastic adjustments to public pensions
Romania	25 per cent reduction in public sector wages, 15 per cent reduction in pensions and unemployment benefits, other adjustments to social protection system, increase in VAT from 19 to 24 per cent
Spain	Cuts in public sector jobs and pay, introduction of new income tax, increase in VAT to 21 per cent, cuts in public pension provision including the suspension of pension indexing to inflation
United Kingdom	Abolition of child trust fund, cuts in employment programmes, civil service recruitment freeze, increase in VAT from 17.5 to 20 per cent.
United States	Freeze of non-security discretionary funding for three years by cutting/reducing 120 programmes deemed ineffective, public sector pay freeze, reduction in duration of unemployment insurance, restrictions to food assistance system, introduction of a national health insurance programme.

Sources: Based on ILO, EU and IILS, 2011, and national sources.

Ill-designed fiscal consolidation measures threaten not only the human right to social security, but also the rights to food, health, education, and other essential goods and services (Sepúlveda, 2012; UN, 2012). In many contexts, fiscal consolidation policies are driven by a cost-saving logic, and their negative social impacts on women, children, older persons, the unemployed, migrants or persons with disabilities, are viewed as unavoidable collateral damage in the quest for fiscal balances and debt service (CESR, 2012). The UN High Commissioner for Human Rights has warned that «austerity measures endanger social protection schemes, including pensions, thereby dramatically affecting the enjoyment of the rights to social security and to an adequate standard of living» (OHCHR, 2013, para. 36), particularly for vulnerable and marginalized groups, pointing to States' positive obligation to ensure adequate financial regulation, as necessary to safeguard human rights, as well as the obligation to ensure the satisfaction, at the very least, of minimum essential levels of all economic, social and cultural rights, including the right to social security (OHCHR, 2013, esp. paras 36–71). Social protection has frequently been targeted for expenditure reductions or freezes, in particular in the areas of unemployment benefits, health care, pensions and social assistance (see table 3). In addition to these measures, some governments have had to look at available sources of funding to finance bailouts of financial institutions in trouble. The use of national pension funds, either through explicit loans and investment decisions or through non-explicit loan guarantees (see box 7), is cause for concern, as such funds are subject to rigorous performance objectives and targets as well as strict governance rules which now appear to be being sidestepped. Such pension assets usually represent the accumulated contributions of workers and employers towards guaranteeing their social security in old age, a demand ever more pressing as these societies age.

Box 7
Using sovereign pension reserve funds to fund bailouts

Sovereign pension reserve funds, normally established to support governments in funding future pension liabilities by complementing the accumulated funds from employers' and workers' contributions, have been tapped to a substantial extent during the course of the global crisis to help ease the strain on national public finances. In some cases they have been used them to finance interventions directly; in others, to support specific economic sectors facing difficulties or to guarantee loans.

For example, the Irish National Pension Reserve Fund was used to recapitalize the Irish banking system as one of the solicited national contributions under the economic adjustment programme for Ireland. Another example is the Australian Future Fund, which received its last financial allocation from the government in 2008, as a result of which its asset level is now considered to fall below its target level as determined by Australia's Government Actuary. The New Zealand Superannuation Fund, meanwhile, has increased its exposure to New Zealand's domestic economy in response to the government's advice to consider attractive investment opportunities in New Zealand. Here too, the government reduced the transfer of funds from the government budget to the Fund in 2009/10 and suspended it in 2010/11; it is scheduled to resume in 2020/21.

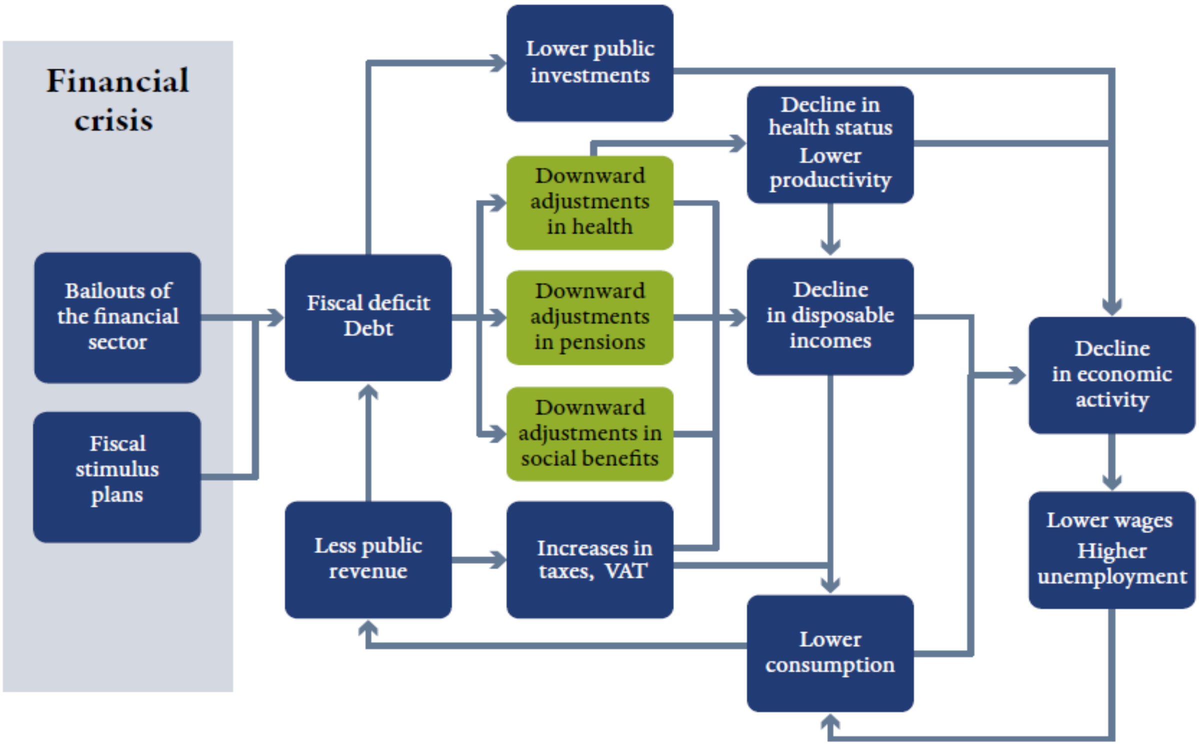
Source: ILO, 2011; Casey, 2014; national sources.

In 2012, 123 million people in the then 27 Member States of the European Union, representing 24 per cent of the population, were at risk of poverty or social exclusion, compared to 116 million in 2008, and as many as 800,000 more children than in 2008 were living in poverty. These figures raised alarm across Europe. Some estimates foresee an additional 15–25 million people facing the prospect of living in poverty by 2025 if fiscal consolidation continues (Oxfam, 2013). Higher poverty and inequality are the results not only of the severity of the global recession, but also of specific policy decisions curtailing social transfers and limiting access to quality public services. The achievements of the European social model, which dramatically reduced poverty and promoted prosperity in the period following the Second World War, have been eroded during and since the crisis by a series of adjustment reforms that have led to a resurgence of poverty in Europe and a loss of prosperity for the middle classes. The long-accepted concept of universal access to decent living conditions for all citizens has been threatened by a widening gulf between more narrowly targeted programmes for those at the lower levels of the income distribution and a stronger emphasis on individual savings for the middle and upper income groups. This fragmentation of social security systems limits the potential for a collective pooling of risk, erodes social solidarity, limits the responsibility of the State to the care of only the extremely poor, and changes the terms of the social contract that has been at the very basis of the European social model. The weakening of collective bargaining and social dialogue, along with the deregulation and «flexibilization» of labour markets, has further compounded this erosion (ILO, 2013; IILS, 2012; Vaughan-Whitehead, 2013).

In some European countries, courts have reviewed the constitutional validity of fiscal consolidation measures. In 2013, the Portuguese constitutional court ruled that four fiscal consolidation measures in the budget, mainly affecting civil servants and pensioners, were unlawful and in breach of the country's constitution. In Latvia, the 2010 budget proposed new spending cuts and tax increases, including a 10 per cent cut in pensions and a 70 per cent decrease for working pensioners; the constitutional court ruled that the pension cuts were unconstitutional on the grounds that they violated the right to social security, and the cuts had to be reversed. In Romania, 15 per cent pension cuts proposed in May 2010 were also declared unconstitutional; although pensions partly funded by worker contributions are constitutionally protected, the Government had circumvented this protection on the grounds of a separate constitutional article allowing the temporary limitation of certain rights in order to defend national security (UNDP and RCPAR, 2011; OHCHR, 2013). More recently, the European Parliament has launched an inquiry into the democratic legitimacy of adjustment reforms and their social impacts in Ireland, Cyprus, Spain, Slovenia, Greece, Portugal and Italy (European Parliament, 2014a; European Parliament, 2014b).

Overall, the deployment of vast public resources to rescue private institutions considered «too big to fail» and, to a lesser degree, to fund fiscal stimulus plans, caused sovereign debt to increase, forced taxpayers to absorb the losses and, ultimately, hindered economic growth (figure 17). Many governments have curtailed government consumption and investment and also reduced social benefits, thus creating a vicious circle: reductions in infrastructure investment and public sector wages, as well as cuts in social security, further depressed aggregate demand in the economy, in consequence reducing the demand for labour, and thus in turn increasing unemployment, reducing revenues from income taxation and narrowing the available fiscal envelope, thereby adding pressure to further reduce social transfers. The cost of adjustment has been passed on to populations, who have now been attempting to cope with fewer jobs, lower income and reduced access to public goods and services for more than five years.

Figure 17. The social and economic risks of fiscal consolidation



Source: ILO.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43680.

8. Ensuring income security for older persons: The continuing challenge

Today, the majority of the world's older persons live in developing countries, where retirement is a privilege of public and private sector workers who are fortunate enough to work in the formal economy. Globally, the broad majority of older persons do not benefit from publicly provided minimum income guarantees, have to work as long as they are physically able to for their survival, and have to rely on kinship and charity which are often insufficient to provide even basic income security. This situation stands in sharp contrast with the global social contract embodied in human rights instruments and international labour standards, under which everyone has a right to at least minimum income security in old age.

Fortunately, attitudes are changing and are being followed by policy actions: more and more countries across the world are seeking to expand their contributory pensions to those who are not currently covered but potentially have sufficient contributory capacity to participate. Many countries are also expanding non-contributory provisions in the form of so-called «social pensions», available either universally to all who reach a certain age threshold or to those who have no or insufficient pension or other income, which provide at least a modest regular income to older persons. While such non-contributory pensions play an indispensable role in ensuring at least a basic level of income security to older persons, benefit levels tend to be modest. Responding to the income security needs of older persons, many national pension systems therefore combine non-contributory and contributory pensions to ensure wide population coverage, adequate pension levels and a sustainable financial basis.

There are of course questions to be addressed relating to the balance between the adequacy of benefits and their affordability, and to the long-term financial and fiscal sustainability of pension schemes. Establishing a pension system is a long-term commitment, and long-term balances between future benefit costs and available means of financing have to be regularly monitored (as, indeed, has been explicitly required from the outset by international labour standards). If people live longer but pensionable age is not proportionally adjusted (that is, if the duration of retirement and of the period during which pensions are received increases relative to the duration of economic activity and of contributory period), the costs of pensions will unavoidably increase unless benefit levels are cut.

Affordability depends on the existence of policy space for the objective of guaranteeing income security in old age: if such space exists (that is, if there is a political willingness to implement such guarantees), the way is usually open to create the necessary fiscal space as well (after assessing the opportunity costs of allocating resources to this and not to other ends). However, support for pension financing, the ensuing policy choices, and the corresponding fiscal space may erode over time if coverage and benefits cease to be perceived as adequate and just, or if governance and delivery fail.

It is often argued that social protection is not affordable or that government expenditure cuts are inevitable during adjustment periods. But there are alternatives, even in the poorest countries. There is national capacity to fund social protection in virtually all countries. There are a variety of options, supported by policy statements of both international financial institutions and the United Nations. The various options include, but are not limited to:

- Re-allocating public expenditures, e.g. Mozambique used savings from a phased-out fuel subsidy to fund its social protection floor, Costa Rica and Mauritius converted military into social spending.

- Increasing tax revenues, e.g. Mongolia is financing a universal child benefit from a tax on copper exports, Bolivia funds a universal old age pension out of a tax on gas exploitation, Brazil and China expanded rural pensions by increasing resorting to general taxation.

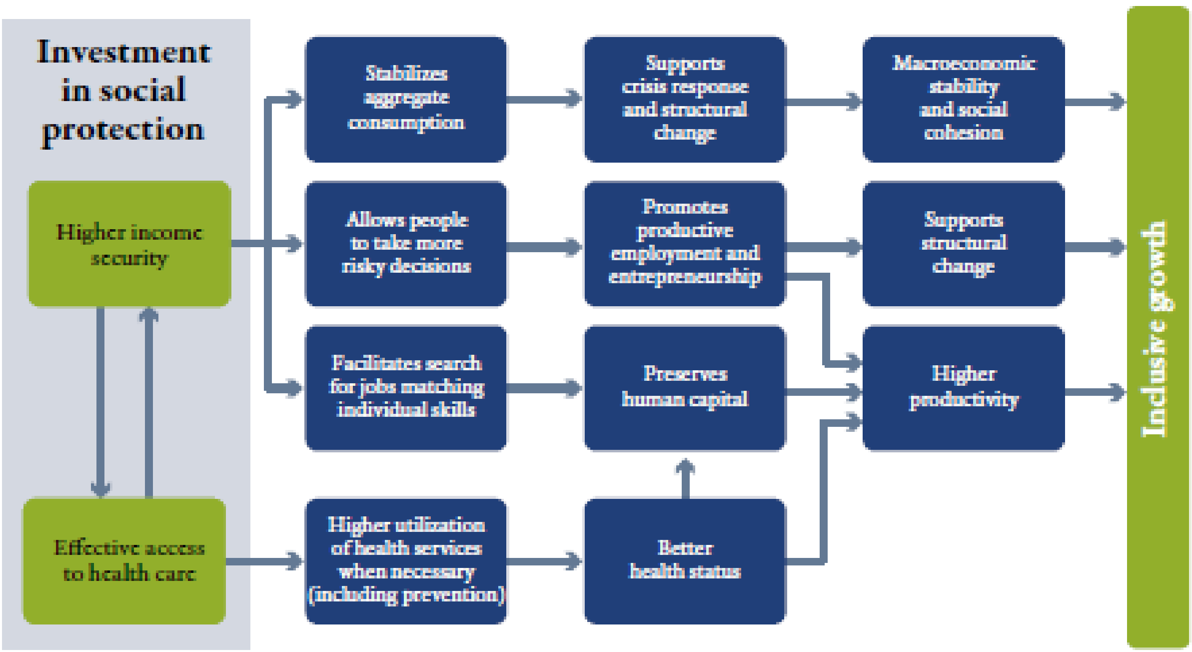
- Reductions of debt or debt servicing, e.g. Ecuador, Iceland, Costa Rica, Argentina, and Botswana.

- Adopting a more accommodative macroeconomic framework and fighting illicit financial flows, which amount to more than ten times the total aid received by developing countries.

- Increasing social security contributions/revenues, e.g. Brazil, China, Lesotho, Namibia, South Africa, and Thailand (ILO 2014a; Ortiz and Cummins 2012; Duran-Valverde and Pacheco 2012).

In many middle-income countries, the dominant trend of recent years has been that of an expansion of social protection coverage. The experience of crises of the late 1990s in Asia and Latin America as well as the current ongoing crisis, prompted many countries to reconsider their development models. The new policies recognize a more active role of the State in fostering social and economic development and strengthening domestic demand. In particular, the current crisis has triggered a shift in the way developing countries see the relationship between growth and social protection. When emerging economies found demand for their exports falling, policy-makers started questioning unsustainable export-led growth models and began moving instead towards recovery strategies centred on building up domestic consumption and internal markets. One way to raise household income and thereby domestic consumption is through improved social protection systems. Adequate social protection also enhances productivity and human development (figure 18).

Figure 18. Positive impacts of the extension of social protection on inclusive growth



Source ILO, 2014a.

Social protection policies have proven effective in reducing poverty and inequalities. They facilitate access to health and education, promote decent work and gender equality and contribute to strengthening people's rights and dignity. The evidence presented in this paper demonstrates that social protection does not only enhance older persons' material well-being through pensions and effective access to health care, but has a much wider impact. Social protection also contributes to reducing vulnerability to exclusion, marginalization and discrimination, and can enable older persons to participate more fully in the lives of their families, communities and societies.

Social protection systems contribute to results under several MDGs, accelerating advancements in education and achieving better health and more equitable gender outcomes. Social protection also has the potential to shield people from multiple risks and stresses associated with climate change and degraded ecosystems and to help them cope with structural transitions to more sustainable development patterns.

Last, but not least, social protection contributes indispensably to political and social stability. Well-designed social protection systems, and in particular social protection floors defined and developed in line with ILO Recommendation No. 202, can strengthen social contracts, enhance social inclusion and contribute to more equitable societies.

As the global community debates a new set of development goals intended to bring about greater, more inclusive and sustainable development, it is clear that the post-2015 agenda will require an explicit call to ensure adequate social protection for all, including for older persons.

Bibliography

Behrendt, C.; Woodall, J. Forthcoming. «Pensions and other social security income transfer systems», in J. Berg (ed.): *Labour market institutions and inequality: Building just societies in the 21st century* (Cheltenham, Edward Elgar).

Bertranou, F.; Cetrángolo, O.; Grushka, C.; Casanova, L. 2012. Beyond the privatization and re-nationalisation of the Argentine pension system: Coverage, fragmentation, and sustainability, Social Science Research Network Working Paper, Nov. Available at: http://ssrn.com/abstract=2191202 [16 Apr. 2014].

Calvo, E.; Bertranou, F.; Bertranou, E. 2010. «Are old-age pension system reforms moving away from individual retirement accounts in Latin America?», in *Journal of Social Policy*, Vol. 39, No. 2, pp. 223–234.

Casey, B.H. 2014. «From pension funds to piggy banks: (Perverse) consequences of the Stability and Growth Pact since the crisis», in *International Social Security Review*, Vol. 67, No. 1, pp. 27–48.

CESR (Center for Economic and Social Rights). 2012. *Fiscal fallacies: Eight myths about the age of austerity and human rights responses* (New York).

Di Addio, A. C. and Whitehouse, E., 2012. Towards financial sustainability of pension systems: the role of automatic adjustment mechanisms in OECD and EU countries, Beiträge zur sozialen Sicherheit - Forschungsbericht No. 8/12 (Berne: Swiss Federal Office for Social Insurance).

Durán-Valverde, F. Pacheco, J.F. 2012. Fiscal space and the extension of social protection: Lessons learnt from developing countries. Extension of Social Security ESS Paper No. 33 (Geneva, ILO). Available at: http://www.ilo.org/gimi/gess/RessFileDownload.do?ressourceId=34168 [16 Apr. 2014].

Eurofound (European Foundation for the Improvement of Living and Working Conditions). 2013. *Social partners' involvement in pension reform in the EU* (Dublin). Available at: http://www.eurofound.europa.eu/docs/eiro/tn1304032s/tn1304032s.pdf [16 Apr. 2014].

European Commission. 2012a. *The 2012 ageing report: Economic and budgetary projections for the 27 EU Member States (2010–2060)* (Brussels). Available at: http://ec.europa.eu/economy_finance/publications/european_economy/2012/2012-ageing-report_en.htm [16 Apr. 2014].

European Commission. 2012b. *Pension adequacy in the European Union 2010–2050* (Brussels). Available at: http://ec.europa.eu/social/BlobServlet?docId=7805&langId=en [16 Apr. 2014].

European Parliament. 2014a. «Inquiry: how Parliament evaluated the impact of Troika measures», in *European Parliament News*, 13 Jan. (Strasbourg). Available at: http://www.europarl.europa.eu/news/en/news-room/content/20140110STO32308/html/Inquiryhow-Parliament-evaluated-the-impact-of-Troika-measures [16 Apr. 2014].

European Parliament. 2014b. «Parliamentarians call for more legitimacy in economic policymaking in the EU», in *European Parliament News*, 23 Jan. (Strasbourg). Available at: http://www.europarl.europa.eu/news/en/news-room/content/20140122STO33435/html/Parliamentarians-call-for-more-legitimacy-in-economic-policy-making-in-the-EU [16 Apr. 2014].

Ghellab, Y.; Varela, N.; Woodall, J. 2011. «Social dialogue and social security governance: A topical ILO perspective», in *International Social Security Review*, Vol. 64, No. 4, pp. 39–56.

Hagemejer, K. 2005. «Sustainable, safe and adequate pensions in the ageing society: Policy dilemmas», in *Polityka Społeczna*, Vol. 1, No. 1, pp. 11–17. Available at: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=32290 [16 Apr. 2014].

Hagemejer, K.; Scholz, W. 2004. «Nachhaltig, sicher und angemessen? Die Reformstrategie der Weltbank und die Rentenreformen in Polen, Ungarn, Tschechien und anderen osteuroäischen Ländern», in *Deutsche Rentenversicherung*, Nos 11–12, pp. 778–789.

HelpAge International. 2013. *Global AgeWatch Index 2013: Insight report* (London). Available at: http://www.helpage.org/global-agewatch/ [16 Apr. 2014].

HelpAge International. 2014. *Home care for older people: The experience of ASEAN countries* (London). Available at: http://www.eldis.org/go/home&id=66957&type=Document#.Uz8FHq15PSk [16 Apr. 2014].

Hirose, K. (ed.). 2011. *Pension reform in Central and Eastern Europe in times of crisis, austerity and beyond* (Budapest, ILO Regional Office for Central and Eastern Europe).

IILS. 2012. *World of Work Report 2012: Better jobs for a better economy* (Geneva). Available at: http://www.ilo.org/global/research/global-reports/world-of-work/WCMS_179453/lang--nl/index.htm [16 Apr. 2014].

ILO. 2010. ILO contribution to the pension reform in Chile (Santiago de Chile).

ILO. 2011. *Social security for social justice and a fair globalization: Recurrent discussion on social protection (social security) under the ILO Declaration on Social Justice for a Fair Globalization, 2011*, Report VI, International Labour Conference, 100th Session, Geneva, 2011 (Geneva). Available at: http://ilo.org/ilc/ILCSessions/100thSession/on-the-agenda/social-protection/lang--en/index.htm [16 Apr. 2014].

ILO. 2012a. *Social Security for All: Building social protection floors and comprehensive social security systems*. The strategy of the International Labour Organization (Geneva: International Labour Office), Available at: http://www.socialsecurityextension.org/gimi/gess/RessFileDownload.do?ressourceId=34188.

ILO. 2012b. *Global Employment Trends for Women 2012* (Geneva). Available at: http://www.ilo.org/global/research/global-reports/global-employment-trends/WCMS_195447/lang--en/index.htm [16 Apr. 2014].

ILO. 2013. *Global Wage Report 2012/13: Wages and equitable growth* (Geneva). Available at: http://www.ilo.org/global/research/global-reports/global-wage-report/2012/WCMS_194843/lang--de/index.htm [16 Apr. 2014].

ILO, 2014a. *World Social Protection Report 2014/15: Building economic recovery, inclusive development and social justice* (Geneva: International Labour Office), Available at: http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_245201.pdf.

ILO, 2014b. *Universal health protection: progress to date and the way forward.* Social Protection Policy Papers No. 10 (Geneva: International Labour Office). Available at: http://www.ilo.org/secsoc/information-resources/publications-and-tools/policy-papers/WCMS_305947/lang--en/index.htm.

Mesa-Lago, C. 2012. «Re-reforms of privatized pension systems in the world: A comparative study of Chile, Argentina, Bolivia and Hungary», in *Zeitschrift für ausländisches und internationales Arbeits- und Sozialrecht*, Vol. 26, No. 3, pp. 189-314.

Mesa-Lago, C., 2014: Reversing pension privatization: The experience of Argentina, Bolivia, Chile and Hungary, ESS Extension of Social Security Paper No. 44 (Geneva: International Labour Office). Available at: http://www.social-protection.org/gimi/gess/RessourcePDF.action?ressource.ressourceId=43277.

OECD. 2012. *Pensions Outlook 2012* (Paris). Available at: http://www.oecd.org/finance/private-pensions/oecdpensionsoutlook2012.htm [20 Apr. 2014].

OECD. 2013. *Pensions at a Glance 2013: Retirement-income systems in OECD and G20 countries* (Paris). Available at: http://www.oecd.org/pensions/pensionsataglance.htm [20 Apr. 2014].

OHCHR. 2013. *Report on austerity measures and economic and social rights* (Geneva: United Nations High Commissioner for Human Rights). Available at: http://www.ohchr.org/Documents/Issues/Development/RightsCrisis/E-2013-82_en.pdf.

Ortiz, I.; Cummins, M. (eds). 2012. *A recovery for all: Rethinking socio-economic policies for children and poor households* (New York, UNICEF, Division of Policy and Practice).

Ortiz, I.; Cummins, M. 2013. *The age of austerity:* A *review of public expenditures and adjustment measures in 181 countries*, Working Paper (New York and Geneva, Initiative for Policy Dialogue and the South Centre). Available at: http://policydialogue.org/files/publications/Age_of_Austerity_Ortiz_and_Cummins.pdf [20 Apr. 2014].

Oxfam. 2013. A *cautionary tale: The true cost of austerity and inequality in Europe*, Briefing Paper (London). Available at: http://policy-practice.oxfam.org.uk/publications/acautionary-tale-the-true-cost-of-austerity-and-inequality-in-europe-301384 [20 Apr. 2014].

Razavi, S.; Arza, C.; Braunstein, E.; Cook, S.; Goulding, K. 2012. *Gendered impacts of globalization: Employment and social protection*, Gender and Development Paper No. 16 (Geneva, United Nations Research Institute for Social Development). Available at: http://www.unrisd.org/80256B3C005BCCF9/search/6E16D1DC33F5D82BC12579D000478859?OpenDocument [20 Apr. 2014].

Reynaud, E. (ed.). 2000. *Social dialogue and pension reform* (Geneva, ILO).

Ringen, S.; Ngok, K. 2013. *What kind of welfare state is emerging in China?*, UNRISD Working Paper No. 2013-2 (Geneva, United Nations Research Institute for Social Development). Available at: http://www.unrisd.org/80256B3C005BCCF9/search/28BCE0F59BDD3738C1257BE30053EBAC?OpenDocument [20 Apr. 2014].

Sarfati, H.; Ghellab, Y. 2012. *The political economy of pension reforms in times of global crisis: State unilateralism or social dialogue?*, Working Paper No. 37 (Geneva, ILO). Available at: http://www.ilo.org/ifpdial/information-resources/publications/WCMS_176346/lang--en/index.htm [20 Apr. 2014].

Scheil-Adlung, X.; Bonan, J. 2012. *Can the European elderly afford the financial burden of health and long-term care? Assessing impacts and policy implications*, Extension of Social Security ESS Paper No. 31 (Geneva, ILO). Available at: http://www.ilo.org/gimi/gess/ShowRessource.action?ressource.ressourceId=30228 [20 Apr. 2014].

Sepúlveda, M. 2012. *The human rights based approach to recovery from the global economic and financial crises, with a focus on those living in poverty*, Report of the Independent Expert on the Question of Human Rights and Extreme Poverty, Magdalena Sepúlveda Carmona, Human Rights Council (A/HRC/17/34). Available at: http://www2.ohchr.org/english/bodies/hrcouncil/docs/17session/A-HRC-17-34.pdf [20 Apr. 2014].

SSA (Social Security Administration of the United States); ISSA (International Social Security Association). 2012. *Social security programs throughout the world: Europe, 2012* (Washington, DC and Geneva). Available at: http://www.ssa.gov/policy/docs/progdesc/ssptw/2012-2013/europe/ [20 Apr. 2014].

SSA (Social Security Administration of the United States); ISSA (International Social Security Association). 2013a. *Social security programs throughout the world: Asia and Pacific, 2012* (Washington, DC and Geneva). Available at: http://www.ssa.gov/policy/docs/progdesc/ssptw/2012-2013/asia/ [20 Apr. 2014].

