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Abstract

This policy paper: (i) provides a global overview of the organization of pension systems and their contribution to the Sustainable Development Goals (SDG); (ii) monitors SDG indicator 1.3.1 for older persons, analyses trends and recent policies in 192 countries, including the extension of legal and effective coverage in a large number of low- and middle-income countries, through a mix of contributory and non-contributory schemes; (iii) looks at persisting inequalities in access to income security in old-age; (iv) presents lessons from three decades of pension privatization and the trend to returning to public systems; (v) calls for countries to double their efforts to extend system coverage, including the extension of social protection floors, while at the same time improving the adequacy of benefits.

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Executive Summary

- This policy paper: (i) provides a global overview of the organization of pension systems and their contribution to the Sustainable Development Goals (SDG's); (ii) analyses trends and recent policies in 192 countries, including the extension of legal and effective coverage in a large number of low- and middle-income countries, through a mix of contributory and non-contributory schemes; (iii) looks at persisting inequalities in access to income security in old-age; (iv) presents lessons from three decades of pension privatization and the trend to returning to public systems; (v) calls for countries to double their efforts to extend system coverage, including the extension of social protection floors, while at the same time improving the adequacy of benefits.

- Pensions for older women and men are the most widespread form of social protection in the world, and a key element in Sustainable Development Goal (SDG) 1.3. At the global level, 68 per cent of people above retirement age receive a pension, either contributory or non-contributory.

- Significant progress has been made in extending pension system coverage in developing countries. Universal pensions have been developed in Argentina, Belarus, the Plurinational State of Bolivia, Botswana, Cabo Verde, China, Georgia, Kyrgyzstan, Lesotho, Maldives, Mauritius, Mongolia, Namibia, Seychelles, South Africa, Swaziland, Timor-Leste, Trinidad and Tobago, Ukraine, Uruguay, Uzbekistan and Zanzibar (United Republic of Tanzania). Other developing countries, such as Azerbaijan, Armenia, Brazil, Chile, Kazakhstan and Thailand, are near universality.

- However, the right to social protection of older persons is not yet a reality for many. In most low-income countries, less than 20 per cent of older persons over statutory retirement age receive a pension. In many developing countries, a large proportion of older persons still depend heavily on family support arrangements.

- Observed trends vary substantially across regions and even between countries within the same region. In countries with comprehensive and mature systems of social protection, with ageing populations, the main challenge is to maintain a good balance between financial sustainability and pension adequacy. At the other extreme, many countries around the world are still struggling to extend and finance their pension systems; these countries face structural barriers linked to development, high levels of informality, low contributory capacity, poverty and insufficient fiscal space, among others.

- A noticeable trend in developing countries is the proliferation of non-contributory pensions, including universal social pensions. This is very positive, particularly in countries with high levels of informality, facing difficulties in extending contributory schemes. Trends show that many countries are succeeding in introducing a universal floor of income security for older persons.

- Public schemes, based on solidarity and collective financing, are by far the most widespread form of old-age protection globally. Pension privatization policies, implemented in the past in a number of countries, did not deliver the expected results, as coverage and benefits did not increase, systemic risks were transferred to individuals and fiscal positions worsened. As a result, a number of countries are reversing privatization measures and returning to public solidarity-based systems.

- Recent austerity or fiscal consolidation trends are affecting the adequacy of pension systems and general conditions of retirement. In several countries, these reforms are putting at risk the fulfilment of the minimum standards in social security, and eroding the social contract. Countries should be cautious when designing reforms to ensure that pension systems fulfil their mission of providing economic security to older persons.

1. Sustainable Development Goals and income security in old age

Ensuring income security for people during their old age is a crucial objective among the welfare goals that modern societies seek to realize (see box 1). Throughout their working life, when most people enjoy good health and productive capacity, they contribute to national development and progress, so it would seem fair that once they get older they are not left behind and that prosperity is shared with them.

In order to meet this objective, which is closely linked to the human right to social security, reliable mechanisms that ensure systematic protection against risks of vulnerability of older persons are required. While some population groups can access protection mechanisms through individual efforts, such as personal savings or house ownership, or even if others can take advantage of intra-generational family support mechanisms, the reality faced by the majority of the world's population, especially in the developing world, is that sources of income are unreliable even during working age. In particular, as the direct consequence of informality, which is linked to the structural problems of economic development in many countries, only a small fraction of the world population has the capacity to fend for itself during old age. Hence the crucial role played by social protection systems for older persons.

For these reasons, public pension systems have become a foundation on which income security for older persons has been built. Income security in old age also depends on the availability of, access to, and cost of other social services including health care, housing and long-term care. In addition to the public social services, in-kind benefits may also include housing and energy subsidies, home help and care services, and residential care. If affordable access to such services is not provided, older persons and their families can be pushed into extreme poverty, even in developed countries. In countries with wider access to quality public services, poverty among older persons is also significantly lower.

The 2030 Agenda, in particular Sustainable Development Goal (SDG) target 1.3, calls for the implementation of national social protection systems for all, including floors, with special attention to the poor and the vulnerable. In order to guarantee that no older person is left behind, policy- and decision-makers should take into consideration the construction of comprehensive social protection systems based on the principle of universality. Recommendation No. 202, adopted unanimously by ILO constituents in 2012, calls for combining contributory public pensions with non-contributory pension schemes in order to protect the whole population. While SDG 1.3 calls explicitly for the implementation of nationally appropriate social protection systems and measures for all, including floors that provide income security in old age, it has to be noted that social protection – and income security in old age in particular – contributes to a variety of other goals and addresses issues beyond SDG 1. Income security in old age also contributes significantly to SDG 5 (supporting gender equality and the empowerment of women) and SDG 10 (helping to reduce inequality within and among countries). Furthermore, income security in old age contributes indirectly to many other SDGs, for instance to SDG 11, where income security in old age can be instrumental in supporting families and individuals in accessing adequate, safe and affordable housing. Income security in old age therefore plays a key role in achieving the goals set by the global community under the framework of the Sustainable Development Goals and contributes to, among others, the fundamental commitment to end poverty in all its forms and dimensions, including eradicating extreme poverty by 2030, ensuring that all people enjoy a decent standard of living.

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 for 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); ICESCR, Art. 9. [2] See CESCR, 2008.

2. Structure of social security pension systems

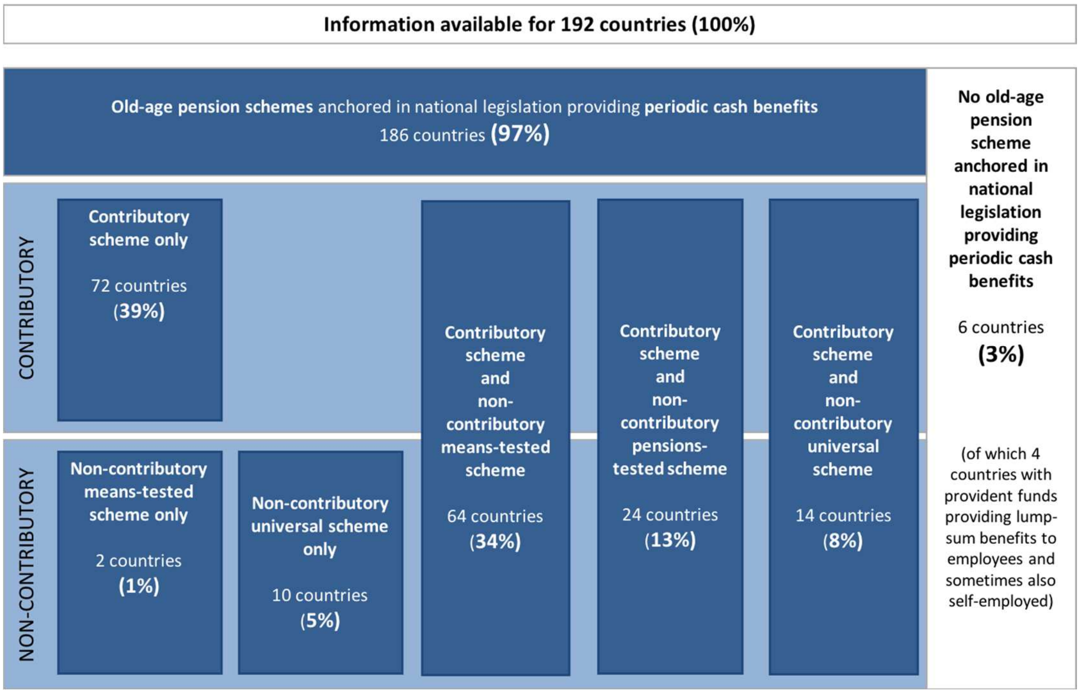
2.1. Types of pension schemes

Throughout the history of social security, public pension schemes have proved to be an effective instrument in ensuring income security of older persons as well as in combating poverty and social inequality.

According to international experience, pension systems can be organized in many different ways. The objective of classifying pension schemes is to categorize the underlying operative principles of such schemes, as well as to enable general comparisons of their impact in fulfilling the social security objectives. From the ILO perspective, all pension schemes that contribute towards old-age income security are relevant. Their degree of relevance is however gauged by their compliance with ILO standards on social security.

The vast majority of countries (186 out of 192 countries for which information is available) provide pensions in the form of a periodic cash benefit through at least one scheme and often through a combination of different types of contributory and non-contributory schemes (see figure 1). The remaining six countries do not offer periodic benefits; some provide lump-sum benefits through provident funds or similar programmes.

Figure 1. Overview of old-age pension schemes, by type of scheme and benefit, 2015 or latest available year



Sources: ILO, World Social Protection Database; ISSA/SSA, Social Security Programs Throughout the World. See also Annex II, tables B.3 and B.4.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54653

In 72 countries (39 per cent of the total number of countries with available information) there are only contributory schemes; the vast majority of them operate under a social insurance scheme, mainly covering employees and self-employed workers.

Among the countries considered, in 12 cases pensions are provided exclusively through non-contributory schemes. Of these, the majority provide universal coverage.

The combination of contributory and non-contributory schemes is the most predominant form of organization of pension systems in the world: 102 countries feature both contributory and non-contributory pension schemes. The non-contributory schemes in these countries vary: 14 countries provide universal benefits to all older persons above a certain age threshold; 24 countries provide pensions-tested benefits to older persons who do not receive any other pension; and 64 countries provide means-tested benefits to older persons below a certain income threshold.

2.2. The ILO Multi-Pillar Pension Model

Since its foundation in 1919, the ILO has played a key role in the global development of social security systems, including pension systems. The ILO's contribution in the field covers three main areas.

First, over almost 100 years, the ILO has developed a set of normative instruments related to social security systems, embodied in International Conventions and Recommendations covering all areas of social security, including pension systems. These standards are agreed collectively by governments, employers and workers, and constitute a guide in terms of principles both for policy design and implementation of social security systems. At the global level, the majority of countries with the most advanced social security systems as well as countries with developing systems have ratified and adopted ILO conventions and recommendations on social security. This reflects the critical importance of the standards in designing and reforming pension systems.

Second, the ILO has played a leading role in the development of quantitative, actuarial, financial and economic instruments for the assessment of pension systems. The ILO methodological framework is accepted as a best practice virtually everywhere.

The third area of ILO contribution to the development of pension systems relates to the continued provision of technical advisory services. A majority of pension systems around the world have been designed with the technical assistance provided by the ILO. A fundamental characteristic of the ILO is its commitment to support countries in their efforts to build systems through social dialogue. This is a differentiating element of the ILO's work in comparison with other international organizations.

ILO principles as a starting point for designing and reforming pension systems

An international consensus has been forged by governments, and employers' and workers' organizations on the objectives, functions and appropriate design principles of pension systems. These are embodied in the International social security standards.

Principle 1. Universality

Social security is a human right, which in practical terms is understood as the need to guarantee universal protection without leaving anyone behind. The principle of universality is enshrined in the ILO's Constitution and its body of standards, as well as in several UN instruments, including the Universal Declaration of Human Rights, which states in its article 22 that *"everyone, as a member of society, has the right to social security."*

Principle 2. Social solidarity and collective financing

Social solidarity and solidarity in financing are at the heart of social security and, hence, of ILO's standards and action. Contrary to privately operated pension schemes based on individual savings accounts, collectively financed protection mechanisms generate positive redistribution effects and do not transfer the financial and labour market risks onto individuals

Principle 3. Adequacy and predictability of benefits

This principle refers to the entitlement to defined pension benefits prescribed by law. The Social Security (Minimum Standards) Convention, 1952 (No.102) and the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128) envisage the provision of income security to people who have reached pensionable age through: (i) earnings-related contributory pensions (guaranteeing minimum benefit levels, or replacement rates corresponding to a prescribed proportion of an individual's past earnings – in particular for those with lower earnings); and/or (ii) flat-rate pensions (mostly residency-based and financed by the general budget) and/or means‑tested pensions. These standards prescribe that earnings-related schemes, for example, need to provide periodic payments of at least 40 per cent (Convention No. 102) or 45 per cent (Convention No. 128) of the reference wage after 30 years of contribution or employment. These standards also require that pensions need to be periodically adjusted following substantial changes in the cost of living and/or the general level of earnings.

Principle 4. Overall and primary responsibility of the State

It refers to the obligation of the State, as the overall guarantor for social protection, to ensure the "financial, fiscal and economic sustainability" of the national social protection system "with due regard to social justice and equity" by collecting and allocating the needed resources with a view to effectively delivering the protection guaranteed by national law (Recommendation No. 202).

Principle 5. Non-discrimination, gender equality and responsiveness to special needs

With a view to secure gender equality, pension designs should duly take into account solidarity between men and women, by adopting financing mechanisms, eligibility conditions and benefit conditions that offset gender inequalities originating in the labour market or due to interruption in the careers of women arising from their reproductive roles and/or care responsibilities (Recommendation No. 202).

Principle 6. Financial, fiscal and economic sustainability

Sustainability refers to the current and future capacity of the economy to bear the costs of social security. Ensuring the sustainability is a permanent challenge for the State in exercising its overall and primary responsibility to guarantee a functional and comprehensive social protection system. This requires taking all necessary measures, including realizing periodically the necessary actuarial studies and introducing as required minor parametric reforms to ensure the sustainability of the pension system. According to Recommendation No. 202, the State is also accountable to ensure the sustainability of national social security systems in view of, among other factors, demographic change.

Principle 7. Transparent and sound financial management and administration

The principle refers to the need for good governance of the system, particularly with respect to financing, management and administration, to ensure compliance with the legal and regulatory frameworks (Convention No. 102 and Recommendation No. 202).

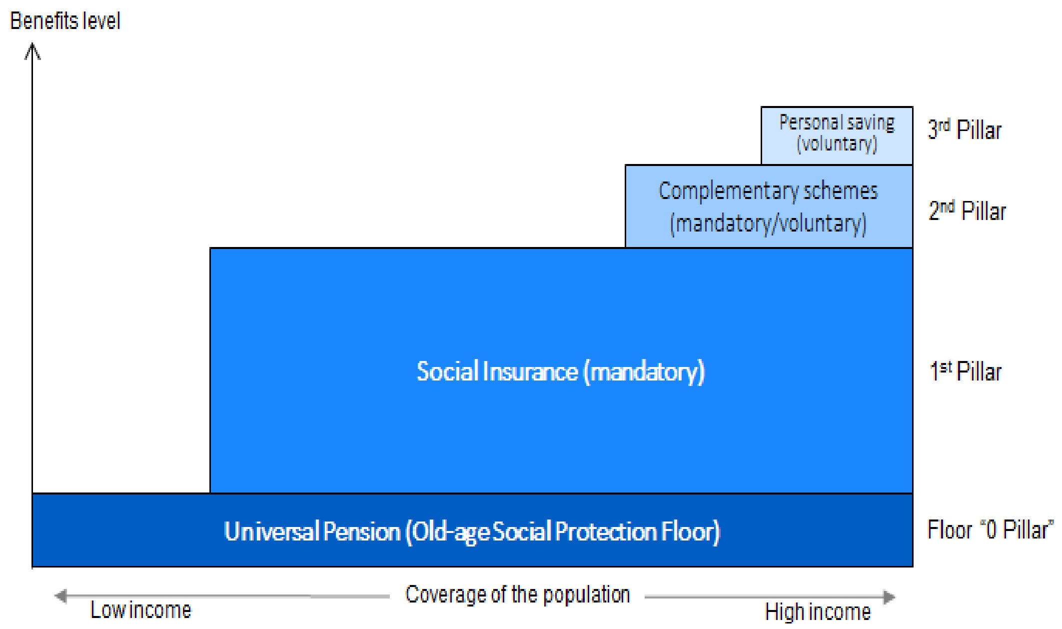
Principle 8. Involvement of social partners and consultations with other stakeholders

The principle recognises the need to ensure social dialogue and representation of protected persons in social security governance bodies. The principle of participatory management of social security systems has been since long established in international social security standards, namely in Article 72(1) of Convention No. 102, which stipulates that "where the administration is not entrusted to an institution regulated by the public authorities or to a government department responsible to a legislature, representatives of the persons protected shall participate in the management, or be associated therewith in a consultative capacity, under prescribed conditions; national laws or regulations may likewise decide as to the participation of representatives of employers and of the public authorities".

The ILO Multi-Pillar Pension Model

The main idea behind the concept of a Multi-Pillar Pension System is the possibility of combining a set of social protection instruments, each of which plays one or more functions, to guarantee the whole range of objectives of a national pension system.

The following diagram illustrates the main components of the multi-pillar model based on the ILO principles described in the previous section.



Pillar 0 or the Pension Floor

It is aimed at establishing a social protection floor for older persons. This pillar is usually provided through a non-contributory pension scheme. It is financed from the general budget (often tax-financed). Universality of coverage can be achieved through a universal non-contributory scheme or by a combination of social insurance and a means-tested or pension-tested pension scheme. Regardless of the specific design of Pillar 0, it should guarantee a minimum level of income, with adequate levels of benefit, for a life in decency and dignity. The setting-up of a social protection floor for older persons represents one of the most important priorities in developing countries with high levels of informality and poverty, and where the extension of contributory coverage is likely to take decades. Together with health protection, Pillar 0 should ensure at a minimum that all older persons in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level.