SSA (Social Security Administration of the United States); ISSA (International Social Security Association). 2013b. *Social security programs throughout the World: Africa, 2013* (Washington, DC and Geneva). Available at: http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2012-2013/africa/ [20 Apr. 2014].

SSA (Social Security Administration of the United States); ISSA (International Social Security Association). 2014. *Social security programs throughout the world: The Americas, 2011* (Washington, DC and Geneva). Available at: http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2010-2011/americas/ [20 Apr. 2014].

Stiglitz, J. 2009. «The global crisis, social protection and jobs», in *International Labour Review*, Vol. 148, Nos 1–2, pp. 1–13. Available at: http://dx.doi.org/10.1111/j.1564-913X.2009.00046.x [20 Apr. 2014].

UN. 2008. *General comment No. 19: The right to social security (Art. 9).* Doc. E/C.12/GC/19 (Geneva, United Nations Economic and Social Council, Committee on Economic, Social and Cultural Rights). Available at: http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=E%2fC.12%2fGC%2f19&Lang=en [20 Apr. 2014].

UN. 2012. Guiding principles on extreme poverty and human rights, submitted by the Special Rapporteur on extreme poverty and human rights, Magdalena Sepúlveda Carmona (New York). Available at: http://www.ohchr.org/Documents/Issues/Poverty/A-HRC-21-39_en.pdf, http://www.ohchr.org/Documents/Publications/OHCHR_ExtremePovertyandHumanRights_EN.pdf.

UN. 2013. *Economic and social survey of Asia and the Pacific 2013: Forward-looking macroeconomic policies for inclusive and sustainable development* (Bangkok, UN Economic and Social Commission for Asia and the Pacific). Available at: http://www.unescap.org/publications/survey/surveys/survey2013.pdf [20 Apr. 2014].

UNDP; RCPAR (Regional Centre for Public Administration Reform). 2011. *Economic crisis responses from a governance perspective in Eastern Europe and Central Asia: Regional report* (New York and Bratislava). Available at: http://www.rcpar.org/contents_en.asp?id=475 [20 Apr. 2014].

UNFPA (United Nations Population Fund); HelpAge International. 2012. *Ageing in the twenty-first century:* A *celebration and a challenge* (New York and London). Available at: http://www.helpage.org/resources/ageing-in-the-21st-century-a-celebration-and-achallenge/ [20 Apr. 2014].

UNRISD (United Nations Research Institute for Social Development). 2010. *Combating poverty and inequality: Structural change, social policy and politics* (Geneva). Available at: http://www.unrisd.org/publications/cpi [20 Apr. 2014].

Vaughan-Whitehead, D. 2013. *Public sector shock: The impact of policy retrenchment in Europe* (Geneva and Cheltenham, ILO and Edward Elgar).

Whitehouse, E. 2012. *Adequacy (1): Pension entitlements, replacement rates and pension wealth*, World Bank Pension Indicators and Database Briefing No. 3 (Washington, DC, World Bank). Available at: http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2012/06/30/000426104_20120630145406/Rendered/PDF/703490BRI0P109070036B00PUBLIC00NC03.pdf [20 Apr. 2014].

Woodall, J.; Hagemejer, K. 2009. *How can we maintain pension levels in pay-as-you-go schemes? Maintaining pension levels in PAYG schemes in ageing societies: Rules versus discretion*, International Social Security Association Technical Seminar on Pensions, Paris, 1–2 Oct. 2009. Available at: http://www.ilo.org/secsoc/information-resources/publications-andtools/articles/WCMS_SECSOC_32289/lang--en/index.htm [20 Apr. 2014].

Annex I

Minimum requirements in ILO Social Security Standards: Overview table

ILO social security standards serve as key references, guiding all ILO policy and technical advice in the field of social security. They also give meaning and definition to the content of the right to social security as laid down in international human rights instruments (notably the Universal Declaration of Human Rights, 1948, and the International Covenant on Economic, Social and Cultural Rights, 1966), thereby constituting essential tools for the realization of this right and the effective implementation of a rights-based approach to social protection.

The ILO's normative social security framework consists of eight up-to-date Conventions and Recommendations. The most prominent of these are the Social Security (Minimum Standards) Convention, 1952 (No. 102), and the Social Protection Floors Recommendation, 2012 (No. 202).[1] Convention No. 102 is unique among international standards in regrouping the nine classical social security contingencies (medical care, sickness, unemployment, old age, employment injury, family responsibilities, maternity, invalidity, survivorship) into a single comprehensive and legally binding instrument. It sets qualitative and quantitative benchmarks for each of these contingencies, which together determine the minimum standards of social security protection to be provided by social security schemes with regard, inter alia, to:

- definition of the contingency (what must be covered?)
- persons protected (who must be covered?)
- type and rate of benefits (what should be provided?)
- entitlement conditions, including qualifying period (what should a person do to get the right to a benefit?)
- duration of benefit and waiting period (how long must the benefit be paid/provided for?)

In addition, it establishes common rules of collective organization, financing and management, and lays down principles for good governance, including the general responsibility of the State for the due provision of benefits and proper administration of social security systems, participatory management, guarantee of defined benefits, adjustment of pensions, right of appeal and complaint, collective financing and risk-pooling, and periodical actuarial valuations. Convention No. 102 continues to serve as a yardstick and reference in the gradual development of comprehensive social security coverage at the national level and as a means to prevent the levelling down of social security systems worldwide, as confirmed by the International Labour Conference in 2011 (ILO, 2012a).

[1] Convention No. 102 has been ratified to date by 50 countries, most recently by Brazil (2009), Bulgaria (2008), Honduras (2012), Jordan (2014), Romania (2009) and Uruguay (2010), and provides guidance for all 185 ILO member States. ILO Recommendations are not open for ratification.

Table A.1. Main requirements: ILO social security standards on income security in old age (old-age pensions)

	Convention No. 102 **Minimum standards**	**Convention No. 128**[a] **and Recommendation No. 131**[b] **Higher standards**	**Recommendation No. 202** **Basic protection**
What should be covered?	Survival beyond a prescribed age (65 or higher according to working ability of elderly persons in country)	**C. 128**: Same as C.102; also, the prescribed age should be lower than 65 for persons with occupations deemed arduous or unhealthy **R. 131**: In addition, the prescribed age should be lowered based on social grounds	Basic income security for older persons
Who should be protected?	At least: 50% of all employees; *or* categories of active population (forming not less than 20% of all residents); *or* all residents with means under prescribed threshold	**C. 128**: All employees, including apprentices; *or* categories of economically active population (forming not least 75% of whole economically active population); *or* all residents or all residents with means under prescribed threshold **R.131**: Coverage should be extended to persons whose employment is of casual nature; *or* all economically active persons	All residents of a nationally prescribed age, subject to international obligations
What should be the benefit?	Periodic payments: at least 40% of reference wage; adjustment following substantial changes in general level of earnings and/or cost of living	**C.128**: Periodic payments: at least 45% of reference wage; adjustment following substantial changes in general level of earnings and/or cost of living **R.131:** at least 55% of reference wage; minimum amount of old-age benefit should be fixed by legislation to ensure a minimum standard of living; level of benefit should be increased if beneficiary requires constant help	Benefits in cash or in kind at a level that ensures basic income security, so as to secure effective access to necessary goods and services; prevents or alleviates poverty, vulnerability and social exclusion; and enables life in dignity Levels should be regularly reviewed
What should the benefit duration be?	From the prescribed age to the death of beneficiary	From the prescribed age to the death of beneficiary	From the nationally prescribed age to the death of beneficiary
What conditions can be prescribed for entitlement to a benefit?	30 years of contribution or employment (for contributory schemes) or 20 years of residence (for non-contributory schemes) Entitlement to a reduced benefit after 15 years of contribution or employment	**C.128**: Same as C.102 **R.131:** 20 years of contributions or employment (for contributory schemes) *or* 15 years of residence (for non-contributory schemes) Periods of incapacity due to sickness, accident or maternity, and periods of involuntary unemployment, in respect of which benefit was paid, and compulsory military service, should be assimilated to periods of contribution or employment for calculation of the qualifying period fulfilled	Should be defined at national level and prescribed by law, applying the principles of non-discrimination, responsiveness to special needs and social inclusion, and ensuring the rights and dignity of older persons

a Invalidity, Old-Age and Survivors' Benefits Convention, 1967. b Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967.

Source: ILO, 2014a, Annex Table AIII.4.

Table A.2. Main requirements: ILO social security standards on survivors' benefits

	ILO Convention No. 102 Minimum standards	ILO Convention No. 128 and Recommendation No. 131 Higher standards	ILO Recommendation No. 202 Basic protection
What should be covered?	Widow's or children's loss of support in the event of death of the breadwinner	**C.128**: Widow's or children's loss of support in case of death of breadwinner **R.131**: Same as C.128	Basic income security for those who are unable to earn a sufficient income due to the absence of family support.
Who should be protected?	Wives and children of breadwinners representing at least 50% of all employees; *or* wives and children of members of economically active persons representing at least 20% of all residents; *or* all resident widows and children with means under prescribed threshold	**C.128**: Wives, children and other dependants of employees or apprentices; *or* wives, children and other dependants forming not less than 75% of active persons; *or* all widows, children and other dependants who are residents *or* who are residents *and* whose means are under prescribed threshold. **R.131**: In addition, coverage should progressively be extended to wives and children and other dependants of persons in casual employment or all economically active persons. Also, an invalid and dependent widower should enjoy same entitlements as a widow	At least all residents and children, subject to international obligations
What should the benefit be?	Periodic payment: at least 40% of reference wage Adjustment following substantial changes in general level of earnings and/or cost of living	**C. 128**: At least 45% of reference wage. Rates must be adjusted to cost of living **R. 131**: Benefits should be increased to 55% of reference wage; a minimum survivors' benefit should be fixed to ensure a minimum standard of living	Benefits in cash or in kind should ensure basic income security so as to secure effective access to necessary goods and services at a level that prevents or alleviates poverty, vulnerability and social exclusion and allows life in dignity. Levels should be regularly reviewed
What should the benefit duration be?	Until children reach active age; no limitation for widows	**C.128 and R.131**: Until children reach active age or longer if disabled; no limitation for widows.	As long as the incapacity to earn a sufficient income remains
What conditions can be prescribed for entitlement to a benefit?	15 years of contributions or employment (for contributory or employment based schemes) or 10 years of residence (for non-contributory schemes); entitlement to a reduced benefit after five years of contributions For widows, benefits may be conditional on being incapable of self-support; for children, until 15 years of age or school-leaving age	**C.128:** same as C.102; In addition, possible to require a prescribed age for widow, not higher than that prescribed for old-age benefit. No requirement of age for an invalid widow or a widow caring for a dependent child of deceased. **R.131**: same as **C.128;** Periods of incapacity due to sickness, accident or maternity and periods of involuntary unemployment, in respect of which benefit was paid and compulsory military service, should be assimilated to periods of contribution or employment for calculation of the qualifying period fulfilled.	Should be defined at national level and prescribed by law, applying the principles of non-discrimination, responsiveness to special needs and social inclusion, and ensuring the rights and dignity of people.

Source: ILO, 2014a, Annex Table AIII.9.

Annex II. Statistical tables

The following tables are extracted from the World Social Protection Report 2014/15 (ILO, 2014a). More tables are available in this report, as well as on the following website: http://www.social-protection.org/gimi/gess/ShowTheme.action?th.themeId=3985.

Table B.1. Ratification of ILO social security Conventions, by region

Country	Branch								
	Medical care **C.102** **C.130**	**Sickness** **C.102** **C.130**	**Unemployment** **C.102** **C.168**	**Old age** **C.102** **C.128**	**Employment injury** **C.102** **C.121**	**Family** **C.102**	**Maternity** **C.102** **C.183**	**Invalidity** **C.102** **C.128**	**Survivors** **C.102** **C.128**
Africa									
Benin							C.183 (2012)		
Burkina Faso							C.183 (2013)		
Democratic Republic of the Congo				C.102 (1987)	C.121 (1967)	C.102 (1987)		C.102 (1987)	C.102 (1987)
Guinea					C.121 (1967)				
Libya	C.102 (1975) C.130 (1975)	C.102 (1975) C.130 (1975)	C.102 (1975)	C.102 (1975) C.128 (1975)	C.102 (1975) C.121 (1975)	C.102 (1975)	C.102 (1975)	C.102 (1975) C.128 (1975)	C.102 (1975) C.128 (1975)
Mali							C.183 (2008)		
Morocco							C.183 (2011)		
Mauritania				C.102 (1968)	C.102 (1968)	C.102 (1968)		C.102 (1968)	C.102 (1968)
Niger				C.102 (1966)	C.102 (1966)	C.102 (1966)	C.102 (1966)		
Senegal					C.102 (1962) C.121 (1966)	C.102 (1962)	C.102 (1962)		
Togo (not in force)				C.102 (2013)		C.102 (2013)	C.102 (2013)		C.102 (2013)

Country	Branch								
	Medical care **C.102** **C.130**	**Sickness** **C.102** **C.130**	**Unemployment** **C.102** **C.168**	**Old age** **C.102** **C.128**	**Employment injury** **C.102** **C.121**	**Family** **C.102**	**Maternity** **C.102** **C.183**	**Invalidity** **C.102** **C.128**	**Survivors** **C.102** **C.128**
Americas									
Barbados		C.102 (1972)		C.102 (1972) C.128 (1972)	C.102 (1972)			C.102 (1972) C.128 (1972)	C.102 (1972)
Belize							C.183 (2005)		
Bolivia (Plurinational State of)	C.102 (1977) C.130 (1977)	C.102 (1977) C.130 (1977)		C.102 (1977) C.128 (1977)	C.102 (1977) C.121 (1977)	C.102 (1977)	C.102 (1977) C.183 (1977)	C.102 (1977) C.128 (1977)	C.102 (1977) C.128 (1977)
Brazil	C.102 (2009)	C.102 (2009)	C.102 (2009) C.168 (1993)	C.102 (2009)	C.102 (2009)	C.102 (2009)	C.102 (2009)	C.102 (2009)	C.102 (2009)
Chile					C.121 (1999)				
Costa Rica	C.102 (1972) C.130 (1972)	C.130 (1972)		C.102 (1972)	C.102 (1972)	C.102 (1972)	C.102 (1972)	C.102 (1972)	C.102 (1972)
Cuba							C.183 (2004)		
Ecuador	C.130 (1978)	C.102 (1974) C.130 (1978)		C.102 (1974) C.128 (1978)	C.102 (1974) C.121 (1978)			C.102 (1974) C.128 (1978)	C.102 (1974) C.128 (1978)
Honduras	C.102 (2012)	C.102 (2012)		C.102 (2012)			C.102 (2012)	C.102 (2012)	C.102 (2012)
Mexico	C.102 (1961)	C.102 (1961)		C.102 (1961)	C.102 (1961)		C.102 (1961)	C.102 (1961)	C.102 (1961)
Peru	C.102 (1961)	C.102 (1961)		C.102 (1961)			C.102 (1961)	C.102 (1961)	
Uruguay	C.102 (2010) C.130 (1973)	C.130 (1973)	C.102 (2010)	C.128 (1973)	C.121 (1973)*	C.102 (2010)	C.102 (2010)	C 128 (1973)	C.128 (1973)
Venezuela, Bolivarian Republic of	C.102 (1982) C.130 (1982)	C.102 (1982) C.130 (1982)		C.102 (1982) C.128 (1983)	C.102 (1982) C.121 (1982)		C.102 (1982)	C.102 (1982) C.128 (1983)	C.102 (1982) C.128 (1983)
Middle East									
Israel				C.102 (1955)	C.102 (1955)				C.102 (1955)
Jordan (not in force)				C.102 (2014)	C.102 (2014)			C.102 (2014)	C.102 (2014)

Country	**Branch**								
	Medical care **C.102** **C.130**	**Sickness** **C.102** **C.130**	**Unemployment** **C.102** **C.168**	**Old age** **C.102** **C.128**	**Employment injury** **C.102** **C.121**	**Family** **C.102**	**Maternity** **C.102** **C.183**	**Invalidity** **C.102** **C.128**	**Survivors** **C.102** **C.128**
Asia									
Azerbaijan							C.183 (2010)		
Japan		C.102 (1976)	C.102 (1976)	C.102 (1976)	C.102 (1976) C.121 (1974)*				
Kazakhstan							C.183 (2012)		
Europe									
Albania	C.102 (2006)	C.102 (2006)	C.102 (2006) C.168 (2006)	C.102 (2006)	C.102 (2006)		C.102 (2006) C.183 (2004)	C.102 (2006)	C.102 (2006)
Austria	C.102 (1969)		C.102 (1978)	C.102 (1969) C.128 (1969)		C.102 (1969)	C.102 (1969) C.183 (2004)		
Belarus							C.183 (2004)		
Belgium	C.102 (1959)	C.102 (1959)	C.102 (1959) C.168 (2011)	C.102 (1959)	C.102 (1959) C.121 (1970)	C.102 (1959)	C.102 (1959)	C.102 (1959)	C.102 (1959)
Bosnia and Herzegovina	C.102 (1993)	C.102 (1993)	C.102 (1993)	C.102 (1993)	C.102 (1993) C.121 (1993)		C.102 (1993) C.183 (2012)		C.102 (1993)
Bulgaria	C.102 (2008)	C.102 (2008)		C.102 (2008)	C.102 (2008)	C.102 (2008)	C.102 (2008) C.183 (2001)		C.102 (2008)
Croatia	C.102 (1991)	C.102 (1991)	C.102 (1991)	C.102 (1991)	C.102 (1991) C.121 (1991)		C.102 (1991)		C.102 (1991)
Cyprus		C.102 (1991)	C.102 (1991)	C.102 (1991)	C.102 (1991) C.121 (1966)		C.183 (2005)	C.102 (1991)	C.102 (1991) C.128 (1969)
Czech Republic	C.102 (1993) C.130 (1993)	C.102 (1993) C.130 (1993)		C.102 (1993) C.128 (1993)		C.102 (1993)	C.102 (1993)	C.102 (1993)	C.102 (1993)
Denmark	C.102 (1955) C.130 (1978)	C.130 (1978)	C.102 (1955)	C.102 (1955)	C.102 (1955)			C.102 (1955)	

Country	Branch								
	Medical care **C.102** **C.130**	**Sickness** **C.102** **C.130**	**Unemployment** **C.102** **C.168**	**Old age** **C.102** **C.128**	**Employment injury** **C.102** **C.121**	**Family** **C.102**	**Maternity** **C.102** **C.183**	**Invalidity** **C.102** **C.128**	**Survivors** **C.102** **C.128**
Finland	C.130 (1974)	C.130 (1974)	C.168 (1990)	C.128 (1976)	C.121 (1968)*			C.128 (1976)	C.128 (1976)
France	C.102 (1974)		C.102 (1974)	C.102 (1974)	C.102 (1974)	C.102 (1974)	C.102 (1974)	C.102 (1974)	
Germany	C.102 (1958) C.130 (1974)	C.102 (1958) C.130 (1974)	C.102 (1958)	C.102 (1958) C.128 (1971)	C.102 (1958) C.121 (1972)	C.102 (1958)	C.102 (1958)	C.102 (1958) C.128 (1971)	C.102 (1958) C.128 (1971)
Greece	C.102 (1955)	C.102 (1955)	C.102 (1955)	C.102 (1955)	C.102 (1955)		C.102 (1955)	C.102 (1955)	C.102 (1955)
Hungary							C.183 (2003)		
Iceland				C.102 (1961)		C.102 (1961)		C.102 (1961)	
Ireland		C.102 (1968)	C.102 (1968)		C.121 (1969)				C.102 (1968)
Italy				C.102 (1956)		C.102 (1956)	C.102 (1956) C.183 (2001)		
Latvia							C.183 (2009)		
Lithuania							C.183 (2003)		
Luxembourg	C.102 (1964) C.130 (1980)	C.102 (1964) C.130 (1980)	C.102 (1964)	C.102 (1964)	C.102 (1964) C.121 (1972)	C.102 (1964)	C.102 (1964) C.183 (2008)	C.102 (1964)	C.102 (1964)
Moldova, Republic of							C.183 (2006)		
Montenegro	C.102 (2006)	C.102 (2006)	C.102 (2006)	C.102 (2006)	C.102 (2006) C.121 (2006)		C.102 (2006) C.183 (2012)		C.102 (2006)
Netherlands	C.102 (1962) C.130 (2006)	C.102 (1962) C.130 (2006)	C.102 (1962)	C.102 (1962) C.128 (1969)	C.102 (1962) C.121 (1966)*	C.102 (1962)	C.102 (1962) C.183 (2009)	C.102 (1962) C.128 (1969)	C.102 (1962) C.128 (1969)
Norway	C.102 (1954) C.130 (1972)	C.102 (1954) C.130 (1972)	C.102 (1954) C.168 (1990)	C.102 (1954) C.128 (1968)	C.102 (1954)	C.102 (1954)		C.128 (1968)	C.128 (1968)
Poland	C.102 (2003)			C.102 (2003)		C.102 (2003)	C.102 (2003)		C.102 (2003)
Portugal	C.102 (1994)	C.102 (1994)	C.102 (1994)	C.102 (1994)	C.102 (1994)	C.102 (1994)	C.102 (1994) C.183 (2012)	C.102 (1994)	C.102 (1994)

Country	**Branch**								
	Medical care **C.102** **C.130**	**Sickness** **C.102** **C.130**	**Unemployment** **C.102** **C.168**	**Old age** **C.102** **C.128**	**Employment injury** **C.102** **C.121**	**Family** **C.102**	**Maternity** **C.102** **C.183**	**Invalidity** **C.102** **C.128**	**Survivors** **C.102** **C.128**
Romania	C.102 (2009)	C.102 (2009)	C.168 (1992)	C.102 (2009)		C.102 (2009)	C.102 (2009) C.183 (2002)		
Serbia	C.102 (2000)	C.102 (2000)	C.102 (2000)	C.102 (2000)	C.102 (2000) C.121 (2000)		C.102 (2000) C.183 (2010)		C.102 (2000)
Slovakia	C.102 (1993) C.130 (1993)	C.102 (1993) C.130 (1993)		C.102 (1993) C.128 (1993)		C.102 (1993)	C.102 (1993) C.183 (2000)	C.102 (1993)	C.102 (1993)
Slovenia	C.102 (1992)	C.102 (1992)	C.102 (1992)	C.102 (1992)	C.102 (1992) C.121 (1992)		C.102 (1992) C.183 (2010)		C.102 (1992)
Spain	C.102 (1988)	C.102 (1988)	C.102 (1988)		C.102 (1988)				
Sweden	C.102 (1953) C.130 (1970)	C.102 (1953) C.130 (1970)	C.102 (1953) C.168 (1990)	C.128 (1968)	C.102 (1953) C.121 (1969)	C.102 (1953)	C.102 (1953)	C.128 (1968)	C.128 (1968)
Switzerland			C.168 (1990)	C.102 (1977) C.128 (1977)	C.102 (1977)	C.102 (1977)		C.102 (1977) C.128 (1977)	C.102 (1977) C.128 (1977)
The Former Yugoslav Rep. of Macedonia	C.102 (1991)	C.102 (1991)	C.102 (1991)	C.102 (1991)	C.102 (1991) C.121 (1991)		C.102 (1991) C.183 (2012)		C.102 (1991)
Turkey	C.102 (1975)	C.102 (1975)		C.102 (1975)	C.102 (1975)		C.102 (1975)	C.102 (1975)	C.102 (1975)
United Kingdom	C.102 (1954)	C.102 (1954)	C.102 (1954)	C.102 (1954)		C.102 (1954)			C.102 (1954)

* Has accepted the text of the List of Occupational Diseases (Schedule I) amended by the ILC at its 66th Session (1980).

Source: ILO (International Labour Office): ILO International labour standards and national legislation database (NORMLEX) (incorporates the former ILOLEX and NATLEX databases). Available at: http://www.ilo.org/dyn/normlex/en/ [20 Apr. 2014].