1st Pillar or Social Insurance Pillar

It follows the typical design of social security pension systems, defined-benefit and mandatory, financed through employer and worker contributions. Its objective is to provide higher levels of pension benefits in order to maintain the standard of living after retirement. It should provide at least a minimum pension at 40 per cent of pre-retirement insured income for 30 years of contributions, as well as a reduced/adjusted minimum benefit for those who have contributed for at least 15 years.

Sound general and financial governance, and the implementation of as necessary successive parametric reforms, are required to ensure its sustainability.

Pillars 0 and I represent the fundamental components of any social security pension system.

Countries are developing important innovations to adapt Pillar I to cover those who are not yet protected, including persons working in the informal economy, self-employed workers and workers in non-standard forms of employment.

2nd Pillar or Complementary Pillar

Not all countries need to have this pillar, it is a complementary contributory component, voluntary or mandatory, employment-based occupational or non-occupational, defined-benefit or defined-contribution, usually financed by employer's contributions and privately managed, aimed at supplementing the pension benefits from the previous two pillars. Its operation requires a high level of commitment by the State, particularly with respect to proper regulation and supervision.

3rd Pillar or Voluntary Personal Savings Pillar

Pillar III is also complementary, comprised of a set of voluntary private pension schemes for those with the economic capacity to make additional personal savings, generally managed by private pension administrators under full market competition and government regulation.

International experience has shown that pension schemes based on individual accounts, such as those usually applied in the 2nd Pillar and 3rd Pillar, place many risks -macroeconomic, financial and demographic- on individuals and are unable to guarantee the principles of social security. Therefore, the ILO's policy is that such systems, while they may be adopted by countries to complement social security pensions set out in Pillars I and II, should in no way attempt to replace them.

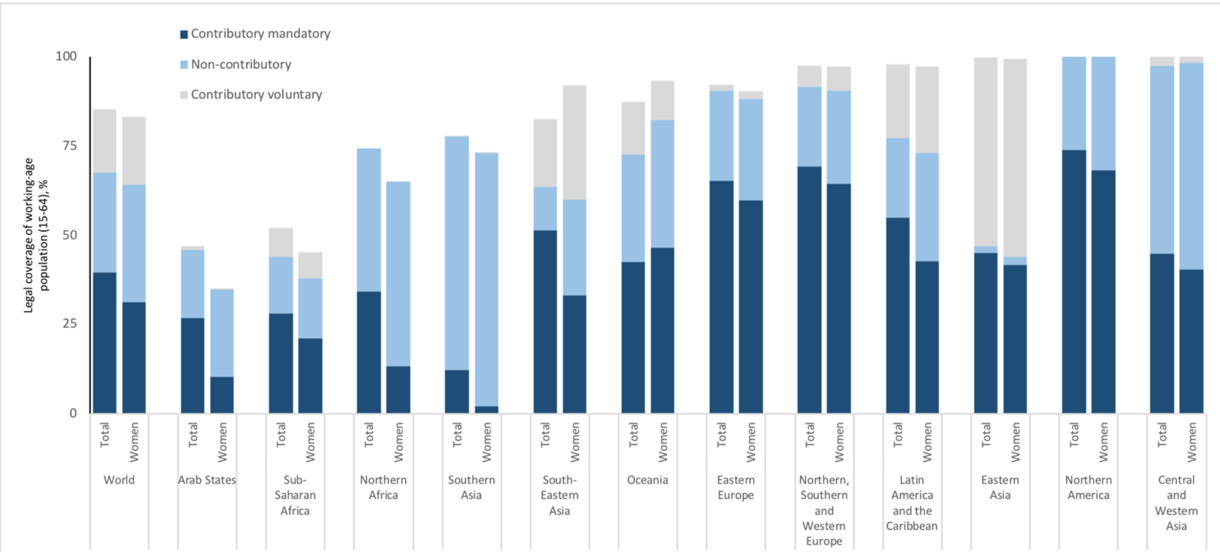
To conclude, the multi-pillar pension model presented in this policy brief brings together, on the one hand, the social security principles agreed by governments, employers and workers and, on the other hand, the extensive practical experience and knowledge developed by the work of the ILO over several decades.

3. Legal coverage

While a global trend towards increasing both legal and effective coverage of pension systems is observed, for most of the world's population the right to income security in old age is unfulfilled, and considerable inequalities persist. Globally, 67.6 per cent of the working-age population are covered by existing laws under mandatory contributory and non-contributory schemes, [1] and would therefore potentially be eligible for an old-age pension on reaching the prescribed age if these laws were properly implemented and enforced (see figure 2). In addition to mandatory contributory and non-contributory schemes, 17.7 per cent of the working-age population have the possibility to contribute voluntarily, yet in many cases few people make use of this option.

Legal coverage for women is somewhat lower than that for the entire population, at 64.1 per cent, which largely reflects their lower labour market participation rates and their over-representation among those working as self-employed or unpaid family workers, particularly in agriculture, as domestic workers or in other occupations or sectors frequently not covered by existing legislation. For example, in the Arab States, legal coverage of women is only 34.8 per cent, while total population coverage is at 45.9 per cent. Similar trends can be observed for sub-Saharan and Northern Africa, where women's legal coverage is lower in comparison to total population. In these regions, 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 2. Old-age pensions, legal coverage: Percentage of the working-age population (15–64 years) covered by existing law under mandatory contributory and non-contributory old-age pensions, by region and type of scheme, latest available year



Note: Regional and global estimates weighted by working-age population.

Sources: ILO, World Social Protection Database, based on SSI; ISSA/SSA, Social Security Programs Throughout the World; ILOSTAT, completed with national statistical data for the quantification of the groups legally covered. See also Annex II, table B.3.

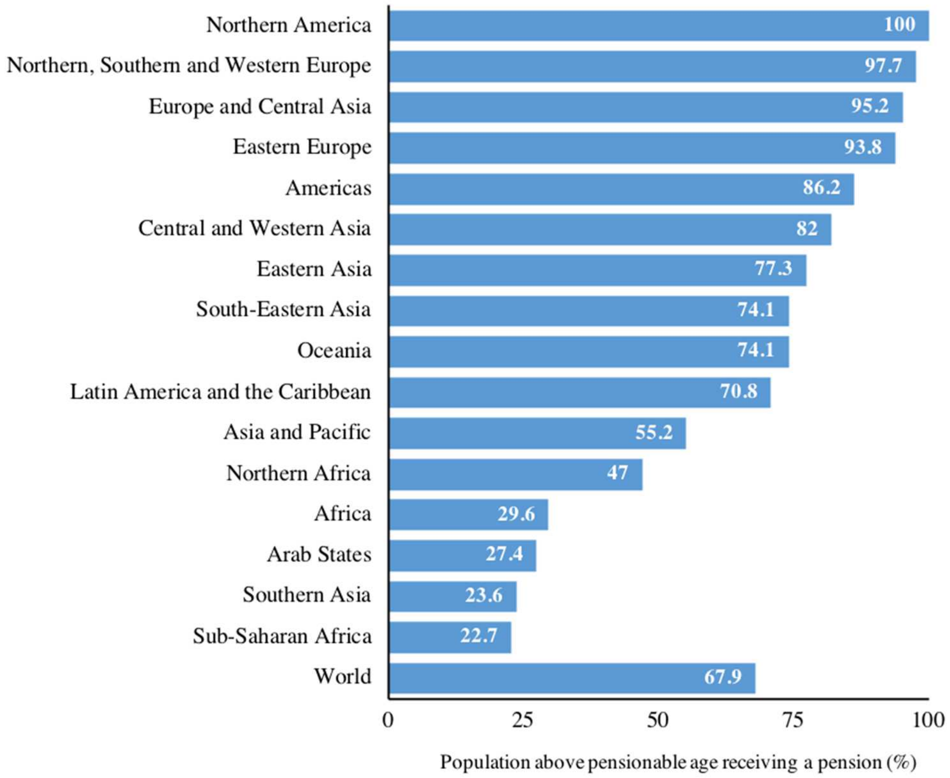
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54654

[1] The extent of legal coverage for old age is defined as the proportion of the working-age population (or alternatively the labour force) covered by law with schemes providing periodic cash benefits once statutory pensionable age or other eligible age is reached. 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. For additional details, see the glossary in Annex I, as well as Annex II, of the World Social Protection Report 2017-19 (ILO, 2017b).

4. Effective coverage: Monitoring SDG indicator 1.3.1 for older persons

While legal coverage refers to the extent to which existing legal frameworks offer legal entitlements, effective coverage refers to the effective implementation of the legal framework. The beneficiary coverage ratio presented in figure 3 shows the percentage of older persons above statutory pensionable age receiving contributory or non-contributory pensions. This serves for monitoring the SDG indicator 1.3.1.

Figure 3. SDG indicator 1.3.1 on effective coverage for older persons: Percentage of persons above statutory pensionable age receiving a pension, by region, latest available year



Notes: Proportion of older persons receiving a pension: ratio of persons above statutory pensionable age receiving an old-age pension to the persons above statutory pensionable age. Regional and global estimates weighted by population of pensionable age.

Sources: ILO, World Social Protection Database, based on SSI; ILOSTAT; OECD SOCR; national sources. See also Annex II, tables B.5 and B.6.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54655

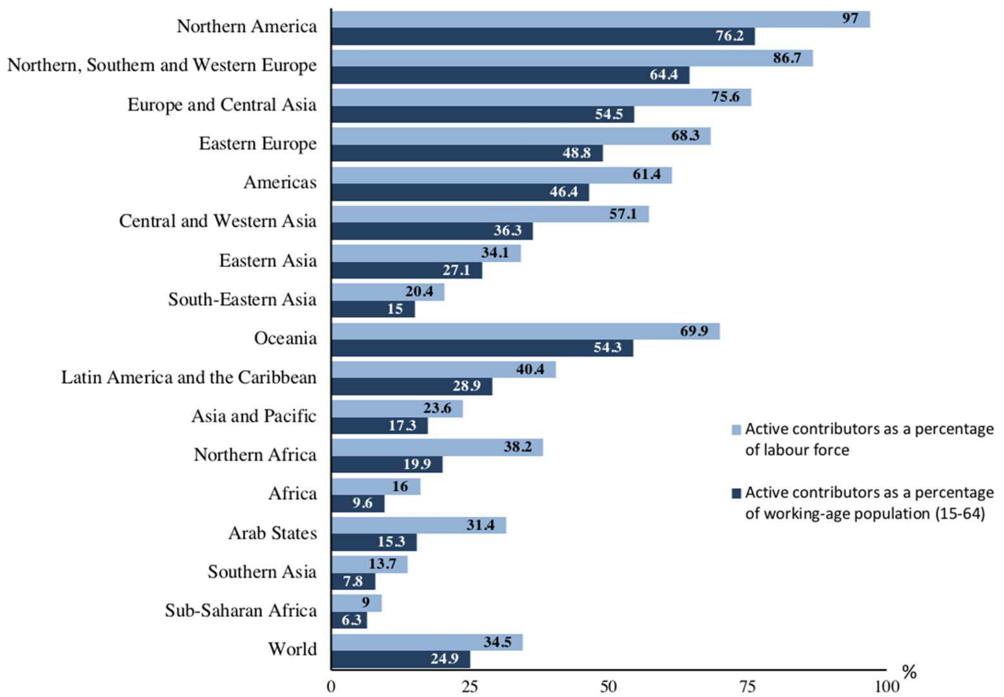
Worldwide, 68 per cent of people above retirement age receive a pension, either contributory or non-contributory.[2] Consequently, compared with other social protection functions, income protection of older persons is the most widespread form of social protection, showing significant development over the last few years. Regional differences in income protection for older persons are very significant: coverage rates in higher-income

[2] Weighted by population of pensionable age.

countries are close to 100 per cent, while in sub-Saharan Africa they are only 22.7 per cent, and in Southern Asia 23.6 per cent. [3]

Figure 4 presents two additional indicators to understand the extent to which the existing statutory frameworks are implemented. Focusing on contributory pensions, the "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 ("contributors/labour force coverage ratio") and those of working age ("contributors/population coverage ratio") who contribute to existing contributory pension schemes.

Figure 4. Old-age pensions, effective coverage: Active contributors to pension schemes as a percentage of the labour force and working-age population, by region, latest available year



Notes: Active contributors: 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. Regional and global estimates weighted by working-age population.

Sources: ILO World Social Protection Database, based on SSI; ILOSTAT; national sources. See also Annex II, tables B.5 and B.6.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54656

The contributor coverage ratio gives an indication of the proportion of the working-age population – or the labour force – which will have access to contributory pensions in the future based on current contributory effort. Although this measure does not reflect non-contributory pensions, it still provides an important signal regarding future coverage levels, taking into account that benefit levels in contributory pension schemes are normally higher than those from non-contributory schemes. At the global level, roughly a quarter of the working-age population (24.9 per cent) contribute to a pension scheme, with large regional variations ranging from 6.3 per cent in sub-Saharan Africa to 76.2 per cent in Northern America.

[3] 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.

Looking at the contributor coverage ratio as a percentage of the labour force, 34.5 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 9.0 per cent of the labour force contribute to pension insurance and accumulate rights to a contributory pension. In South-Eastern Asia, about one-fifth of the labour force (20.4 per cent) contribute, while in Southern Asia coverage is only 13.7 per cent; contributor coverage ratios are slightly higher in the Arab States (31.4 per cent), Eastern Asia (34.1 per cent), Northern Africa (38.2 per cent), Latin America and the Caribbean (40.4 per cent), Central and Western Asia (57.1 per cent) and Eastern Europe (68.3 per cent). Northern, Southern and Western Europe and Northern America reach coverage rates of 86.7 and 97.0 per cent respectively, followed by Europe and Central Asia and Oceania with 75.6 and 69.9 per cent of the labour force respectively.

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, contribution evasion and fragile governance (including lack of institutional capacity to ensure enforcement of laws) are also more prevalent in lower-income countries. That is why effective coverage seems to be strongly associated with a country's income level, although it is in fact labour market structures, law enforcement and governance that actually exert the critical influence.

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. The following section will address these trends in more detail.

5. Trends in pension coverage across the world: Achieving universal social protection for all older persons

While there is still room for improvement, a significant number of countries across the world have achieved substantial progress in terms of effective pension coverage in recent years. Whereas in 2000 only 34 countries reached high effective coverage of more than 90 per cent of the population above statutory pensionable age, 53 countries fall into this category in 2015–17. In addition, the number of countries where pension provision reaches less than 20 per cent of older persons fell to 51, according to the most recent data available, compared to 73 countries in 2000. Overall, the data indicate positive trends, both in legal and effective coverage.

Many countries experienced a marked increase in coverage between 2000 and 2015–17, and a large number of developing countries achieved universal coverage for all older persons. Universal pensions have been instituted in Algeria, Argentina, Armenia, Azerbaijan, Belarus, the Plurinational State of Bolivia, Botswana, Brazil, Cabo Verde, Chile, China, Cook Islands, Georgia, Guyana, Kazakhstan, Kiribati, Kosovo, Kyrgyzstan, Lesotho, Maldives, Mauritius, Mongolia, Namibia, Nepal, Seychelles, South Africa, Swaziland, Thailand, Timor-Leste, Trinidad and Tobago, Ukraine, Uruguay, Uzbekistan and Zanzibar (United Republic of Tanzania). Experience shows that universal coverage may be achieved by either creating tax-funded non‑contributory social pensions for all (see box 2), or by a mix of contributory and non‑contributory schemes (see box 3).

Box 2
Universal social pensions in the Plurinational State of Bolivia, Botswana, Lesotho, Namibia, Timor‑Leste and Zanzibar (United Republic of Tanzania)

The experiences of the Plurinational State of Bolivia, Botswana, Lesotho, Namibia and Zanzibar (United Republic of Tanzania) show that universal, non-contributory social pensions for older persons are feasible and can be financed by governments of low- and middle-income countries.

Plurinational State of Bolivia: Despite having the lowest GDP per capita on the South American continent, the Plurinational State of Bolivia has one of the highest coverage rates in old-age pensions. With the introduction of the non-contributory old‑age pension called Renta Dignidad in 2007, it achieved universal coverage. Renta Dignidad reaches around 91 per cent of the population over the age of 60, providing benefit levels at around US$36 per beneficiary without a contributory pension and around US$29 for recipients of contributory schemes. The programme costs around 1 per cent of GDP and is financed from a direct tax on hydrocarbons and dividends from state-owned companies. It has led to a 14 per cent poverty reduction at the household level and has secured beneficiary incomes and consumption. In households receiving the benefit, child labour has dropped by half and school enrolment has reached close to 100 per cent.

Botswana: The universal old-age pension is estimated to reach all citizens above 65 years of age. The pension is a monthly cash transfer of US$30, which is just over a third of the food poverty line. This is modest and sustainable. The pension and other social protection programmes, complemented by drought response and recovery measures, have contributed substantially to overall poverty reduction, with extreme poverty in Botswana falling from 23.4 per cent in 2003 to 6.4 per cent in 2009–10.

Lesotho: With more than 4 per cent of its population above the age of 70, Lesotho has a larger share of older people than many countries in sub-Saharan Africa. All citizens over 70 years of age are entitled to a monthly old-age pension (OAP) of LSL 550, equivalent to US$40. It is the largest regular cash transfer in Lesotho, covering about 83,000 persons. While coverage of eligible persons is approximately 100 per cent, it is estimated that many more benefit indirectly. The OAP costs about 1.7 per cent of GDP and is financed by general taxation, which largely comes from revenues of the Southern African Customs Union. Complementary services and transfers provided as part of the national social protection system include subsidized or free primary health care at government health centres and government hospitals, free antiretroviral treatment medication for HIV/AIDS patients, and a cash grant administered by local governments for those deemed “needy”. →

Namibia: The Basic Social Grant in Namibia guarantees all residents over 60 years of age a monthly allowance of NAD 1,100 (approximately US$78), lifting the beneficiary well above the poverty line. Beneficiaries have been found to share the grant with the extended family, especially by supporting the schooling and well-being of grandchildren. While there are some problems in reaching people in remote areas, the total coverage is estimated to be over 90 per cent.

Timor-Leste: The old-age and disability pension is a universal non-contributory scheme for all Timorese people above 60 years of age and those living with disabilities. It reaches 86,974 older people and provides US$30 per month, which is slightly above the national poverty line. A 2011 simulation estimated that the pension had reduced national poverty from 54 to 49 per cent, and poverty among older persons from 55.1 to 37.6 per cent. With the creation of the Contributory Social Security Scheme in future, it is estimated that some of the current beneficiaries will move to the contributory system and thus reduce pressure on the budget for the non-contributory scheme.

Zanzibar: In April 2016, Zanzibar (United Republic of Tanzania) became the first territory in East Africa to implement a social pension financed fully by the Government. The Universal Pension Scheme provides all residents over the age of 70 a monthly pension of TZS 20,000 (US$9). In a place with high poverty and high work informality, very few people are eligible for the contributory pension. The benefit level is admittedly modest and cannot lift older people out of poverty on its own, but it is a reasonable first step towards expanding a universal pension. In May 2016, 21,750 people, or 86 per cent of the eligible population, received the universal pension.

Sources: Based on Global Partnership for Universal Social Protection, 2016a, 2016b, 2016c, 2016d, 2016e, 2016f.

Box 3
Universal social protection for older persons through a mix of contributory and non-contributory schemes: Argentina, Brazil, Cabo Verde, China, Kyrgyzstan, Maldives, South Africa, Thailand, Trinidad and Tobago

In recent decades, many countries have made significant efforts to expand the coverage of contributory pension schemes and establish non-contributory social pensions to guarantee basic income security for all older persons. The experiences described here show that extending pension coverage to citizens over a relatively short period is possible.

Argentina: Coverage rates in Argentina rose from 69 to close to 100 per cent of older persons between 2003 and 2015. The extension was made possible partly through a temporary flexibilization measure (the pension moratorium), under which older adults who do not have the 30 years of contributions required to receive benefits were made eligible for a pension if they joined a plan to pay the contribution years they had missed retroactively, under very favourable conditions.

Brazil: The old-age pension system integrates contributory, semi-contributory and non-contributory schemes which cover both public and private sector workers as well as smallholder farmers and rural workers. The non-contributory social assistance grants are means-tested benefits for people aged 65 or over and persons with disabilities. The system has nearly universal coverage, as 80.2 per cent of those aged 65 and over received a pension in 2014. Benefit levels are earnings-related for the contributory schemes. They are equal to the minimum wage for smallholder farmers and rural workers and those receiving the social assistance pension.

Cabo Verde: With social protection high on its development agenda, Cabo Verde took two major steps towards a universal pension system by creating the National Centre of Social Pensions (CNPS) in 2006 and unifying pre-existing non-contributory pension programmes. This unified scheme guarantees basic income security for persons over 60 years old and persons with disabilities including children with disabilities living in poor families. Social pensions have helped reduce poverty, adding a key pillar to Cabo Verde's strategy of establishing a more comprehensive social protection floor. Today social pensions, in combination with the contributory scheme, cover about 85.8 per cent of the population above pensionable age, and provide benefits at around US$65 (20 per cent higher than the poverty line). Pensioners also benefit from the Mutual Health Fund, which subsidizes the purchase of medicines from private pharmacies and provides a funeral allowance. The social pensions cost nearly 0.4 per cent of GDP and are fully financed from the general state budget, whereas the Mutual Health Fund is financed from beneficiaries' monthly contributions of 2 per cent of the social pension's current value.

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 liability approach. Together they covered in 2008 under 250 million people (including pensioners), or about 23 per cent of the population aged 15 and above. Following a series of reforms in 2009, 2011, 2014 and 2015, an old-age pension scheme was established for the rural and urban populations not participating in the social insurance scheme, while the civil servants' scheme was merged with the social insurance scheme for urban workers. In 2015, 850 million people were covered under the pension system; by 2017, universal coverage had been achieved.

Kyrgyzstan: The contributory retirement, disability and survivors' pension is the largest social protection scheme in Kyrgyzstan. It covers workers in the public and private sectors as well as informal economy and agricultural workers. In addition, a non-contributory Monthly Social Benefit covers other older people, with a benefit amount fixed at KGS 1,000 since 2011. More than 90 per cent of the population over the age of 65 receives a pension, which has a major impact on reducing poverty in old age.

Maldives: Coverage was successfully extended through a series of reforms between 2009 and 2014, establishing a two-pillar system including the non-contributory Old Age Basic Pension and the contributory Maldives Retirement Pension Scheme. The system covers public sector employees and has extended coverage to the private sector (2011) and to expatriates (2014). The Senior Citizen Allowance provides a further pension top-up to address poverty and inequality. Pension coverage has gradually increased since the reforms and in 2017 is close to 100 per cent.

South Africa: South Africa was the first African country to introduce a social pension for older persons to extend coverage for those who did not have social insurance. The Older Person's Grant (is an income-tested, monthly payment of ZAR 1,500 (US$112) for persons aged 60–75 years and ZAR 1,520 (US$114) for those above 75 years. It is paid to around three million older persons in South Africa, reaching up to 100 per cent coverage in some jurisdictions. The Older Person's Grant is given to citizens, permanent residents and refugees with legal status, and is estimated to have significantly helped reduce inequality, with a Gini coefficient of 0.77 (without grants) and 0.60 (with grants).

Thailand: The pension system comprises several contributory schemes for public-sector officials, private-sector employees and informal-economy workers, reaching about a quarter of the population above 60 years of age. Additionally, a non-contributory old-age allowance provides some protection to people without access to regular pension payments. The monthly benefit is tiered and varies between THB 600–1,000, equivalent to US$18–30, which is less than half the poverty line. The universal old-age allowance serves as the only form of pension for many people working in the informal economy. To encourage participation in the contributory system, the Government provides a matching contribution under the voluntary social insurance scheme.

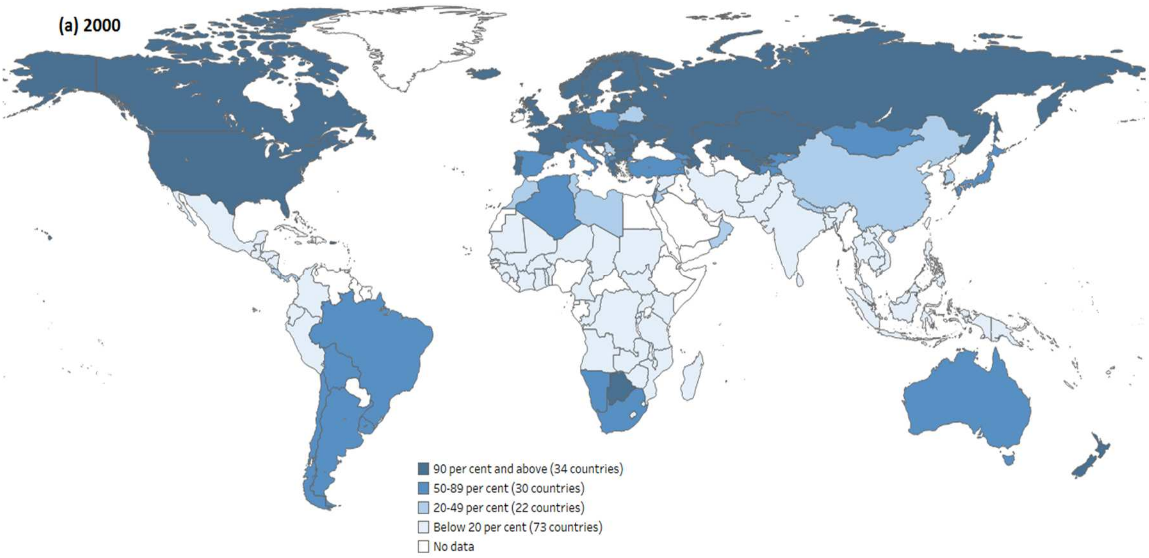
Trinidad and Tobago: A contributory retirement pension administered by the National Insurance Board and a non-contributory Senior Citizens' Pension (SCP) provide income security for older people in the country. The SCP is a monthly grant of up to TTD 3,500 (US$520) paid to residents aged 65 or more. This is higher than the established poverty line. The SCP cost 1.6 per cent of GDP in 2015. With 90,800 citizens receiving the SCP in September 2016, it is estimated that the combination of the contributory retirement pension and the SCP reach universal coverage of older persons in the country.

Source: Based on Global Partnership for Universal Social Protection, 2016g, 2016h, 2016i, 2016j, 2016k, 2016l.

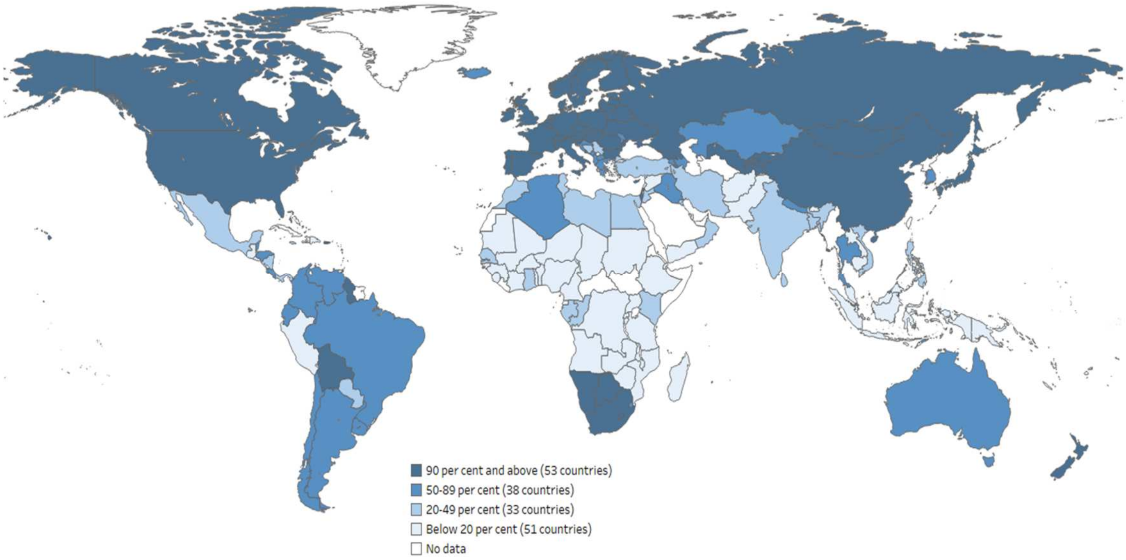
As indicated in figures 5 and 6, a number of countries have also been successful in expanding effective coverage: Bangladesh, Belarus, Belize, Ecuador, Republic of Korea, India, Philippines and Viet Nam, among others. In many countries the extension of coverage was made possible mainly through the establishment 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.

Figure 6 indicates that despite significant efforts to extend coverage around the world, not all countries have fared well, in contrast to the success stories presented above. Albania, Azerbaijan and Greece, for instance, countries that had previously achieved coverage rates close to 90 per cent or higher in 2000, have since suffered a significant decrease, with coverage rates dropping by 12–16 percentage points.

Figure 5. SDG indicator 1.3.1 on effective coverage for older persons: Percentage of the population above statutory pensionable age receiving an old-age pension, 2000 and 2010–15



(b) 2010-15

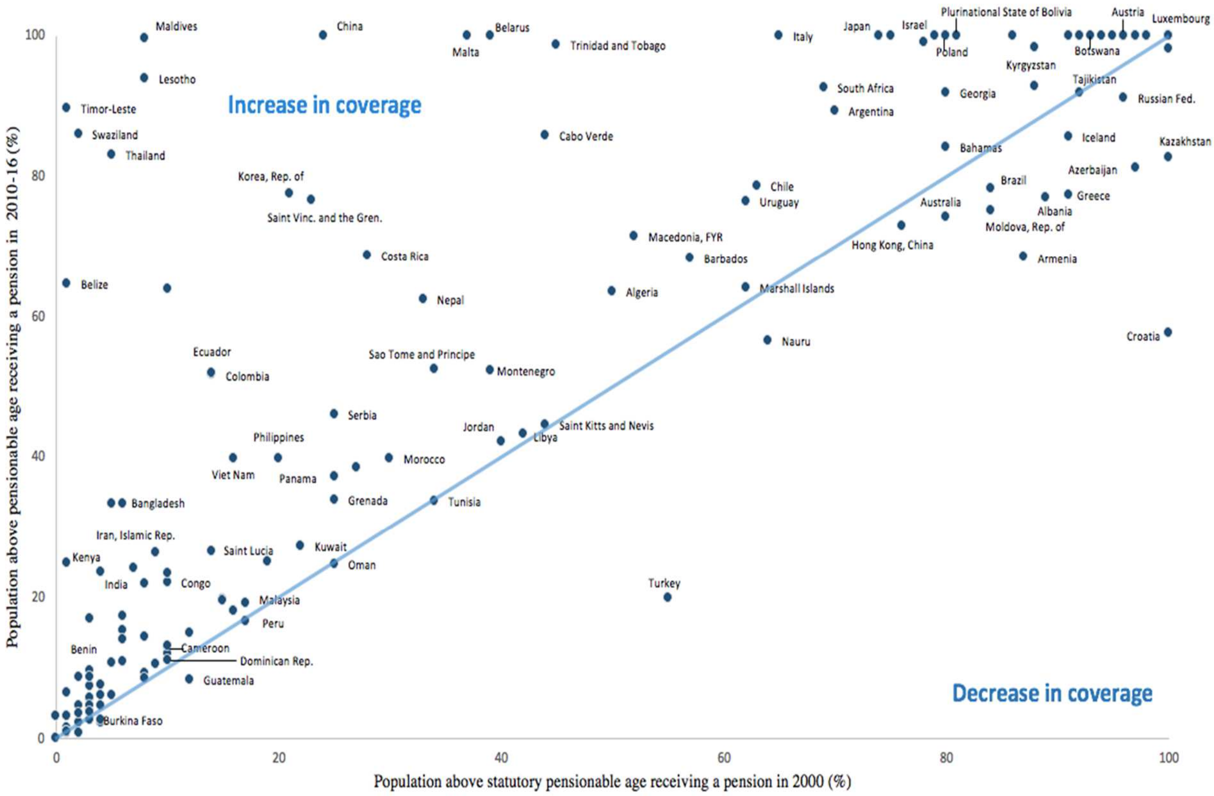


Notes: Map (a) includes data for 2000 from 159 countries; map (b) includes data for 2010–15 from 175 countries. For individual country data with corresponding year, see also Annex II, table B.6.

Sources: ILO, World Social Protection Database, based on SSI; ILOSTAT, OECD SOCR; national sources. See also Annex II, table B.6.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54657

Figure 6. SDG indicator 1.3.1 on effective coverage for older persons: Comparison of the proportion of the population above statutory pensionable age receiving an old-age pension, 2000 and 2010–16 (percentage)



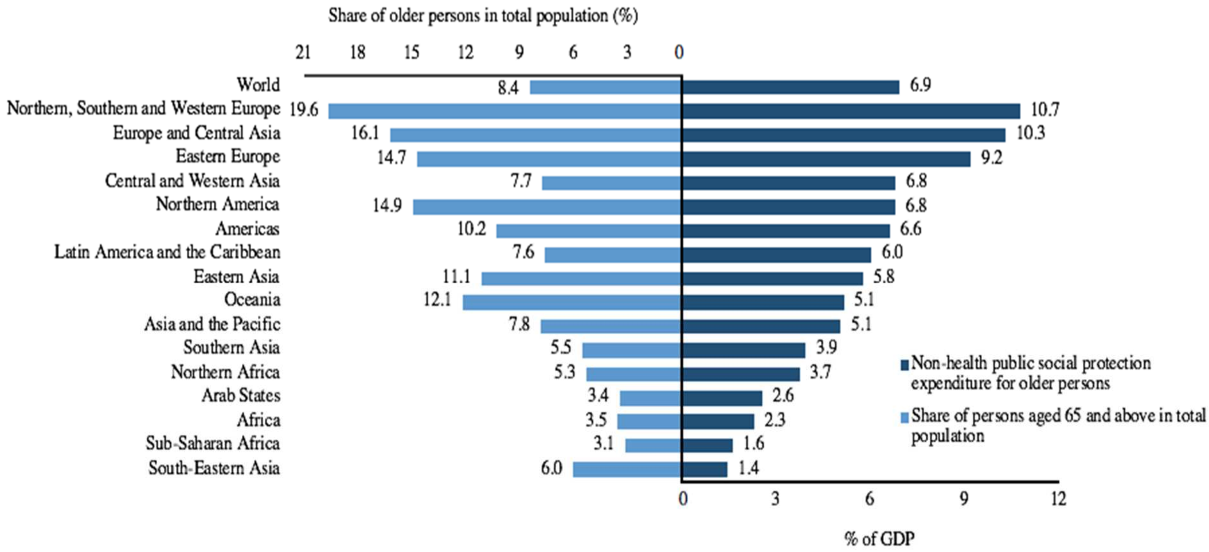
Sources: ILO, World Social Protection Database, based on SSI; ILOSTAT, OECD SOCR; national sources. See also Annex II, table B.6.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54658

6. Expenditure on social protection for older persons

The level of expenditure on the income security of older persons is a useful measure for understanding the development level of pension systems. National public pension expenditure levels are influenced by a complexity of factors, comprising demographic structure, effective coverage, adequacy of benefits, relative size to GDP, and the variations in the policy mix between public and private provision for pensions and social services. Public social security expenditure on pensions and other non-health benefits earmarked for older persons amounts on average to 6.9 per cent of GDP globally (see figure 7). [4]

Public non-health social protection expenditure for older persons takes the highest proportion of GDP in Northern, Southern and Western Europe, at 10.7 per cent. It is worth noting that this region has the highest ratio of older persons, comprising 19.6 per cent of the total population. Central and Western Asia as well as Latin America and the Caribbean have relatively high average expenditure ratios at 6.8 and 6.0 per cent respectively, whilst their population ratios of older persons are relatively low at 7.7 per cent and 7.5 per cent respectively. Interestingly, Northern America has the same average GDP expenditure rate as Central and Western Asia at 6.8 per cent, while the ratio of its older population is nearly double that of Central and Western Asia. The Arab States and sub-Saharan Africa, on the other hand, have similar older population ratios, whereas the expenditure rate for the Arab States is twice that of sub-Saharan Africa, probably reflecting the lower levels of effective coverage in the latter region. South-Eastern Asia has a GDP expense ratio similar to that of sub-Saharan Africa, although its older population ratio is nearly twice as high.