Table B.2. Overview of national social security systems

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Africa										
Algeria	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Angola	…	…	…	●	●	●	●	●	…	…
Benin	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Botswana	4	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	None	●	●	▲
Burkina Faso	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Burundi	6	Limited scope of legal coverage | 5 to 6	●	▲	●	●	●	●	●	None
Cameroon	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	▲
Cabo Verde	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Central African Republic	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Chad	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Congo	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Congo, Democratic Republic of	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Côte d'Ivoire	6	Limited scope of legal coverage | 5 to 6	△	●	●	●	●	●	●	▲
Djibouti	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	None	●	●	None
Egypt	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Equatorial Guinea	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Eritrea	…	…	…	▲	…	…	…	…	…	None
Ethiopia	4	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	●	●	None	▲
Gabon	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	▲
Gambia	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	None
Ghana	4	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	●	●	None	None
Guinea	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Guinea-Bissau	…	…	…	▲	●	●	●	●	…	None
Kenya	4	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	●	●	None	None
Lesotho	3	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	●	●	…	▲
Liberia	4	Very limited scope of legal coverage | 1 to 4	None	None	●	●	●	●	None	None
Libya	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	▲
Madagascar	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Malawi	1	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	None	None	None	None
Mali	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Mauritania	6	Limited scope of legal coverage | 5 to 6	△	●	●	●	●	●	●	None
Mauritius	6	Limited scope of legal coverage | 5 to 6	▲	▲	●	●	●	●	●	X

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Morocco	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	▲
Mozambique	6	Limited scope of legal coverage | 5 to 6	●	●	●	...	●	●	●	None
Namibia	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	▲
Niger	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Nigeria	4	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	●	●	None	▲
Réunion	…	…	...	...	...	...	...	...	...	...
Rwanda	4	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	●	●	None	▲
Sao Tome and Principe	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Senegal	5	Limited scope of legal coverage | 5 to 6	△	●	●	●	None	●	●	None
Seychelles	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●
Sierra Leone	4	Very limited scope of legal coverage | 1 to 4	None	None	●	●	●	●	None	None
Somalia	…	…	...	▲	...	...	...	...	None	None
South Africa	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
South Sudan	...	...	...	...	...	....	...	...	...	None
Sudan	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	None
Swaziland	4	Very limited scope of legal coverage | 1 to 4	None	△	●	●	●	●	None	None
Tanzania, United Republic of	5	Limited scope of legal coverage | 5 to 6	△	●	●	●	●	●	None	▲

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Togo	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Tunisia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Uganda	4	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	●	●	None	▲
Zambia	4	Very limited scope of legal coverage | 1 to 4	△	None	●	●	●	●	None	None
Zimbabwe	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	None
Asia										
Afghanistan	…	…	…	▲	…	…	…	…	…	None
Armenia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Azerbaijan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Bahrain	5	Limited statutory provision | 5 to 6	None	▲	●	●	●	●	None	●
Bangladesh	4	Very limited scope of legal coverage | 1 to 4	●	●	●	●	None	None	None	▲
Bhutan	…	…	…	…	●	●	●	●	…	None
Brunei Darussalam	4	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	●	●	None	None
Cambodia	…	…	…	▲	…	…	…	…	…	▲
China	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Georgia	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	▲
Hong Kong, China	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
India	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Indonesia	4	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	●	●	None	▲
Iran, Islamic Rep. of	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Iraq	…	…	…	▲	…	…	…	…	…	None
Israel	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Japan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Jordan	6	Limited scope of legal coverage | 5 to 6	△	●	●	●	●	●	None	●
Kazakhstan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Korea, Dem. People's Rep. of	…	…	…	…	…	…	…	…	…	None
Korea, Republic of	5	Limited scope of legal coverage | 5 to 6	△	▲	●	●	●	●	None	●
Kuwait	4	Very limited scope of legal coverage | 1 to 4	.	▲	●	●	●	●	None	None
Kyrgyzstan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Lao People's Dem. Rep.	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Lebanon	6	Limited scope of legal coverage | 5 to 6	△	●	●	●	●	●	●	None
Macau, China	…	…	…	…	…	…	…	…	…	…
Malaysia	4	Very limited scope of legal coverage | 1 to 4	△	▲	●	●	●	●	None	▲
Maldives	…	…	△	…	●	…	●	●	…	None
Mongolia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Myanmar[5]	3	Very limited scope of legal coverage | 1 to 4	●	●	▲	●	▲	▲	Not yet	Not yet
Nepal	4	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	●	●	None	▲
Occupied Palestinian Territory	…	…	…	●	…	…	…	…	…	None
Oman	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	None
Pakistan	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	▲
Philippines	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	▲
Qatar	…	Very limited scope of legal coverage | 1 to 4	…	▲	●	…	●	●	None	None
Saudi Arabia	5	Limited scope of legal coverage | 5 to 6	▲	▲	●	●	●	●	None	●
Singapore	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Sri Lanka	5	Limited scope of legal coverage | 5 to 6	△	▲	●	●	●	●	●	▲
Syrian Arab Republic	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	▲
Taiwan, China	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●
Tajikistan	6	Limited scope of legal coverage | 5 to 6	●	●	●	…	●	●	…	●
Thailand	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Timor-Leste	…	…	…	▲	●	…	…	…	None	None
Turkmenistan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
United Arab Emirates	…	…	…	▲	…	…	…	…	…	▲

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Uzbekistan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Viet Nam	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●
Yemen	5	Limited scope of legal coverage | 5 to 6	●	▲	●	●	●	●	None	▲
Europe										
Albania	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Andorra	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Austria	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Belarus	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Belgium	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Bosnia and Herzegovina	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Bulgaria	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Croatia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Cyprus	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Czech Republic	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Denmark	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Estonia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Finland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
France	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Germany	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Greece	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Guernsey	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Hungary	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Iceland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Ireland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Isle of Man	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Italy	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Jersey	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Kosovo	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Latvia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Liechtenstein	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Lithuania	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Luxembourg	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Malta	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Moldova, Republic of	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Monaco	…	…	●	●	●	●	●	●	●	●
Montenegro	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Netherlands	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Norway	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Poland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Portugal	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Romania	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Russian Federation	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
San Marino	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Serbia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Slovakia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Slovenia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Spain	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Sweden	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Switzerland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
The Former Yugoslav Republic of Macedonia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Turkey	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●
Ukraine	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
United Kingdom	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Latin America and the Caribbean										
Antigua and Barbuda	5	Limited scope of legal coverage | 5 to 6	●	●	●	None	●	●	None	None
Argentina	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Bahamas	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Barbados	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●
Belize	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Bermuda	4	Very limited scope of legal coverage | 1 to 4	▲	▲	●	●	●	●	None	None
Bolivia, Plurinational State of	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	▲
Brazil	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
British Virgin Islands	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	●	None
Chile	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Colombia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Costa Rica	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	▲
Cuba	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None [6]	None
Dominica	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None [7]	None
Dominican Republic	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Ecuador	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None [8]	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
El Salvador	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Grenada	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Guadeloupe	…	…	●	●	●	●	●	●	…	…
Guatemala	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Guyana	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
French Guiana	…	…	…	…	●	●	●	●	…	…
Haiti	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	None
Honduras	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Jamaica	6	Limited scope of legal coverage | 5 to 6	▲	●	●	●	●	●	●	None
Martinique	…	…	…	●	●	●	●	●	●	…
Mexico	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	▲
Netherlands Antilles	…	…	●	●	●	●	●	●	●	…
Nicaragua	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Panama	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	▲
Paraguay	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	▲	None
Peru	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	▲
Puerto Rico	…	…	●	●	…	●	●	●	…	…
Saint Kitts and Nevis	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Saint Lucia	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Saint Vincent and the Grenadines	6	Limited scope of legal coverage | 5 to 6	●	●	●	●	●	●	None	None
Suriname	…	…	…	…	…	…	…	…	…	None
Trinidad and Tobago	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	●	None
Uruguay	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Venezuela, Bolivarian Rep. of	7	Semi-comprehensive scope | 7	●	●	●	●	●	●	None	●
North America										
Canada	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
United tates	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Oceania										
Australia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Fiji	5	Limited scope of legal coverage | 5 to 6	None	▲	●	●	●	●	●	None
Kiribati	4	Very limited scope of legal coverage | 1 to 4	None	▲	●	●	●	●	None	None
Marshall Islands	3	Very limited scope of legal coverage | 1 to 4	△	△	●	None	●	●	None	None
Micronesia, Fed. States	3	Very limited scope of legal coverage | 1 to 4	None	None	●	None	●	●	None	None
Nauru	…	…	...	....	...	....	...	...	...	None
New Zealand	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

Country	Number of policy areas covered by at least one programme		Existence of programme(s) anchored in national legislation							
	Number of policy areas (branches) covered by at least one programme	Number of social security policy areas covered by at least one programme	Sickness (cash)	Maternity (cash) [1]	Old age [2]	Employment injury [3]	Invalidity	Survivors	Family allowances	Unemployment [4]
Niue	…	…	...	....	...	....	...	...	...	None
Palau Islands	3	Very limited scope of legal coverage | 1 to 4	None	None	●	None	●	●	None	None
Papua New Guinea	4	Very limited scope of legal coverage | 1 to 4	▲	None	●	●	●	●	None	None
Samoa	4	Very limited scope of legal coverage | 1 to 4	...	....	●	●	●	●	None	None
Solomon Islands	4	Limited scope of legal coverage | 5 to 6	None	None	●	●	●	●	None	▲
Tonga	…	No information	…	…	●	●	●	●	…	None
Tuvalu	…	No information	…	…	●	●	●	●	…	▲
Vanuatu	3	Very limited scope of legal coverage | 1 to 4	▲	▲	●	None	●	●	None	▲

Sources: Main source: SSA (Social Security Administration of the United States); ISSA (International Social Security Association). Social security programs throughout the world (Washington, DC and Geneva): The Americas, 2013; Europe, 2012; Asia and the Pacific, 2012; Africa, 2013. Available at: http://www.ssa.gov/policy/docs/progdesc/ssptw/ [7 June 2014].
Other sources:
Council of Europe: Mutual Information System on Social Protection of the Council of Europe (MISSCEO) (Strasbourg). Available at: http://www.coe.int/t/dg3/socialpolicies/socialsecurity/missceo/missceo_EN.asp [6 Jun. 2014].
European Commission: Mutual Information System on Social Protection (MISSOC). Available at: http://www.missoc.org/MISSOC/MISSOCII/MISSOCII/index.htm [6 Jun. 2014].
ILO (International Labour Office). ILO International labour standards and national legislation database (NORMLEX) (incorporates the former ILOLEX and NATLEX databases). Available at: http://www.ilo.org/dyn/normlex/en/ [6 Jun. 2014].
—. 2010. Profile of social security system in Kosovo (Budapest, ILO DWT and Country Office for Central and Eastern Europe).
National legislation.

Notes

…: Not available.

Symbols

~

● At least one programme anchored in national legislation
●Legislation not yet implemented.
▲Limited provision (e.g. labour code only).
△ Only benefit in kind (e.g. medical benefit).

1 Additional details in table B.5 Maternity: Key features of main social security programmes (cash benefits) (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37580).

2 Additional details in table B.6. Old age pensions: Key features of main social security programmes (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37137).

3 Additional details in table B.4. Employment injury: Key features of main social security programmes (cash benefits) (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=41917)

4 Additional details in table B.3. Unemployment: indicators of effective coverage (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37697)

5 Myanmar enacted its social security law in 2012. The laws includes provisions for most social security branches including old age, survivors, disability, family benefits and unemployment insurance benefit (section 37), but the country is at the stage of drafting the regulations and provisions are not yet being implemented.

6 Cuba. Family/child benefits: Dependants of young workers conscripted into military service are eligible for assistance from social security. Cash benefits are available for families whose head of household is unemployed due to health, disability or other justifiable causes, and has insufficient income for food and medicine or basic household needs.

7 Dominica. Family/child benefits: Benefits are paid to unemployed single mothers with unmarried children younger than age 18 (age 21 if a full-time student, no limit if disabled) who lack sufficient resources to meet basic needs. (Social assistance benefits are provided under the Old Age, Disability, and Survivors programme).

8 Ecuador. Family/child benefits: No statutory benefits are provided. Mothers assessed as needy with at least one child (younger than age 18) and low-income families receive a monthly allowance under the Bono de Desarrollo Humano programme

Definitions

The scope of coverage is measured by the number of social security policy areas provided for by law. This indicator can take the value 0 to 8 according to the total number of social security policy areas (or branches) with a programme anchored in national legislation.
The eight following branches are taken into consideration: sickness, maternity, old age, survivors, invalidity, child/family allowances, employment injury and unemployment.
The number of branches covered by at least one programme provides an overview of the scope of legal social security provision.

Table B.3. Old-age pensions: Key features of main social security programmes

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Algeria		1949	Social insurance	60	55	7	10.25	Subsidized minimum pension	36.0	10.5	36.0	10.5	0.0	0.0	…	…
			Non-contributory pension	...	...	n.a.	n.a.	Total cost								
Benin		1970	Social insurance	60	60	3.6	6.4	No contribution	4.3	2.3	4.3	2.3	0.0	0.0	0.0	0.0
Botswana	1	1996	Universal non-contributory pension	65	65	n.a.	n.a.	Total cost	100.0	100.0	13.3	11.4	0.0	0.0	100.0	100.0
Burkina Faso		1960	Social insurance	56	56	5.5	5.5	No contribution	45.2	18.3	5.8	2.8	39.4	15.5	0.0	0.0
Burundi		1956	Social insurance	60	60	4	6	No contribution	4.4	0.9	4.4	0.9	0.0	0.0	0.0	0.0
Cameroon		1969	Social insurance	60	60	2.8	4.2	No contribution	13.6	6.2	13.6	6.2	0.0	0.0	0.0	0.0
Cabo Verde		1957	Social insurance	65	60	3	7	No contribution	43.5	35.7	43.5	35.7	0.0	0.0	…	…
		2006	Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								
Central African Republic		1963	Social insurance	60	60	3	4	No contribution	54.1	60.3	14.7	13.4	39.4	21.5	0.0	0.0
Chad		1977	Social insurance	60	60	3.5	5	No contribution	3.6	0.5	3.6	0.5	0.0	0.0	0.0	0.0
Congo		1962	Social insurance	60	60	4	8	Provides annual subsidies if needed	10.2	5.9	10.2	5.9	0.0	0.0	0.0	0.0
Congo, Democratic Republic of		1956	Social insurance	65	60	3.5	3.5	An annual subsidy, up to a maximum	39.1	27.2	39.1	27.2	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Côte d'Ivoire		1960	Social insurance	60	60	3.2	4.8	No contribution	10.0	4.9	10.0	4.9	0.0	0.0	0.0	0.0
Djibouti		1976	Social insurance	60	60	4	4	No contribution	14.1	6.8	14.1	6.8	0.0	0.0	0.0	0.0
Egypt		1950	Social insurance	60	60	13	17	1% of covered monthly payroll plus the cost of any deficit	39.3	13.1	39.3	13.1	0.0	0.0	0.0	0.0
Equatorial Guinea		1947	Social insurance	60	60	4.5	21.5	At least 25% of annual social security receipts	13.0	2.4	13.0	2.4	0.0	0.0	0.0	0.0
Ethiopia		1963	Social insurance	60	60	7	11	No contribution	40.3	23.3	6.4	4.7	33.8	18.7	0.0	0.0
Gabon		1963	Social insurance	55	55	2.5	5	No contribution	11.6	9.5	11.6	9.5	0.0	0.0	0.0	0.0
Gambia		1987	Social insurance	60	60	none	19	No contribution	4.0	2.5	4.0	2.5	0.0	0.0	0.0	0.0
		1981	Provident Fund	60	60	5	10	No contribution								
Ghana		1965	Social insurance and mandatory occupational (lump sum benefit)	60	60	5.5	13	No contribution	51.0	45.0	11.7	5.8	39.4	39.2	0.0	0.0
Guinea		1958	Social insurance	55-65 (depending on profession)	55-65 (depending on profession)	2.5	10	No contribution	10.6	7.0	10.6	7.0	0.0	0.0	0.0	0.0
Kenya		1965	Provident fund	60	60	5	5	No contribution	45.9	26.8	45.9	26.8	0.0	0.0	...	...
		2006	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Lesotho		2004	Pensions-tested non-contributory pension	70	70	n.a.	n.a.	Total cost	100.0	100.0					100.0	100.0
Liberia		1972	Social insurance	60	60	3	4.75	No contribution	50.2	50.4	9.1	4.4	33.0	36.0	...	...
			Means-tested non-contributory pension	...	...	n.a.	n.a.	Total cost								
Libya		1957	Social insurance	65	60	3.75	10.5	0.75% of covered earnings; annual subsidies and the cost of income-tested benefits	52.7	22.6	52.7	22.6	0.0	0.0	0.0	0.0
Madagascar		1969	Social insurance	60	55	1	9.5	No contribution	11.4	8.9	11.4	8.9	0.0	0.0	0.0	0.0
Malawi	2	2011	Mandatory individual accounts (not yet implemented)	…	…	…	…	…	10.8	8.9	10.8	8.9	0.0	0.0	0.0	0.0
Mali		1961	Social insurance	58	58	3.6	5.4	No contribution	38.3	29.4	6.1	3.7	32.2	25.7	32.2	25.7
Mauritania		1965	Social insurance	60	55	3	6	No contribution	4.7	1.3	4.7	1.3	0.0	0.0	0.0	0.0
Mauritius		1950	Social insurance	62.25	62.25	3	6	Any deficit	100.0	100.0	43.9	31.0	9.6	4.3	100.0	100.0
		1950	Universal	60	60	n.a.	n.a.	Total cost								
Morocco		1959	Social insurance	60	60	3.96	7.93	No contribution	21.7	8.8	21.7	8.8	0.0	0.0	0.0	0.0
Mozambique		....	Social insurance			3	4	Finances public sector pensions	3.7	1.4	3.7	1.4	...	...	...	...
		2009	Means-tested non-contributory pension	60	55	n.a.	n.a.	Total cost	…	…						

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Namibia		1956	Social insurance	60	60	0.9	0.9	Any deficit	100.0	100.0	8.3	7.5	0.0	0.0	100.0	100.0
		1992	Universal non-contributory pension	60	60	n.a.	n.a.	Total cost								
Niger		1967	Social insurance	60	60	5.25	5.25	No contribution	3.4	1.6	3.4	1.6	0.0	0.0	0.0	0.0
Nigeria		1961	Mandatory individual accounts	50	50	7.5	7.5	No contribution	3.7	1.9	3.7	1.9	0.0	0.0	0.0	0.0
Rwanda		1956	Social insurance	55	55	3	3	No contribution	44.0	42.9	3.9	2.2	40.1	40.7	0.0	0.0
Sao Tome and Principe		1979	Social insurance	62	57	4	6	Subsidies as needed	29.6	27.0	18.3	17.6	11.3	9.4	0.0	0.0
Senegal		1975	Social insurance	55	55	5.6	8.4	No contribution	11.9	6.6	11.9	6.6	0.0	0.0	0.0	0.0
Seychelles	3	1971	Social insurance	63	63	1.5	3	n.a	100.0	100.0	39.2	33.9	5.4	2.4	100.0	100.0
		1971	Universal non-contributory pension	63	63	n.a.	n.a.	Total cost from earmarked taxes								
Sierra Leone		2001	Social insurance	60	60	5	10	2.5 to 10% [4]	57.9	52.3	5.3	2.4	52.5	49.8	0.0	0.0
South Africa	1	1928	Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Sudan		1974	Social insurance	60	60	8	17	No contribution	33.8	18.3	33.8	18.3	0.0	0.0	0.0	0.0
Swaziland	1	1974	Provident Fund	50	50	5	5	No contribution	100.0	100.0	36.7	26.4	0.0	0.0		
		2005	Pensions-tested non-contributory pension	60	60	n.a.	n.a.	Total cost							63.3	73.6

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Tanzania, United Republic of		1964	Social insurance	60	60	10	10	No contribution	69.6	58.0	69.6	58.0	0.0	0.0	0.0	0.0
Togo		1968	Social insurance	60	60	4	12.5	No contribution	57.7	57.1	57.7	57.1	0.0	0.0	0.0	0.0
Tunisia		1960	Social insurance	60	60	4.74	7.76	Subsidized contributions for young graduates, persons with disabilities, and other categories of workers	44.6	23.1	44.6	23.1	0.0	0.0	0.0	0.0
Uganda		1967	Provident Fund	55	55	5	10	No contribution	12.5	6.0	12.5	6.0	0.0	0.0	0.0	0.0
Zambia		1966	Social insurance	55	55	5	5	No contribution	48.1	35.9	12.0	5.5	36.1	30.3	0.0	0.0
Zimbabwe		1993	Social insurance	60	60	3.5	3.5	No contribution	20.5	12.3	20.5	12.3	0.0	0.0	0.0	0.0
Asia																
Armenia		1956	Social insurance, individual account system not yet implemented	63	63	3	Flat rate plus 15% of the employee's monthly income from 20,000 drams to 100,000 drams, plus 5% of income greater than 100,000 drams.	Subsidies as needed.	100.0	100.0	45.1	56.6	0.0	0.0	59.4	44.4
			Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Azerbaijan		1956	Social insurance and notional defined contribution (NDC)	63	58.5	3	22	Provides subsidies for social insurance	100.0	100.0	65.8	63.8	0.0	0.0	34.2	36.2
			Pensions-tested non-contributory pension	67	62 (57) [5]	n.a.	n.a.	Total cost								
Bahrain		1976	Social insurance	60	55	6	9	No contribution	63.3	31.8	61.0	31.2	2.3	0.6	0.0	0.0
Bangladesh		1998	Means-tested non-contributory pension	65	62	n.a.	n.a.	Total cost	2.2	0.8	2.2	0.8	0.0	0.0	0.0	0.0
Brunei Darussalam		1955	Provident fund, supplementary individual account scheme	55	55	8.5	8.5	Any deficit and supplements	100.0	100.0	59.4	41.6	2.9	1.4	40.6	58.4
		1984	Universal non-contributory pension	65	65	n.a.	n.a.	Total cost								
China	[1, 6]	1951	Budget-funded pension scheme for civil servants and employees of public cultural, educational and scientific institutions	60	55	n.a.	n.a.	Total cost	6.8	…	0	…	0	…	6.8	…
			The Basic pension scheme for urban workers	60	55 (cadres)/ 50 (workers)	8	20	Subsidies as needed	29.8	…	22.3	…	7.5	…	0	…
			The voluntary rural and nonsalaried urban pensions						63.4	…	0	…	63.4	…	[7]	…

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
		2009	The voluntary **rural** pension scheme - non-contributory government budget financed basic pension	60	60	n.a.	n.a.	Total cost for non-contributory pension (at least CNY55 a month per insured person)								
			- Individual account pension [8]	60	60	CNY100–500	n.a.	Local governments contribute at least CNY30 a year per insured person to the individual account								
		2011	The voluntary non-salaried **urban** pension scheme - non-contributory government budget financed basic pension	60	60	n.a.	n.a.	Total cost for non-contributory pension (at least CNY55 a month per insured person)								
			- Individual account pension [8]	60	60	CNY100–1 000	n.a.	Government contributes at least CNY30 a year per insured person to the individual account								
			Total						100.0	…	22.3		70.9	…	6.8	…
Hong Kong (China), Special Administrative Region		1995	Private provident funds	65	65	5	5	No contribution	100.0	100.0	65.9	58.4	0.0	0.0	34.1	41.6
		1971	Universal non-contributory pension (Fruit Money)	70	70	n.a.	n.a.	Total cost								
		2013	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
India		1952	Provident Fund complemented with social insurance (Pension Scheme)	55	55	12	17.614	1.17% of the insured's basic wages	12.5	4.6	1.9	0.8	10.6	3.8	...	...
			Gratuity schemes for industrial workers (lump sum benefit)			No contribution	4	No contribution								
		1995	Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								
Indonesia		1977	Provident fund with a small social insurance component	55	55	2	4	No contribution	42.9	24.2	10.5	7.3	32.4	16.9	0.0	0.0
Iran, Islamic Rep. of		1953	Social insurance	60	55	7	20	3% of payroll, including voluntarily insured persons; 13.5% of payroll for commercial drivers. The Government pays the employer's contributions for up to five employees per company for certain strategic industries	34.5	8.8	34.5	8.8	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Israel	9	1953	Social insurance	70	67.33	0.34-3.85	1.3-2.04	0.25% of insured persons' earnings	100.0	100.0	61.5	56.6	0.0	0.0	38.5	43.4
			Means-tested non-contributory pension	65-67	60-64	n.a.	n.a.	Total cost								
Japan	10	1941	Social insurance: flat rate benefit and earning related benefit	65	65	8.338	8.338	50% of the cost of benefits for the National pension programme and 100% of administrative costs for both national pension and employees' pension insurance financed by the national tax	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0
Jordan		1978	Social insurance	60	55	5.5	9	Discretionary/irregular contribution	41.7	12.7	33.3	12.0	8.4	0.7	0.0	0.0
Kazakhstan		1991	Social insurance: DC based on individual accounts	63	58	10	11	Cost of State basic pension. Old-age solidarity pension: Subsidies as needed	100.0	100.0	73.3	69.2	0.0	0.0	26.7	30.8
		1991	Pensions-tested non-contributory pension	63	58	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Korea, Republic of		1973	Social insurance	60	60	4.5	4.5	Part of administration costs of social insurance and contributions certain groups.	58.2	45.8	58.2	45.8	0.0	0.0	...	...
		2007	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Kuwait		1976	Social insurance	50	50	5	10	10% to 32.5% [11]	68.2	45.0	66.4	44.8	1.8	0.2	0.0	0.0
Kyrgyzstan		1922	Social insurance: notional defined contribution (NDC)	63	58	10	17.25	No contribution	100.0	100.0	56.1	43.5	0.0	0.0	43.9	56.5
			Pensions-tested non-contributory pension	63	58	n.a.	n.a.	Total cost								
Lao People's Dem. Rep.		1999	Social insurance	60	60	4.5	5	Administrative costs for the Social Security Organization	9.5	6.4	9.5	6.4	0.0	0.0	0.0	0.0
Lebanon		1963	Social insurance: lump-sum benefits only	64	64	No contribution	8.5	No contribution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Malaysia		1951	Social insurance	55	55	0.5	0.5	No contribution	45.0	34.4	45.0	34.4	0.0	0.0	0.0	0.0
			Provident Fund	55	55	11	13	For self-employed persons only, 5% of contributions up to 60 ringgits a year								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Mongolia			Social insurance: NDC (for those born after 1960)	60	55	5.5	13.5	n.a.	100.0	100.0	23.2	24.0	18.6	9.7	58.2	66.3
			Means-tested non-contributory pension	60	55	n.a.	n.a.	Total cost								
Nepal		1962	Provident Fund	58	58	10	10		29.1	29.6	2.0	0.8	0.0	0.0	27.1	28.8
		1995	Pensions-tested non-contributory pension	70 (60 in some areas)	70 (60 in some areas)	n.a.	n.a.	Total cost								
Oman		1991	Social insurance	60	55	6.5	9.5	4% of monthly salary	26.3	0.0	26.3	0.0	0.0	0.0	0.0	0.0
Pakistan		1976	Social insurance	60	55	1	5	No contribution	17.5	4.4	17.5	4.4	0.0	0.0	0.0	0.0
Philippines		1954	Social insurance	60	60	3.33	7.07	Any deficit	53.2	39.0	53.2	39.0	0.0	0.0	...	...
		2011	Means-tested non-contributory pension	77	77	n.a.	n.a.	Total cost								
Qatar		2002	Social insurance	60	55	5	10	Covers administrative costs and any deficit	...	...	...	...	...	...	...	...
Saudi Arabia		1969	Social insurance	60	55	9	9	Any operating deficit	18.8	6.3	18.8	6.3	0.0	0.0	0.0	0.0
Singapore		1953	Provident Fund	55	55	20	16	No contribution	53.5	47.9	53.5	47.9	0.0	0.0	0.0	0.0
Sri Lanka		1958	Provident Fund	55	50	8	12	No contribution	31.5	20.6	31.5	20.6	0.0	0.0	0.0	0.0
Syrian Arab Republic		1959	Social insurance	60	55	7	14	No contribution	23.8	7.9	23.8	7.9	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Taiwan, China		1950	Social insurance and mandatory individual account system	60	60	5.7	11.25	Various contribution rates [12]	100.0	100.0	41.7	36.0	58.3	64.0	...	...
		2008	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Tajikistan		1993	Social insurance. A notional defined contribution system is scheduled to be introduced in 2013.	63	58	1	25	Subsidies as needed	...	...	...	...	...	...	...	...
			Pensions-tested non-contributory pension	65	60	n.a.	n.a.	Provides partial subsidies; local authorities may provide supplementary benefits from their own budgets								
Thailand		1990	New social insurance system [13]	55	55	3	3	1% and THN30+K1048576 [14]	100.0	100.0	35.9	29.4	25.9	19.3	38.2	51.3
		1993	Pensions-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								
Timor Leste		2008	Pensions-tested non-contributory pension	60	60	n.a.	n.a.	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Turkmenistan		1956	Social insurance (NDC to be introduced in 2013)	62	57	No contribution	20	Subsidies as needed	100.0	100.0	36.9	34.2	0.0	0.0	63.1	65.8
			Pensions-tested non-contributory pension	62	57	n.a.	n.a.	Total cost								
Uzbekistan		1956	Mandatory individual account, social insurance.	60	55	6.5	25	Subsidies as needed	62.3	56.0	62.3	56.0	0.0	0.0	37.7	44.0
			Means-tested non-contributory pension	60	55	n.a.	n.a.	Total cost								
Viet Nam		1961	Social insurance	60	55	7	13 (14 from 2014)	Subsidies as needed [15]	65.6	59.0	26.4	20.9	39.2	38.1	...	...
		2004	Means-tested non-contributory pension/ Pension tested above 80	60	60	n.a.	n.a.	Total cost								
Yemen		1980	Social insurance	60	55	6	9	No contribution	18.9	2.2	18.9	2.2	0.0	0.0	0.0	0.0
Europe																
Albania		1947	Social insurance	65	60	8.8	12.8	Any deficit; pays contributions for persons in compulsory military service; covers the costs of the special state pensions for certain persons	38.5	23.6	38.5	23.6	0.0	0.0	0.0	0.0
Andorra		1966	Social insurance	65	65	2.5-7.5	14.5	No contribution	…	…	…	…	…	…	…	…

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Austria		1906	Social insurance	65	60	10.25	12.55	A subsidy and the cost of the care benefit and income-tested allowance	70.7	65.1	70.7	65.1	0.0	0.0	0.0	0.0
Belarus		1956	Social insurance	60	55	1	28	The cost of social and military personnel pensions and subsidies pensions and subsidies	100.0	100.0	51.1	50.8	0.0	0.0	48.9	49.2
Belgium		1900	Social insurance	65	65	7.5	8.86	Annual subsidies	61.4	55.5	61.4	55.5	0.0	0.0	...	...
		2001	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Bosnia and Herzegovina			Social insurance	65	65	17	7	....	...	...	...	...	...	...	...	...
Bulgaria		1924	Social insurance, mandatory individual account	63.33	60.33	7.9	9.9	Any deficit	59.0	55.6	59.0	55.6	0.0	0.0	...	...
			Means-tested non-contributory pension	70	70	n.a.	n.a.	Total cost								
Croatia		1922	Social insurance and mandatory individual account	65	60.25	25	No contribution	Pays contribution for categories of state employees	52.8	47.0	52.8	47.0	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Cyprus		1957	Social insurance	65	65	6.8	6.8	4.3% of payroll (3.8% for voluntary insured)	100.0	100.0	68.7	61.6	0.0	0.0	31.3	38.4
		1995	Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Czech Republic		1906	Social insurance	62.2	61.33	6.5	21.5	Any deficit	70.3	61.5	65.0	56.3	5.3	5.3	0.0	0.0
Denmark		1891	Social insurance	65	65	A set amount	A set amount	No contribution	100.0	100.0	67.0	67.3	6.1	3.5	100.0	100.0
		1891	Universal	65	65	n.a.	n.a.	Total cost								
Estonia		1924	Social insurance and mandatory individual account	63	61	2	20	Pension supplements and allowances for some categories of insured persons; and the cost of funeral grants	100.0	100.0	61.0	60.5	0.0	0.0	39.0	39.5
			Pensions-tested non-contributory pension	63	63	n.a.	n.a.	Total cost								
Finland		1937	Mandatory occupational pension	65	65	5.15	17.65	No contribution	100.0	100.0	59.5	61.2	0.0	0.0	40.5	38.8
		1937	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost [16]								
France		1910	Social insurance	60	60	6.75	9.9	Variable subsidies	100.0	100.0	63.8	59.7	0.0	0.0	36.2	40.3
		2004	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Germany		1889	Social insurance	65.08	65.08	9.8	9.8	Finances grants for certain benefits not covered by contributions	76.6	70.8	76.6	70.8	0.0	0.0	0.0	0.0
Greece		1934	Social insurance	65	65	6.67	13.33	A guaranteed annual subsidy	56.3	43.9	56.3	43.9	0.0	0.0	...	...
		1996	Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								
Guernsey		1925	Social insurance	65	65	6	6.5	15% of total contributions	...	....	...	...	...	...	...	...
		1984	Means-tested non-contributory pension	60	60			Total cost								
Hungary		1928	Social insurance & mandatory individual account (voluntary) [17]	62.5	62.5	10	27	Any deficit	62.4	56.7	62.4	56.7	0.0	0.0	...	...
		1993	Means-tested non-contributory pension	62.5	62.5	n.a.	n.a.	Total cost								
Iceland		1909	Mandatory occupational pension	67	67	4	7.79	No contribution	100.0	100.0	77.7	75.8	0.0	0.0	22.3	24.2
			Means-tested non-contributory pension	67	67	n.a.	n.a.	Any deficit								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Ireland		1908	Social insurance	65	65	4	4.25	Any deficit	59.7	55.7	47.3	42.1	0.0	0.0	12.4	13.6
			Means-tested non-contributory pension	66 (rising gradually to 67 by 2021, 68 by 2028)	66 (rising gradually to 67 by 2021, 68 by 2028)	n.a.	n.a.	Total cost								
Isle of Man		1948	Social insurance	65	60	11	12.8	No contribution	...	...	...	....	...	...	...	...
			Pensions-tested non-contributory pension	80	80	n.a.	n.a.	The total cost of means-tested allowances and other non-contributory benefits								
Italy		1919	Social insurance -phasing out	66	62	9.19	23.81	Any deficit	56.0	45.1	56.0	45.1	0.0	0.0	...	...
		1996	Notional defined contribution	66	62 (gradually increasing to 66)	9.19	23.81	Any deficit								
			Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Jersey						5.2	5.3		…	…	…	…	…	…	…	…
Kosovo [b]		2002	Universal non-contributory pension	65	65	n.a.	n.a.	Total cost	...	...	....	...	....	...	...	...