Figure 7. Public social protection expenditure on pensions and other benefits, excluding health, for persons above statutory pensionable age (percentage of GDP)**, and share of persons aged 65 and above in total population** (percentage)**, latest available year**

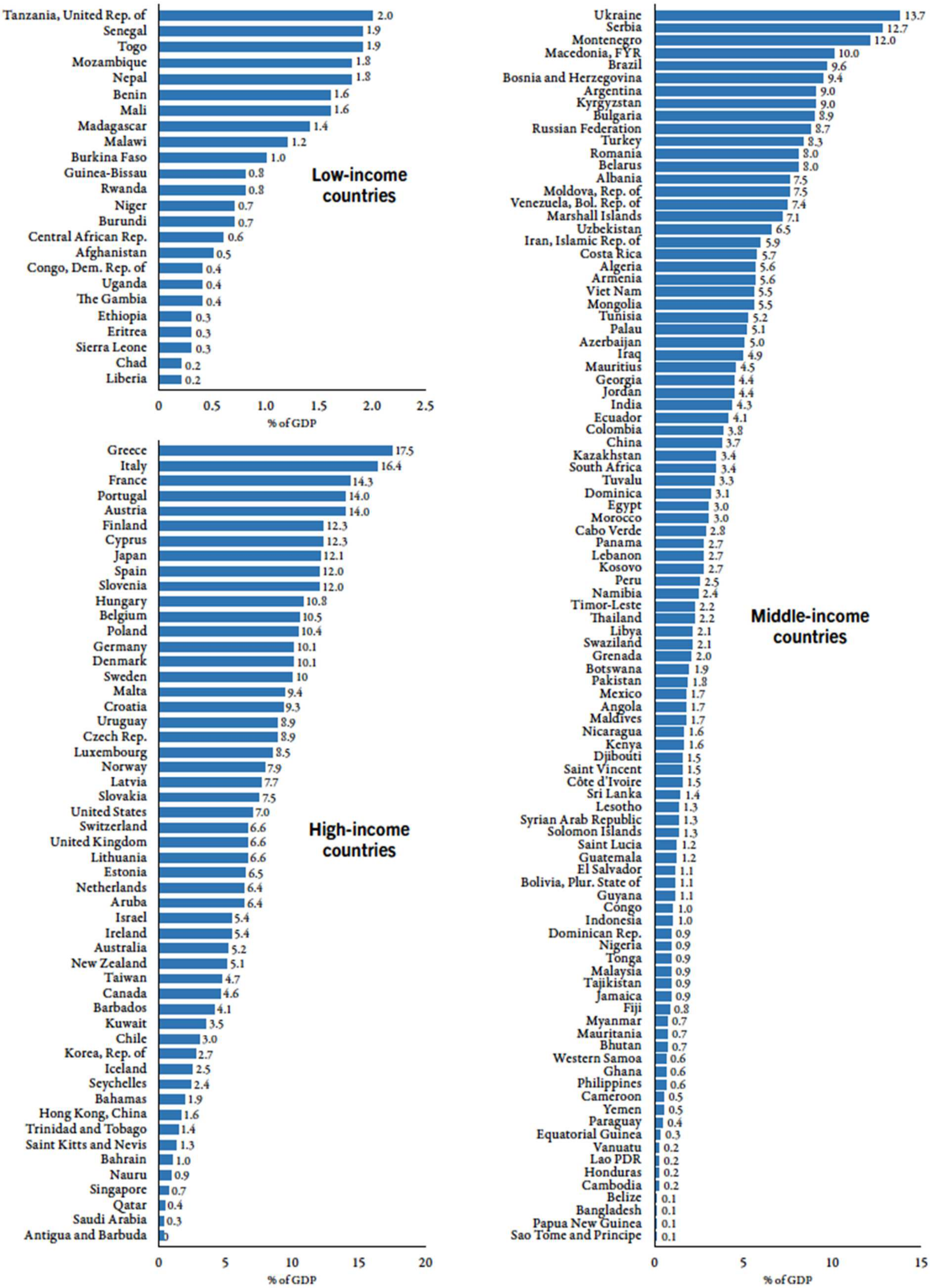


Source: ILO, World Social Protection Database, based on SSI. See Annex II, table B.7.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54659

[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 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.

Figure 8. Public social protection expenditure on pensions and other benefits, excluding health, for persons above statutory pensionable age, by country income level, latest available year (percentage of GDP)



Source: ILO, World Social Protection Database, based on SSI. See Annex II, table B.7.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54660

Figure 8 provides a country-by-country review of the share of GDP allocated to the income security needs of older persons. For more effective comparisons, the countries are grouped by income status, namely high, low and middle income. As expected, the general trend is that higher-income countries are allocating a higher ratio of their GDP to the income security needs of older persons. The expected higher population ratio of older persons in developed countries, and achievements in terms of adequacy and effective coverage (the proportion of older persons receiving pension benefits) are key contributors to the observed trend. Countries with a strong social welfare background are also expected to exhibit higher social protection expenditure trends. It is noted that France, Greece and Italy are the lead countries, with the highest allocations. The high- and middle-income country groups exhibit a wide degree of variance in expenditure ratios. This variance is informed by the contrasting demographic and social protection system profiles. The low-income country group exhibits the lowest expenditure ratios, with the lead country in this group (United Republic of Tanzania) spending only 2 per cent of GDP on the income security needs of older persons.

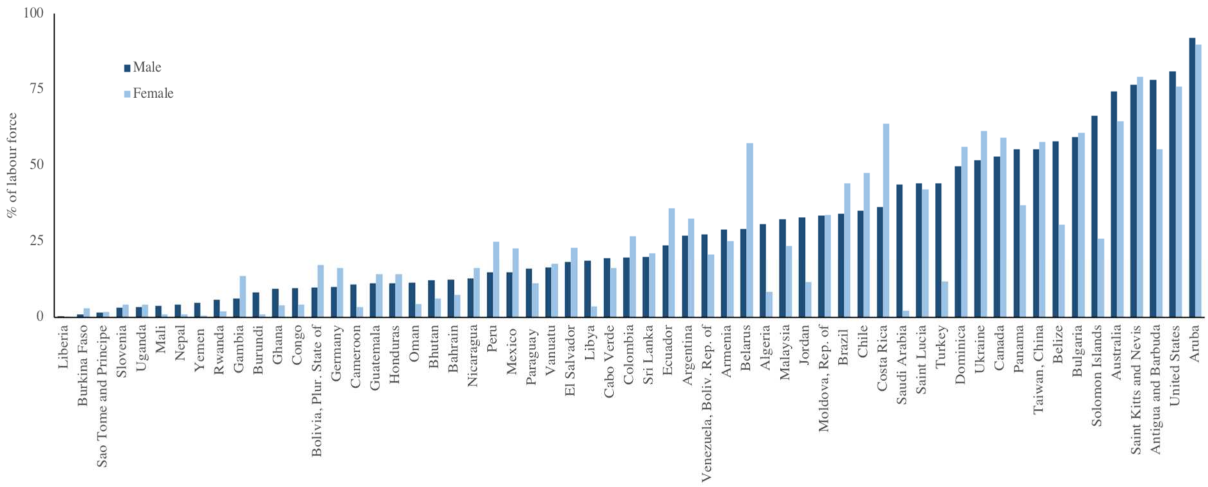
7. Inequalities and the persistent gender gap in access to income security in old age

Income security in old age and access to pension benefits are closely associated with the inequalities that exist in the labour market and in employment. Such inequalities become evident from examination of a disaggregation of coverage rates by gender, the focus of this section (see figures 9 and 10).

It is widely known that women tend to face a higher risk of poverty than men do, and there are many underlying reasons why this also applies to women in old age. First, there is the fact that women live longer, resulting in predominance at the oldest ages of women with poor levels of support and livelihood (UNFPA and HelpAge International, 2012; UNRISD, 2010). Not many pension systems succeed in meeting 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).

A 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) can lead to inequalities; yet in many cases a more significant driver of gender inequality is found in the discrimination against women in the labour market, coupled with a pension scheme design which does not compensate for differences deriving from labour market conditions and sometimes even magnifies them (Behrendt and Woodall, 2015). In this context, many women struggle to accrue pension rights that are equal to their male counterparts. Women's wage employment, particularly in formal labour markets, has historically been lower than men's and continues to be so in many parts of the world (ILO, 2012). Likewise, women systematically earn less than men (ILO, 2014b), which lowers their contributions to 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.

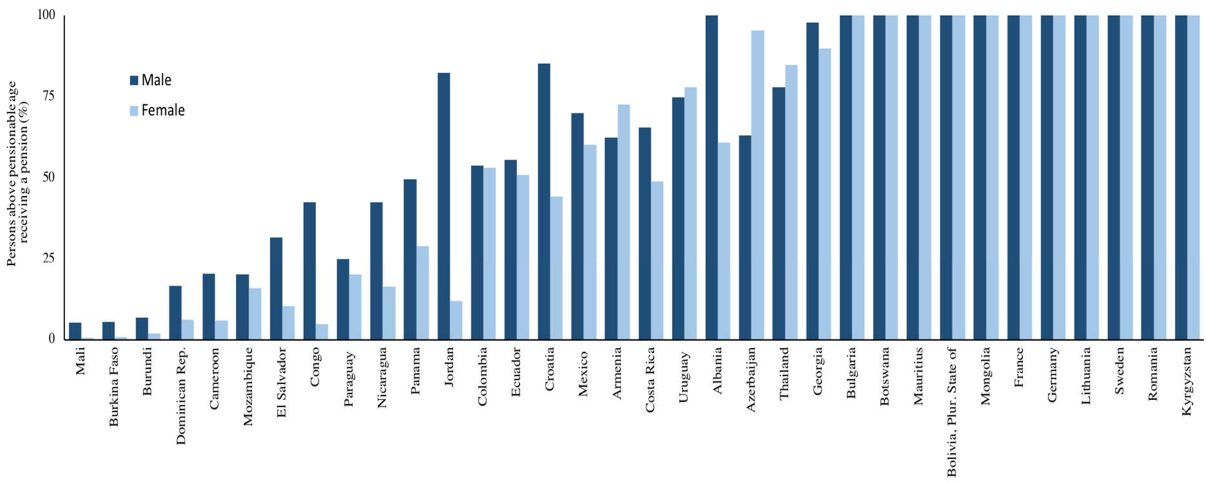
Figure 9. Old-age pensions, effective coverage: Percentage of the labour force contributing to a pension scheme, by sex, latest available year



Sources: ILO, World Social Protection Database, based on SSI; ILOSTAT; national sources. See also Annex II, table B.5

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54661

Figure 10. SDG indicator 1.3.1 on effective coverage for older persons: Percentage of the population above statutory pensionable age receiving an old-age pension, by sex, latest available year



Sources: ILO World Social Protection Database, based on SSI; OECD SOCR; ILOSTAT; national sources. See also Annex II, table B.6.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54662

Non-contributory pensions can play a key role in ensuring women's access to at least a basic pension, yet benefit levels are often low, insufficient to fully meet their needs; nor do they fully compensate for the lack of contributory coverage. Greater efforts are necessary, also to ensure increased participation by women in contributory schemes (ILO, 2016).

It should also be noted that 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, especially in low- and lower-middle income countries, is clearly helping to bridge the coverage gap between men and women to some extent. For instance, in Thailand, 84.6 per cent of women above retirement age are receiving the non-contributory pension, but only 77.9 per cent of men (figure 10). Likewise, Azerbaijan provides a pension for 95 per cent of its female citizens through its universal social protection system that, among others, consists of a contribution-based labour pension and social allowances (transfers).

On the other hand, Costa Rica indicates a relatively low coverage of its female population, with currently only 48.8 per cent above statutory pensionable age receiving an old-age pension, as opposed to 65.4 per cent of the male population. Yet the data in figure 9 also show a relatively high proportion of females (63.8 per cent) contributing to a pension scheme, compared to only 36.3 per cent of males. According to these data it can be assumed that the level of coverage among females is likely to increase in the future. In Colombia and Ecuador, for example, the data indicate a higher contributory coverage for females than for males and thus a potential improvement in coverage in the long run. In the Plurinational State of Bolivia, the proportion of older women receiving the non-contributory Renta Dignidad only (as opposed to a reduced level of Renta Dignidad in addition to a contributory pension) is significantly higher than that of men (83.3 per cent versus 66.3 per cent).

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. In addition, the establishment of large-scale non-contributory pension schemes in many countries has expanded effective coverage and reduced inequalities, both between women and men, 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.

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.

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

The twin objectives of pension systems are to reach all older persons in need and to do so at an appropriate monetary level of benefit provision. While there are sufficient data to assess the extent of coverage (sections 3 and 4), comparative assessments of the adequacy of post-retirement benefits are challenging, given that it is difficult to identify a comparable methodology and benchmark that can be applied globally (see box 4). [5]

Box 4
Monitoring pension benefit adequacy

Trends move in different directions; in some cases pension systems improve the benefit level and in other cases pension benefits are reduced. It is worth noting that recent fiscal consolidation trends are having a negative impact on the adequacy of pension payments in many countries, compromising the social contract.

The **United Kingdom** has recently introduced changes to its public pension scheme designed to improve the adequacy of pension for low-income earners. The reforms will see the two-tier benefit structure (a flat-rate basic pension and an earnings-related additional pension) being merged into a flat-rate basic pension. The new flat-rate benefit will deliver an enhanced minimum pension benefit. Participants will be able to gain additional earnings-related pension credits through external voluntary pension arrangements.

The retirement benefits of the public pension in **Slovakia** introduce a new indexation formula entering into force in 2018 which removes linkages to the national average earnings growth constituted solely by the consumer price index. Similar adjustments to the indexation formula have also been introduced in **Azerbaijan, Czech Republic, Honduras** and **Spain** as part of broader reforms to their national pension systems.

Several national pension schemes have recently announced upward adjustments to pension benefits, namely **Belarus, China, Georgia, Ireland, Mauritius, Namibia, Nicaragua, Panama, Philippines, Portugal, Russian Federation, Seychelles, Turkey** and **Zimbabwe**.

In 2014 the **Republic of Korea** introduced a new formula for determining minimum pensions, which resulted in the minimum pension being revised to nearly twice the previous amount. **Armenia**'s national social pension system has also delivered pension benefit increases of 15 per cent in both 2014 and 2015.

Spain will, effective 2019, introduce sustainability adjustment factors to automatically adjust new pension benefits to counter the increased life expectancy of new pensioners. A similar adjustment was previously introduced to the public pension scheme in **Finland**, where it is expected to have reduced pension benefits by 21 per cent by 2060 (OECD, 2015).

In **Hungary** a bonus 13th payment in the public pension system is to be replaced by conditional indexation.

Source: ILO Social Protection Monitor.

The extent to which retirement pensions are considered sufficient varies from one society to another, in particular in 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. Other aspects include the age at which retirement takes place, the level of income security that should be

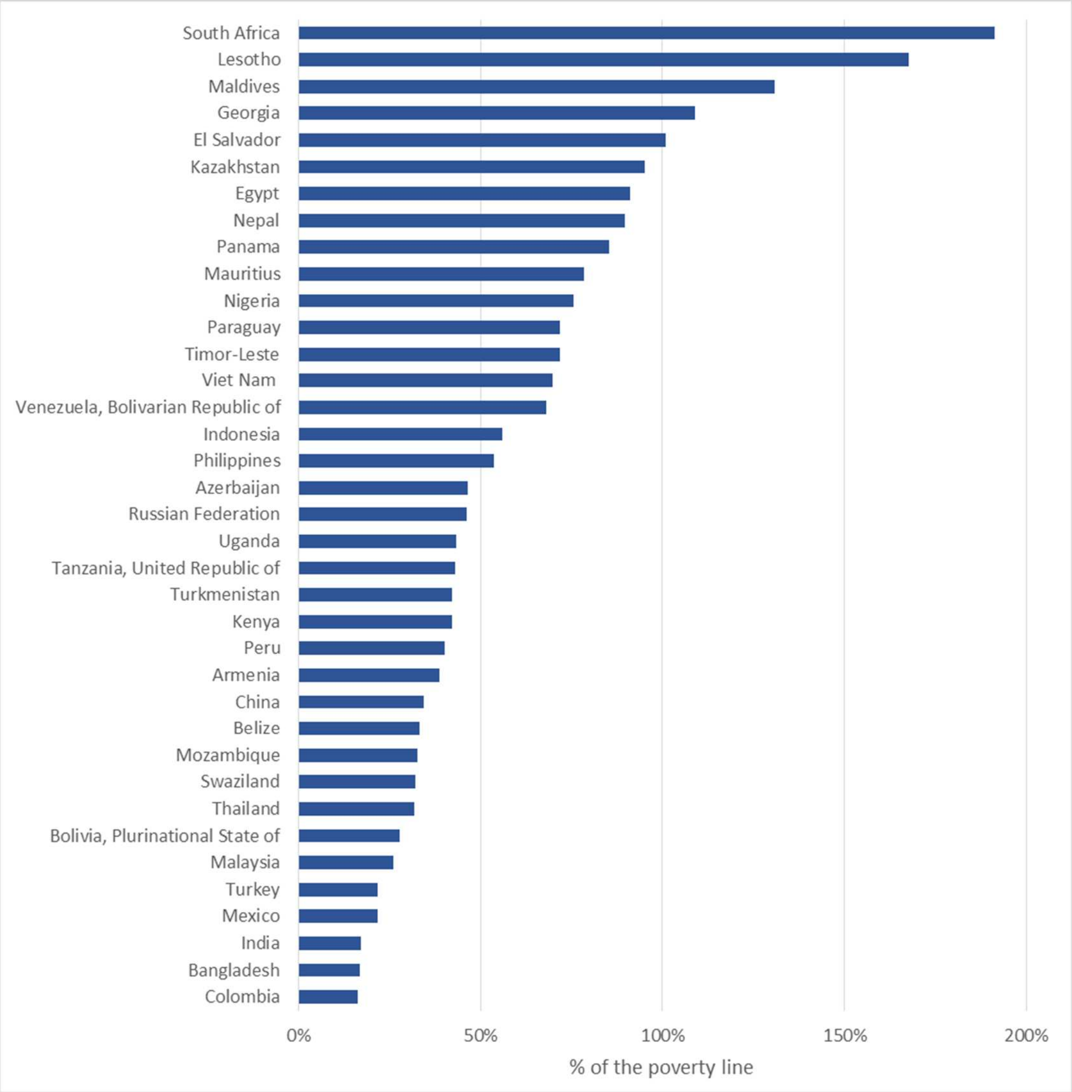
[5] The OECD, in collaboration with the World Bank, has made some attempts to calculate replacement indicators beyond EU and OECD countries, specifically regarding replacement rates provided by pension systems in different countries for hypothetical individuals with different levels of earnings and contributory past service (see Whitehouse, 2012); however, these are not yet included in the World Bank Pension Database. HelpAge's Global AgeWatch Index (HelpAge International, 2015) 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 four indicators: percentage of older persons receiving pensions, relative poverty rates of older persons, relative income/consumption position of older persons (average incomes of those over 60 as a proportion of average incomes of the rest of the population), and the GNI per capita.

guaranteed and to whom, and the degree of intergenerational solidarity that should be expected in financing pensions.