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Latvia		1922	Social insurance: notional defined contribution [18]	62	62	11	24.09	Contributes for persons residing in Latvia caring for a child younger than 18 months and receiving child-care benefits, unemployed persons with disabilities, and certain social insurance beneficiaries	100.0	100.0	59.3	59.4	40.7	40.6	...	...
			Pensions-tested non-contributory pension	67	67	n.a.	n.a.	Total cost								
Liechtenstein		1952	Social insurance and mandatory occupational pension	64	64	10.55	12.75	Contributes 50 million francs annually, adjusted according to changes in prices for social insurance	…	…	…	…	…	…	…	…
Lithuania		1922	Social insurance	62.5	60	3	23.3	Any deficit	100.0	100.0	57.8	58.7	0.0	0.0	42.2	41.3
		1994	Pensions-tested non-contributory pension	62.5	60	n.a.	n.a.	Total cost								
Luxembourg		1911	Social insurance	65	65	8	8	8	63.6	60.3	68.2	60.3	0.0	0.0	0.0	0.0
Malta		1956	Social insurance	61	60	10	10	50% of the value of total contributions	56.1	39.2	56.1	39.2	0.0	0.0	...	...
			Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Moldova, Republic of		1956	Social insurance	62	57	6	23	50% of pensions for civil servants, and judges and prosecutors.	100.0	100.0	43.1	41.3	0.0	0.0	56.9	58.7
			Pensions-tested non-contributory pension	62	57	n.a.	n.a.	Total cost								
Monaco		1944	Social insurance	65	65	6.15	6.15	No contribution	...	...	...	...	....	...	....	...
Netherlands		1901	Social insurance	65	65	19	5.7	A subsidy to increase all benefits up to the applicable social minimum; the cost of pensions for persons with a disability since childhood	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0
Norway		1936	Social insurance: (old system) and notional defined contribution [19]	67	67	7.8	14.1	Any deficit.	100.0	100.0	75.2	73.1	0.0	0.0	24.8	26.9
			Pensions-tested non-contributory pension	62 (flexible)	62 (flexible)	n.a.	n.a.	Total cost								
Poland		1927	Social insurance: notional defined contribution	65	60	11.26	14.26	Total cost of the guaranteed minimum pension; pays pension contributions for certain groups [20]	63.1	59.0	65.6	59.0	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]: Men	Statutory pensionable age [a]: Women	Contribution rates: Old-age, disability, survivors [a]: Insured person	Contribution rates: Old-age, disability, survivors [a]: Employer	Contribution rates: Old-age, disability, survivors [a]: Financing from Government	Estimate of legal coverage [a] for old age as a percentage of the working-age population: Total (mandatory and voluntary; contributory and non- contributory): Total	Total (mandatory and voluntary; contributory and non- contributory): Women	Contributory mandatory: Total	Contributory mandatory: Women	Contributory voluntary: Total	Contributory voluntary: Women	Non- contributory: Total	Non- contributory: Women
Portugal		1935	Social insurance	65	65	11	23.25	No contribution	100.0	100.0	59.3	55.9	5.7	4.5	35.0	39.5
			Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Romania		1912	Social insurance and individual account	64.25	59.25	10.5	31.3	Any deficit	65.9	55.4	63.0	55.4	0.0	0.0	0.0	0.0
Russian Federation		1922	Social insurance: notional defined contribution (NDC)	60	55	0	22	No contribution	100.0	100.0	66.2	62.7	0.0	0.0	33.8	37.3
		2002	Pensions-tested non-contributory pension	65	60	n.a.	n.a.	The total cost of social pensions. Regional and local governments may finance supplementary benefits out of their own budgets								
San Marino		1955	Social insurance and mandatory individual accounts [21]	65	65	4.2	16.1	10% of total contributions (higher contributions are made for agricultural workers) or up to 25% to cover any deficit	68.9	59.5	65.7	57.5	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Serbia		1922	Social insurance	65	60	11	11	Guarantees cash benefits; covers any deficit; contributes as an employer. Finances medical benefits and work injury and occupational disease benefits for pensioners	52.0	40.8	52.0	40.8	0.0	0.0	0.0	0.0
Slovakia		1906	Social insurance and individual account [22]	62	59.75	7	20	Any deficit; contributes for certain groups[23]	58.8	52.3	58.8	52.3	0.0	0.0	0.0	0.0
Slovenia		1922	Social insurance	63	61	15.5	8.85	Covers the cost for war veterans and certain groups of insured persons; any deficit [24]	69.2	67.4	71.5	67.4	0.0	0.0	...	...
		1999	Means-tested non-contributory pension	68	68	n.a.	n.a.	Total cost								
Spain		1919	Social insurance [25]	65	65	4.7	23.6	An annual subsidy	58.6	52.3	58.6	52.3	0.0	0.0	...	...
		1994	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Sweden		1913	Social insurance, notional defined contribution (NDC) and mandatory individual account.	65	65	7	10.21	The total cost of the guarantee pension and guaranteed disability pension (sickness compensation). The government pays earnings-related contributions for central government civil servants	100.0	100.0	69.0	68.1	0.0	0.0	31.0	31.9
			Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Switzerland		1946	Social insurance and mandatory occupational pension	65	64	11.9	11.9	Base pension: Annual federal subsidies cover 19.55% of the cost of old-age and survivors benefits and 37.7% of the cost of disability benefits.	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0
			Pensions-tested non-contributory pension	65	64	n.a.	n.a.	Provided by the cantons							...	...
Turkey		1949	Social insurance [26]	60	58	9	11	25% of total contributions collected by the Social Security Institution.	40.1	17.2	40.1	17.2	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Ukraine		1922	Social insurance	60	55.5	2	33.2	Subsidies as needed for central and local governments	100.0	100.0	64.9	60.1	0.0	0.0	35.1	39.9
			Means-tested non-contributory pension	63	58	n.a.	n.a.	The cost of state social benefits.								
United Kingdom		1908	Social insurance	65	61	9.95	11.9	Treasury grant to contributory programmes for any deficit.	100.0	100.0	69.1	64.2	0.0	0.0	30.9	35.8
			Means-tested non-contributory pension	60	60	n.a.	n.a.	The total cost of means-tested old-age pension and other non-contributory benefits								
Latin America and the Caribbean																
Antigua and Barbuda		1972	Social insurance	60	60	3	5	No contribution	59.8	56.9	59.8	56.9	0.0	0.0	...	...
		1993	Means-tested non-contributory pension	77	77	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Argentina		1904	Social insurance [27]	65	60	11	10.17-12.71	Contributes for social insurance through general revenue, investment income, and certain taxes earmarked to fund social insurance pensions	100.0	100.0	40.3	34.1	0.0	0.0	59.7	65.9
		1994	Means-tested non-contributory pension	70	70	n.a.	n.a.	Total cost								
Aruba		1960	Universal non-contributory pension	60	60	na.	n.a.	Total cost	100.0	100.0	...	...	...	...	100.0	100.0
Bahamas		1956	Social insurance	65	65	3.9	5.9	No contribution	100.0	100.0	76.2	72.2	0.0	0.0	23.8	27.8
			Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Barbados		1966	Social insurance	66	66	5.93-13.5	5.93-6.75	No contribution	100.0	100.0	62.5	57.3	0.0	0.0	37.5	42.7
		1937	Pensions-tested non-contributory pension	66	66	n.a.	n.a.	Total cost								
Belize		1979	Social insurance	65	65	Contribution rates according to wage classes	Contribution rates according to wage classes	No contribution	100.0	100.0	52.8	35.3	0.0	0.0	47.2	64.7

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
		2003	Means-tested non-contributory pension	67	65	n.a.	n.a.	The total cost of non-contributory pension is met by the Social Security Board								
Bermuda		1967	Social insurance	65	65	Flat rate	Flat rate	No contribution	…	…	…	…	…	…	…	…
		1998	Mandatory occupational pension	65	65	5	5	No contribution								
			Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Bolivia (Plurinational State of)		1949	Mandatory individual account with solidarity pensions [28]	58	58 (minus one per child, for a maximum of three children)	12.71	2 or 3	Finances the value of accrued rights under the social insurance system and the funeral grant. There is solidarity in the system through the Basic Pension Account (financing the additional cost of the minimum pension)	100.0	100.0	24.7	13.9	28.4	21.9	46.9	64.2
		1996	Universal non-contributory pension	60	60	n.a.	n.a.	Total cost: special earmarked sources in the budget (carbohydrate taxes)								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Brazil		1923	Social insurance	65	60	8 to 11	20	Earmarked taxes finance administrative costs and any deficit of social insurance	77.0	67.8	71.3	59.7	3.3	4.3	2.5	3.8
		1974 (first form)	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
British Virgin Islands		1979	Social insurance	65	65	3.25	3.25	No contribution	79.6	71.1	79.6	71.1	0.0	0.0	0.0	0.0
Chile		1924	Social insurance	65	60	18.84	No contribution	Special subsidies as needed	100.0	100.0	56.7	42.2	0.0	0.0	43.3	57.8
		1980	Mandatory individual account	65	60	10	No contribution	Finances the minimum benefit, old-age and disability social security solidarity benefits, and the value of accrued rights under the social insurance system								
		2008	Means-tested and pension tested non-contributory pension and death allowance	65	65	n.a.	n.a.	Total cost, with earmarked sources								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Colombia		1946	Social insurance and individual account	60	55	4	12	Partially finances the Solidarity and Guarantee Fund	60.0	46.4	60.0	46.4	0.0	0.0	...	...
		2003	Means-tested non-contributory pension	57	52	n.a.	n.a.	Mainly funded from state budget with dedicated contribution of high earners is also.								
Costa Rica	29	1941	Social insurance and individual account	65	65	3.67	8.17	0.41% of the gross income of all workers and self-employed persons for social insurance	61.1	44.2	61.1	44.2	0.0	0.0	0.0	0.0
		1974	Means-tested non-contributory pension	65	65	n.a.	n.a.	20% of the total income of the Social Development and Family Allowances Fund and earmarked taxes (tabacoo and alcohol)								
Cuba		1963	Social insurance	65	60	1 to 5	12.5- 14.5	Any deficit	100.0	100.0	53.7	46.6	0.0	0.0	46.3	53.4
			Means-tested non-contributory pension	65	60	n.a.	n.a.	n.a.								
Dominica		1970	Social insurance	60	60	4	6.75	No contribution	50.2	39.8	50.2	39.8	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Dominican Republic		1947	Mandatory individual accounts	60	60	2.87	7.1	Finances the the guaranteed minimum pension and other subsidies as needed	...	...	...	...	...	...	...	...
			Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								
Ecuador		1928	Social insurance	60	60	6.64- 8.64	1 to 3.1	40% of the cost of old-age, disability, and survivor social insurance pensions	60.2	44.0	62.0	44.0	0.0	0.0	...	...
		2003	Means-tested non-contributory pension	65	65	n.a.	n.a.									
El Salvador		1953	Social insurance and mandatory individual account.	60	55	6.25	4.05	Finances the guaranteed minimum pension of mandatory individual account and special subsidies as needed to finance social insurance. Finances the value of accrued rights under the social insurance system	55.1	43.6	55.1	43.6	0.0	0.0	0.0	0.0
		2009	Means-tested and geographically targeted non-contributory pension	70	70	n.a.	n.a.	Total cost from general revenue								
Grenada		1969	Social insurance	60	60	4	5	No contribution	51.9	41.8	51.9	41.8	0.0	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Guatemala		1977	Social insurance	60	60	1.83	3.67	25% of total contributions paid (not yet implemented)	55.4	38.4	51.1	0.0	22.8	0.0	0.0	0.0
Guyana		1944	Social insurance	60	60	5.2	7.8	Provides loans to cover any deficit	100.0	100.0	47.6	27.5	0.0	0.0	100.0	100.0
		2003	Universal non-contributory pension	65	65	n.a.	n.a.	Total cost								
Haiti		1965	Social insurance	55	55	6	6	Subsidies as needed	10.5	10.3	10.5	10.3	0.0	0.0	0.0	0.0
Honduras		1959	Social insurance	65	60	1	2	0.5% of covered payroll	55.3	37.4	30.0	18.4	25.3	19.0	0.0	0.0
Jamaica		1965	Social insurance	65	60	2.5	2.5	No contribution	68.1	57.9	68.1	57.9	0.0	0.0	...	...
			Means-tested non-contributory pension	60	60	n.a.	n.a.	Total cost								
Mexico		1943	Social insurance and mandatory individual account	65	65	1.75	6.9	0.225% of covered earnings and a contribution from Government finances the guaranteed minimum pension. [30]	53.7	37.5	37.8	26.8	16.0	10.7	0.0	0.0
			Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost	100.0	100.0					46.3	62.5
Nicaragua		1956	Social insurance	60	60	4	7	No contribution	55.9	41.9	55.9	0.0	23.9	0.0	0.0	0.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Panama		1941	Social insurance and individual account.	62	57	9.25	4.25	A deposit of 140 million balboas a year to a reserve fund for old-age, disability, and survivors' social insurance benefits yearly until 2060	65.6	47.3	56.3	41.8	9.3	5.5	0.0	0.0
Paraguay		1943	Social insurance	60	60	9	14	1.5% of gross earnings.	38.2	47.4	38.2	47.4	0.0	0.0	0.0	0.0
Peru		1936	Social insurance and individual account [31]	65	65	13	13	Cost of minimum pension and subsidies as needed for social insurance	67.0	61.2	67.0	...	27.0	...	0.0	0.0
		2011	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Saint Kitts and Nevis		1968	Social insurance	62	62	5	5	No contribution	56.9	35.1	56.9	35.1	0.0	0.0	...	...
		1998	Means-tested non-contributory pension	62	62	n.a.	n.a.	Total cost								
Saint Lucia		1970	Social insurance	63	63	5	5	No contribution	65.7	56.6	65.7	56.6	0.0	0.0	0.0	0.0
Saint Vincent and the Grenadines		1970	Social insurance	60	60	3.5	4.5	No contribution	56.8	46.2	56.8	46.2	0.0	0.0	...	...
		2010	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Trinidad and Tobago		1939	Social insurance	60	60	3.2	6.4	No contribution	46.4	40.4	46.4	40.4	0.0	0.0	0.0	0.0
		2010	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Uruguay		1995	Social insurance and individual account [32]	60	60	15	No contribution	No contribution	71.8	61.3	53.8	42.9	17.9	18.4	0.0	0.0
		1829	Social insurance			15	7.5	Finances pension deficits								
		1919	Means-tested non-contributory pension	70	70	n.a.	n.a.	Total cost								
Venezuela, Bolivarian Rep. of		1940	Social insurance	60	55	4	9	A least 1.5% of total covered earnings to cover the cost of administration	64.7	50.0	42.8	33.4	21.9	0.0	...	...
		2010	Means-tested non-contributory pension	60	55	n.a.	n.a.	Total cost								
North America																
Canada		1967	Social insurance	65	65	4.95	4.95	Co-contribution, matches C$0.50 for each C$1 of the insured's voluntary contributions up to C$500 a year for annual after-tax incomes up to C$31,920	100.0	100.0	73.6	70.0	0.0	0.0	26.4	30.0

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
		1927	Universal non-contributory pension (with tax recovery from high earners)	65	65	n.a.	n.a.	Total cost								
United States		1935	Social insurance	66	66	6.2	6.2	No contribution	73.8	69.7	72.4	68.0	0.0	0.0	...	...
		1935	Means-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Oceania																
Australia		1908	Mandatory occupational pension system	65	64.5	Voluntary contribution	9		100.0	100.0	65.1	61.0	0.0	0.0	34.9	39.0
			Means-tested non-contributory pension	65	64.5	n.a.	n.a.	The total cost from general revenue [33]								
Fiji		1966	Provident fund	55	55	8	8 to 30		58.6	38.4	34.3	21.8	24.3	16.7	...	...
		2000	Pensions-tested non-contributory pension	65	65	n.a.	n.a.	Total cost								
Kiribati		1976	Provident fund	50	50	7.5	7.5	No contribution	100.0	100.0	20.8	15.4	0.0	0.0	100.0	100.0
			Universal non-contributory pension	60	60	n.a.	n.a.	Total cost								

Major area, region or country	Note	Date of first law	Type of programme [a]	Statutory pensionable age [a]		Contribution rates: Old-age, disability, survivors [a]			Estimate of legal coverage [a] for old age as a percentage of the working-age population							
				Men	Women	Insured person	Employer	Financing from Government	Total (mandatory and voluntary; contributory and non- contributory)		Contributory mandatory		Contributory voluntary		Non- contributory	
									Total	Women	Total	Women	Total	Women	Total	Women
Marshall Islands		1967	Social insurance	60	60	7	7	No contribution	55.0	33.3	55.0	33.3	0.0	0.0	0.0	0.0
Micronesia (Fed. States of)		1968	Social insurance	65	65	7.5	7,5 [34]	No contribution								
New Zealand		1898	Universal non-contributory pension with means-tested top-up	65	65	n.a.	n.a.	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Palau Islands		1967	Social insurance	60	60	6	6	No contribution								
Papua New Guinea		1980	Provident fund	55	55	6	8.4	No contribution	15.5	15.7	6.2	6.3	9.3	9.4	0.0	0.0
Samoa		1972	Provident fund with annuity option	55	55	5	5	No contribution	100.0	100.0	23.5	17.9	2.3	1.6	74.2	80.5
			Universal	65	65	n.a.	n.a.	Total cost								
Solomon Islands		1973	Provident fund	50	50	5	7.5	No contribution	10.1	5.5	10.1	5.5	0.0	0.0	0.0	0.0
Vanuatu		1986	Provident fund	55	55	4	4	No contribution	61.7	53.3	17.9	13.3	43.8	40.0	0.0	0.0

Sources

Main source: SSA (Social Security Administration of the United States); ISSA (International Social Security Association). Social security programs throughout the world (Washington, DC and Geneva): The Americas, 2013; Europe, 2012; Asia and the Pacific, 2012; Africa, 2013. Available at: http://www.ssa.gov/policy/docs/progdesc/ssptw/ [6 June 2014].

Other sources:

HelpAge International: HelpAge's social pensions database. Available at: http://www.pension-watch.net/about-social-pensions/about-social-pensions/social-pensions-database/ [6 Jun. 2014]

International Federation of Pension Funds Administrators (FIAP). 2011. Non-contributory Pension Systems in FIAP countries (Santiago). Available at: http://www.fiap.cl/prontus_fiap/site/edic/base/port/inicio.html [6 Jun. 2014]

ILO (International Labour Office): ILO database of labour statistics (ILOSTAT). Available at: http://www.ilo.org/ilostat/ [6 Jun. 2014].

ILO Key Indicators of the Labour Market (KILM), 8th edition. Available at: http://www.ilo.org/empelm/what/WCMS_114240/lang--en/index.htm [6 Jun. 2014].

National statistical offices. Datasets and reports from national labour force surveys or other household or establishment surveys (link to national statistical offices websites available at: http://laborsta.ilo.org/links_content_E.html#m2 [6 Jun. 2014]

Notes

n.a.: Not applicable.

…: Not available.

[a] **Detailed notes and definition available at:**

http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37137

[b] As defined in United Nations Security Council Resolution No. 1244 of 1999.

-

This table is complementary to table B.7, Non-contributory pension schemes: Main features and indicators (available at: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43197).

1 Beneficiaries from the contributory pension can cumulate the basic benefits from the non-contributory pension and the top-up benefit from the contributory pension. Percentages indicated as an estimate of legal coverage correspond to the legal coverage from the non-contributory pension.

2 Malawi. In March 2011, a pension law established a mandatory old-age pension system based on individual accounts for private-sector workers earning above a minimum salary threshold. The law has yet to be implemented.

2 Seychelles. Social security fund: the Government contributes as an employer and guarantees the pension benefits. Makes contributions out of the general budget. Seychelles pension fund: 1% of monthly earnings for each insured person.

4 Sierra Leone. 2.5% of monthly income; 10% for civil servants and teachers; 12% for military and police personnel.

5 Azerbaijan. 57 years old for a woman with three children or with a disabled child under 8.

6 China:
(1) Basic pension insurance: Central and local governments provide subsidies as needed.
(2) Pension schemes for rural and non salaried urban residents:
- The basic pension of 55 yuan (CNY) (US$8.83 or PPP$35.17) per month is payable to older people aged 60 and over whose children participate in the scheme – «family-binding» eligibility criteria.
- Mandatory individual account: Central and local governments provide subsidies as needed. Rural residents who are aged 16 and over, not in education and not enrolled in an urban pension scheme are eligible for an individual pension account. Participation is voluntary.
* Individual contributions range from CNY100 to CNY500 annually (equivalent to between US$1.28 and US$6.24 per month). Local governments are to provide a partial matched contribution of at least CNY30 (US$4.81 or PPP$19.50) per year regardless of individual contribution.
* Participants aged 45 and over are encouraged to contribute higher amounts to meet the shortfall in contributions over their working lives.
* Pensioners who have contributed for 15 years will be eligible for a basic flat-rate pension calculated by dividing accumulated contributions at 60 years by 139.

7 China. Estimates of legal coverage: legal coverage in rural areas: in June 2011, the Chinese Government decided to accelerate the pace of extension to cover 60% of the rural areas by the end of 2011, and all rural areas by the end of 2012. By law, 100% coverage is provided (on a voluntary basis) in rural areas.
The same applied to the voluntary non-salaried urban pension scheme. On 1 June 2011 the Chinese Premier announced a new pilot pension insurance programme for non-employed urban residents, to be implemented as of 1 July 2011. Modelled on the new type of rural pension scheme, it was expected to cover 60% of China by the end of that year and to benefit all uninsured urban residents (around 50 million) by the end of 2012, in parallel with the new voluntary Rural Pension Scheme. The scheme covers, by law, all urban residents aged 16 and over (excluding school students) who are not engaged in employment and hence do not qualify for enrolment under the basic pension scheme for urban employees. All such residents can join the urban resident pension insurance programme on a voluntary basis at the place where their households have been registered. Enrolled residents can elect one of the ten scales ranging from CNY100 to CNY1 000 as an annual contribution to their individual accounts, for which the Government will provide a subsidy of no less than CNY30 to each person every year. The scales may differ in different regions.

8 China. Individual accounts (under contributory) also corresponds to legal coverage for the non-contributory component of rural and urban non-salaried pension schemes.

9 Israel: Through a contribution of 0.25% of insured persons' earnings (old-age and survivor pensions), 0.10% of insured persons' earnings (disability benefits), and 0.02% of insured and self-employed persons' earnings (long-term care), the Government subsidizes the following: 17.1% of total insured person and employer contributions; the total cost of special old-age and survivor benefits and long-term care benefits for new immigrants; and the total cost of social assistance income support programmes and the mobility allowance.

10 Japan: The social insurance system consists of a flat-rate benefit under the national pension program (NP) and an earnings-related benefit under the employees' pension insurance program (EPI). Employers with more than 1 000 employees may contract out a portion of the EPI if they provide more generous benefits.

11 Kuwait: Basic system: Government: 10% of covered earnings (public employees), 32.5% of payroll (military personnel), and 25% of monthly income minus the self-employed person's contributions (self-employed persons).

12 Taiwan (China): National pension programme: 2.8% of the monthly minimum wage. For disabled and low-income insured persons, 7%, 4.9% or 3.85% of the monthly minimum wage, depending on the degree of disability or total family income. The monthly minimum wage is 18,780 Taiwan new dollars (TWD).
Labour insurance programme (social insurance): 0.75% of employee earnings (0.8% in 2013, gradually rising to 1.2% by 2030); 3% of income for self-employed persons (3.2% in 2013, gradually rising to 4.8% by 2030); the cost of administration. The maximum monthly earnings used to calculate contributions are TWD$43,900. (The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.)
The Government's contributions also finance cash sickness and maternity benefits.
Labour pension fund (individual account): None.

13 Thailand: A new voluntary social security system for informal sector workers was initiated in 2011. The scheme is based on contributions from workers and Government to finance old-age, disability, survivors', sickness and maternity benefits.

14 Thailand: Formal-sector system: 1% of gross monthly earnings (old-age benefits).
The Government's contributions also finance family benefits. Disability and survivor benefits are financed under sickness and maternity.
The minimum monthly earnings used to calculate contributions are 1 650 baht (THB).
The maximum monthly earnings used to calculate contributions are THB15 000.
Informal-sector system: THN30 a month (sickness, disability, and survivor benefits) or THB50 a month (old-age, sickness, disability, and survivor benefits).

15 Viet Nam. Subsidies as necessary and the total cost of old-age pensions for workers who retired before 1995; contributions for those employed in the public sector before January 1995.

16 Finland. Universal pension: total cost of universal pensions, housing allowances, disability allowances, pensioner care allowances and war veterans' benefits.
Earnings-related pension: The total cost of covered study periods for students and unpaid periods of child care for persons caring for a child younger than age 3.

17 Hungary: A 2010 amendment to the social security law terminated the diversion of contributions to second-pillar individual accounts and automatically transferred account balances to the social insurance programme (unless an account holder opted out). Since 2009, participation in the individual account programme is voluntary.

18 Latvia: Municipalities provide social assistance benefits (means-tested and conditional) to the needy.

19 Norway: A new pension system introduced in 2011 replaces the universal pension with a guaranteed minimum benefit and the earnings-related pension with an NDC scheme. The new system covers persons born since 1963. Persons born before 1954 remain under the old system. A transitional (mixed) system, a combination of the old and new systems, covers persons born between 1954 and 1962.