It is important to take into consideration that the adequacy of retirement benefits depends not only on the quantum of the cash benefits provided, but also on the costs of essential services such as health care, food, accommodation, and so on. Furthermore, the assessment of the adequacy of retirement benefits is dynamic and will therefore evolve over time as social, cultural, demographic and economic conditions change.

Despite global progress in social protection, adequacy of benefits remains a major challenge. As shown in figure 11, in countries such as Armenia, Belize, Bolivia (Plurinational State), Colombia, India and Turkey the amount of the non-contributory pension represents less than 40 per cent of the value of the national poverty line. Older persons receiving a social pension in these countries are still poor.

Figure 11. Non-contributory pensions as a percentage of the national poverty line, single person, latest available year



Source: ILO, *World Social Protection Database*, based on SSI; HelpAge International; national sources. See also Annex II; Annex IV, table B.10.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54799

Although pension systems in many high-income countries include a universal social pension or a minimum pension, benefit levels often fall below the poverty threshold and thus fail to prevent poverty in old age (European Commission, 2015b). Actually, according to OECD data, old-age poverty is increasing in some OECD countries.

If the level of benefits provided by social protection systems is insufficient in terms of minimum living standards, this will jeopardize the achievements of the poverty reduction goals of the 2030 Agenda. The adequacy of benefits thus plays a crucial role in strategies for achieving the SDGs on social protection.

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

An important consideration on the adequacy of pensions is their ability to retain their purchasing power and real value. A good practice in the design of pension systems is the establishment of an initial income replacement at retirement, and then ensuring the preservation of such income level for the life of the retiree. Unless the quantum of pensions is adjusted or indexed, the standard of living of pensioners will be jeopardized.

Conventions Nos 102 and 128 both call for levels of benefits in payment to be reviewed following substantial changes in level of earnings or of cost of living, while Recommendation No. 131 explicitly stipulates that benefit levels should be periodically adjusted to take into account changes in the general level of earnings or cost of living. Recommendation No. 202, on the other hand, requires social protection floor guaranteed levels to be reviewed regularly through a transparent procedure 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”.

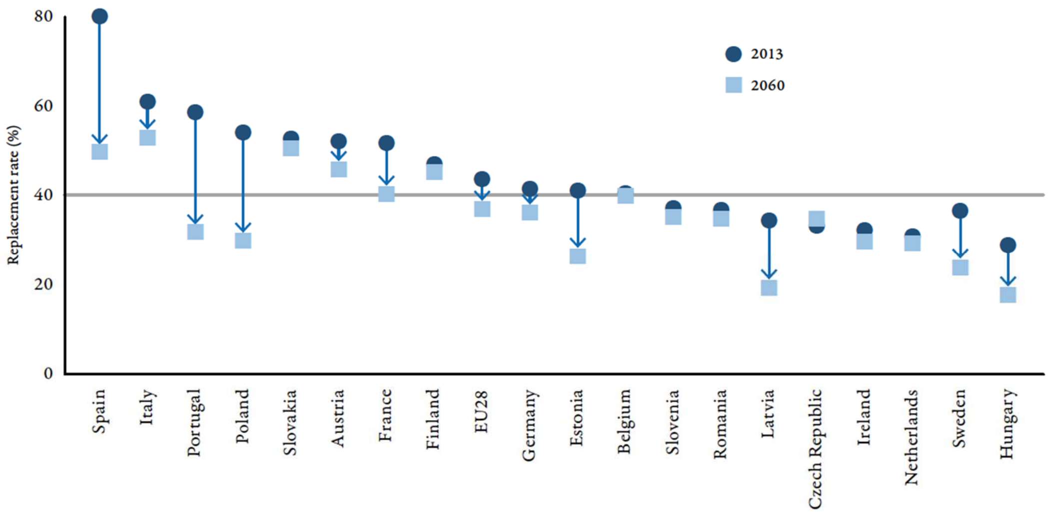
Source: ILO, 2014a, based on ISSA/SSA, Social Security Programs Throughout the World.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54784

While wage indexation was more popular in the past, nowadays an increasing number of schemes guarantee, at best, only adjustments in line with cost of living increases. The choice of an indexation method may appear to be a technical detail, but it can have a significant impact on the level of pensions, and consequently on 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. A classic example of this decoupling has taken place in Slovakia’s national pension system. Pensions in payment were initially indexed to a mix of growth of average earnings growth and price inflation. Consistent with broader reforms to improve the sustainability of the scheme, the share of earnings growth and inflation in the indexation formula changed from 40:60 in 2014 to 30:70 in 2015, 20:80 in 2016, and subsequently 10:90 in 2017. From 2018 indexation will be based solely on the consumer price index (IMF, 2017).

Many newly established schemes provide ad hoc pension increases. Particularly in inflationary environments, this results in a majority of pensioners eventually receiving nominal pensions with limited poverty reduction impact. Figure 11 shows the average replacement rates at retirement in public pension schemes across selected European countries, indicating a clear reduction towards 2060 in projected data. Unless pensions are adjusted in line with increases in real wages or other measures related to the overall cost of living, the standard of living of older persons will deteriorate and they may be subsequently pushed into poverty.

Figure 12. Average replacement rates at retirement in public pension schemes, selected European countries, 2013 and projected for 2060 (percentage)



Note: A 40 per cent replacement rate after 30 years of contributions is prescribed by Convention No. 102 for periodic old-age benefits.

Source: European Commission, 2015a, p. 13, table 2.

Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54663

8.2. Reforming pension systems in the context of fiscal consolidation and austerity policies [6]

Under fiscal pressure, many countries (mostly high-income but also some middle-income countries) have introduced a series of adjustment measures affecting the adequacy of pension systems. More precisely, these measures affect eligibility conditions and delay pension receipt – for instance, by increasing penalties for early retirement, raising the statutory pensionable age, and indexing the retirement age to increases in life expectancy, among others. These trends, sometimes linked to the fear of "implicit pension debt" (see box 5), pose a risk to the maintenance of social protection systems and the social contract.

[6] In this report, "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.

Box 5
Implicit pension debt

The concept of implicit pension debt was formulated by World Bank staff in the 1990s; it is an adaptation of the concepts commonly used in the private insurance sector. A pension debt is liability created when pension benefits have been promised but not funded. The term is often defined in two different ways: (1) implicit social security pension debt equals the present value of all future benefits to present pensioners and all accrued rights of current insured members, minus the amount of the initial reserve of the pension scheme; (2) implicit social security pension debt equals the present value of all future benefits to present and future pensioners, minus the amount of the initial reserve of the scheme, minus the present value of all expected future contribution payments of present and future insured persons at a constant initial contribution rate.

The first definition follows a strict private insurance concept and was used by the World Bank in its publication *Averting the old age crisis* (World Bank, 1994).

The second definition is a variation of the concept and follows a public finance approach and has been the definition preferred by the ILO (Gillion et al., 2000); it reflects the principles of solidarity and collective financing comprised in several ILO Conventions in the field of social security.

The implicit pension debt concept has been used as a justification for replacing public pension systems with private pension systems based on individual accounts. The main argument is that large amounts of pension debt associated with “unreformed” public systems are allegedly being amassed. But implicit debt only occurs if the present value of all future pension benefits minus the present value of all future social security taxes or contributions is negative. If contribution rates are increased in line with expenditure, or if expenditure is reduced through parametric reforms to meet acceptable contribution levels, the implicit pension debt disappears. The concept thus implies that no parametric adjustments will be made in the pension systems over many decades – which is contrary to all historical experience. In practice, all partially funded or PAYG pension schemes are built on the assumption that contribution or tax rates will have to increase periodically in the future to match the natural maturation process of these schemes (Cichon, 2004).

The discussion on implicit pension debt has a direct connection with the level and pattern of funding. Private pension systems are usually fully funded, i.e. they have to have sufficient resources to honour their obligations should the insurance company, the occupational pension scheme or the sponsor of an occupational scheme be dissolved. If this condition is met, the scheme is fully funded. Public pension schemes, which are backed by a societal promise guaranteeing their liquidity and – ideally – indefinite existence, do not require the same level of funding. The level of funding in social security schemes is determined by considerations other than the exclusive financial safeguarding of pension promises. Most social security pension systems are in practice partially funded. Even systems which were originally designed to be fully funded have often become partially funded when inflation undermined the value of reserves (ILO, 2001).

Approximately 105 governments in 60 developing and 45 high-income countries are discussing changes to their pension systems such as reducing employers’ contribution rates, increasing eligibility periods, prolonging the retirement age and lowering benefits, sometimes with structural reform of contributory social security pensions. As a result, future pensioners are expected to receive lower benefits. The ILO estimates that future old-age pensioners will receive lower pensions in at least 14 European countries; several national courts in Europe have found the cuts unconstitutional (ILO, 2014 and 2017).

In order to ensure the sustainability of pension systems the ILO supports introducing structural or parametric reforms, provided that such measures are in line with the principles and legal conditions contained in international standards on social security, including the necessary gradualism in terms of implementation so as not to abruptly affect the living conditions of older persons. To this end, the ILO endeavours to monitor reforms, as well as to provide technical support to countries in designing and implementing their reforms in the context of social dialogue, complying with international standards and ensuring the participation of ILO constituents.

According to data collected by the ILO Social Protection Monitor, between 2010 and 2016 a total of 169 contraction measures in pension schemes were announced by governments from various regions of the world, mainly in regard to contributory pension schemes. Of these, 103 reforms were related to delaying pension receipt. These included raising the retirement age (72 announcements), the elimination of early retirement, the introduction or increase of penalties on early retirement, the introduction or increase of incentives for late retirement, and 13 cases of reform measures targeted at increasing the eligibility period or tightening eligibility criteria (see table 2).

Table 2. Government announcements of pension reforms (contraction), 2010–16

Type of measure	No. of cases
Raising retirement age (72 cases), introducing or increasing incentives for late retirement, introducing or increasing penalties on early retirement, eliminating early retirement, increasing penalties on early retirement, increasing eligibility period, tightening eligibility criteria	103
Modifying calculation formula, eliminating or decreasing subsidies on benefits, reducing subsidies on contributions	25
Introducing or increasing taxes on benefits, reforming indexation method, freezing pension indexation, rationalizing and narrowing of schemes or benefits	12
Others: increasing contribution rates (17 announcements), increasing contribution ceiling, partial or total closure of a scheme, privatization or introduction of individual accounts	29
Total number of measures	**169**

Source: ILO Social Protection Monitor, 2010–17. Available at: http://www.social-protection.org/gimi/gess/ShowWiki.action?id=3205.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54785

The ILO Social Protection Monitor also records 37 cases of reform announcements by governments that have reduced the adequacy of pensions. These include 25 cases of reform that have decreased pension benefits, modified the calculation formula, eliminated or reduced subsidies on benefits, or decreased subsidies on contributions. Other announcements include 12 reform measures that have reduced pension system adequacy by reforming the indexation method, freezing pension indexation and introducing or increasing taxes on benefits.

The global picture of reforms aimed at contracting the costs of pension systems in the long term is largely dominated by measures that delay the receipt of benefits or reduce the years of receipt. In many cases, these measures are combined with other reforms to adjust benefit levels. Belarus, Brazil, Bulgaria, India, Indonesia, Italy, Japan, Latvia, Malaysia, Republic of Moldova, Morocco, Nigeria, Norway, Rwanda, Senegal, Slovenia, Viet Nam and Zambia, among others, are some of the most recent countries to announce reforms aimed at adjusting the retirement age or eligibility requirements (table 3).

Table 3. Old-age pensions: Parametric reforms, selected countries, 2013–17

Country and year	Measure
Belarus (2016)	Retirement age is raised by six months every year until 63 years for men and 58 years for women.
Brazil (2015)	The formula based on years of contribution plus age 85/95 (women/men) necessary to obtain an old-age pension is gradually increased to 90/100 between 2017 and 2022.
Bulgaria (2015)	Normal retirement age is raised gradually to 65 years for both men and women until 2037. The working period required for eligibility to receive full pension benefits is increased by two months per year, to reach 40 years for men and 37 years for women by 2027.
India (2017)	Karnataka State of India. Retirement age raised from 58 to 60 years in private sector. The measure exempts IT-BT companies and firms with fewer than 50 employees.
Indonesia (2014)	Retirement age for civil servants raised from 56 to 58 years.
Italy (2015)	Retirement age has been raised by four months, according to new life expectancy projections.

Country and year	Measure
Japan (2013)	Mandatory retirement age was raised from 55 to 60 years in 1998. It will go up to 61 and increase gradually at the rate of one year of age every three years until 2025, when the mandatory retirement age will be 65.
Latvia (2014)	Retirement age is gradually raised by three months every year from 2014, reaching 65 years in 2025. In 2025, the minimum contributory period to qualify for an old-age pension will be 20 years.
Malaysia (2013)	Minimum retirement age for private-sector workers is raised from 55 to 60 years.
Moldova, Republic of (2016)	Retirement age is gradually raised to 63 years by 2028, from the previous limit of 57 for women and 62 for men. Miners' right to early retirement at the age of 54 is cut, making them retire with the same conditions as other workers.
Morocco (2016)	Retirement age will increase progressively over a six-year period from 60 to 63 years. Accrued pension rights have decreased from 2.5 to 2 per cent per contribution year. Employee and employer contributions are to increase progressively from 10 to 14 per cent over three years until 2019. The benefit formula is moving from an end-of-career calculation towards a career-average approach, based on the average salary of the last eight years.
Nigeria (2016)	Retirement age for academic and non-academic staff of the state-owned tertiary institutions is raised from 60 to 65 years.
Norway (2015)	Age at which employers can terminate a worker's employment contract has been raised from 70 to 72. New increases are expected.
Rwanda (2015)	Minimum retirement age raised from 55 to 60 years in 2015.
Senegal (2014)	Retirement age in the private sector raised from 55 to 60.
Slovenia (2015)	Statutory retirement age was raised and economic incentives for retiring at a later age were introduced.
Viet Nam (2015)	Retirement age for government officials and members of the armed forces raised to 65 for men and 60 for women in 2015.
Zambia (2015)	Normal retirement age is raised to 60 years, with options of 55 and 65 respectively as early and late retirement, while 60 is normal retirement age.

Source: ILO Social Protection Monitor, 2010–17. Available at: http://www.social-protection.org/gimi/gess/ShowWiki.action?id=3205.
Link: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54786

Based on current trends, it is expected that an increasing number of workers will have to resort to tax-financed social assistance or guaranteed minimum income schemes in their old age as a result of the pension reforms. Unfortunately, after introducing the reforms, some national pension systems in countries that have ratified ILO Convention No. 102 and/or the European Code of Social Security will no longer meet the requirements needed to fulfil them in terms of eligibility conditions and adequacy.

Countries introducing reforms to their pension systems need to find a suitable balance between sustainability objectives and retirement conditions, including adequacy, in order to accomplish the purpose of pension systems. In the developing world, where the phenomena of poverty and informality are widespread, a significant proportion of older and unskilled workers are moving from formal jobs, with social protection, to informal ones or to unemployment, which makes it difficult for them to meet the legal requirements for a contributory pension. In particular, the minimum number of contributions, the retirement age and other related parameters must be handled with caution in order to ensure that the social protection system meets its objective of protecting all older persons. In the context of the aims of Agenda 2030, it is important to consider the need for pension reforms that reach the most vulnerable groups, guaranteeing social protection floors for older persons excluded from contributory pension benefits.

9. Reversing pension privatization

9.1. Lessons from three decades of pension privatization

Since the 1990s, many countries have introduced structural reforms to their pension systems, to move from the public defined benefit (DB) model to defined contribution (DC) with individual accounts and private administration model. Structural reforms entailed setting up privately managed and invested pension pillars with defined contributions, investing people's savings into capital markets. These structural reforms shifted responsibility and financial burden from the public sector and changed the way old-age security was viewed (Mesa-Lago, 2014). A large number of the reforms were designed and driven by the World Bank, based on the argument of the impending crisis of ageing and its impact on the sustainability of pension systems (e.g. World Bank, 1994). The most profound and extensive pension reforms modifying the financing model and the role of the State took place in the 1990s in Latin America, Eastern Europe and Central Asia.