20 Poland: The total cost of the guaranteed minimum pension; pays pension contributions for insured persons taking child-care leave or receiving maternity allowances, for persons receiving unemployment benefits and for unemployed graduates.

21 San Marino: A system of mandatory individual accounts was introduced in 2012 as a supplement to the social insurance system. Both the insured person and the employer are required to contribute.

22 Slovakia: Since 1 April 2012, individual accounts are mandatory for new entrants to the labour force. They may opt out of the system within two years.

23 Slovakia: Finances any deficit; contributes for persons caring for children up to age 6 (age 18 with serious chronic health conditions), for maternity benefit recipients, and disability benefit recipients (until retirement age or until the early retirement pension is paid).

24 Slovenia: Covers the cost for certain groups of insured persons, including war veterans, police personnel and former military personnel; pays employer contributions for farmers; covers any deficit in the event of an unforeseen decline in contributions; finances social assistance benefits; contributes as an employer.

25 Spain: Non-contributory pensions and in-kind complementary benefits are provided for elderly persons and persons with disabilities.

26 Turkey: In May 2006, the separate systems for public and private-sector employees and the self-employed were merged into one under the newly created Social Security Institution.

27 Argentina: From 1994 until the end of 2008, there was a mixed system where all insured workers were in the first-pillar public pay-as-you-go (PAYG) system; for the second pillar, workers chose between contributing to an individual account and to the PAYG defined benefit system. A 2008 law closed the second-pillar individual accounts and transferred all workers and their account balances to the new one-pillar PAYG system.

28 Bolivia: In 1997, all active members of the social insurance system transferred to a system of privately managed mandatory individual accounts.

29 Costa Rica: The minimum monthly pension is 113,181 colones; if the calculated pension amount is lower, a lump sum is paid.

30 Mexico: social insurance old-age benefits, 0.225% of covered earnings plus an average flat-rate amount of 3.55 pesos (depending on the salary range) for each day the insured contributes; for disability and survivor benefits, 0.125% of covered earnings; finances the guaranteed minimum pension.

31 Peru: When public- and private-sector employees enter the workforce, they may choose between the individual account system (SPP) and the public social insurance system (SNP). Insured persons who do not make a choice become SPP members. SNP members may switch to the SPP but may not switch back, except under certain circumstances.

32 Uruguay: The mixed social insurance and individual account system is mandatory for employed and self-employed persons born after 1 April 1956, with monthly earnings greater than 24,709 pesos (UYU) and voluntary for those with monthly earnings of UYU24,709 or less. All others are covered only by the social insurance system.

33 Australia: Social security: the total cost from general revenue. Mandatory occupational pension (superannuation): matches voluntary contributions by the insured, up to 1 000 Australian dollars (AUD) a year for those with annual incomes up to AUD31 920 (co-contribution gradually decreases to 0 for annual incomes between AUD31 920 and AUD61 920). Contributions are calculated based on after-tax income and are not tax deductible.

34 Micronesia: Contribution from employer is 7.5% of twice the salary of the highest-paid employee per quarter (January 2013).

Table B.4. Non-contributory pension schemes: Main features and indicators

Country	Notes	Year Intro-duced	Name of Scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Coverage (number, %)					Cost	
				Age of eligibility	Citizen-ship	Residency	Income test	Asset test	Pension tested	National currency	US$	PPP	Year	% of average age	No. of recipients (units)	Population 60 and over (%)	Population 65 and over (%)	Population above eligible age (%)	Year	Cost (% of GDP)	Year
Algeria		1994	Allocation forfaitaire de solidarité	...	...	...	...		...	3000	41.2	70.9	2009	11.8%	292,664	12.5%	18.4%	…	2009	0.13%	2009
Antigua and Barbuda		1993	Old-Age Assistance Programme	77	…	...	●	...	●	255	94.4	125.4	2012	...	152	1.8%	2.4%	7.3%	2011	...	
Argentina		1948	Pensiones Graciables y Asistenciales	70	●	●	●	●	●	1020	246.5	393.1	2011	40.4%	143,650	2.3%	3.2%	4.7%	2012	0.50%	2012
Aruba		1960	Pensioen di biehes AOV	60	●	●	○	○	○	1057			2013		14,000	79.3%	100.0%	79.3%	2013	…	
Armenia		…	Old-Age Social Pension	65	...	...	○	○	●	10500	28.2	49.6	2011	9.1%	48,000	11.6%	14.2%	14.2%	2007	…	
Australia		1900	Age Pension	65 (m) 64.5 (w)	○	●	●	●	●	1654	1590.2	1067.1	2013	37.4%	2,116,798	51.6%	72.4%	72.4%	2009	2.24%	2009
Austria		1978	Ausgleichszulage (Austrian Compensatory Supplement)	65 (m) 60 (w)	…	…	●	...	●	837.63	1110.7	959.5	2013	25.6%	103,431	5.3%	6.8%	5.9%	2011	…	
Azerbaijan		2006	Social Allowance (old-age)	67(m) 62 (w)	...	...	○	○	●	45	54.9	91.3	2008	12.4%	231,000	30.1%	43.6%	40.9%	2012	…	
Bahamas		1972	Old-Age Non-Contributory Pension (OANCP)	65	○	●	●	●	●	268	268.0	362.7	2012	...	2,024	4.8%	7.3%	7.3%	2012	0.08%	2012
Bangladesh		1998	Old-Age Allowance and Allowance for Widow, Deserted and Destitute Women	65 (m) 62 (w)	...	...	●	●	●	300	3.8	8.8	2013	5.5%	2,475,000	23.6%	34.6%	39.2%	2011	0.17%	2011
Barbados		1937	Non-contributory Old-Age Pension	66	●	●	●	...	●	579.6	289.8	477.4	2012	...	10,403	23.9%	35.1%	36.9%	2011	0.67%	2011
Belarus		…	Social old-age pension (social assistance)	65 (m) 60 (w)	...	●	○	○	●	133115	44.7	105.8	2010	6.9%	51,900	2.9%	4.0%	3.2%	2011	…	
Belgium		2001	IGO/GRAPA (Income Guarantee for the Elderly)	65	●	●	●	...	●	1011.7	1341.5	1115.4	2013	35.7%	93,620	3.6%	4.8%	4.8%	2012	0.12%	2012
Belize		2003	Non-Contributory Pension Programme (NCP)	67 (m) 65 (w)	○	●	●	...	●	100	50.0	95.7	2010	...	4,297	22.2%	32.6%	35.4%	2013	0.18%	2013
Bermuda		1967	Non-contributory old-age pension	65	●	●	○	○	●	449.22			2011	...	…	…	…	…		…	
Bolivia (Plurinational State of)		1996	Renta Dignidad or Renta Universal de Vejez (previously Bonosol)	60	●	●	○	...	○	200	29.2	58.5	2012	21.3%	788,969	100.0%	100.0%	100.0%	2013	1.06%	2013
Botswana		1996	Old-age Pension (OAP)	65	●	●	○	...	○	220	27.0	59.1	2013	5.0%	91,446	87.5%	100.0%	100.0%	2010	0.33%	2010
Brazil		1974	Beneficio de Prestacao Continuada (BPC / Continuous Cash Benefit)	65	...	…	●	...	●	622	318.3	329.3	2012	39.9%	5,851,554	28.3%	41.8%	41.8%	2011	0.30%	2010
Brazil		1971	Previdencia Rural (Rural Pension)	65 (m) 60 (w)	...	,,,	…	...	●	622	318.3	329.3	2012	39.9%	1,660,446	8.0%	11.9%	9.5%	2009	1.30%	2009
Brunei Darussalam		1984	Old-Age pension	60	●	●	○	○	○	250	198.8	250.8	2011	...	21,888	81.7%	100.0%	81.7%	2011	0.40%	2011
Bulgaria		…	Pensions not Related to Labour Activity Fund	70	...	●	●	...	●	101	76.0	145.3	2008	14.3%	4,917	0.3%	0.4%	0.5%	2011	0.03%	2011

Country	Notes	Year Intro-duced	Name of Scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Coverage (number, %)					Cost	
				Age of eligibility	Citizen-ship	Residency	Income test	Asset test	Pension tested	National currency	US$	PPP	Year	% of average age	No. of recipients (units)	Population 60 and over (%)	Population 65 and over (%)	Population above eligible age (%)	Year	Cost (% of GDP)	Year
Canada		1951	Pension de la Sécurité Vieillesse (S.V.) (Old-Age Security Pension) and Guaranteed Income Supplement	65	○	●	●	...	●	1283.1	1284.1	1038.9	2012	33.8%	4,764,820	67.9%	95.6%	95.6%	2011	1.58%	2011
Cabo Verde		2006	Pensao Social Minima (Minimum Social Pension)	60	...	...	●	...	●	5000	63.1	70.0	2009	...	12,317	37.5%	43.1%	37.5%	2011	0.40%	2011
Chile		2008	Pension Basica Solidaria de Vejez (PBS-Vejez)	65	○	●	●	●	●	78449	161.3	190.6	2012	21.0%	400,134	16.0%	22.8%	22.8%	2013	0.90%	2013
Colombia		2003	Programa de Proteccion Social al Adulto Mayor (PPSAM) (Social Protection Programme for Older People) (Regional scheme)	57 (m) 52 (w)	●	●	●	●	●	532500	297.5	400.9	2012	52.7%	486,211	11.6%	17.9%	7.7%	2011	0.02%	2011
Cook Islands		1966	Old-Age Pension	60	○	●	○	○	○	400			2010	...	…	…	…	…		…	
Costa Rica		1974	Programa Regimen No Contributivo	65	●	●	●	●	●	115331	229.3	297.7	2012	24.6%	83,438	19.7%	28.6%	28.6%	2009	0.21%	2009
Cuba		…	...	65 (m) 60 (w)	...	...	●	...	●	...			2012	...	71,000	3.7%	5.1%	4.3%	2010	…	
Cyprus		1995	Social Pension Scheme	65	○	●	○	○	●	316	439.7	413.6	2011	15.8%	15,537	8.1%	11.5%	11.5%	2012	0.33%	2012
Denmark		1891	Folkepension (national pension - Universal basic pension)	65	○	●	●	...	●	5713	986.3	652.4	2012	15.6%	988,047	73.9%	100.0%	100.0%	2012	…	
Dominican Republic		…	Programa Nonagenarios (Nonagarians Programme)	60	...	...	●	...	○	4086	104.0	172.3	2012	37.1%	…	…	…	…		…	
Ecuador		2003	Pension para Adultos Mayores (Pension for Older People/ Bono de Desarollo Humano)	65	...	●	●	...	●	50	50.0	86.2	2013	10.5%	583,817	39.2%	57.0%	57.0%	2013	0.31%	2013
El Salvador		2009	Pension Basica Universal (Universal basic pension)	70	●	●	●	...	●	50	50.0	96.2	2013	18.4%	26,850	4.3%	5.9%	8.6%	2013	0.04%	2013
Estonia		…	National Pension	63	○	●	...	...	●	140.81	186.7	230.1	2013	16.8%	6,436	2.1%	2.8%	2.2%	2013	…	
Fiji		…	Universal scheme to be launched	70	...	...	○	○	●	...			2013	...	6,654	9.8%	15.8%	28.9%	2013	…	
Finland		1937	Kansanelake (Old-Age Pension)	65	○	●	○	○	●	608.63	807.0	607.4	2013	19.6%	482,687	36.3%	52.5%	52.5%	2010	0.00%	2010
France		2004	ASPA (allocation de solidarité aux personnes âgées)	65	●	●	●	...	●	786.26	1042.6	865.0	2013	30.0%	512,727	3.8%	5.0%	5.0%	2010	0.25%	2007
Georgia		2006	Old-Age Pension	65 (m) 60 (w)	...	...	●	...	●	100	56.1	100.0	2011	14.5%	654,931	78.5%	100.0%	67.1%	2010	3.70%	2010
Greece		1982	Pension to uninsured elderly	60	○	●	●	...	●	230	320.0	317.2	2011	13.8%	416,183	15.5%	20.0%	15.5%	2008	0.14%	2008
Guatemala		2005	Programa de aporte economico del Adulto Mayor (Economic contribution programme for older people)	65	●	○	●	●	●	400	51.1	79.1	2012	20.3%	103,125	11.2%	16.3%	16.3%	2010	…	
Guernsey		1984	Supplementary benefits	60			●	...	●	1764			2012	...	…	…	…	…		…	

Country	Notes	Year Intro-duced	Name of Scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Coverage (number, %)					Cost	
				Age of eligibility	Citizen-ship	Residency	Income test	Asset test	Pension tested	National currency	US$	PPP	Year	% of average age	No. of recipients (units)	Population 60 and over (%)	Population 65 and over (%)	Population above eligible age (%)	Year	Cost (% of GDP)	Year
Guyana		1944	Old-Age Pension	65	●	●	○	○	○	10000	48.5	106.0	(2012)	...	42,000	100.0%	100.0%	100.0%	2012	0.58%	2012
Hong Kong (China), Special Administrative Region		2013	Old-Age Living Allowance (Fruit Money)	70	○	●	○	○	○	1135	146.3	199.7	2013	8.9%	396,847	27.4%	39.3%	56.2%	2013	…	
Hong Kong (China), Special Administrative Region		1973	Old-Age Allowance	65	○	●	●	●	●	2200	283.6	387.1	2013	17.3%	194,491	13.4%	19.3%	19.3%	2013	…	
Hungary		1993	Időskorúak járadéka (Allowance to the elderly)	62.5	○	●	●	○	●	27075	122.4	184.3	2013	12.7%	5,802	0.3%	0.3%	0.3%	2010	…	
Iceland		1937	lífeyristryggingar almannatrygginga (National Basic Pension) and pension supplement	67	○	●	●	○	●	141514	1152.7	1036.3	2013	38.8%	26,293	47.2%	66.3%	78.2%	2011	…	
India		1995	Indira Gandhi National Old-Age Pension Scheme	60	...	...	●	...	●	200	4.2	10.0	2011	3.2%	19,200,000	19.1%	29.8%	19.1%	2012	0.05%	2012
Indonesia		2006	Program Jaminan Sosial Lanjut Usia (Elderly Social Security Programme) (Pilot)	60	...	●	●	●	●	300000	32.0	43.8	2012	23.2%	13,250	0.1%	0.1%	0.1%	2010	0.00%	2010
Ireland		…	State Pension (non-contributory)	66	○	●	●	●	●	919.8	1219.6	1051.2	2013	30.7%	97,179	13.5%	19.2%	13.5%	2010	0.63%	2010
Israel		…	Income support benefit: Special old age benefit	65-67 (m) 60-64 (w)	○	●	●	...	●	1502	389.9	392.5	2013	17.5%	701,288	60.7%	86.3%	70.6%	2012	…	
Italy		1996	Pensione Sociale (Social Pension)	65	○	●	●	●	●	481	618.7	556.7	2012	22.2%	859,985	5.3%	6.9%	6.9%	2011	…	
Jamaica		2002	The Programme for Advancement through Health and Education (PATH)	60	...	...	●	●	●	1500	15.0	26.2	2013	2.0%	51,846	17.9%	24.1%	17.9%	2010	0.04%	2010
Japan		…	Public Assistance	65	...	...	●	...	...	80818	1012.9	777.6	2011	25.0%	…	…	…	…		…	
Kazakhstan		…	State social benefit	63 (m) 58 (w)	...	...	○	○	●	9330	62.1	67.2	2013	10.4%	…	…	…	…		…	
Kenya		2006	Older Persons Cash Transfer- Pilot	65	...	●	●		●	2000	23.7	43.6	2012	6.1%	33,000	1.9%	3.0%	3.0%	2011	0.02%	2011
Kenya		2008	Hunger Safety Net Programme – Pilot	55	...	●	○	○	○	1075	12.7	23.4	2012	3.3%	…	…	…	…		…	
Kiribati		2003	Elderly pension	60	...	...	○	○	○	40	41.4	158.1	2012	...	1,974	40.4%	61.9%	40.4%	2004	0.65%	2004
Korea, Republic of		2007	Basic Senior Pension	65	...	...	●	○	●	94600	84.0	118.8	2012	3.3%	3,609,794	49.7%	70.0%	70.0%	2009	0.32%	2009
Kosovo	b	2002	Old-age «basic pension»	65	○	●	○	○	○	40	58.9	113.0	2008	...	107,145	63.1%	91.7%	91.7%	2013	3.39%	2013
Kyrgyzstan		...	Social assistance allowance (old age)	63 (m) 58 (w)	...		○	○	●	530	14.5	32.5	2008	5.7%	…	…	…	…		…	
Latvia		...	State social security benefit	67	●	●	○	○	●	45	82.3	106.9	2012	9.7%	1,077	0.2%	0.3%	0.3%	2011	…	
Lesotho		2004	Old-Age Pension	70	...	●	○	○	●	450	54.8	90.0	2012	41.4%	80,000	62.9%	93.1%	138.4%	2010	1.98%	2010
Liberia		…	...	...	...	...	...	...	...					...	…	…	…	…		…	

Country	Notes	Year Intro-duced	Name of Scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Coverage (number, %)					Cost	
				Age of eligibility	Citizen-ship	Residency	Income test	Asset test	Pension tested	National currency	US$	PPP	Year	% of average age	No. of recipients (units)	Population 60 and over (%)	Population 65 and over (%)	Population above eligible age (%)	Year	Cost (% of GDP)	Year
Lithuania		...	Old-age social assistance pension	62.5 (m) 62 (w)	...	...	○	○	●	360	134.0	204.5	2012	17.6%	…	…	…	…		…	
Malaysia		1982	Bantuan Orang Tua (Elderly Assistance Scheme)	60	...	...	●		●	300	94.4	158.7	2013	12.7%	120,496	5.5%	8.8%	5.5%	2010	0.06%	2010
Maldives		2009	Old-age Basic Pension	65	●	●	○	○	●	2000	129.9	175.9	2013	48.3%	15,252	67.9%	90.6%	90.6%	2012	…	
Malta		1956	Old-age non-contributory pension	60	○	●	●	…	●	417.942	537.6	687.4	2012	33.3%	4,830	5.5%	8.1%	5.5%	2009	…	
Mauritius		1950	Basic Retirement Pension	60	●	●	○	○	○	3146	109.6	185.3	2011	15.7%	160,947	98.4%	100.0%	98.4%	2012	1.70%	2012
Mexico		2007	Pension Para Adultos Mayores (Pension for Older People)	65	○	●	○	○	○	525	42.0	58.4	2013	9.1%	1,511,684	15.4%	22.2%	33.6%	2009	0.11%	2009
Moldova, Republic of		1999	State Social Allocation for Older Persons	62(m) 57(w)	●	...	○	○	●	50	4.1	6.5	2013	1.6%	3,232	0.6%	0.8%	0.5%	2009	0.21%	2009
Mongolia		…	Social welfare pension	60 (m) 55 (w)	...	...	●	●	●	34500	25.6	45.0	2010	8.1%	60,658	37.4%	56.9%	29.0%	2012	…	
Mozambique		1990	Programa Subsido de Alimentos (PSA)	60 (m) 55 (w)	...	...	●	...	●	130	4.6	8.3	2011	20.6%	…	…	…	…		…	
Namibia		1949	Old-Age Pension (OAP)	60	...	...	○	○	○	550	56.7	82.0	2013	...	131,921	100.0%	100.0%	100.0%	2008	1.36%	2008
Nepal		1995	Old-Age Allowance	70	●	...	○	○	●	500	7.0	13.6	2011	9.8%	640,119	32.3%	48.4%	84.3%	2010	0.35%	2010
Netherlands		1957	AOW Pension	65	○	●	○	○	○	1025.14	1359.3	1182.4	2013	45.7%	3,076,200	80.0%	100.0%	100.0%	2012	…	
New Zealand		1898	Superannuation	65	●	●	○	○	○	1549	1256.0	943.4	2013	39.8%	571,239	69.5%	97.6%	97.6%	2011	0.02%	2011
Nigeria		2011	Ekiti State Social Security Scheme for Elderly (Ekiti State only)	65	○	●	●	...	●	5000	32.1	52.6	2013	13.2%	20,000	0.3%	0.4%	0.4%	2012	…	
Niue		…	...	60	...	...	○	○	○	483			2013	...	…	…	…	…		…	
Norway		1937	Grunnpensjon (Basic Pension)	62 (Flexible)	○	●	●	...	●	6844	1176.4	110.9	2012	18.0%	760,025	71.1%	98.1%	82.5%	2012	…	
Panama		2009	100 a los 70	70	●	●	○	○	●	100	100.0	151.5	2013	14.2%	86,392	22.5%	32.2%	48.4%	2012	…	
Paraguay		2009	Pensión alimentaria para adultos mayores en situación de pobreza	65	○	●	○	○	○	414558	97.7	146.7	2013	29.6%	91,592	17.9%	26.8%	26.8%	2013	0.12%	2013
Peru		2011	Pension 65	65	...	...	●	...	●	125	46.0	75.4	2013	11.4%	290,298	11.3%	15.9%	15.9%	2013	…	
Philippines		2011	Social Pension Scheme	77	○	●	●	...	●	500	11.5	19.9	2011	6.0%	148,768	2.5%	4.0%	18.7%	2012	0.34%	2012
Poland		…	Targeted pension	65 (m) 60 (w)	...	...	●	...	●	419.2	128.7	208.2	2012	12.3%	49,205	0.6%	0.9%	1.0%	2011	…	
Portugal		1980	Pensao Social de Velhice (Old-Age Social Pension)	65	●	●	●	...	●	...				...	…	…	…	…		…	
Russian Federation		…	State social pension	65 (m) 60 (w)	...	...	...	...	●	3172	102.9	126.0	2012	13.4%	…	…	…	…		…	

Country	Notes	Year Intro-duced	Name of Scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Coverage (number, %)					Cost	
				Age of eligibility	Citizen-ship	Residency	Income test	Asset test	Pension tested	National currency	US$	PPP	Year	% of average age	No. of recipients (units)	Population 60 and over (%)	Population 65 and over (%)	Population above eligible age (%)	Year	Cost (% of GDP)	Year
Saint Kitts and Nevis		1998	Old-age social assistance pension	62+	N	●	●	...	●	250	92.6	116.2	2012	...	475	8.0%	12.0%	8.3%	2011	…	…
Saint Vincent and the Grenadines		2010	The Non-Contributory Assistance Age Pension (NAAP)	65	...	...	●	...	●	220	81.5	147.6	2012	...	5,800	53.3%	77.0%	77.0%	2012	…	
Samoa		1990	Senior Citizens Benefit	65	●	●	○	○	○	130	57.0	93.3	2012	...	8,700	65.2%	92.6%	92.6%	2010	1.30%	2010
Seychelles		1987	Old-age pension (social security fund)	63	○	●	○	○	○	2400	198.8	418.3	2010	...	6,951	71.2%	99.0%	88.6%	2011	…	
Slovenia		1999	State pension	68	○	●	●	...	●	181.36	240.6	287.4	2010	11.9%	17,085	3.7%	4.9%	5.9%	2011	0.10%	2011
South Africa		1927	Old-Age Grant	60	●	●	●	●	●	1270	130.9	220.4	2013	10.1%	2,789,076	64.9%	100.0%	64.9%	2011	1.14%	2011
Spain		1994	Non Contributory Pension for retirement (Pension no Contributiva de Jubilacion)	65	○	●	●	...	●	342.37	440.4	461.4	2012	18.1%	258,873	2.4%	3.2%	3.2%	2012	0.11%	2012
Suriname		1973	State Old-Age Pension (Algemene Oudedags Voorzieningsfonds (AOV))	60	●	●	○	○	○	525	159.1	226.1	2013	...	44,739	100.0%	100.0%	100.0%	2003	1.90%	2003
Swaziland		2005	Old-Age Grant	60	...	...	○	○	●	100	11.6	19.0	2013	...	55,000	86.0%	133.9%	86.0%	2011	0.60%	2011
Sweden		1939	Guarantee Pension	65	○	●	○	○	●	7810	1152.8	847.6	2012	26.9%	818,915	34.4%	46.7%	46.7%	2011	0.52%	2011
Switzerland		…	Targeted pension	65 (m) 60 (w)	●	....	...	...	●	1512	1612.5	916.9	(2012)	21.5%	…	…	…	…		…	
Taiwan, China		2008	National Pension System	65	●	●	○	○	●	3500	118.2	222.9	2012	7.7%	…	…	…	…		…	
Tajikistan		…	Old-Age Pension	65 (m) 60 (w)	...	...	●	...	●	40	8.4	19.4	2012	11.3%	85,156	23.5%	33.8%	27.6%	2010	…	
Thailand		1993	Bia Yung Cheep, Old Age Allowance (THA)	60	●	…	●	...	●	600	20.0	33.7	2013	6.0%	6,123,370	68.6%	100.0%	68.6%	2011	0.33%	2011
Timor-Leste		2008	Support allowance for the elderly	60	●	●	○	○	●	20	20.0	101.0	2009	11.5%	63,614	121.9%	197.4%	121.9%	2009	3.26%	2009
Trinidad and Tobago		1939	Senior Citizens' Pension	65	○	●	●	...	●	3000	475.3	607.9	2006	...	79,942	45.3%	68.1%	68.1%	2012	…	
Turkey		1976	Means-tested Old Age Pension	65	...	...	●	...	●	109.65	65.5	90.2	2011	7.3%	…	…	…	…		…	
Turkmenistan		…	Social Allowance	62 (m) 57 (w)	...	...	○	○	●	105	36.8	50.8	2012	12.4%	…	…	…	…		…	
Tuvalu		…			...	...	●	...	●	...	…	…	…	...	…	…	…	…		…	
Uganda		2011	Senior Citizens Grant (Pilot in 14 districts)	65	...	●	●	...	●	24000	9.6	22.9	2012	6.2%	28,000	2.1%	3.3%	3.3%	2012	…	
Ukraine		…	Social pension + social pension supplement	63 (m) 58 (w)	...	...	●	...	●	838	105.6	234.9	2010	31.8%	213,000	2.3%	3.0%	2.2%	2011	…	
United Kingdom		1909	Pension credit (Guarantee Credit)	60	○	●	●	●	●	610.68	941.2	899.4	2013	28.7%	2,930,960	20.0%	26.5%	20.0%	2013	0.47%	2013
United States of America		1935	Old-age supplemental income benefit	65	●	●	●	...	●	674	674.0	674.0	2011	19.6%	2,065,239	3.4%	4.8%	4.8%	2012	…	

Country	Notes	Year Intro-duced	Name of Scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Coverage (number, %)					Cost	
				Age of eligibility	Citizen-ship	Residency	Income test	Asset test	Pension tested	National currency	US$	PPP	Year	% of average age	No. of recipients (units)	Population 60 and over (%)	Population 65 and over (%)	Population above eligible age (%)	Year	Cost (% of GDP)	Year
Uruguay		1919	Pensión por Vejez (Programa de Pensiones No-Contributivas)	70	●	●	●	●	●	5415	266.6	286.4	2012	32.6%	32,789	5.2%	6.9%	9.6%	2012	0.62%	2012
Uzbekistan		…	Social pension	60 (m) 55 (w)	...	...	●	...	●	95520	50.5	102.6	2012	...	5,700	0.3%	0.5%	0.3%	2011	…	…
Venezuela, Bolivarian Republic of		2011/12	Gran Mision Amor Mayor	60 (m) 55 (w)	●	●	○	○	●	...				...	675,000	24.6%	37.7%	20.2%	2012	…	…
Viet Nam [80 years old and over]		2004	Social assistance benefit (clause 3)	80	...	...	○	...	●	180000	9.4	24.2	2010	7.1%	139,338	1.7%	2.4%	8.4%	2011	0.01%	2011
Viet Nam [60–79 years old]		2005	Social assistance benefit (clause 2)	60	...	...	●	...	●	120000	6.3	16.1	2010	4.8%	808,773	9.9%	13.8%	12.5%	2011	0.04%	2011
Zambia		2007	Social Cash Transfer Programme, Katete (Pilot)	60	...	...	○	○	○	60000	10.8	13.3	2010	...	4,500	0.9%	1.3%	0.9%	2009	…	

Sources

Main source: HelpAge International: HelpAge's social pensions database. Available at: http://www.pension-watch.net/about-social-pensions/about-social-pensions/social-pensions-database/ [6 Jun. 2014].
Other sources:
Qualitative information: SSA (Social Security Administration of the United States); ISSA (International Social Security Association). Social security programs throughout the world (Washington, DC and Geneva): The Americas, 2013; Europe, 2012; Asia and the Pacific, 2012; Africa, 2013. Available at: http://www.ssa.gov/policy/docs/progdesc/ssptw/ [6 June 2014].
Quantitative information:
ILO (International Labour Office). ILO Social Security Inquiry. Available at www.ilo.org/dyn/ilossi/ssimain.home [6 Jun. 2014].
National sources (see below).