In 1995, ILO and the International Social Security Association (ISSA) (Beattie and McGillivray, 1995) published a first report with a critical assessment of the World Bank's privatization strategy, arguing that the strategy outlined in the report, involving the replacement of social insurance pension schemes by mandatory individual savings schemes, would cause an unacceptably high degree of risk for workers and pensioners, that it would make old-age protection more costly, and that the transition would impose a heavy burden on the current generation of workers. This and other ILO and ISSA assessments conclude that a more efficient and less disruptive approach to the provision of retirement pensions would be to focus efforts on measures to rectify design deficiencies and inequities in public schemes, i.e. parametric reforms to public schemes rather than systemic reforms. Box 6 provides a view based on international social security standards including those of the ILO Committee of Experts on the Application of Conventions and Recommendations (CEACR).

Between 1981 and 2018, 30 countries undertook pension reforms introducing either partial privatization or full privatization with individual accounts and private administration. Table 4 presents the main features of these reform models and provides country examples.

Table 4. Typology of Pension Privatization Reforms 1981–2010

	Full privatization	Partial privatization
Main features	This involves replacing the public Pay As You Go (PAYG) system by a privately managed pension system, based on fully-funded individual accounts and defined contributions (DC).	This involves the introduction of a complementary fully-funded individual accounts component in a larger system, resulting in several pension schemes, some public (with DB, PAYG and public administration features) and others privately managed (with DC, fully-funded individual accounts). The weight of the pillars can significantly differ among countries.
Country examples	Chile (1981), Bolivia (1997), Mexico (1997), El Salvador (1998), Kazakhstan (1998), Nicaragua (2000), Dominican Republic (2003), Nigeria (2004)	Argentina (1994), Uruguay (1996), Hungary (1998), Poland (1999), Costa Rica (2001), Latvia (2001), Bulgaria (2002), Croatia (1999), Estonia (2002), the Russian Federation (2002), Lithuania (2004), Romania (2004), Slovakia (2005), Macedonia (2006), Ghana (2010)

Source: Mesa-Lago, 2004; Mesa-Lago and Hohnerlein, 2002; Obermann T.P. 2005; Orenstein M. A. 2008; Grishchenko, 2014.

Due to the difficulties experienced by private systems in meeting expectations regarding performance, some countries have been gradually reversing their previous reforms in different ways, while in other countries there are ongoing discussions to re-reform.

At least six countries, Argentina (2008), Bolivia (2009), Czech Republic (2016), Hungary (2011), Poland (2014), and the Russian Federation (2012), underwent re‑reforms leading to a return to or a strengthening of their public and solidary pension schemes. Other countries such as Bulgaria (2007), Estonia (2009), Latvia (2009), Lithuania (2009), Romania (2009), Macedonia (2011), Croatia (2011), Slovakia (2012) and Kazakhstan (2013), drastically reduced the size of their individual account schemes by lowering their contribution rates and redirecting the financing to the public defined benefit systems (Kay, 2014)

In 2008, Chile adopted reforms aimed at improving the balance between social risks and individual effort throughout a new tax-financed public solidarity pension component, and in El Salvador there are ongoing discussions to introduce some re-reforms to the private system adopted in 1998.

Box 6
International social security standards and the organization and financing of social security systems

Throughout the 1990s there was a drive to reduce the State's responsibility to provide social security pensions by increasing the role of private institutions and gradually reducing the public tier. Such new forms of delivering and managing social security schemes were not necessarily deemed to be in direct contradiction to the framework of internationally accepted principles embodied in the international social security standards, as the latter were drafted in a flexible manner so as to take into account various methods of ensuring protection without prejudging any system as such, provided that it adhered to certain core principles considered to represent the cornerstone of the notion of social security.

International social security standards lay down certain general principles with regard to the organization and management of social security systems. Thus, the Social Security (Minimum Standards) Convention, 1952 (No. 102), provides that the State must accept general responsibility for the due provision of benefits and proper administration of the institutions and services concerned, and that social security systems should be financed collectively by means of insurance contributions or taxation or both, such that the risks are spread among the members of the community. Indeed, an essential part of the concept of social security is for the risk being managed to be pooled through collective assumption of the financial burden of paying benefits. Other principles include the periodic nature of the cash benefits; the obligation to guarantee their level and to maintain their real value; the need for the representatives of the persons protected to participate in the management of the schemes or be associated with them in all cases where the administration is not entrusted to an institution regulated by the public authorities or a government department; the exclusion of solutions which would prove unduly onerous for persons of modest means; and the establishment of an upper limit on the share of employees, in order that at least half of the revenues of social security schemes will be derived in a more social manner through subsidies from general revenues or employer contributions. These principles were recently reaffirmed and strengthened in 2012 through the adoption by the International Labour Conference of the Social Protection Floors Recommendation, 2012 (No. 202).

Regardless of the type of scheme (public, private or mixed systems), these basic principles of organization and management should continue to underlie the structure of social security systems with a view to keeping the balance maintained by Convention No. 102 between the protection of the general interests of the community and the rights of individuals. In practice, experience shows that certain of the above basic principles have proved to be hardly implementable by certain new types of schemes. For example, the periodic nature of the cash benefits, or the obligation to guarantee their level and to maintain their real value, cannot be ensured by private defined contribution schemes. Notwithstanding the different levels of protection required by the international standards, there are certain limits to reforms, particularly to those which lead to privatization of social security. The core principles referred to above represent a guarantee against social regress.

It should be borne in mind that the design of a pension scheme is the result of a large array of choices. Of these, two in particular stand out and are often used as the basis on which to characterize the scheme as a whole: (i) whether the basis of pension calculation should be related to active life earnings (so-called defined benefit, or DB schemes) or directly to contributions paid (so-called defined contribution, or DC schemes); and (ii) whether the financial system should be based on the provision of monies as needed for each year's benefit payments (so-called pay-as-you-go, or PAYG financing) or based on the advance accrual (from higher contribution rates) of assets which are invested in reserved funds (so-called full or partial funding). From a technical perspective, each choice has advantages and disadvantages. Many schemes seek to maximize the former and minimize the latter by means of a so-called "multi-pillar" or "multi-tier" approach, in which elements of DB or DC design, PAYG or funding, are combined in selected proportions. In recent years, a strong trend has developed towards schemes with DC pensions, often associated with fully funded financing based on individual accounts. Such schemes (if implemented on a single-tier basis) carry high risks for members, whose prospective pensions are very vulnerable to the risks associated with investment fluctuations – as seen vividly in the recent global financial crisis.

For this reason, the ILO supervisory bodies consider that DC schemes often may not meet the requirements of Convention No. 102. In light of the diverse range of possibilities, it is necessary to analyse carefully both the adequacy of and the risks associated with each national system in its entirety. Over recent decades, many reforms have attempted to restructure the public PAYG defined benefit systems through the establishment of often privately managed fully funded schemes based on individual pension accounts, which has resulted in the reduction of social solidarity previously ensured through redistributive mechanisms. Ever since, the ILO supervisory bodies have engaged in an intensive dialogue with the governments concerned on a broad spectrum of issues concerning non-compliance with ILO social security standards. They have observed in particular that pension schemes based on the capitalization of individual savings managed by private pension funds were organized in disregard of the principles of solidarity, risk sharing and collective financing which are the essence of social security, as well as in disregard of the principles of transparent, accountable and democratic management of pension schemes featuring the participation of representatives of the insured persons. The Committee of Experts on the Application of Conventions and Recommendations (CEACR) pointed out in 2009 that these principles underpin all ILO social security standards and technical assistance and offer the appropriate guarantees of financial viability and sustainable development of social security; neglecting them, and at the same time removing state guarantees, exposed members of private schemes to greater financial risks.

Recently, however, the developments which followed the international financial crisis led to the reaffirmation of these basic principles through the emergence of a new consensus for a prosperous world economy, of which social protection and good governance now form an integral part, together with greater involvement by governments through strengthening of the rule of law. In this new development paradigm, a precondition to sustainable progress is seen to be the recasting of the regulatory framework of the financial system, strengthening public oversight and consolidating solidarity-based social security systems. It is noticeable that one of the main lessons of the economic crisis has been the conclusion that, where the schemes were financed collectively and fully managed by the State, in particular through PAYG financing, the immediate impact has been small. In contrast, fully privately funded schemes, where individual savings were invested in relatively volatile products, have sustained severe losses. The failure of so many private pension schemes to deliver decent pensions, not least due to the losses sustained during the financial crisis, has led many governments to undertake a second round of significant reforms, allowing workers to switch back to PAYG schemes and re-establishing or reinforcing solidarity and income redistribution mechanisms. It is therefore possible to observe a certain reinforcement of the involvement of the State and the reconstruction of solidarity mechanisms based on the principle of collective financing as major components of national social security systems. Besides improving social security administration, management and supervision, public systems more readily abide by the governance principles set out in ILO social security instruments, as observed typically in the well-established social security systems of high-income countries.

Source: Based on ILO, 2011.

Over the years, the central topics of debate regarding social security pension privatization and its reversal have been coverage extension, administrative costs, return on investments, adequacy of benefits, fiscal impact and governance. Expectations were high when introducing reforms, and countries hoped to improve both their pension systems and their overall economic performance. Coverage rates and benefit levels were expected to increase, inequality to decrease, administrative costs to decline through market competition, governance of pension management to improve, and capital markets to deepen supporting new investments and economic growth.

In practice, however, pension privatization did not deliver the expected results. Coverage rates stagnated or decreased, pension benefits deteriorated and gender and income inequality increased, making reforms very unpopular. The risk of financial market fluctuations was shifted to individuals. Administrative costs increased further reducing pension benefits. Workers participation in management was eliminated. The high costs of transition –often underestimated- created large fiscal pressures. While private pension fund administration was supposed to improve governance, it weakened it instead, as in many cases, the regulatory and supervisory functions were captured by the same economic groups responsible for managing the pension funds, creating a serious conflict of interest; further, the pension industry tended towards concentration. Last, but not least, pension reforms had limited effects on capital markets and growth. The following points reflect evidence after three decades of privatization reforms.

Low coverage. Evidence suggests that the introduction of individual accounts increased neither coverage nor compliance rates (Bertranou, Calvo and Bertranou, 2009). Coverage rates and benefit levels stagnated or decreased in most countries which had introduced individual accounts. In Argentina, the number of contributors fell from 46 per cent in 1993 (prior to the privatization reform) to 35 per cent in 2002 for male, and from 86 per cent to 72 per cent for female. while Bolivia`s coverage did not change and stagnated around 12 per cent, the lowest rate in Latin America. Likewise, coverage rates in Hungary and Kazakhstan failed to live up to high expectations or decreased with respect to pre-reform levels In Poland, the reform did not have a major impact on coverage; first, there was a decrease and later an increase – the overall number of persons covered was mainly a function of general employment levels.

Coverage rates in Chile dropped from 64 per cent in 1981 (year of the reform) to 61 per cent in 2007 (Mesa Lago, 2014). Likewise, coverage in Colombia contracted from 29.3 per cent in 1993 to 23 per cent in 2001 (Kleinjans, 2003). Similarly, coverage rates from 1993 to 2001 dropped in Mexico from 37 per cent to 30 per cent, in Uruguay from 73 per cent to 22 per cent, in Peru from 31 per cent to 12 per cent and in El Salvador from 26 per cent to 17 per cent (Crabbe, 2005). Mesa Lago (2004) points out that the weighted average of coverage in nine countries[7] decreased from 38 per cent before the reform to 27 per cent in 2002 after reform. While the absolute coverage figures may differ between publications, the overall trend is the same, indicating a clear drop in coverage as a result of the privatization reforms.

High administrative costs. In most cases the costs rose to high levels, well above the pre-existing levels in the old public systems. There is extensive documentation of the high rates of administration costs of individual account systems, explained by the effect of high management fees and high premiums for financing survival and disability insurance. The direct consequence was a significant reduction in the net rate of return for contributors, affecting the net value of return on investments, while the profits of the management companies were very high. This unforeseen rise in administrative costs in the privatized pension systems resulted in significant pressure on the benefit levels and their popularity. In El Salvador, the management cost of the public system before the reform (as a percentage of the worker's wage) was 0.5 per cent, but rose to 2.98 per cent in 2003 following the privatization. The highest management costs emerged in Mexico and Argentina, where they increased to 38 and 32 per cent of contribution payments respectively. According to Mesa-Lago (2004), the non-weighted average of administrative costs as a percentage of contributions in 11 Latin American countries was 26 per cent in 2003. Even in Chile, the percentage level of the total administrative cost initially rose from 2.44 per cent of the contributory salaries in 1981 to 3.6 per cent in 1984, and only declined to 2.26 per cent in 2003, 22 years after the reform. In Poland, fee levels remained unregulated until 2004 and some pension fund managers charged as much as 10 per cent of the contribution value.

Lower pension benefits and replacement rates. The shift from DB to DC systems in the privatization process had major implications on replacement rates. The risk of financial market fluctuations was left to pensioners, who thus risked losing their total life savings if financial markets collapsed, as happened during the global financial crisis. A study by the Inter-American Development Bank (IADB) highlighted a decline in replacement rates in the Chilean pension system from 1990 to 2000, when half the private system participants received a declining minimum pension (Crabbe, 2005). Borzutzky and Hyde (2016) further state that replacement rates were particularly low among women as a result of low female participation and that overall pension performance in Chile was weak, resulting in inadequate pensions. A financial (actuarial) assessment of the Argentinian pension system conducted by the ILO in 2004 projected a drop in replacement rates of about one-third. Further, Cichon (2004) concluded that average pension amounts were likely to gravitate

[7] These include: Argentina, Bolivia, Chile, Colombia, Costa Rica, El Salvador, Mexico, Peru and Uruguay.

towards the minimum levels; according to Crabbe (2005), an increased proportion of the population would fail to qualify for the minimum pension, and as a result the reformed pension systems would fail to fulfil their purpose of old-age income protection. Altiparmakov (2014) concludes that private pension funds in Eastern Europe have realized rates of returns that are lower and more volatile than the corresponding PAYG rates of return, even before the financial crisis strongly affected market returns. Last but not least, Ebbinghaus (2015) points out the deteriorating effects of the private pension pillar due to lack of crediting contribution years for child-rearing and long‑term care, and the interruptions in contribution years as a result of an increasing share of atypical non-standard employment (e.g. freelancing) and premature job termination. All in all, pension privatization as observed in Eastern Europe and Latin America has resulted in a deterioration of the pension replacement rate and an erosion of the core idea of a social contract based on solidarity, redistribution and adequacy.

High fiscal costs. In most cases, the main source of motivation for the introduction of private pension systems was the fiscal pressures created by public pension systems. According to the evidence, however, the reforms failed to deliver an improvement in fiscal and financing terms, and financing the transition towards individual accounts exacerbated pre-existing fiscal pressures in most countries. The transition costs associated with moving from a DB to a private DC system were vastly underestimated in all countries, sometimes because no sound analysis was carried out at all prior to the reform, sometimes because calculations were based on unfounded optimistic assumptions. The halt or substantial reductions in contributions to the public pension system generated much higher transition costs than expected, inducing additional fiscal pressure and rising levels of debt. In Bolivia, transition costs were 2.5 times the initial projection of the World Bank. Debt levels in Chile were still 4.7 per cent of GDP in 2010, 30 years after the reform (Mesa‑Lago, 2014), while in Argentina the public system was running a deficit of 3.3 per cent of GDP by the year 2000, with around 1.5 per cent of GDP accounting for contributions diverted to the private system (Kay, 2014).. In Poland during the period 1999–2012, the cumulated costs of transfers to the second pillar were estimated to be 14.4 per cent of 2012 GDP, accompanied by approximately 6.8 per cent of GDP consumed by servicing additional public debt.

Lack of social dialogue. A number of normative ILO instruments establish the need to ensure social dialogue and representation of protected persons in social security governance bodies. Most structural reforms that privatized pensions in Central and Eastern Europe and Latin America were implemented with limited social dialogue, which later led to legitimacy problems (Mesa-Lago, 2014). Prior to the reforms, most public pension funds had some form of tripartite administration through representatives of workers, employers and the government. The privatization eliminated such participation in the private system, despite the workers being owners of the individual accounts (in Chile, small private pension funds initially had such representation, but it eventually disappeared). Likewise, in Hungary, the tripartite administration of the public system continued immediately following the reform but was later abolished. In Bolivia, the original privatization reform was undertaken against strong opposition from the Ministries of Labour and Health as well as trade unions, leading to public demonstrations. In Argentina, in the framework of the discussions to return to public pensions, the Government initially encouraged major debates including all key actors in 2002/03, but moved very quickly and without any consultations when introducing the re-reform measures in 2007 and 2008. It announced the project to re-nationalize the pension system at the end of October 2008 and the new Pension Act was passed without major changes and approved in both Chambers of Congress only a month later (Hujo and Rulli, 2014). Even though widely supported, the main actors concerned by the reform, such as pension funds (Administradoras de Fondos de Jubilaciones y Pensiones, AFJPs) and unions, were left with no time to react and there was no scope for formal participation in the process (ibid.).

9.2. Turning back to public pension systems

The fiscal pressures created by private systems were a major justification for reversing the privatization of pensions. The wave of pension privatization reversals coincided with the 2008 financial crisis. This increased pressure on countries that had already been coping with external fiscal constraints. In addition, countries that wanted to join the Eurozone had to cope with the Maastricht criteria regarding debt and fiscal deficits. As a consequence of unmet expectations and the fiscal challenges, many countries elaborated ways to reverse the policy measures undertaken in the 1990s.

In total, 18 countries, thirteen in Eastern Europe/Former Soviet Union and five in Latin America, reversed privatizations, that is, two-thirds of the countries that had privatized pensions reversed the process and started to switch back to public systems.

The first was Venezuela (2000), then Ecuador (2002) and Nicaragua (2005), where pension privatizations were repealed and/or considered unconstitutional. Some pension privatization reversals fully eliminated the previously established individual accounts: in Argentina (2008) the government closed the individual accounts and transferred the funds to the PAYG system; Hungary officially nationalized private pension assets and eliminated the second private pillar in 2011 (see box 7); in Bolivia (2009) a constitutional ban on social security privatization was passed, closing the individual accounts system for new entrants; in the Russian Federation (2012) contributions to individual accounts were diverted to social insurance; in Poland (2014) all individual accounts were transferred back to the social insurance PAYG system; and in Czech Republic (2016) the new government ended the Individual Accounts System.

In other countries the re-reforms adopted the strategy of downsizing individual accounts. In Bulgaria (2007) the contribution increase in the individual account pillar was cancelled; in Estonia (2009) the government suspended its contribution of 4 per cent to the second individual accounts pillar; in Latvia (2009) the contribution rate to individual accounts was reduced from 8 per cent to 2 per cent. In Lithuania (2009) the contribution rate to individual accounts was reduced from 5.5 per cent to 1.5 per cent; in Romania (2009) the government reduced and froze contribution rates to the second individual account pillar; in Macedonia (2011) the contribution rate to mandatory individual accounts was cut from 7.42 per cent to 5.25 per cent; in Croatia (2011) the contribution rate to the mandatory individual accounts was decreased from 10 per cent to 5 per cent; in Slovakia (2012) the contribution rate to the individual accounts was cut from 9 per cent to 4 per cent; and in Kazakhstan (2013) individual accounts were transferred to the Unified Pension Fund administrated by the Government as a defined contribution scheme.

Box 7
Reversing pension privatization in Hungary

The Hungarian pension system was historically based on a Bismarckian public pension model. In the early 1990s it consisted of a PAYG tier (pillar I), an anti-poverty tier (Pillar 0) and a voluntary private pension tier (pillar III). While an overarching parametric reform programme had been developed by the Hungarian Government in the early 1990s, pension privatization promoted by the International Monetary Fund (IMF) and the World Bank had come to dominate the agenda by the mid-1990s, so that Hungary adopted the Argentinian “mixed” model in 1997. The system reform was accompanied by parametric reforms, including a gradual increase in the retirement age to 62 years for both women and men until 2009.

Hungarian as well as international banks and insurance companies (including AXA, ING, AEGON, Allianz and Erste) entered the Hungarian private pension market in 1998. Initially, a 6 per cent employee contribution was directed to the private pillar II, while the state-run pension fund (pillar I) received 25 per cent employers’ contribution. The public pillar I remained dominant, and contribution rates to the private pension (pillar II) changed somewhat over time according to political cycles. Future pensioners were planned to receive 75 per cent of their benefits from the PAYG pillar and 25 per cent from their individual private accounts.

Around the mid-2000s it became clear that the positive impact that was expected to emerge as a result of the privatization was not materializing. No substantial positive effect on the Hungarian financial markets nor on employment rates and economic output was observed. At the same time, the costs of transition from the solely PAYG to the mixed system increased from 0.3 per cent of GDP in 1998 to 1.2 per cent by 2010, leading to additional borrowing from the IMF and an overall increase in debt. Real yields of private pension funds lagged behind even conservative expectations, due to high administrative costs that rose above 10 per cent.

Intertwined internal and external economic and political factors contributed to the reversal of pension privatization in Hungary, with the re-nationalization taking full effect in 2011. The driving factors behind the reversal were the sharp fall in GDP and revenues during the global economic crisis, and the fact that a new conservative Government (Fidesz, or Hungarian Civic Alliance) intended to use private pension assets to pay off the emergency loan provided by the IMF in 2008. The Government first redirected private pension contributions to the State for an interim period of 14 months, and later created unfavourable conditions that made private pension fund membership very unattractive. As a result, 97 per cent of members opted by 2011 to be solely enrolled in the public scheme. Accumulated assets were transferred to the newly created Fund for Pension Reform and the Decrease of the Deficit.

The Fidesz cabinet implemented its reform agenda in an extremely short time. Opposition parties, trade unions and private pension funds were not consulted. As part of the reform, the Government eliminated early retirement and separated disability benefits from the old-age pension scheme.

By 2012 Hungary had returned to its pre-1998 mandatory pension system. Despite the attempt to correct the defects of the privatization process, Hungary's pension system still had major design flaws. Concerns regarding the sustainability and adequacy remain unaddressed and will require action in the years ahead.

Sources: Based on Mesa-Lago, 2014; Kay, 2014; Hirose, 2011.

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

Agenda 2030 calls for achieving substantial coverage of the poor and the vulnerable and for the construction of comprehensive and universal social protection systems.

Great progress is being made globally in terms of extending legal and effective coverage of older persons. The trend, however, shows strong variations, with major coverage deficits persisting in most of the developing world. Depending on the specific regional and country context, the major obstacles in extending coverage to older persons include: lack of political will, which is however imperative in supporting the development of a well-functioning pension system; lack of fiscal space for the financing of pension systems and to prioritize expenditure in social protection measures for old age in the long term; high levels of informality, in particular in low- and lower middle-income countries; and the challenge of building trust among contributors and beneficiaries.

A positive trend throughout the developing world is the proliferation of non-contributory pension systems. However, schemes are often too narrowly targeted, leaving many people unprotected. A challenge for these countries is to transform their systems into universal ones in order to guarantee a floor of income security for all older persons, leaving no-one behind.

Many developing countries (including those in demographic transition) have been able to extend their contributory pension systems. In the Latin American region, for example, developments in pensions during the last decade include both the extension of tax-funded social pension schemes and the expansion of pre-existing contributory schemes. The latter are linked to a set of formalization policies. The main challenge for these countries is to consolidate the labour market policies that have made possible the formalization and extension of social insurance coverage, while protecting the fiscal space already allocated to non-contributory and partially contributory schemes.

While in most parts of the developing world the focus is on extending coverage, discussions in high- and upper middle-income countries focus on pension adequacy issues and financial sustainability, and on how to maintain the systems. With ageing demographic structures and mature pension systems, the main challenge in most developed countries is maintaining a balance between adequacy and sustainability. Trends in recent years have been dominated by the introduction of cost-saving reforms with a fiscal objective, by raising the retirement age, reforming pension formulas and reducing the overall level of benefits, as well as by diversifying the sources of funding for old-age income security. Fiscal consolidation policies dominate the discussions around social protection systems, putting at risk the social pact and the principles on which social security systems were founded.

Pension privatization in the 1990s in Eastern and Central Europe and Latin America brought many promises, including higher benefit levels, extension of coverage and lower fiscal costs. Yet, as expectations were not met and the privatized schemes widely underperformed, often leading to reduced coverage and benefit adequacy, the reversal of the pension privatization in the 2000s reintroduced or strengthened the public schemes based on the concept of defined benefits, with elements of solidarity and redistribution.

It is worth highlighting that against the odds and in spite of all the challenges faced by pension systems around the world, great progress has been achieved in income security of the older person, in particular in terms of coverage extension.

In order to comply with the SDGs, countries must double their efforts to extend system coverage, including the construction of social protection floors that reach the most vulnerable older persons, at the same time as progress is made towards improving the adequacy of benefits.

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Annex I. Minimum requirements in ILO social security standards: Overview tables

ILO social security standards have come to be recognized globally as key references for the design of rights-based, sound and sustainable social protection schemes and systems. 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.

Guiding ILO policy and technical advice in the field of social protection, ILO social security standards are primarily tools for governments which, in consultation with employers and workers, are seeking to draft and implement social security law, establish administrative and financial governance frameworks, and develop social protection policies. More specifically, these standards serve as key references for:

– the elaboration of national social security extension strategies;
– the development and maintenance of comprehensive national social security systems;
– the design and parametric adjustments of social security schemes;
– the establishment and implementation of effective recourse, enforcement and compliance mechanisms;
– the good governance of social security and improvement of administrative and financial structures;
– the realization of international and regional obligations, and the operationalization of national social protection strategies and action plans; and
– working towards the achievement of Sustainable Development Goals, particularly Goals 1, 3, 5, 8, 10 and 16.

The ILO's normative social security framework consists of eight up-to-date Conventions and nine 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). Other Conventions and Recommendations set higher standards in respect of the different social security branches, or spell out the social security rights of migrant workers.

ILO standards establish qualitative and quantitative benchmarks which together determine the minimum standards of social security protection to be provided by social security schemes when life risks or circumstances occur, with regard to:

– definition of the contingency (what risk or life circumstance must be covered?)
– persons protected (who must be covered?)
– type and level 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, they set out common rules of collective organization, financing and management of social security, as well as principles for the good governance of national systems. These include:

– the general responsibility of the State for the due provision of benefits and proper administration of social security systems;
– solidarity, collective financing and risk-pooling;
– participatory management of social security schemes;
– guarantee of defined benefits;
– adjustment of pensions in payment to maintain the purchasing power of beneficiaries; and
– the right to complain and appeal.

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

	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	At least 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 the country's existing 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 at least basic income security, so as to secure effective access to necessary goods and services; prevents or alleviates poverty, vulnerability and social exclusion; and allows 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.

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	At least 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 the country's existing 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:** Periodic payment: at least 45% of reference wage. Rates must be adjusted to cost of living **R.131:** Benefits should be increased to at least 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 at least 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

Annex II. Statistical tables

The following tables are extracted from the World Social Protection Report 2017-19 (ILO, 2017b). More tables are available in this report, as well as on the following website: http://www.social-protection.org/gimi/ShowWiki.action?id=594.

Table B.1. Ratification of ILO up-to-date social security conventions

Country	Branch									Migrant workers[a]
	Medical care **C.102** C.130 *C.118*	Sickness **C.102** C.130 *C.118*	Unemployment **C.102** C.168 *C.118*	Old age **C.102** C.128 *C.118*	Employment injury **C.102** C.121 *C.118*	Family **C.102** *C.118*	Maternity **C.102** C.183 *C.118*	Invalidity **C.102** C.128 *C.118*	Survivors **C.102** C.128 *C.118*	*C.118*[b] *C.157*
Africa										
Benin							C.183 (2012)			
Burkina Faso							C.183 (2013)			
Cabo Verde	*C.118 (1987)*	*C.118 (1987)*		*C.118 (1987)*	*C.118 (1987)*	*C.118 (1987)*	*C.118 (1987)*	*C.118 (1987)*	*C.118 (1987)*	*C.118 (1987)*
Central African Republic				*C.118 (1964)*	*C.118 (1964)*	*C.118 (1964)*	*C.118 (1964)*			*C.118 (1964)*
Chad				**C.102 (2015)**	**C.102 (2015)**	**C.102 (2015)**		**C.102 (2015)**	**C.102 (2015)**	
Congo, Democratic Republic of the				**C.102 (1987)** *C.118 (1967)*	C.121 (1967) *C.118 (1967)*	**C.102 (1987)**		**C.102 (1987)** *C.118 (1967)*	**C.102 (1987)**	*C.118 (1967)*
Egypt	*C.118 (1993)*	*C.118 (1993)*	*C.118 (1993)*	*C.118 (1993)*	*C.118 (1993)*		*C.118 (1993)*	*C.118 (1993)*	*C.118 (1993)*	*C.118 (1993)*
Guinea	*C.118 (1967)*	*C.118 (1967)*		*C.118 (1967)*	C.121 (1967) *C.118 (1967)*	*C.118 (1967)*	*C.118 (1967)*		*C.118 (1967)*	*C.118 (1967)*
Kenya				*C.118 (1971)*				*C.118 (1971)*	*C.118 (1971)*	*C.118 (1971)*
Libya	**C.102 (1975)** C.130 (1975) *C.118 (1975)*	**C.102 (1975)** C.130 (1975) *C.118 (1975)*	**C.102 (1975)** *C.118 (1975)*	**C.102 (1975)** C.128 (1975) *C.118 (1975)*	**C.102 (1975)** C.121 (1975) *C.118 (1975)*	**C.102 (1975)** *C.118 (1975)*	**C.102 (1975)** *C.118 (1975)*	**C.102 (1975)** C.128 (1975) *C.118 (1975)*	**C.102 (1975)** *C.128 (1975)* *C.118 (1975)*	*C.118 (1975)*
Madagascar		*C.118 (1964)*			*C.118 (1964)*		*C.118 (1964)*	*C.118 (1964)*		*C.118 (1964)*
Mali							C.183 (2008)			
Mauritania				**C.102 (1968)** *C.118 (1968)*	**C.102 (1968)** *C.118 (1968)*	**C.102 (1968)** *C.118 (1968)*		**C.102 (1968)** *C.118 (1968)*	**C.102 (1968)** *C.118 (1968)*	*C.118 (1968)*
Morocco							C.183 (2011)			

Country	Branch									Migrant workers[a]
	Medical care **C.102** C.130 *C.118*	Sickness **C.102** C.130 *C.118*	Unemployment **C.102** C.168 *C.118*	Old age **C.102** C.128 *C.118*	Employment injury **C.102** C.121 *C.118*	Family **C.102** *C.118*	Maternity **C.102** C.183 *C.118*	Invalidity **C.102** C.128 *C.118*	Survivors **C.102** C.128 *C.118*	*C.118*[b] *C.157*
Niger				**C.102 (1966)**	**C.102 (1966)**	**C.102 (1966)**	**C.102 (1966)**			
Rwanda				*C.118 (1989)*	*C.118 (1989)*			*C.118 (1989)*	*C.118 (1989)*	*C.118 (1989)*
Sao Tome and Principe							C.183 (2017)[1]			
Senegal					**C.102 (1962)** C.121 (1966)	**C.102 (1962)**	**C.102 (1962)** C.183 (2017)[2]			
Togo				**C.102 (2013)**		**C.102 (2013)**	**C.102 (2013)**		**C.102 (2013)**	
Tunisia	*C.118 (1965)*	*C.118 (1965)*		*C.118 (1965)*	*C.118 (1965)*	*C.118 (1965)*	*C.118 (1965)*	*C.118 (1965)*	*C.118 (1965)*	*C.118 (1965)*
Americas										
Argentina	**C.102 (2016)**			**C.102 (2016)**		**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	
Barbados		**C.102 (1972)** *C.118 (1974)*		**C.102 (1972)** C.128 (1972) *C.118 (1974)*	**C.102 (1972)** *C.118 (1974)*		*C.118 (1974)*	**C.102 (1972)** C.128 (1972)	**C.102 (1972)** *C.118 (1974)*	*C.118 (1974)*
Belize							C.183 (2005)			
Bolivia, Plurinational State of	**C.102 (1977)** C.130 (1977) *C.118 (1977)*	**C.102 (1977)** C.130 (1977) *C.118 (1977)*		**C.102 (1977)** C.128 (1977)	**C.102 (1977)** C.121 (1977)	**C.102 (1977)** *C.118 (1977)*	**C.102 (1977)** *C.118 (1977)*	**C.102 (1977)** C.128 (1977)	**C.102 (1977)** C.128 (1977)	*C.118 (1977)*
Brazil	**C.102 (2009)** *C.118 (1969)*	**C.102 (2009)** *C.118 (1969)*	**C.102 (2009)** C.168 (1993)	**C.102 (2009)** *C.118 (1969)*	**C.102 (2009)** *C.118 (1969)*	**C.102 (2009)**	**C.102 (2009)** *C.118 (1969)*	**C.102 (2009)** *C.118 (1969)*	**C.102 (2009)** *C.118 (1969)*	*C.118 (1969)*
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)			
Dominican Republic	**C.102 (2016)**	**C.102 (2016)**		**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)** C.183 (2016)	**C.102 (2016)**	**C.102 (2016)**	
Ecuador	C.130 (1978) *C.118 (1970)*	**C.102 (1974)** C.130 (1978) *C.118 (1970)*		**C.102 (1974)** C.128 (1978)	**C.102 (1974)** C.121 (1978) *C.118 (1970)*		*C.118 (1970)*	**C.102 (1974)** C.128 (1978) *C.118 (1970)*	**C.102 (1974)** C.128 (1978) *C.118 (1970)*	*C.118 (1970)*
Guatemala							*C.118 (1963)*			*C.118 (1963)*
Honduras	**C.102 (2012)**	**C.102 (2012)**		**C.102 (2012)**			**C.102 (2012)**	**C.102 (2012)**	**C.102 (2012)**	

Country	Branch									Migrant workers[a]
	Medical care **C.102** C.130 *C.118*	Sickness **C.102** C.130 *C.118*	Unemployment **C.102** C.168 *C.118*	Old age **C.102** C.128 *C.118*	Employment injury **C.102** C.121 *C.118*	Family **C.102** *C.118*	Maternity **C.102** C.183 *C.118*	Invalidity **C.102** C.128 *C.118*	Survivors **C.102** C.128 *C.118*	*C.118*[b] *C.157*
Mexico	**C.102 (1961)** *C.118 (1978)*	**C.102 (1961)** *C.118 (1978)*		**C.102 (1961)** *C.118 (1978)*	**C.102 (1961)** *C.118 (1978)*		**C.102 (1961)** *C.118 (1978)*	**C.102 (1961)** *C.118 (1978)*	**C.102 (1961)** *C.118 (1978)*	*C.118 (1978)*
Peru	**C.102 (1961)**	**C.102 (1961)**		**C.102 (1961)**			**C.102 (1961)** C.183 (2016)	**C.102 (1961)**		
Saint Vincent and the Grenadines	**C.102 (2015)**	**C.102 (2015)**		**C.102 (2015)**	**C.102 (2015)**		**C.102 (2015)**	**C.102 (2015)**	**C.102 (2015)**	
Suriname					*C.118 (1976)*					*C.118 (1976)*
Uruguay	**C.102 (2010)** C.130 (1973) *C.118 (1983)*	C.130 (1973) *C.118 (1983)*	**C.102 (2010)** *C.118 (1983)*	C.128 (1973)	C.121 (1973)[3] *C.118 (1983)*	**C.102 (2010)** *C.118 (1983)*	**C.102 (2010)** *C.118 (1983)*	C 128 (1973)	C.128 (1973)	*C.118 (1983)*
Venezuela, Bolivarian Republic of	**C.102 (1982)** C.130 (1982) *C.118 (1982)*	**C.102 (1982)** C.130 (1982) *C.118 (1982)*		**C.102 (1982)** C.128 (1983) *C.118 (1982)*	**C.102 (1982)** C.121 (1982) *C.118 (1982)*		**C.102 (1982)** *C.118 (1982)*	**C.102 (1982)** C.128 (1983) *C.118 (1982)*	**C.102 (1982)** C.128 (1983) *C.118 (1982)*	*C.118 (1982)*
Arab States										
Iraq	*C.118 (1978)*	*C.118 (1978)*		*C.118 (1978)*	*C.118 (1978)*		*C.118 (1978)*	*C.118 (1978)*	*C.118 (1978)*	*C.118 (1978)*
Jordan				**C.102 (2014)**	**C.102 (2014)** *C.118 (1963)*		*C.118 (1963)*	**C.102 (2014)** *C.118 (1963)*	**C.102 (2014)** *C.118 (1963)*	*C.118 (1963)*
Syrian Arab Republic				*C.118 (1963)*	*C.118 (1963)*			*C.118 (1963)*	*C.118 (1963)*	*C.118 (1963)*
Asia										
Azerbaijan							C.183 (2010)			
Bangladesh					*C.118 (1972)*		*C.118 (1972)*			*C.118 (1972)*
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)	
India	*C.118 (1964)*	*C.118 (1964)*					*C.118 (1964)*			*C.118 (1964)*
Israel				**C.102 (1955)** *C.118 (1965)*	**C.102 (1955)** *C.118 (1965)*	*C.118 (1965)*	*C.118 (1965)*		**C.102 (1955)** *C.118 (1965)*	*C.118 (1965)*
Japan		**C.102 (1976)**	**C.102 (1976)**	**C.102 (1976)**	**C.102 (1976)** C.121 (1974)[3]					
Kazakhstan							C.183 (2012)			
Kyrgyzstan										*C.157 (2008)*