Detailed links to national sources available at:

http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=43197

Additional sources for data used as denominators:

ILO (International Labour Office): The ILO Global Wage Database. Available at: http://www.ilo.org/travail/info/db/lang--en/index.htm [6 Jun. 2014].

United Nations: World Population Prospects, 2012 Revision. Available at: http://esa.un.org/wpp/index.htm [6 Jun. 2014]

Notes

… Not available

[a] Exceeds 100%.

Year introduced: the first scheme that is the legal predecessor of any current scheme is indicated. Most schemes have been reformed since and the current legislation is rarely that of the founding year.

Legal requirements: categories of criteria applicants have to fulfil, e.g. holding citizenship of the country in question, having a legal residence, having income below a set level or passing an income test, having assets below a set level, not receiving any other pension or receiving only a low pension. Other criteria includes all other legal requirements. Geographical targeting means that the pension is available only in specific areas in the country. Non-working means that the potential beneficiary cannot either be formally employed or practise any gainful activity. Not in state institution means that elderly who are at home are excluded in the given country. It is also in this column that it is indicated if the programme is comprehensive, offering other services such as elderly care or discounts in utilities (the two most common). Special amount indicates whether there is a differentiated amount depending on civil status or age or any other criterion.

[b] As defined in United Nations Security Council Resolution No. 1244 of 1999.

Symbols:

● Yes

○ No

Table B.5. Old-age effective coverage: Active contributors (latest available year)

Major area, region or country	Active contributors to a pension scheme in the working populations 15-64 (%)					Active contributors to a pension scheme in the labour force 15+ (%)				
	Total	Male	Female	Year	Age	Total	Male	Female	Age	Year
Regional estimates (weighted by working-age population)										
Africa	10.5	…	…			18.4	…	…		
Sub-Saharan Africa	5.9					8.4				
North Africa	23.9					47.4				
Middle East	18.6	…	…			37.1	…	…		
Latin America and the Caribbean	27.9	33.6	22.3			38.0	38.5	37.4		
Asia and the Pacific	26.5	…	…			34.0	…	…		
Central and Eastern Europe	48.9	…	…			69.7	…	…		
North America	77.5	…	…			98.5	…	…		
Western Europe	66.7	…	…			89.2	…	…		
World	**30.9**	**…**	**…**			**41.4**	**…**	**…**		
Developing economies	22.0	…	…			29.5	…	…		
Transition economies	45.7	…	…			63.8	…	…		
Developed economies	71.5	…	…			92.9	…	…		
Africa										
Algeria	40.3	…	…	2011	15-64	86.6	…	…	15+	2011
Angola	0.6	…	…	2012	15-64	0.8	…	…	15+	2012
Benin	5.2	…	…	2009	15-64	6.8	…	…	15+	2009
Botswana	12.5	…	…	2009	15-64	15.5	…	…	15+	2009
Burkina Faso	3.2	4.9	1.7	2009	15-64	3.7	5.2	2.0	15+	2009
Burundi	4.5	8.2	1.0	2011	15-64	5.2	9.6	1.1	15+	2011
Cameroon	5.2	8.7	1.7	2011	15-64	6.9	10.6	2.5	15+	2011
Cabo Verde	20.7	23.6	17.7	2010	15-64	28.4	26.4	31.6	15+	2010
Central African Republic	1.3	…	…	2003	15-64	1.5	…	…	15+	2003
Chad	1.5	…	…	2005	15-64	2.0	…	…	15+	2005
Congo	6.9	9.5	4.2	2012	15-64	9.1	12.3	5.8	15+	2012
Congo, Democratic Republic of	10.5	…	…	2009	15-64	14.0	…	…	15+	2010
Côte d'Ivoire	6.3	…	…	2010	15-64	8.8	…	…	15+	2010
Djibouti	6.6	…	…	2003	15-64	12.6	…	…	15+	2003
Egypt	29.0	45.1	12.7	2009	15-64	55.3	56.9	50.3	15+	2009
Gabon	56.6	89.1	23.6	2010	15-64	87.3	…	…	15+	2010
Gambia	2.3	…	…	2006	15-64	2.9	…	…	15+	2006
Ghana	6.7	9.4	3.9	2011	15-64	9.0	12.5	5.5	15+	2011
Guinea	11.1	…	…	2006	15-64	14.7	…	…	15+	2006
Guinea-Bissau	0.5	…	…	2010	15-64	0.6	…	…	15+	2010

Major area, region or country	Active contributors to a pension scheme in the working populations 15-64 (%)					Active contributors to a pension scheme in the labour force 15+ (%)				
	Total	Male	Female	Year	Age	Total	Male	Female	Age	Year
Kenya	11.3	…	…	2009	15-64	16.3	…	…	15+	2009
Lesotho	3.1	…	…	2005	15-64	4.2	…	…	15+	2005
Libya	11.2	18.5	3.5	2008	15-64	19.6	22.9	10.9	15+	2008
Madagascar	5.7	…	…	2011	15-64	6.2	…	…	15+	2011
Malawi	0.0	0.0	0.0	2011	15-64	0.0	…	…	15+	2011
Mali	4.4	…	…	2010	15-64	7.9	…	…	15+	2010
Mauritania	9.4	…	…	2005	15-64	17.2	…	…	15+	2005
Mauritius	39.7	…	…	2010	15-64	60.9	…	…	15+	2010
Morocco	15.6	…	…	2011	15-64	30.2	…	…	15+	2011
Mozambique	3.8	…	…	2008	15-64	4.2	…	…	15+	2008
Namibia	5.6	…	…	2008	15-64	8.2	…	…	15+	2008
Niger	1.3	1.9	0.7	2006	15-64	1.9	2.0	1.6	15+	2006
Nigeria	5.3	7.6	3.1	2010	15-64	9.0	11.3	6.0	15+	2010
Rwanda	3.8	5.7	2.0	2009	15-64	4.3	6.5	2.2	15+	2009
Sao Tome and Principe	10.4	…	…	2010	15-64	16.4	…	…	15+	2010
Senegal	5.0	…	…	2008	15-64	6.2	…	…	15+	2008
Sierra Leone	4.6	…	…	2007	15-64	6.6	…	…	15+	2007
South Africa	3.5	…	…	2010	15-64	6.3	…	…	15+	2010
Sudan	2.8	…	…	2008	15-64	4.9	…	…	15+	2008
Swaziland	15.2	…	…	2010	15-64	25.5	…	…	15+	2010
Tanzania, United Republic of	3.1	4.2	1.9	2007	15-64	3.3	4.5	2.1	15+	2007
Togo	3.1	…	…	2009	15-64	3.7	…	…	15+	2009
Tunisia	41.4	…	…	2011	15-64	79.0	…	…	15+	2011
Uganda	3.8	3.4	4.2	2007	15-64	4.6	4.1	5.1	15+	2007
Zambia	8.8	12.1	5.5	2010	15-64	10.5	13.4	7.0	15+	2010
Zimbabwe	17.0	…	…	2009	15-64	18.3	…	…	15+	2009
Asia, Oceania and the Middle East										
Afghanistan	2.2	…	…	2006	15-64	4.4	…	…	15+	2006
Armenia	22.4	…	…	2009	15-64	31.7	…	…	15+	2009
Australia	69.6	74.5	64.6	2008	15-64	88.8	87.1	90.9	15+	2008
Azerbaijan	22.5	…	…	2007	15-64	33.3	…	…	15+	2007
Bahrain	10.5	12.4	7.3	2007	15-64	15.1	14.1	19.0	15+	2007
Bangladesh	0.0	0.0	0.0	2011	15-64	0.0	…	…	15+	2011
Bhutan	9.1	12.1	6.1	2012	15-64	12.1	14.8	8.6	15+	2012
Cambodia	0.0	0.0	0.0	2010	15-64	0.0	0.0	0.0	15+	2010
China	46.4	…	…	2011	15-64	56.1	…	…	15+	2011
Fiji	64.2	…	…	2011	15-64	99.0	…	…	15+	2011
Georgia	22.7	…	…	2008	15-64	29.5	…	…	15+	2008
Hong Kong (China), Special Administrative Region	52.3	…	…	2011	15-64	75.7	…	…	15+	2011

Major area, region or country	Active contributors to a pension scheme in the working populations 15-64 (%)					Active contributors to a pension scheme in the labour force 15+ (%)				
	Total	Male	Female	Year	Age	Total	Male	Female	Age	Year
India	7.4	…	…	2010	15-64	12.4	…	…	15+	2010
Indonesia	6.0	…	…	2011	15-64	8.6	…	…	15+	2011
Iran, Islamic Rep. of	18.7	…	…	2010	15-64	39.3	…	…	15+	2010
Iraq	19.8	…	…	2009	15-64	45.2	…	…	15+	2009
Israel	69.8	…	…	2011	15-64	100.0	100.0	100.0	15+	2011
Japan	84.9	…	…	2010	15-64	100.0	100.0	100.0	15+	2010
Jordan	22.6	33.0	11.5	2010	15-64	51.5	47.4	70.1	15+	2010
Kazakhstan	73.8	…	…	2011	15-64	94.1	…	…	15+	2011
Korea, Republic of	53.7	…	…	2009	15-64	77.8	…	…	15+	2009
Kuwait	12.9	…	…	2010	15-64	18.4	…	…	15+	2010
Kyrgyzstan	30.0	…	…	2008	15-64	42.4	…	…	15+	2008
Lao People's Dem. Rep.	1.3	…	…	2010	15-64	1.6	…	…	15+	2010
Lebanon	0.0	…	…	2012	15-64	0.0	…	…	15+	2012
Malaysia	28.1	32.4	23.6	2010	15-64	43.2	39.3	50.2	15+	2010
Maldives	19.9	…	…	2010	15-64	28.1	…	…	15+	2010
Mongolia	39.6	…	…	2011	15-64	62.6	…	…	15+	2011
Nepal	2.5	4.1	1.0	2011	15-64	2.8	4.4	1.1	15+	2011
Occupied Palestinian Territory	5.2	…	…	2010	15-64	12.0	…	…	15+	2010
Oman	8.7	11.3	4.4	2011	15-64	13.7	13.4	15.4	15+	2011
Pakistan	3.1	…	…	2009	15-64	5.4	…	…	15+	2009
Papua New Guinea	3.0	…	…	2010	15-64	4.0	…	…	15+	2010
Philippines	17.5	…	…	2011	15-64	25.6	…	…	15+	2011
Qatar	3.3	…	…	2008	15-64	3.9	…	…	15+	2008
Samoa	22.8	…	…	2011	15-64	34.4	…	…	15+	2011
Saudi Arabia	26.2	43.8	2.1	2010	15-64	50.1	56.8	11.5	15+	2010
Singapore	0.0	0.0	0.0	2011	15-64	0.0	…	…	15+	2011
Solomon Islands	46.9	66.5	26.1	2008	15-64	66.6	79.4	46.3	15+	2008
Sri Lanka	7.1	…	…	2010	15-64	11.5	…	…	15+	2010
Syrian Arab Republic	13.4	…	…	2008	15-64	28.4	…	…	15+	2008
Taiwan, China	56.6	55.4	57.8	2011	15-64	86.8	75.8	99.9	15+	2011
Thailand	21.4	…	…	2012	15-64	27.7	…	…	15+	2012
Timor-Leste	0.0	0.0	0.0	2011	15-64	0.0	…	…	15+	2011
Tonga	6.5	…	…	2012	15-64	9.8	…	…	15+	2012
Vanuatu	16.9	16.4	17.5	2011	15-64	22.6	19.4	26.9	15+	2011
Viet Nam	17.3	17.7	16.8	2010	15-64	20.7	20.4	21.0	15+	2010
Yemen	2.6	4.8	0.5	2011	15-64	5.2	6.4	1.8	15+	2011
Europe										
Albania	29.8	…	…	2006	15-64	43.3	…	…	15+	2006
Austria	66.5	…	…	2010	15-64	87.1	…	…	15+	2010

Major area, region or country	Active contributors to a pension scheme in the working populations 15-64 (%)					Active contributors to a pension scheme in the labour force 15+ (%)				
	Total	Male	Female	Year	Age	Total	Male	Female	Age	Year
Belarus	44.0	29.1	57.4	2010	15-64	66.6	41.6	91.9	15+	2010
Belgium	64.5	…	…	2010	15-64	94.4	…	…	15+	2010
Bosnia and Herzegovina	24.4	…	…	2008	15-64	44.6	0.0	0.0	15+	2008
Bulgaria	54.4	57.2	51.6	2009	15-64	79.2	77.2	81.5	15+	2009
Croatia	50.8	54.9	46.8	2010	15-64	77.3	77.0	77.6	15+	2010
Cyprus	58.1	59.0	57.1	2010	15-64	77.5	72.3	84.3	15+	2010
Czech Republic	67.7	…	…	2010	15-64	95.7	…	…	15+	2010
Denmark	78.1	…	…	2010	15-64	96.6	…	…	15+	2010
Estonia	63.6	…	…	2010	15-64	82.3	…	…	15+	2010
Finland	64.5	…	…	2010	15-64	85.0	…	…	15+	2010
France	66.2	…	…	2010	16-64	93.3	…	…	15+	2010
Germany	59.9	61.1	58.7	2010	16-64	76.8	72.7	81.8	15+	2010
Greece	64.3	72.7	55.8	2010	15-64	92.3	90.4	95.1	15+	2010
Hungary	71.0	70.9	71.1	2009	15-64	100.0	100.0	100.0	15+	2009
Iceland	…	…	…	…	…	…	…	…	…	…
Ireland	77.6	…	…	2010	15-64	100.0	100.0	100.0	15+	2010
Italy	58.2	…	…	2010	15-64	91.9	…	…	15+	2010
Latvia	56.6	…	…	2010	15-64	74.9	…	…	15+	2010
Lithuania	54.5	…	…	2010	15-64	76.0	…	…	15+	2010
Luxembourg	100.0	100.0	100.0	2010	15-64	100.0	100.0	100.0	15+	2010
Malta	53.5	…	…	2010	15-64	87.2	…	…	15+	2010
Moldova, Republic of	33.6	33.5	33.7	2011	15-64	70.1	66.5	73.8	15+	2011
Montenegro	36.8	…	…	2007	15-64	80.4	…	…	15+	2007
Netherlands	100.0	100.0	100.0	2010	15-64	100.0	100.0	100.0	15+	2010
Norway	77.1	…	…	2010	15-64	95.9	…	…	15+	2010
Poland	59.1	…	…	2010	15-64	88.8	…	…	15+	2010
Portugal	58.6	…	…	2010	15-64	74.5	…	…	15+	2010
Romania	37.2	…	…	2010	16-64	54.7	…	…	15+	2010
Russian Federation	48.7	…	…	2009	15-64	65.9	…	…	15+	2009
Serbia	29.7	…	…	2010	15-64	61.1	…	…	15+	2010
Slovakia	53.2	…	…	2010	15-64	77.1	…	…	15+	2010
Slovenia	61.7	67.9	55.4	2011	15-64	84.4	88.0	80.3	15+	2011
Spain	66.0	72.4	59.4	2010	15-64	89.0	88.0	89.3	15+	2010
Sweden	92.8	…	…	2010	15-64	100.0	100.0	100.0	15+	2010
The Former Yugoslav Rep. of Macedonia	52.3	…	…	2011	15-64	80.0	…	…	15+	2011
Turkey	27.8	44.1	11.7	2011	15-64	52.1	58.4	37.1	15+	2011
Ukraine	43.4	…	…	2007	15-64	60.6	…	…	15+	2007
United Kingdom	71.4	…	…	2005	15-64	92.9	…	…	15+	2005

Major area, region or country	Active contributors to a pension scheme in the working populations 15-64 (%)					Active contributors to a pension scheme in the labour force 15+ (%)				
	Total	Male	Female	Year	Age	Total	Male	Female	Age	Year
Latin America and the Caribbean										
Antigua and Barbuda	71.8	…	…	2007	15-64	78.3	…	…	15+	2007
Argentina	35.7	45.7	25.8	2011	15-64	50.4	53.8	45.5	15+	2011
Aruba	64.1	72.9	56.3	2006	15-64	88.2	89.4	86.7	15+	2006
Bahamas	66.7	…	…	2011	15-64	81.9	…	…	15+	2011
Barbados	65.1	…	…	2009	15-64	79.6	…	…	15+	2009
Belize	44.2	58.0	30.6	2011	15-64	64.0	66.8	59.4	15+	2011
Bolivia (Plurinational State of)	22.2	28.6	15.8	2010	15-64	28.5	33.0	22.8	15+	2010
Brazil	31.4	36.8	26.2	2010	15-64	40.7	41.5	39.6	15+	2010
Chile	40.4	48.8	32.0	2012	15-64	58.5	58.7	58.2	15+	2012
Colombia	23.6	25.7	22.5	2009	15-64	32.7	30.0	37.8	15+	2009
Costa Rica	40.6	53.4	27.2	2011	15-64	58.8	62.2	53.0	15+	2011
Dominica	52.9	49.9	56.1	2011	15-64	…	…	…	n.a.	n.a.
Dominican Republic	20.0	22.5	17.5	2012	15-64	28.0	26.1	30.9	15+	2012
Ecuador	14.7	18.1	11.5	2009	15-64	20.2	20.4	20.0	15+	2009
El Salvador	19.8	24.0	16.3	2009	15-64	30.7	29.4	32.4	15+	2009
Grenada	58.7	…	…	2010	15-64	…	…	…	n.a.	2010
Guatemala	14.2	18.3	10.5	2010	15-64	19.5	19.3	19.8	15+	2010
Guyana	29.7	0.0	0.0	2009	15-64	45.7	0.0	0.0	15+	2009
Honduras	11.1	12.8	9.6	2009	15-64	16.8	14.4	21.1	15+	2009
Jamaica	12.5	…	…	2004	15-64	16.7	…	…	15+	2004
Mexico	25.1	32.1	18.3	2010	15-64	37.0	36.6	37.7	15+	2010
Nicaragua	14.4	16.6	12.4	2010	15-64	17.5	17.6	17.3	15+	2010
Panama	46.5	57.5	35.3	2009	15-64	64.0	63.4	65.1	15+	2009
Paraguay	13.5	15.9	11.1	2011	15-64	18.9	18.5	19.5	15+	2011
Peru	24.8	32.4	17.6	2010	15-64	29.2	36.9	20.4	15+	2010
Saint Kitts and Nevis	77.9	76.6	79.3	2010	15-64	…	…	…	n.a.	n.a.
Saint Lucia	43.1	44.1	42.3	2008	15-64	56.5	53.1	60.3	15+	2008
Saint Vincent and the Grenadines	49.5	…	…	2007	15-64	67.3	…	…	15+	2007
Trinidad and Tobago	49.7	…	…	2010	15-64	68.8	…	…	15+	2010
Uruguay	65.3	72.7	58.1	2011	15-64	81.8	81.0	82.9	15+	2011
Venezuela, Bolivarian Rep. of	24.1	27.4	20.8	2009	15-64	33.9	31.8	37.3	15+	2009
North America										
Canada	68.4	69.9	66.8	2009	15-64	85.4	82.9	88.3	15+	2009
United States	78.5	81.1	76.0	2010	15-64	100.0	100.0	100.0	15+	2010

Sources

Main source: ILO (International Labour Office): ILO Social Security Inquiry; Indicator: old-age contributor ratio: % working age. Available at: http://www.ilo.org/dyn/ilossi/ssiindic.viewMultiIndic3?p_lang=en&p_indicator_code=CP-1b%20OA [6 Jun. 2014].

Other sources:

ADB (Asian Development Bank): Social Protection Index database. Available at: http://spi.adb.org/spidmz/index.jsp [6 Jun. 2014]

CISSTAT (Interstate Statistical Committee of the Commonwealth of Independent States): WEB Database Statistics of the CIS. Available at: http://www.cisstat.org/0base/index-en.htm [6 Jun. 2014].

European Commission. 2012c. The 2012 ageing report: Economic and budgetary projections for the 27 EU Member States (2010–2060) (Brussels). Available at: http://ec.europa.eu/economy_finance/publications/european_economy/2012/2012-ageing-report_en.htm [16 Apr. 2014].

Hirose, K. (ed.). 2011. Pension reform in Central and Eastern Europe in times of crisis, austerity and beyond (Budapest, ILO Regional Office for Central and Eastern Europe).

World Bank pensions data. Available at:
http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALPROTECTION/EXTPENSIONS/0,,contentMDK:23231994~menuPK:8874064~pagePK:148956~piPK:216618~theSitePK:396253,00.html [20 Apr. 2014].

National sources (see below).

Detailed notes and sources available at:

http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37917

Notes

n.a: Not applicable

…: Not available

Additional notes by country

Africa

Algeria: Including old age 'reversion pension' but excluding anticipated pension. Office national de la statistique (available at: http://www.ons.dz/IMG/pdf/AQC_R_2011_ED_2012_-_Francais.pdf, accessed May 2014).

Burundi: Includes old age, survivors pensions for people aged 60 and over.

Cabo Verde: For the contributory pension provided by CNPS, the statutory pensionable age is 65 and over for men and 60 and over for women. As the non-contributory pension targets people aged 60 and over (either men or women), the population of reference for the denominator has been set at age 60.

Côte d'Ivoire: Data from the CNPS (Caisse Nationale de Prévoyance Sociale) and CGRAE (Caisse Générale de Retraite des Agents de l'Etat).

Madagascar: Data refer to the Caisse Nationale de la Prévoyance Sociale (CNaPS) and two occupational schemes for civil servants: the Caisse de Retraites Civiles et Militaires (CRCM), which covers civil servants, government workers and the military; and the Caisse de Prévoyance et de Retraites (CPR), which covers auxiliary agents employed by the Government, who have not yet been granted full government employee status.

Malawi: There is no national social insurance scheme in Malawi. The Government Public Pension Scheme is a non-contributory, defined benefit, PAYG system. There are around 600 private pension funds in Malawi not included here.

Asia, Oceania and the Middle East

Bangladesh: The Government of Bangladesh provides its own employees with a non-contributory, defined benefit pension with survivor benefits, funded through tax revenues. Civil servants are eligible to receive a pension at the age of 57.

China: The indicator for China includes contributors to the new rural social pension plan introduced nationwide in 2009. This new pension has two components: a basic pension component financed by local and central Government and a personal account component based on contributions from enrolled individuals. In relatively poor regions the central Government pays approximately 80% of the cost of the basic pension component and the local Government bears the rest. The first basic pension component justifies inclusion in this indicator, focusing on periodic cash benefits for the elderly to ensure basic income security.

Iran, Islamic Rep. of: Corresponds to total number of insured as principal contributors and refers to the social security organization and State retirement fund.

Lebanon: There is currently no income security for the elderly through regular old-age pension benefits, only a lump sum.

Sri Lanka: Number of contributors under the widows and orphans and widowers and orphans pensions, 2003–09, which is in Sri Lanka the only mandatory contributory scheme providing pensions, i.e. monthly cash periodic benefits. This indicator refers to contributory mandatory schemes providing pensions for people above statutory retirement age (i.e. it excludes PSPS, which is a non-contributory schemes; EPF and ETF, providing lump sums; and the three voluntary social security schemes, Farmers' Pension and Social Security Benefit Scheme, Fishermen's Pension and Social Security Benefit Scheme, and Social Pension and Social Security Benefit Scheme (initially for self-employed only), which are voluntary and provide either lump-sum or periodic benefits.

Tonga: In September 2010, the National Retirement Benefits Scheme (NRBS) Bill 2010 was passed by the Legislative Assembly, providing a similar mandatory superannuation plan for the private sector and other organizations. No statistics available yet (see: http://www.nrbf.to/, accessed May 2014).

Vanuatu: Active member refers to a person who has at least one contribution paid on that member's behalf for the current or any of the preceding three months (see: http://www.vnpf.com.vu/p/vnpf-index.html, accessed May 2014).

Latin America and the Caribbean

Uruguay: According to household survey data, where the question is put to employed persons, the proportions were lower in 2011 (52.6% of people of working age and 67.6% of the labour force). See Insituto Nacional de Estadística: Encuesta continua de hogares 2011 (available at: http://www.ine.gub.uy/microdatos/microdatosnew2008.asp#ech, accessed May 2014).

Table B.6. Old-age effective coverage: Old-age pension beneficiaries. Proportion of older women and men (above statutory pensionable age) receiving an old-age pension

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Regional estimates (weighted by total population)								
Africa	21.5	…	…					
Middle East	29.5	…	…					
Latin America and the Caribbean	56.1	62.3	52.4					
Asia and the Pacific	47.0	…	…					
Central and Eastern Europe	94.3	97.2	93.8					
North America	93.0	…	…					
Western Europe	92.4	99.2	86.5					
World	51.5	…	…					
Developing economies	44.3	…	…					
Least developed countries [1]	16.8	…	…					
Low- and medium-income countries [2]	24.6	…	…					
Emerging economies [3]	71.5	…	…					
Developed economies	89.1	…	…					
Africa								
Algeria	63.6	...	...	...	51.1	12.5	2010	60+ Men | 55+ Women
Angola	14.5	...	...	...	14.5	…	2012	60+
Benin	9.7	...	...	...	9.7	…	2009	60+
Botswana	100.0	100.0	100.0	...	...	100.0	2010	65+
Burkina Faso	3.2	7.1	0.5	...	3.2	…	2009	55+
Burundi	4.0	6.8	2.0	...	4.0	…	2011	60+
Cameroon	12.5	20.2	5.9	...	12.5	…	2011	60+
Cabo Verde	55.7	59.8	52.8	...	18.2	37.5	2009	60+
Chad	1.6	...	...	...	1.6	…	2008	55+
Congo	22.1	42.4	4.7	...	22.1	…	2011	60+
Congo, Democratic Republic of	15.0	...	...	...	15.0	…	2009	60+ Women | 65+ Men
Côte d'Ivoire	7.7	...	...	...	7.7	…	2010	55+ as common denominator (Eligibility: 65+ for non contributory pension except 60 in specific region)

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Djibouti	12.0	...	...	...	12.0	…	2002	60+
Egypt	32.7	61.7	8.0	32.7	…	…	2008	60+
Ethiopia	9.0	...	...	...	9.0	…	2006	60+
Gabon	38.8	...	...	...	38.8	…	2010	55+
Gambia	10.8	...	...	...	10.8	…	2006	60+
Ghana	7.6	...	...	...	7.6	…	2011	60+
Guinea	8.8	...	...	...	8.8	…	2008	55+
Guinea-Bissau	6.2	...	...	...	6.2	…	2008	60+
Kenya	7.9	...	...	...	6.6	1.4	2010	55+ -
Lesotho	100.0	100.0	100.0	...	…	100.0	2010	70+
Libya	43.3	...	...	...	43.3	…	2006	65+ Men | 60+ Women
Madagascar	4.6	...	...	...	4.6	…	2011	60+
Malawi	4.1	...	...	...	4.1	…	2010	60+
Mali	5.7	8.5	3.7	...	5.7	…	2010	58+
Mauritania	9.3	...	...	...	9.3	…	2002	60+ Men | 55+ Women
Mauritius	100.0	100.0	100.0	...	…	100.0	2010	60+
Morocco	39.8	...	...	...	39.8	…	2009	60+
Mozambique	17.3	20.0	15.9	...	1.7	15.6	2011	60+ Men | 55+ Women
Namibia	98.4	...	...	...	…	98.4	2011	60+
Niger	6.1	...	...	...	6.1	…	2007	60+
Nigeria	...	...	...	...	…	0.4	n.a.	
Rwanda	4.7	...	...	...	4.7	…	2004	55+
Sao Tome and Principe	41.8	...	...	...	41.8	…	2010	62 + Men | 57 + Women
Senegal	23.5	...	...	...	23.5	…	2010	55+
Seychelles	100.0	100.0	100.0	...	11.4	88.6	2011	63+
Sierra Leone	0.9	...	...	...	0.9	…	2007	60+
South Africa	92.6	...	...	...	27.7	64.9	2012	60+
Sudan	4.6	...	...	...	4.6	…	2010	60+
Swaziland	86.0	...	...	...	…	86.0	2011	60+
Tanzania, United Republic of	3.2	...	...	...	3.2	…	2008	60+
Togo	10.9	...	...	...	10.9	…	2009	60+
Tunisia	68.8	...	...	...	68.8	…	2006	60+
Uganda	6.6	...	...	...	4.5	2.1	2012	55+
Zambia	7.7	...	...	...	6.9	0.8	2008	55+
Zimbabwe	6.2	...	...	...	6.2	…	2006	60+

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Middle East, Asia and the Pacific								
Afghanistan	10.7	...	...	...	...	...	2010	60+ Men | 55+ Women
Armenia	80.0	...	...		64.6	15.4	2011	63 Men | 62.5 Women
Australia	83.0	77.5	87.6	...	...	70.7	2010	65+ Men | 64+ Women
Azerbaijan	81.7	82.6	79.0	...	40.8	40.9	2012	62.5 Men | 57,5 Women
Bahrain	40.1	...	...	...	...	...	2011	60+ Men | 55+ Women
Bangladesh	39.5	...	...	...	4.9	34.6	2011	65+ (62+ for OA allowances for women)
Bhutan	3.2	...	...	...	3.2	…	2012	60+
Brunei Darussalam	81.7	...	...	...	...	81.7	2011	60+
Cambodia	5.0	...	...	...	...	...	2010	55+
China	74.4	...	...	...	32.2	42.1	2011	60+ Men | 55+ Women
Fiji	10.6	...	...	...	...	...	2010	55+
Georgia	89.8	...	...	...	...	...	2011	65 + Men | 60+ Women
Hong Kong (China), Special Administrative Region	72.9	...	...	...	...	72.9	2009	65+
India	24.1	...	...	...	9.9	14.2	2011	58+
Indonesia	8.1	...	...	...	...	...	2010	55+
Iran, Islamic Rep. of	26.4	...	...	...	...	...	2010	60+ Men | 55+ Women
Iraq	56.0	...	...	...	...	...	2007	55/60+
Israel	73.6	...	...	...	...	...	2011	67 + Men | 62+ Women
Japan	80.3	...	...	...	...	...	2008	65+
Jordan	42.2	82.3	11.8	...	42.2	...	2010	60+ Men | 55+ Women
Kazakhstan	95.9	...	...	...	...	...	2011	63+ Men | 58+ Women
Korea, Republic of	77.6	...	...	...	...	...	2010	60+
Kuwait	27.3	...	...	...	...	...	2008	50+
Kyrgyzstan	100.0	100.0	100.0	...	...	...	2011	63+ Men | 58+ Women
Lao People's Dem. Rep.	5.6	...	...	...	...	...	2010	60+
Lebanon	0.0	...	...	...	0.0	0.0	2013	64+
Malaysia	19.8	...	...	...	16.2	3.6	2010	55+
Maldives	99.7	...	...	...	9.1	90.6	2012	65+

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Marshall Islands	64.2	...	...	...	64.2	...	2010	60+
Mongolia	100.0	100.0	100.0	...	62.6	37.4	2011	60+
Nauru	56.5	...	...	...	15.5	41.0	2010	55+
Nepal	62.5	...	...	...	9.2	53.3	2010	58+
New Zealand	98.0	99.8	96.5	...	...	98.0	2012	65+
Occupied Palestinian Territory	8.0	...	...	...	...	...	2009	65+
Oman	24.7	...	...	...	...	...	2010	60+ Men | 55+ Women
Pakistan	2.3	...	...	...	...	...	2010	60+ Men | 55+ Women
Palau	48.0	...	...	...	...	...	2010	60+
Papua New Guinea	0.9	...	...	...	...	...	2010	55+
Philippines	28.5	...	...	...	24.3	4.2	2011	60+
Qatar	7.9	...	...	...	...	...	2007	60+
Samoa	49.5	...	...	...	3.7	45.8	2011	55+
Singapore	0.0	...	...	...	0.0	0.0	2011	55+
Solomon Islands	13.1	...	...	...	...	...	2010	50+
Sri Lanka	17.1	...	...	...	...	...	2010	55+ Men | 50+ Women
Syrian Arab Republic	16.7	...	...	...	...	...	2006	60+ Men | 55+ Women
Tajikistan	80.2	95.6	72.1	...	61.4	18.8	2011	60+ Men | 55+ Women
Thailand	81.7	77.9	84.6	...	13.1	68.6	2010	60+
Timor-Leste	100.0	100.0	100.0	...	0.0	100.0	2011	60+
Tonga	1.0	...	...	...	...	...	2012	55+
Tuvalu	19.5	...	...	...	...	...	2005	55+
Uzbekistan	98.1	...	...	...	97.8	0.3	2010	60+ Men | 55+ Women
Vanuatu	3.5	...	...	...	...	...	2011	55+
Viet Nam	34.5	...	...	...	25.8	8.7	2010	60+ Men | 55+ Women
Yemen	8.5	...	...	...	...	...	2011	60+ Men | 55+ Women
Europe								
Albania	77.0	100.0	60.8	...	…	…	2011	65+ Men | 60+ Women
Austria	100.0	77.5	93.7	...	94.0	6.0	2010	65+ Men | 60+ Women
Belarus	93.6	...	...	...	91.1	2.5	2011	60+ Men | 55+ Women
Belgium	84.6	100.0	67.8	...	79.5	5.1	2010	65+
Bosnia and Herzegovina	29.6	...	...	...	29.6	…	2009	65+

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Bulgaria	96.9	99.4	95.5	...	96.5	0.4	2010	63 + Men | 60+ Women
Croatia	57.6	85.1	44.2	...	…	…	2010	65 + Men | 60+ Women
Cyprus	85.2	100.0	57.2	...	72.3	12.9	2010	65+
Czech Republic	100.0	100.0	100.0	...	…	0.0	2010	62.2 + Men | 60.7 Women
Denmark	100.0	100.0	100.0	...	…	100.0	2011	65+
Estonia	98.0	98.5	97.5	...	96.0	2.0	2011	63 + Men | 61+ Women
Finland	100.0	100.0	100.0	...	47.5	52.5	2010	65+
France	100.0	100.0	100.0	...	95.0	5.0	2010	60+
Germany	100.0	100.0	100.0	...	…	…	2010	65+
Greece	77.4	100.0	54.6	...	60.4	17.0	2010	65 + Men | 60+ Women
Hungary	91.4	97.7	87.6	...	91.1	0.3	2010	62+
Iceland	100.0	100.0	100.0	...	17.2	82.8	2010	67+
Ireland	90.5	100.0	66.3	...	71.3	19.2	2010	65+
Italy	81.1	100.0	69.2	...	75.1	6.0	2010	65 + Men | 60+ Women
Latvia	100.0	100.0	100.0	...	99.8	0.2	2010	62+
Lithuania	100.0	100.0	100.0	...	96.0	4.0	2010	62.5 + Men | 60+ Women
Luxembourg	90.0	100.0	56.4	...	…	…	2010	65+
Malta	60.5	97.5	32.0	...	55.3	5.2	2010	61 + Men | 60+ Women
Moldova, Republic of	72.8	63.7	77.0	...	…	…	2011	62+ Men | 57 + Women
Montenegro	52.3	...	...	...	…	…	2011	65 + Men | 60+ Women
Netherlands	100.0	100.0	100.0	...	…	…	2010	65+
Norway	100.0	100.0	100.0	...	…	…	2010	67+
Poland	96.5	100.0	94.9	...	93.9	2.6	2009	65 + Men | 60+ Women
Portugal	100.0	100.0	100.0	...	…	…	2010	65+
Romania	98.0	100.0	88.0	...	…	…	2010	63.75 + Men | 58.75+ Women
Russian Federation	100.0	100.0	100.0	...	…	…	2011	60+ Men | 55+ Women
Serbia	46.1	48.4	44.8	...	…	…	2010	64+ Men | 59+ Women
Slovakia	100.0	100.0	100.0	...	99.5	0.5	2010	62+
Slovenia	95.1	100.0	85.9	...	91.1	4.0	2010	63+ Men | 61+ Women
Spain	68.2	97.4	46.6	...	64.9	3.3	2010	65+

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Sweden	100.0	100.0	100.0	...	52.0	48.0	2010	65+
Switzerland	100.0	100.0	100.0	...	…	…	2010	65+ Men | 64+ Women
The Former Yugoslav Republic of Macedonia	52.2	...	...	...	…	…	2011	64+ Men | 62+ Women
Turkey	88.1	...	...	...	…	…	2010	60 + Men | 58+ Women
Ukraine	95.0	...	...	...	93.0	2.0	2011	60 + Men | 55,5+ Women
United Kingdom	99.5	100.0	99.2	...	75.5	24.0	2010	65 + Men | 60+ Women
Latin America and the Caribbean								
Antigua and Barbuda	69.7	…	…	…	68.0	1.7	2010	60+
Argentina	90.7	86.8	93.3	…	63.6	27.1	2010	65+
Aruba	79.3	…	…	…	…	79.3	2013	60+
Bahamas	84.2	…	…	…	75.3	8.9	2011	65+
Barbados	68.3	…	…	…	33.2	35.1	2011	65+
Belize	64.6	…	…	…	32.0	32.6	2011	65+
Bolivia (Plurinational State of)	100.0	100.0	100.0	…	…	100.0	2013	60+ (Eligible age for Renta Dignidad)
Brazil	86.3	90.6	83.0	…	50.0	36.3	2009	65+ Men | 60+ Women
Chile	74.5	76.4	73.4	…	29.5	45.0	2012	65+ Men | 60+ Women
Colombia	23.0	28.3	18.4	…	13.9	9.1	2009	60+ Men | 55+ Women.
Costa Rica	55.8	65.4	48.8	…	30.2	25.6	2010	65+ Men | 62+ Women
Dominica	38.5	…	…	…	38.5	…	2011	60+
Dominican Republic	11.1	16.5	6.2	11.1	…	…	2009	65+ Men | 60+ Women
Ecuador	53.0	55.5	50.8	…	16.0	37.0	2011	60+
El Salvador	18.1	31.6	10.3	…	15.9	2.2	2009	60+ Men | 55+ Women
Grenada	34.0	…	…	…	34.0	…	2010	60+
Guatemala	14.1	18.2	10.3	…	12.5	1.6	2006	60+
Guyana	100.0	100.0	100.0	…	4.6	100.0	2012	60+ (65+ for non-L265contributory pension)
Haiti	1.0	...	...	…	…	…	2001	60+
Honduras	8.4	13.8	5.8	…	8.4	…	2009	65+ Men | 60+ Women
Jamaica	55.5	…	…	…	36.1	19.4	2010	65+ Men | 60+ Women

Major area, region or country	Proportion by sex (%)			Proportion by type of programme (contributory or not) %			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [1]		
Mexico	25.2	34.6	17.2	…	3.0	22.2	2009	65+
Nicaragua	23.7	42.3	16.2	…	23.7	…	2011	60+
Panama	37.3	49.4	28.9	37.7	…	…	2008	62+ Men | 57 + Women
Paraguay	22.2	24.9	20.0	…	4.3	17.9	2013	60+
Peru	33.2	41.4	26.1	…	21.9	11.3	2013	60+
Saint Kitts and Nevis	44.7	51.6	39.7	…	36.4	8.3	2010	62+
Saint Lucia	26.5	10.3	8.3	…	26.5	…	2008	62+
Saint Vincent and the Grenadines	76.6	…	…	…	23.3	53.3	2012	60+
Trinidad and Tobago	98.7	…	…	…	50.7	47.7	2009	60+
Uruguay	76.5	74.6	77.7	…	66.9	9.6	2011	60+
Venezuela, Bolivarian Rep. of	59.4	70.0	50.2	…	39.2	20.2	2012	60+ Men | 55+ Women
North America								
Canada	97.7	…	…	…	2.1	95.6	2011	65+
United States	92.5	94.8	90.8	…	87.6	4.9	2011	65+

Notes

[1] Differences from proportions indicated in table B.7 may result from: differences in reference years; differences in population of reference between the non-contributory pension and the statutory pensionable age considered here as the main criterion to define the population of reference applied to all pensions.

Sources

Main source: ILO (International Labour Office): ILO Social Security Inquiry; Indicator: old-age pensioners recipient ratio above retirement age. Available at: http://www.ilo.org/dyn/ilossi/ssiindic.viewMultiIndic3?p_lang=en&p_indicator_code=CR-1f%20OA [6 Jun. 2014].

Other sources:

ADB (Asian Development Bank): Social Protection Index database. Available at: http://spi.adb.org/spidmz/index.jsp [6 Jun. 2014]

Barrientos, A; Nino-Zarazúa, M.; Maitrot, M. 2010. Social Assistance in Developing Countries database (version 5.0) (Manchester and London, Brooks World Poverty Institute and Overseas Development Institute). Available at: http://www.chronicpoverty.org/publications/details/social-assistance-in-developing-countries-database [6 Jun. 2014].

CISSTAT (Interstate Statistical Committee of the Commonwealth of Independent States): WEB Database Statistics of the CIS. Available at: http://www.cisstat.org/0base/index-en.htm [6 Jun. 2014].

Eurostat. Pensions beneficiaries database: Number of pension beneficiaries by country and type of pension. Are included for the purpose of this indicator old-age pension beneficiaries excluding beneficiaries from anticipated old-age pension. Available at: http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=spr_pns_ben&lang=en [6 May 2014].

HelpAge International: HelpAge's social pensions database. Available at: http://www.pension-watch.net/about-social-pensions/about-social-pensions/social-pensions-database/ [6 Jun. 2014].

Hirose, K. (ed.). 2011. Pension reform in Central and Eastern Europe in times of crisis, austerity and beyond (Budapest, ILO Regional Office for Central and Eastern Europe).

World Bank pensions data. Available at: http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALPROTECTION/EXTPENSIONS/0,,contentMDK:23231994~menuPK:8874064~pagePK:148956~piPK:216618~theSitePK:396253,00.html [20 Apr. 2014].

National sources (see below)

Detailed notes and sources available at:

http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37897

Additional notes by country

Africa

Algeria: Including old-age reversion pension but excluding anticipated pension. Non-contributory pension (data for 2009): Evolution de la catégorie des personnes âgées bénéficiaires de l'AFS (périodes: 2004-2009). Reference population: eligible age 60 years.

Angola: Total number of pensioners. There is no general social assistance programme aimed at the elderly.

Burundi: Includes old age, survivors and ascendent pensions for people aged 60 and over.

Cameroon: Data for the public pension schemes are estimated based on data available for previous years.

Cabo Verde: Regarding the contributory pension provided by CNPS, the statutory retirement age is 65 and over for men and 60 and over for women. However, as the age of eligibility for the non-contributory pension is 60 for both men and women, the reference population for the denominator has been set at 60. Survey data (provided in this Statistical Annex) provide lower numbers than administrative sources.

Congo: Includes disability and survivors' pensioners above statutory pensionable age of 60.

Côte d'Ivoire: Data from the CNPS (Caisse Nationale de Prévoyance Sociale) and CGRAE (Caisse Générale de Retraite des Agents de l'Etat).

Gabon: The number refers to all pensions, resulting in a possible overestimation of old -age pensioners.

Middle East, Asia and the Pacific

Azerbaijan: Eligible age for non-contributory pension: 67 years old and over for men and 62 for women. For the calculation of the coverage, the lower eligible age (statutory pensionable age) is taken for consistency reasons.

China: The indicator for China includes old-age pension recipients from the new rural social pension plan introduced nationwide in 2009. This new pension has two components: a basic pension component financed by local and central Government, and a personal account component based on contributions from enrolled individuals. In relatively poor regions the central Government pays approximately 80% of the cost of the basic pension component and the local Government bears the rest. The first basic pension component justifies inclusion in this indicator, focusing on periodic cash benefits for elderly to ensure basic income security.

Iran, Islamic Rep. of: Refers to the social security organization and State retirement fund.

Lebanon: There is currently no income security for elderly through regular old-age pension benefits, only a lump sum.

Malaysia: Includes government pension scheme, which is the only one providing cash periodic benefits, and a social assistance programme targeting poor elderly with no family support.

New Zealand: Percentage by sex estimated based on distribution from 2011.

Philippines: The old-age grant, launched in 2011, and the retirement programme for veterans, are considered non-contributory schemes.

Samoa: The Samoa National Provident Fund provides the option for a retirement pension or full withdrawal. Since the majority of SNPF members take the option of full withdrawal, there were only 445 pensioners and 276 beneficiaries (i.e. 3.7% of persons age 55 and over) in 2011.

Sri Lanka: This indicator refers to contributory mandatory schemes providing pensions for people above statutory retirement age (i.e. it excludes PSPS, which is a non-contributory schemes; EPF and ETF, providing lump sums; and the three voluntary social security schemes, Farmers' Pension and Social Security Benefit Scheme, Fishermen's Pension and Social Security Benefit Scheme, and Social Pension and Social Security Benefit Scheme (initially for self-employed only), which are voluntary and provide either lump-sum or periodic benefits (available at: http://www.statistics.gov.lk/abstract2010/Pages/index.htm, accessed December 2013).

Thailand: These proportions refer only to beneficiaries of the old-age or disability social pensions. As a result the reference taken is not the statutory pensionable age of 55 but the age of eligibility for the old-age social pension (60 and over).

Tonga: Only a minority of members opt for a regular pension once reaching pensionable age. In September 2010, the National Retirement Benefits Scheme (NRBS) Bill 2010 was passed by the Legislative Assembly, Providing a similar mandatory superannuation plan for the private sector and other organizations. No statistics available yet.

Vanuatu: Mainly withdrawals.

Europe

Albania: Includes old-age pensions including war veteran, special merit and supplementary pensions. Ratio above statutory retirement age.

Latin America and the Caribbean

Brazil: Age range used for the indicators: 65 and over for both men and woment despite a statutory retirement age of 60 for women.

Colombia: Age range used for the indicator: 65 and over.

Costa Rica: The normal retirement age is 65 years with at least 300 months of contributions. Age 65 years is used as a basis to define the reference population for this indicator.

Dominican Republic: Age range used for the indicator: 65 and over.

Nicaragua : The normal retirement age of 60 years is used as a basis to define the reference population for this indicator.

Panama: The normal retirement age of 62 (men) or 57 (women) is used as a basis to define the reference population for this indicator.

Uruguay: Proportion calculated for people aged 60 and over. For people aged 65 and over, this proportion reaches 85.9%,

North America

United States: Retirement (includes OASI), all beneficiaries aged 65 and over. Includes beneficiaries in foreign countries.

Concepts, definitions and interpretation guidelines available at:

http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=37897.

Table B.7. **Public social protection expenditure by guarantee, latest available year** (percentage of GDP)

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Regional averages (weighted by total population)																										
Africa	4.3		2.6			1.3			0.4			…			…			…			0.2			0.2		
North Africa	10.0		3.2			5.0			1.1			…			…			…			0.3			0.4		
Sub-saharan Africa	4.3		2.6			1.1			0.3			…			…			…			0.2			0.1		
Asia and the Pacific	4.6		1.5			2.0			0.4			…			…			…			0.4			0.2		
Western Europe	27.1		7.9			11.1			5.0			…			…			…			0.9			2.2		
Central and Eastern Europe	17.8		4.4			8.3			3.0			…			…			…			1.3			0.8		
Latin America and the Caribbean	13.9		4.0			4.6			2.0			…			…			…			2.6			0.7		
North America	17.0		8.5			6.6			2.8			…			…			…			1.1			0.7		
Middle East	11.0		2.0			3.3			1.5			…			…			…			3.4			0.8		
Africa																										
Algeria	9.73	2009	3.62	4	2009	5.14	2	2009	0.32	2	2009	0.02	2	2009	…		…	0.30	2	2009	0.20	2	2009	0.44	2	2009
Angola	6.79	2011	2.15	4	2011	2.50	2	2011	1.64	2	2011	…		…	…		…	1.64	2	2011	0.50	2	2010	0.00	2	2010
Benin	4.20	2010	2.22	4	2010	1.40	1	2010	0.10	1	2010	n.a.	13	2010	…		…	0.10	1	2010	0.10	1	2010	0.38	1	2010
Botswana	7.15	2009	3.99	4	2009	1.31	5	2009	1.26	1	2009	n.a.	13	2009	…		…	1.26	1	2009	…		…	0.59	1	2009
Burkina Faso	5.58	2009	3.60	4	2009	0.90	1	2009	0.19	1	2009	n.a.	13	2009	…		…	0.17	1	2009	0.71	1	2009	0.18	1	2009
Burundi	5.32	2010	3.27	4	2010	0.70	1	2010	0.16	1	2010	n.a.	13	2010	…		…	0.16	1	2010	1.05	1	2010	0.14	1	2010

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Cameroon	2.20	2009	1.27	4	2009	0.50	1	2009	0.37	1	2009	n.a.	13	2009	…		…	0.37	1	2009	…		…	0.05	1	2009
Cabo Verde	7.16	2009	2.48	10	2009	2.50	5	2010	1.94	1	2010	n.a.	13	2010	…		…	1.94	1	2010	…		…	0.24	2	2010
Central African Republic	1.36	2010	0.66	10	2010	0.56	1	2010	0.09	1	2010	n.a.	13	2010	…		…	0.09	1	2010	…		…	0.05	1	2010
Chad	1.31	2010	1.01	4	2010	0.21	1	2010	0.06	1	2010	n.a.	13	2010	…		…	0.06	1	2010	…		…	0.03	1	2010
Congo	2.79	2010	1.39	4	2010	1.00	1	2010	0.25	1	2010	0.00	1	2010	…		…	0.25	1	2010	0.05	1	2010	0.10	1	2010
Congo, Democratic Republic of	2.25	2005	1.77	4	2005	0.40	5	2005	0.07	1	2005	n.a.	13	2005	…		…	0.07	1	2005	…		…	0.05	1	2005
Côte d'Ivoire	1.95	2011	0.87	10	2011	0.60	6	2010	0.22	6	2010	n.a.	13	2010	…		…	0.22	1	2010	…		…	0.26	6	2010
Djibouti	7.29	2007	5.34	4	2007	1.50	5	2007	…		…	n.a.	13	2010	…		…	…		…	…		…	…		…
Egypt	12.57	2010	1.44	10	2010	3.00	5	2010	…		…	…		…	…		…	…		…	…		…	…		…
Equatorial Guinea	3.90	2009	3.41	4	2009	0.30	1	2010	0.17	1	2010	n.a.	13	2009	…		…	0.17	1	2009	…		…	0.02	1	2010
Eritrea	1.64	2011	1.25	4	2011	0.30	5	2001	…		…	n.a.	13	2001	…		…	…		…	…		…	…		…
Gambia	2.96	2005	2.46	4	2005	0.10	5	2003	0.20	1	2003	n.a.	13	2003	…		…	0.20	1	2003	0.20	1	2003	0.00	1	2003
Ghana	5.01	2009	2.81	4	2009	1.30	5	2010	0.65	1	2010	n.a.	13	2009	…		…	0.65	1	2009	…		…	0.25	2	2011
Guinea-Bissau	5.44	2010	2.31	4	2010	2.30	1	2010	0.65	1	2010	n.a.	13	2010	…		…	0.65	1	2010	0.10	1	2010	0.08	1	2010
Kenya	2.84	2011	1.53	10	2010	1.14	1	2010	0.05	2	2010	n.a.	13	2010	…		…	0.05	2	2010	0.10	2	2010	0.02	2	2010
Lesotho	6.13	2009	5.98	10	2008	1.77	7	2008	…		…	n.a.	13	2008	…		…	…		…	…		…	…		…
Liberia	11.47	2005	1.60	4	2005	0.14	5	2010	…		…	n.a.	13	2010	…		…	…		…	…		…	…		…
Libya	6.55	2010	2.11	4	2010	2.00	1	2010	…		…	n.a.	13	2010	…		…	…		…	…		…	…		…
Mali	4.88	2010	2.82	4	2010	1.59	5	2010	0.25	1	2009	n.a.	13	2009	…		…	0.25	1	2009	0.10	2	2010	0.13	2	2010

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Mauritania	4.47	2009	3.37	4	2009	0.60	5	2007	…		…	n.a.	13	2009	…		…	…		…	…		…	…		…
Mauritius	9.12	2011	2.39	10	2011	5.02	1	2011	0.88	1	2011	0.01	1	2011	…		…	0.87	1	2011	0.50	2	2011	0.33	1	2011
Morocco	6.57	2010	2.07	4	2010	2.90	5	2011	1.50	1	2010	n.a.	13	2010	…		…	1.50	1	2010	0.05	1	2010	0.06	1	2010
Mozambique	5.32	2010	3.29	6	2010	1.84	5	2010	0.12	1	2010	n.a.	13	2010	…		…	0.12	1	2010	0.06	1	2010	…		…
Namibia	7.40	2011	2.80	4	2011	3.20	1	2011	0.30	1	2011	n.a.	13	2011	…		…	0.30	1	2011	0.80	1	2011	0.30	1	2011
Niger	3.29	2009	2.69	4	2009	0.70	5	2006	…		…	…		…	…		…	…		…	…		…	…		…
Nigeria	3.70	2009	2.30	12	2009	0.91	5	2004	0.29	1	2009	n.a.	13	2004	…		…	0.29	1	2004	0.20	1	2009	0.00	13	2004
Rwanda	6.87	2009	5.37	4	2009	0.75	1	2009	0.50	1	2009	n.a.	13	2009	…		…	…		…	0.10	1	2009	0.15	1	2009
Senegal	5.34	2010	3.28	4	2010	1.78	5	2010	0.15	1	2010	n.a.	13	2010	…		…	0.15	1	2010	0.05	1	2010	0.08	1	2010
Seychelles	7.52	2011	3.14	10	2011	3.00	2	2010	1.39	2	2010	n.a.	13	2010	…		…	1.00	2	2010	…		…	0.00	13	2010
Sierra Leone	2.07	2006	1.46	4	2009	0.47	5	2009	0.14	1	2010	n.a.	13	2010	…		…	0.14	1	2010	…		…	…		…
South Africa	9.79	2010	4.74	10	2010	2.18	5	2010	1.63	1	2010	0.17	1	2010	…		…	1.45	1	2010	…		…	1.24	1	2010
Swaziland	7.32	2010	5.54	4	2010	0.60	7	2010	1.18	1	2010	n.a.	13	2010	…		…	1.18	1	2010	0.00	1	2010	0.00	13	2010
Tanzania, United Republic of	6.81	2010	4.48	1	2010	1.89	1	2010	0.03	1	2010	n.a.	13	2010	…		…	0.03	1	2010	0.40	1	2010	0.00	1	2010
Togo	5.49	2009	3.28	4	2009	2.00	1	2009	0.01	1	2009	n.a.	13	2009	…		…	0.01	2	2009	0.00	2	2009	0.20	2	2009
Tunisia	10.40	2011	1.50	10	2011	4.70	1	2010	3.36	1	2010	…		2010	…		…	2.35	1	2010	0.70	1	2010	0.15	1	2010
Uganda	3.46	2011	2.30	10	2011	0.40	5	2011	0.38	1	2010	n.a.	13	2011	…		…	0.38	1	2011	0.30	1	2011	0.08	1	2011
Zambia	5.46	2011	3.66	4	2011	1.40	5	2008	0.35	1	2008	n.a.	13	2008	…		…	0.35	1	2008	0.05	1	2011	0.00	1	2008
Zimbabwe	5.60	2011	4.30	2	2011	0.95	1	2010	0.05	1	2010	n.a.	13	2010	…		…	0.05	2	2010	0.08	2	2011	0.22	2	2010

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)			Public social protection expenditure for children (% of GDP)		
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Asia																										
Afghanistan	3.70	2010	2.50	10	2010	0.50	5	2010	0.18	3	2010	n.a.	3	2010	0.13	3	2010	0.05	3	2010	0.31	3	2010	0.20	3	2010
Armenia	8.46	2011	1.68	3	2011	3.64	3	2011	1.00	3	2011	0.50	3	2011	0.09	3	2011	0.42	3	2011	0.02	3	2011	2.12	3	2011
Azerbaijan	7.88	2010	1.04	10	2010	4.20	3	2010	0.58	3	2010	0.08	3	2010	0.05	3	2010	0.45	3	2010	1.53	3	2010	0.54	3	2010
Bahrain	4.01	2010	2.40	10	2010	1.00	1	2010	0.51	1	2010	0.01	1	2010	0.00	1	2010	0.50	1	2010	0.11	1	2010	0.00	13	2010
Bangladesh	2.69	2011	1.11	3	2011	0.71	3	2011	0.46	3	2011	n.a.	13	2011	0.45	3	2011	0.02	3	2011	0.32	3	2011	0.09	3	2010
Bhutan	4.77	2010	2.97	3	2010	0.68	3	2010	0.03	3	2011	n.a.	13	2010	…		…	0.03	3	2010	0.00	3	2010	1.09	3	2010
Brunei Darussalam	2.95	2009	2.04	14	2009	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Cambodia	1.79	2011	1.26	3	2011	0.15	3	2011	0.10	3	2011	n.a.	13	2011	0.10	3	2011	0.00	3	2011	0.18	3	2011	0.10	3	2011
China	6.83	2010	1.27	10	2010	2.89	3	2009	1.90	3	2009	0.14	1	2009	0.20	3	2009	1.55	3	2009	0.54	3	2009	0.22	3	2009
Georgia	8.01	2011	1.64	10	2011	3.90	3	2011	0.77	3	2011	n.a.	13	2011	0.00	3	2011	0.77	3	2011	1.40	3	2011	0.31	3	2011
Hong Kong (China), Special Administrative Region	4.58	2011	2.34	3	2011	1.60	5	2011	0.60	1	2011	n.a.	13	2010	…		…	0.60	1	2010	0.03	1	2010	0.07	1	2010
India	2.56	2010	1.06	4	2010	0.75	3	2010	0.60	3	2010	…	3	2009	0.50	3	2010	0.10	3	2010	0.10	3	2010	0.06	3	2010
Indonesia	2.63	2010	1.03	4	2010	0.45	3	2010	0.09	3	2010	n.a.	13	2010	0.07	3	2010	0.03	3	2010	0.38	3	2010	0.68	3	2010
Iran, Islamic Republic of	13.41	2009	1.97	10	2009	3.60	1	2009	1.80	1	2009	0.30	1	2009	…		…	1.50	1	2009	5.04	1	2010	1.00	1	2010
Iraq	12.14	2009	7.07	4	2009	3.90	3	2009	…		…	n.a.	13	2009	…		…	…		…	…		…	…		…
Israel	16.02	2011	4.33	8	2011	5.27	8	2011	3.81	8	2011	0.32	8	2011	0.14	8	2011	3.35	8	2011	0.71	8	2011	1.90	8	2011
Japan	22.40	2009	7.15	8	2009	11.83	8	2009	2.26	8	2009	0.71	8	2009	0.43	8	2009	1.13	8	2009	0.37	8	2009	0.79	8	2009
Jordan	12.11	2011	3.31	10	2011	7.51	1	2010	0.67	1	2010	n.a.	13	2010	0.01	1	2010	0.66	1	2010	0.60	1	2010	0.02	1	2010

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Kazakhstan	6.38	2011	2.27	10	2011	2.70	5	2011	1.00	1	2011	…		…	…		…	…		…	0.21	1	2011	0.20	1	2011
Korea, Republic of	9.19	2010	4.12	8	2010	2.36	8	2010	1.24	8	2010	0.31	8	2010	0.38	8	2010	0.54	8	2010	0.68	8	2010	0.78	8	2010
Kuwait	11.44	2011	2.23	10	2011	3.50	1	2011	…		…	n.a.	13	2011	…		…	…		…	…		…	…		…
Kyrgyzstan	8.30	2011	3.31	3	2011	1.54	3	2010	3.11	3	2010	0.01	3	2010	0.01	3	2010	3.08	3	2010	0.02	3	2010	0.33	3	2010
Lao People's Democratic Republic	1.74	2005	1.22	4	2010	0.10	3	2010	0.06	3	2010	n.a.	13	2010	…		…	0.06	3	2010	0.34	3	2010	0.02	3	2010
Malaysia	2.99	2012	1.99	3	2012	0.89	3	2012	0.07	3	2012	n.a.	13	2012	0.00	3	2012	0.07	3	2012	0.03	3	2012	0.02	3	2012
Maldives	5.74	2010	3.63	10	2010	1.66	3	2010	0.23	3	2010	n.a.	13	2010	0.01	3	2010	0.22	3	2010	0.21	3	2010	0.02	3	2010
Mongolia	18.61	2011	2.97	3	2011	7.82	3	2011	1.97	3	2011	0.18	3	2011	0.38	3	2011	1.41	3	2011	5.53	3	2011	0.33	3	2011
Myanmar	0.96	2004	0.26	10	2011	0.60	5	2011	0.06	1	2011	n.a.	13	2011	…		…	0.06	1	2011	0.04	1	2011	0.00	2	2011
Nepal	2.33	2011	1.61	10	2011	0.54	3	2011	0.07	3	2011	n.a.	13	2011	0.01	3	2011	0.06	3	2011	0.02	3	2011	0.09	3	2011
Pakistan	1.68	2010	0.38	2	2010	1.01	3	2010	0.03	3	2010	n.a.	13	2010	0.03	3	2010	0.00	3	2010	0.25	3	2010	0.01	3	2010
Philippines	1.55	2012	0.56	3	2012	0.58	3	2012	0.27	3	2012	n.a.	13	2012	0.02	3	2012	0.25	3	2012	0.01	3	2012	0.14	3	2012
Singapore	2.83	2011	1.20	10	2011	0.70	1	2011	0.91	1	2011	n.a.	13	2011	0.02	1	2011	0.89	1	2011	0.01	1	2011	0.01	1	2011
Sri Lanka	3.14	2011	1.26	10	2011	1.68	3	2011	0.04	3	2011	n.a.	13	2011	0.02	3	2011	0.01	3	2011	0.02	3	2011	0.15	3	2011
Syrian Arab Republic	1.99	2009	1.63	4	2009	1.30	5	2004	…		…	…		…	…		…	…		…	…		…	…		…
Taiwan	10.54	2009	3.75	2	2009	4.74	2	2009	1.09	2	2009	0.29	1	2009	0.19	2	2009	0.61	2	2009	0.53	2	2009	0.43	2	2009
Tajikistan	5.31	2011	1.80	3	2011	0.85	3	2011	1.88	3	2010	0.02	3	2010	0.02	3	2010	1.83	3	2010	0.35	3	2011	0.43	3	2011
Thailand	7.24	2011	2.27	10	2011	4.20	3	2011	0.31	3	2011	0.11	3	2011	0.00	3	2011	0.20	3	2011	0.01	3	2011	0.45	3	2011
Timor-Leste	4.24	2010	0.83	3	2010	1.40	3	2010	0.10	3	2010	n.a.	13	2010	0.10	3	2010	0.00	3	2010	1.22	3	2010	0.69	3	2010

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)			Public social protection expenditure for children (% of GDP)		
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Uzbekistan	11.16	2010	2.73	4	2010	5.75	3	2010	0.69	3	2010	…	3	2010	0.00	3	2010	0.69	3	2010	0.10	3	2010	1.88	3	2010
Viet Nam	6.28	2010	2.54	4	2010	3.13	3	2010	0.51	3	2010	0.02	3	2010	0.16	3	2010	0.33	3	2010	0.09	3	2010	0.02	3	2010
Yemen	1.86	2010	1.13	10	2010	0.50	2	2010	0.17	1	2010	n.a.	13	2010	…		…	0.17	2	2010	0.05	2	2010	0.01	2	2010
Europe																										
Albania	10.83	2011	2.68	10	2011	5.20	5	2011	2.67	2	2010	…		…	…		…	…		…	…		…	0.28	2	2010
Austria	29.10	2009	7.32	8	2009	14.00	8	2009	4.58	8	2009	1.10	8	2009	0.85	8	2009	2.63	8	2009	0.44	8	2009	2.76	8	2009
Belarus	16.35	2011	4.55	10	2010	10.00	5	2009	1.06	1	2010	…		…	…		…	1.06	1	2010	0.34	2	2010	0.40	2	2010
Belgium	29.70	2009	8.11	8	2009	10.20	8	2009	7.76	8	2009	3.68	8	2009	1.40	8	2009	2.68	8	2009	1.02	8	2009	2.62	8	2009
Bosnia and Herzegovina	17.45	2011	6.95	4	2011	9.40	5	2009	0.80	1	2010	0.10	1	2010	…		…	0.70	1	2010	0.10	1	2010	0.20	5	2010
Bulgaria	17.20	2011	4.31	9	2011	8.31	9	2010	2.73	9	2010	0.49	9	2010	…		…	2.24	9	2010	0.40	9	2010	1.45	9	2010
Croatia	21.16	2011	6.38	10	2010	10.60	5	2010	3.09	2	2010	0.40	2	2010	…		…	2.69	2	2010	0.14	1	2010	0.96	2	2010
Cyprus	21.31	2010	3.27	9	2010	9.91	9	2010	3.98	9	2010	1.04	9	2010	…		…	2.95	9	2010	2.75	9	2010	2.20	9	2010
Czech Republic	20.71	2009	6.71	8	2009	8.55	8	2009	4.40	8	2009	1.02	8	2009	0.22	8	2009	3.17	8	2009	0.20	8	2009	0.85	8	2009
Denmark	30.19	2009	7.68	8	2009	8.17	8	2009	9.44	8	2009	2.30	8	2009	1.61	8	2009	5.53	8	2009	1.61	8	2009	3.29	8	2009
Estonia	20.04	2009	5.18	8	2009	8.07	8	2009	5.58	8	2009	1.09	8	2009	0.24	8	2009	4.25	8	2009	0.15	8	2009	1.06	8	2009
Finland	29.44	2009	6.79	8	2009	11.13	8	2009	7.77	8	2009	1.98	8	2009	0.92	8	2009	4.88	8	2009	1.21	8	2009	2.54	8	2009
France	32.07	2009	8.99	8	2009	14.11	8	2009	4.80	8	2009	1.53	8	2009	0.99	8	2009	2.29	8	2009	1.29	8	2009	2.89	8	2009
Germany	27.12	2010	8.52	8	2010	11.00	8	2010	4.97	8	2010	1.53	8	2010	0.94	8	2010	2.50	8	2010	0.81	8	2010	1.82	8	2010
Greece	23.88	2009	6.52	8	2009	13.16	8	2009	2.04	8	2009	0.72	8	2009	0.22	8	2009	1.11	8	2009	0.89	8	2009	1.27	8	2009

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Hungary	23.93	2009	5.08	8	2009	10.45	8	2009	4.88	8	2009	0.88	8	2009	0.45	8	2009	3.54	8	2009	0.75	8	2009	2.76	8	2009
Iceland	18.47	2009	6.17	8	2009	2.22	8	2009	5.12	8	2009	1.68	8	2009	0.04	8	2009	3.40	8	2009	1.70	8	2009	3.27	8	2009
Ireland	23.72	2010	6.39	8	2010	5.84	8	2010	6.32	8	2010	2.60	8	2010	0.96	8	2010	2.75	8	2010	1.03	8	2010	4.15	8	2010
Italy	27.81	2009	7.42	8	2009	15.56	8	2009	3.38	8	2009	0.79	8	2009	0.44	8	2009	2.15	8	2009	0.07	8	2009	1.38	8	2009
Latvia	17.60	2010	2.95	9	2010	8.39	9	2010	4.49	9	2010	1.70	9	2010	…		…	2.79	9	2010	0.29	9	2010	1.48	9	2010
Lithuania	18.30	2010	4.29	9	2010	7.89	9	2010	3.66	9	2010	0.78	9	2010	…		…	2.88	9	2010	0.33	9	2010	2.13	9	2010
Luxembourg	23.57	2009	6.65	8	2009	7.67	8	2009	4.86	8	2009	1.17	8	2009	0.50	8	2009	3.19	8	2009	0.82	8	2009	3.58	8	2009
Malta	19.57	2008	4.28	9	2010	10.41	9	2010	3.08	9	2010	0.60	9	2010	…		…	2.49	9	2010	0.56	9	2010	1.24	9	2010
Moldova, Republic of	18.61	2011	5.17	10	2011	7.40	5	2012	…		…	…		…	…		…	…		…	…		…	…		…
Montenegro	20.05	2011	6.24	4	2011	11.00	5	2011	1.54	1	2011	…		…	0.25	5	2011	1.29	5	2011	1.12	5	2011	0.15	5	2011
Netherlands	23.18	2009	7.90	8	2009	6.07	8	2009	5.77	8	2009	1.45	8	2009	1.22	8	2009	3.11	8	2009	1.73	8	2009	1.71	8	2009
Norway	23.29	2009	6.17	8	2009	7.41	8	2009	6.26	8	2009	0.43	8	2009	0.47	8	2009	5.36	8	2009	0.89	8	2009	2.56	8	2009
Poland	21.52	2009	5.17	8	2009	11.84	8	2009	3.56	8	2009	0.28	8	2009	0.63	8	2009	2.65	8	2009	0.21	8	2009	0.75	8	2009
Portugal	25.55	2009	7.20	8	2009	12.47	8	2009	4.39	8	2009	1.21	8	2009	0.77	8	2009	2.41	8	2009	0.31	8	2009	1.19	8	2009
Romania	17.39	2010	4.19	9	2010	8.87	9	2010	2.48	9	2010	0.41	9	2010	…		…	2.07	9	2010	0.23	9	2010	1.63	9	2010
Russian Federation	15.97	2011	3.96	10	2011	6.80	5	2011	2.90	1	2010	0.18	1	2010	…		…	2.72	1	2010	1.77	1	2010	0.55	1	2010
Serbia	24.00	2010	6.51	10	2010	12.84	9	2010	3.25	9	2010	0.75	9	2010	…		…	2.50	9	2010	0.40	9	2010	1.00	9	2010
Slovakia	18.74	2009	6.01	8	2009	7.36	8	2009	3.49	8	2009	0.68	8	2009	0.23	8	2009	2.59	8	2009	0.40	8	2009	1.48	8	2009
Slovenia	22.58	2009	6.80	8	2009	10.96	8	2009	3.71	8	2009	0.48	8	2009	0.33	8	2009	2.90	8	2009	0.52	8	2009	0.59	8	2009

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Spain	25.98	2009	7.04	8	2009	9.88	8	2009	7.40	8	2009	3.45	8	2009	0.86	8	2009	3.09	8	2009	0.47	8	2009	1.18	8	2009
Sweden	29.82	2009	7.30	8	2009	10.75	8	2009	7.60	8	2009	0.73	8	2009	1.12	8	2009	5.75	8	2009	1.18	8	2009	2.99	8	2009
Switzerland	18.37	2008	6.02	8	2008	6.56	8	2008	3.79	8	2008	0.53	8	2008	0.33	8	2008	2.94	8	2008	0.73	8	2008	1.27	8	2008
The Former Yugoslav Republic of Macedonia	18.08	2009	4.08	4	2010	8.00	5	2010	…		…	…		…	…		…	…		…	…		…	…		…
Turkey	13.11	2011	5.90	8	2011	6.98	8	2011	0.24	8	2011	0.06	8	2011	0.00	8	2011	0.17	8	2011	0.00	8	2011	0.00	8	2011
Ukraine	17.42	2011	3.82	10	2011	7.90	1	2011	2.41	1	2011	0.17	1	2011	…		…	2.25	1	2011	2.74	1	2011	0.54	1	2011
United Kingdom	24.05	2009	8.08	8	2009	6.76	8	2009	4.07	8	2009	0.46	8	2009	0.33	8	2009	3.28	8	2009	1.67	8	2009	3.47	8	2009
Latin America and the Caribbean																										
Antigua and Barbuda	5.82	2009	2.95	4	2006	2.50	1	2006	0.27	1	2006	0.00	1	2006	0.00	0	0	0.27	1	2006	0.00	1	2006	0.10	1	2006
Argentina	21.10	2009	6.21	12	2009	6.79	2	2009	5.12	2	2009	0.05	2	2009	…		…	5.07	2	2009	2.03	12	2009	0.95	2	2009
Aruba	17.80	2009	9.60	2	2009	4.30	1	2009	1.09	1	2009	0.04	1	2009	…		…	1.05	1	2009	1.81	1	2009	1.00	1	2009
Bahamas	6.29	2011	3.50	2	2011	1.93	2	2011	0.86	2	2011	0.11	2	2011	…		…	0.75	2	2011	0.00	2	2011	0.00	1	2011
Barbados	9.85	2009	3.75	4	2009	4.08	1	2009	1.83	1	2009	0.61	1	2009	…		…	1.22	1	2009	0.18	1	2009	0.00	13	2009
Belize	5.85	2011	3.85	4	2010	0.23	1	2010	0.64	1	2010	n.a.	13	2010	…		…	0.64	1	2009	1.13	1	2010	0.00	12	2010
Bolivia (Plurinational State of)	10.41	2008	3.21	12	2008	2.70	2	2009	2.54	2	2009	n.a.	13	2009	…		…	2.54	2	2009	1.46	1	2008	0.50	1	2009
Brazil	21.29	2010	5.79	1	2010	7.76	1	2010	2.60	1	2010	0.67	1	2010	0.26	1	2010	1.66	1	2010	4.54	1	2010	0.60	1	2010
Chile	10.43	2011	3.63	8	2011	3.30	8	2011	1.28	8	2011	0.04	1	2011	0.25	8	2011	0.99	8	2011	1.30	8	2011	0.93	8	2011
Colombia	10.49	2010	1.91	12	2010	3.50	5	2010	3.94	1	2009	n.a.	13	2009	…		…	3.94	1	2009	0.75	12	2010	0.39	12	2009
Costa Rica	15.45	2010	6.57	12	2010	2.76	5	2009	3.42	1	2010	n.a.	13	2010	…		…	3.42	1	2010	2.31	12	2010	0.39	12	2009

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Cuba	22.80	2010	9.70	21	2010	…		…	…		…	…		…	…		…	…		…	2.67	1	2010	…		…
Dominica	7.99	2011	4.19	4	2010	3.15	1	2011	0.50	1	2011	n.a.	13	2011	…		…	0.50	1	2011	0.15	1	2011	0.00	1	2011
Dominican Republic	4.82	2010	1.75	12	2010	0.70	5	2010	1.97	1	2010	n.a.	13	2010	…		…	1.97	1	2010	…		…	0.40	12	2010
Ecuador	4.37	2010	2.07	12	2010	1.80	5	2010	0.15	1	2010	n.a.	13	2010	…		…	0.15	1	2010	0.00	12	2010	0.35	12	2009
El Salvador	7.77	2011	3.80	10	2011	1.70	5	2010	1.25	1	2010	n.a.	13	2010	…		…	1.25	1	2010	0.75	12	2009	0.27	12	2010
Grenada	4.95	2009	3.05	4	2009	2.00	5	2006	…		…	n.a.	13	2006	…		…	…		…	…		…	…		…
Guatemala	4.60	2009	1.40	12	2009	1.20	5	2009	1.68	1	2009	n.a.	13	2009	…		…	1.68	1	2009	0.00	12	2009	0.32	12	2009
Guyana	9.72	2009	5.32	4	2009	0.07	5	2010	…		…	n.a.	13	2010	…		…	…		…	…		…	…		…
Haiti	3.27	2013	2.21	27	2013	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Honduras	4.39	2010	3.45	12	2010	0.21	1	2010	0.20	1	2010	n.a.	13	2010	…		…	0.20	1	2009	0.29	12	2010	0.24	12	2010
Jamaica	4.42	2011	2.82	10	2011	0.12	5	2009	0.39	1	2009	n.a.	13	2009	…		…	0.39	1	2009	0.77	1	2009	0.33	12	2011
Mexico	7.72	2011	2.76	8	2011	1.88	8	2011	0.09	1	2011	n.a.	13	2011	0.03	8	2011	0.06	8	2011	1.92	8	2011	1.08	8	2011
Nicaragua	6.95	2009	4.06	12	2009	1.60	2	2009	0.50	2	2009	n.a.	13	2009	…		…	0.50	2	2009	0.68	1	2009	0.11	12	2009
Paraguay	6.35	2010	2.28	12	2010	1.63	5	2010	1.54	1	2010	n.a.	13	2010	…		…	1.54	1	2010	0.70	1	2010	0.20	1	2010
Peru	6.85	2010	1.58	12	2010	2.47	5	2010	0.78	1	2010	n.a.	13	2010	…		…	0.78	1	2010	1.88	12	2010	0.14	12	2009
Saint Kitts and Nevis	5.61	2010	2.60	4	2010	1.30	1	2009	1.52	1	2009	n.a.	13	2009	…		…	1.52	1	2009	0.19	1	2009	0.00	1	2009
Saint Lucia	6.58	2009	4.68	4	2009	1.20	1	2009	0.50	1	2009	n.a.	13	2009	…		…	0.50	1	2009	0.10	1	2009	0.10	1	2009
Saint Vincent and the Grenadines	6.52	2004	3.22	10	2006	1.50	5	2006	1.20	1	2006	n.a.	13	2009	…		…	1.20	1	2006	0.40	1	2006	0.20	1	2006
Trinidad and Tobago	7.02	2008	3.41	12	2008	2.80	1	2008	0.20	1	2008	n.a.	13	2008	…		…	0.20	1	2008	0.51	1	2008	0.10	1	2008

Major area, region or country	Public social protection expenditure (total)		Public health care expenditure (% of GDP)			Public social protection expenditure for older persons (% of GDP)			Public social protection expenditure for persons of active age (% of GDP)															Public social protection expenditure for children (% of GDP)		
									Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance (% of GDP)					
	Latest available year (a)	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year	Latest available year (a)	Note	Year
Uruguay	18.17	2009	4.85	12	2010	8.90	1	2010	0.84	1	2010	0.36	1	2010	…		…	0.48	1	2010	3.08	1	2010	0.50	1	2010
Venezuela, Bolivarian Republic of	7.97	2006	1.80	12	2006	4.98	5	2010	…		…	…		…	…		…	…		…	…		…	…		…
North America																										
Canada	18.63	2010	7.97	8	2010	4.40	8	2010	2.30	8	2010	0.81	8	2010	0.30	8	2010	1.19	8	2010	3.18	8	2010	0.78	8	2010
United States	19.92	2010	8.57	8	2010	6.89	8	2010	2.85	8	2010	1.13	8	2010	0.13	8	2010	1.59	8	2010	0.91	8	2010	0.70	8	2010
Oceania																										
Australia	17.90	2010	6.21	8	2010	5.07	8	2010	3.49	8	2010	0.51	8	2010	0.31	8	2010	2.67	8	2010	0.58	8	2010	2.55	8	2010
Fiji	3.37	2010	1.87	3	2010	0.77	3	2010	0.01	3	2010	n.a.	13	2010	0.01	3	2010	0.00	3	2010	0.16	3	2010	0.57	3	2010
Kiribati	10.37	2010	8.72	14	2010	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Marshall Islands	24.01	2010	14.37	4	2010	7.11	3	2010	0.73	3	2010	n.a.	13	2010	0.11	3	2010	0.62	3	2010	0.00	3	2010	1.81	3	2010
Nauru	9.49	2010	8.33	4	2010	0.88	3	2010	0.28	3	2010	n.a.	13	2010	0.00	3	2010	0.28	3	2010	0.00	3	2010	0.00	3	2010
New Zealand	21.20	2010	8.39	8	2010	4.74	8	2010	3.39	8	2010	0.46	1	2010	0.26	8	2010	2.67	8	2010	1.23	8	2010	3.46	8	2010
Palau	15.79	2010	8.79	4	2010	5.07	3	2010	0.25	3	2010	n.a.	13	2010	0.00	3	2010	0.24	3	2010	0.00	3	2010	1.69	3	2010
Papua New Guinea	4.39	2010	3.27	14	2012	0.10	3	2010	0.20	3	2010	n.a.	13	2010	0.00	3	2010	0.00	3	2010	0.72	3	2010	0.10	3	2010
Solomon Islands	8.25	2010	6.95	4	2010	1.25	3	2010	0.05	3	2010	0.03	1	2010	0.02	3	2010	0.00	3	2010	0.00	3	2010	0.00	3	2010
Tonga	8.11	2005	7.06	3	2005	0.90	3	2005	0.05	3	2005	n.a.	13	2005	0.04	3	2005	0.01	3	2005	0.07	3	2005	0.04	3	2005
Tuvalu	13.36	2005	8.68	4	2005	3.31	1	2005	1.37	2	2005	n.a.	13	2005	0.14	1	2005	1.23	1	2005	0.00	1	2005	0.00	1	2005
Vanuatu	5.43	2010	4.68	4	2010	0.22	3	2010	0.16	3	2010	n.a.	13	2010	0.00	3	2010	0.16	3	2010	0.02	3	2010	0.36	3	2010
Western Samoa	5.54	2011	4.34	3	2011	0.65	3	2011	0.12	3	2011	n.a.	13	2011	0.10	3	2011	0.02	3	2011	0.38	3	2011	0.06	3	2011

Notes

… Not available.

n.a. Not applicable.

a Differences in global estimates from table B.12 result from differences in reference years and in number of countries considered.

Sources

1 ILO (International Labour Office): ILO Social Security Inquiry. Available at: http://www.ilo.org/dyn/ilossi/ssimain.home [6 Jun. 2014].

2 National source: Ministry of Finance.

3 ADB (Asian Development Bank): ADB Social Protection Index database. Available at: http://spi.adb.org/spidmz/index.jsp [6 Jun. 2014].

4 WHO (World Health Organization): National Health Accounts (Global Health Expenditure database). Available at: http://apps.who.int/nha/database [6 Jun. 2014].

5 World Bank pensions data. Available at: http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALPROTECTION/EXTPENSIONS/0,,contentMDK:23231994~menuPK:8874064~pagePK:148956~piPK:216618~theSitePK:396253,00.html [20 Apr. 2014].

6 UNICEF country report.

7 HelpAge International: HelpAge's social pensions database. Available at: http://www.pension-watch.net/about-social-pensions/about-social-pensions/social-pensions-database/ [6 Jun. 2014].

8 OECD (Organisation for Economic Co-operation and Development). OECD Social and welfare statistics: Social Expenditure Database (SOCX) (Paris, 2013). Available at: http://stats.oecd.org/Index.aspx?datasetcode=SOCX_AGG [6 Jun. 2014].

9 European Commission, Eurostat, Living conditions and welfare: Social Protection Database (ESSPROS) (Luxembourg, 2013). Available at: http://epp.eurostat.ec.europa.eu/portal/page/portal/living_conditions_and_social_protection/data/database [6 Jun. 2014]

10 IMF (International Monetary Fund): Government Finance Statistics, March 2014. (Washington, DC, 2014).

11 Overseas Development Institute (ODI).

12 UN ECLAC (United Nations Economic Commission for Latin America and the Caribbean): Statistics and indicators, social public expenditure (Santiago de Chile, 2014). Available at: http://www.cepal.org/default.asp?idioma=IN [6 Jun. 2014].

13 SSA (Social Security Administration of the United States); ISSA (International Social Security Association). Social security programs throughout the world (Washington, DC and Geneva): The Americas, 2013; Europe, 2012; Asia and the Pacific, 2012; Africa, 2013. Available at: http://www.ssa.gov/policy/docs/progdesc/ssptw/ [6 June 2014].

14 GSW (Government Spending Watch). Available at: http://www.governmentspendingwatch.org/spending-data [20 May 2014].