Country	Branch									Migrant workers[a]
	Medical care **C.102** C.130 *C.118*	Sickness **C.102** C.130 *C.118*	Unemployment **C.102** C.168 *C.118*	Old age **C.102** C.128 *C.118*	Employment injury **C.102** C.121 *C.118*	Family **C.102** *C.118*	Maternity **C.102** C.183 *C.118*	Invalidity **C.102** C.128 *C.118*	Survivors **C.102** C.128 *C.118*	*C.118*[b] *C.157*
Pakistan					*C.118 (1969)*		*C.118 (1969)*			*C.118 (1969)*
Philippines	*C.118 (1994)*	*C.118 (1994)*		*C.118 (1994)*	*C.118 (1994)*		*C.118 (1994)*	*C.118 (1994)*	*C.118 (1994)*	*C.118 (1994)* C.157 (1994)
Turkey	**C.102 (1975)** *C.118 (1974)*	**C.102 (1975)** *C.118 (1974)*		**C.102 (1975)** *C.118 (1974)*	**C.102 (1975)** *C.118 (1974)*		**C.102 (1975)** *C.118 (1974)*	**C.102 (1975)** *C.118 (1974)*	**C.102 (1975)** *C.118 (1974)*	*C.118 (1974)*
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.130 (2017)[4]	**C.102 (1959)** C.130 (2017)[4]	**C.102 (1959)** C.168 (2011)	**C.102 (1959)** C.128 (2017)[4]	**C.102 (1959)** C.121 (1970)	**C.102 (1959)**	**C.102 (1959)**	**C.102 (1959)** C.128 (2017)[4]	**C.102 (1959)** C.128 (2017)[4]	
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 (2010)		**C.102 (1993)**	
Bulgaria	**C.102 (2008)**	**C.102 (2008)**	**C.102 (2016)**[5]	**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)**	
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.118 (1969)*	C.130 (1978) *C.118 (1969)*	**C.102 (1955)** *C.118 (1969)*	**C.102 (1955)**	**C.102 (1955)** *C.118 (1969)*			**C.102 (1955)**		*C.118 (1969)*
Finland	C.130 (1974) *C.118 (1969)*	C.130 (1974) *C.118 (1969)*	C.168 (1990)	C.128 (1976)	C.121 (1968)[3] *C.118 (1969)*			C.128 (1976)	C.128 (1976)	*C.118 (1969)*
France	**C.102 (1974)** *C.118 (1974)*	*C.118 (1974)*	**C.102 (1974)**	**C.102 (1974)**	**C.102 (1974)** *C.118 (1974)*	**C.102 (1974)** *C.118 (1974)*	**C.102 (1974)** *C.118 (1974)*	**C.102 (1974)** *C.118 (1974)*	*C.118 (1974)*	*C.118 (1974)*
Germany	**C.102 (1958)** C.130 (1974) *C.118 (1971)*	**C.102 (1958)** C.130 (1974) *C.118 (1971)*	**C.102 (1958)** *C.118 (1971)*	**C.102 (1958)** C.128 (1971)	**C.102 (1958)** C.121 (1972) *C.118 (1971)*	**C.102 (1958)**	**C.102 (1958)** *C.118 (1971)*	**C.102 (1958)** C.128 (1971)	**C.102 (1958)** C.128 (1971)	*C.118 (1971)*

Country	Branch									Migrant workers[a]
	Medical care **C.102** C.130 *C.118*	**Sickness** **C.102** C.130 *C.118*	**Unemployment** **C.102** C.168 *C.118*	**Old age** **C.102** C.128 *C.118*	**Employment injury** **C.102** C.121 *C.118*	**Family** **C.102** *C.118*	**Maternity** **C.102** C.183 *C.118*	**Invalidity** **C.102** C.128 *C.118*	**Survivors** **C.102** C.128 *C.118*	*C.118*[b] *C.157*
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.118 (1964)*	**C.102 (1968)** *C.118 (1964)*	**C.102 (1968)** *C.118 (1964)*		C.121 (1969) *C.118 (1964)*	*C.118 (1964)*			**C.102 (1968)**	*C.118 (1964)*
Italy	*C.118 (1967)*	*C.118 (1967)*	*C.118 (1967)*	**C.102 (1956)** *C.118 (1967)*	*C.118 (1967)*	**C.102 (1956)** *C.118 (1967)*	**C.102 (1956)** C.183 (2001) *C.118 (1967)*	*C.118 (1967)*	*C.118 (1967)*	*C.118 (1967)*
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)**	
Macedonia, the former --Yugoslav Republic of	**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)**	
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)[3]	**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.118 (1963)*	C.183 (2015)	C.128 (1968)	C.128 (1968) *C.118 (1963)*	*C.118 (1963)*
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)**	
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)**	

Country	**Branch**									**Migrant workers**[a]
	Medical care **C.102** C.130 *C.118*	**Sickness** **C.102** C.130 *C.118*	**Unemployment** **C.102** C.168 *C.118*	**Old age** **C.102** C.128 *C.118*	**Employment injury** **C.102** C.121 *C.118*	**Family** **C.102** *C.118*	**Maternity** **C.102** C.183 *C.118*	**Invalidity** **C.102** C.128 *C.118*	**Survivors** **C.102** C.128 *C.118*	*C.118*[b] *C.157*
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)**					*C.157 (1985)*
Sweden	**C.102 (1953)** C.130 (1970) *C.118 (1963)*	**C.102 (1953)** C.130 (1970) *C.118 (1963)*	**C.102 (1953)** C.168 (1990) *C.118 (1963)*	C.128 (1968)	**C.102 (1953)** C.121 (1969) *C.118 (1963)*	**C.102 (1953)**	**C.102 (1953)** *C.118 (1963)*	C.128 (1968)	C.128 (1968)	*C.157 (1984)* *C.118 (1963)*
Switzerland			C.168 (1990)	**C.102 (1977)** C.128 (1977)	**C.102 (1977)**	**C.102 (1977)**	C.183 (2014)	**C.102 (1977)** C.128 (1977)	**C.102 (1977)** C.128 (1977)	
Ukraine	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	**C.102 (2016)**	
United Kingdom	**C.102 (1954)**	**C.102 (1954)**	**C.102 (1954)**	**C.102 (1954)**		**C.102 (1954)**			**C.102 (1954)**	

[a] While all international social security standards apply to migrant workers unless otherwise stated, C.118 and C.157 are of particular relevance to migrant workers. [b] Parts of C.118 apply for selected branches (see other columns).

[1] Sao Tome and Principe. C.183 will enter into force on 12 June 2018. [2] Senegal. C.183 will enter into force on 18 April 2018. [3] Finland, Japan, Netherlands, Uruguay. Accepted the text of the List of Occupational Diseases (Schedule I) amended by the ILC at its 66th Session (1980). [4] Belgium. C.128 will enter into force on 14 June 2018 and C.130 will enter into force on 22 November 2018. [5] Bulgaria. Accepted Part IV on 12 July 2016.

Source: Based on ILO. 2017a. Building social protection systems: *International standards and human rights instruments* (Geneva).

Table B.2. Overview of national social security systems

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemploy-ment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
AFRICA										
Northern Africa										
Algeria	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Egypt	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Libya	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Morocco	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Sudan	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Tunisia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Sub-Saharan Africa										
Angola	6	Intermediate scope of legal coverage | 5 to 6	●	●	△	▲	●	●	●	●
Benin	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Botswana	5	Intermediate scope of legal coverage | 5 to 6	●	▲	▲	▲	●	●	●	●
Burkina Faso	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Burundi	6	Intermediate scope of legal coverage | 5 to 6	●	▲	●	None	●	●	●	●
Cabo Verde	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Cameroon	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	▲	●	●	●	●
Central African Republic	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Chad	6	Intermediate scope of legal coverage | 5 to 6	●	●	△	▲	●	●	●	●
Comoros	…	Incomplete information available	…	▲	…	None	…	…	…	…
Congo	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Congo, Democratic Republic of the	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Côte d'Ivoire	6	Intermediate scope of legal coverage | 5 to 6	●	●	△	▲	●	●	●	●
Djibouti	6	Intermediate scope of legal coverage | 5 to 6	●	●	●	None	●	None	●	●
Equatorial Guinea	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Eritrea	…	Incomplete information available	…	▲	…	None	…	…	…	…
Ethiopia [7]	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Gabon	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	▲	●	●	●	●
The Gambia	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Ghana	5	Intermediate scope of legal coverage | 5 to 6	None	▲	●	None	●	●	●	●

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemployment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
Guinea	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	None	●	●	●	●
Guinea-Bissau	…	Incomplete information available	…	▲	…	None	●	●	●	●
Kenya	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	None	●	●	●	●
Lesotho	3	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	None	●	●
Liberia	4	Limited scope of legal coverage | 1 to 4	None	None	None	None	●	●	●	●
Madagascar	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Malawi	1	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	None	None	⬤
Mali	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	▲	●	●	●	●
Mauritania	6	Intermediate scope of legal coverage | 5 to 6	●	●	△	None	●	●	●	●
Mauritius	6	Intermediate scope of legal coverage | 5 to 6	●	▲	▲	●	●	●	●	●
Mozambique	6	Intermediate scope of legal coverage | 5 to 6	●	●	●	None	…	●	●	●
Namibia	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Niger	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Nigeria	4	Limited scope of legal coverage | 1 to 4	None	▲	△	▲	●	●	●	●
Rwanda	5	Intermediate scope of legal coverage | 5 to 6	None	●	▲	▲	●	●	●	●
Sao Tome and Principe	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●
Senegal	6	Intermediate scope of legal coverage | 5 to 6	●	●	△	None	●	●	●	●
Seychelles	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Sierra Leone	4	Limited scope of legal coverage | 1 to 4	None	▲	None	None	●	●	●	●
Somalia	…	Incomplete information available	None	▲	…	None	…	…	…	…
South Africa	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
South Sudan	…	Incomplete information available	…	…	…	None	…	…	…	…
Swaziland	4	Limited scope of legal coverage | 1 to 4	None	▲	None	None	●	●	●	●
Tanzania, United Republic of	5	Intermediate scope of legal coverage | 5 to 6	None	●	▲	▲	●	●	●	●
Togo	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Uganda	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Zambia	4	Limited scope of legal coverage | 1 to 4	None	▲	△	▲	●	●	●	●
Zimbabwe	4	Limited scope of legal coverage | 1 to 4	None	▲	None	None	●	●	●	●
AMERICAS										
Latin America and the Caribbean										
Anguilla	…	Incomplete information available	…	…	…	…	…	●	…	…
Antigua and Barbuda	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemployment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
Argentina	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Aruba	…	Incomplete information available	…	…	…	●	…	…	…	●
Bahamas	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Barbados	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Belize	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Bermuda	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Bolivia, Plurinational State of	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Brazil	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
British Virgin Islands	6	Intermediate 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	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Cuba	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●
Dominica	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●
Dominican Republic	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	None	●	●	●	●
Ecuador	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
El Salvador	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
French Guiana	…	Incomplete information available	…	…	…	…	●	●	●	●
Grenada	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Guadeloupe	6	Limited scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●
Guatemala	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Guyana	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Haiti	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	None	●	●	●	●
Honduras	7	Nearly comprehensive scope of legal coverage | 7	⬤	●	●	●	●	●	●	●
Jamaica	6	Intermediate scope of legal coverage | 5 to 6	●	●	▲	None	●	●	●	●
Martinique	…	Incomplete information available	●	●	…	…	●	●	●	●
Mexico	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Nicaragua	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●
Panama	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Paraguay	6	Intermediate scope of legal coverage | 5 to 6	▲	●	●	△	●	●	●	●
Peru	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Puerto Rico	…	Incomplete information available	…	▲	●	…	●	●	●	●

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemploy-ment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
Saint Kitts and Nevis	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Saint Lucia	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	None	●	●	●	●
Saint Vincent and the Grenadines	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Suriname	…	Incomplete information available	…	…	…	None	…	…	…	●
Trinidad and Tobago	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Uruguay	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Venezuela, Bolivarian Rep. of	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Northern America										
Canada	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
United States [11]	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
ARAB STATES										
Bahrain	5	Intermediate scope of legal coverage | 5 to 6	None	▲	▲	●	●	●	●	●
Iraq	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Jordan	6	Intermediate scope of legal coverage | 5 to 6	None	●	▲	●	●	●	●	●
Kuwait	5	Intermediate scope of legal coverage | 5 to 6	None	▲	▲	●	●	●	●	●
Lebanon	5	Intermediate scope of legal coverage | 5 to 6	●	⚫	⚫	None	●	●	●	●
Occupied Palestinian Territory	…	Incomplete information available	…	▲	…	…	…	…	…	…
Oman	4	Limited scope of legal coverage | 1 to 4	None	▲	None	None	●	●	●	●
Qatar	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	None	●	●	●	●
Saudi Arabia	5	Intermediate scope of legal coverage | 5 to 6	None	▲	▲	●	●	●	●	●
Syrian Arab Republic	4	Limited scope of legal coverage | 1 to 4	None	▲	△	▲	●	●	●	●
United Arab Emirates	…	Incomplete information available	…	▲	…	▲	…	…	…	…
Yemen	4	Limited scope of legal coverage | 1 to 4	None	▲	△	▲	●	●	●	●
ASIA AND THE PACIFIC										
Eastern Asia										
China	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Hong Kong, China	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Japan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Korea, Dem. People's Rep. of	…	Incomplete information available	…	…	…	None	…	…	…	…
Korea, Republic of	6	Intermediate scope of legal coverage | 5 to 6	None	●	△	●	●	●	●	●
Macau, China	…	Incomplete information available	…	…	…	…	…	…	…	…

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemploy-ment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
Mongolia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Taiwan, China	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
South-Eastern Asia										
Brunei Darussalam	5	Intermediate scope of legal coverage | 5 to 6	None	●	▲	None	●	●	●	●
Cambodia [10]	3	Limited scope of legal coverage | 1 to 4	None	●	●	▲	●	⬤	⬤	⬤
Indonesia	5	Intermediate scope of legal coverage | 5 to 6	●	▲	▲	▲	●	●	●	●
Lao People's Dem. Rep.	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	●	●	●	●	●
Malaysia	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Myanmar [8]	4	Limited scope of legal coverage | 1 to 4	●	●	●	⬤	●	⬤	⬤	⬤
Philippines	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Singapore	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	None	●	●	●	●
Thailand	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Timor-Leste	4	Limited scope of legal coverage | 1 to 4	None	●	None	None	▲	●	●	●
Viet Nam	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Southern Asia										
Afghanistan	…	Incomplete information available	…	▲	…	None	…	…	…	…
Bangladesh	6	Intermediate scope of legal coverage | 5 to 6	None	●	●	▲	●	●	●	●
Bhutan	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	None	●	●	●	●
India	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Iran, Islamic Rep. of	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Maldives	…	Incomplete information available	…	…	△	None	…	●	●	●
Nepal	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	●	●	●	●
Pakistan	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Sri Lanka	5	Intermediate scope of legal coverage | 5 to 6	●	▲	△	▲	●	●	●	●
Oceania										
Australia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Cook Islands	…	Incomplete information available	…	…	…	…	…	…	…	●
Fiji	5	Intermediate scope of legal coverage | 5 to 6	●	▲	▲	▲	●	●	●	●
Kiribati	4	Limited scope of legal coverage | 1 to 4	None	▲	△	▲	●	●	●	●
Marshall Islands	3	Limited scope of legal coverage | 1 to 4	None	△	△	None	None	●	●	●
Micronesia, Fed. States of	3	Limited scope of legal coverage | 1 to 4	None	None	None	None	None	●	●	●

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemploy-ment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
Nauru	…	Incomplete information available	…	…	…	None	…	…	…	…
New Caledonia	…	Incomplete information available	…	…	…	●	…	…	…	…
New Zealand	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Niue	…	Incomplete information available	…	…	…	None	…	…	…	●
Palau	3	Limited scope of legal coverage | 1 to 4	None	△	△	None	None	●	●	●
Papua New Guinea	4	Limited scope of legal coverage | 1 to 4	None	None	△	▲	●	●	●	●
Samoa	4	Limited scope of legal coverage | 1 to 4	None	▲	▲	None	●	●	●	●
Solomon Islands	4	Limited scope of legal coverage | 1 to 4	None	▲	△	▲	●	●	●	●
Tonga	…	Incomplete information available	…	…	…	None	●	●	●	●
Tuvalu	…	Incomplete information available	…	…	…	▲	●	●	●	●
Vanuatu	3	Limited scope of legal coverage | 1 to 4	None	▲	▲	▲	None	●	●	●
EUROPE AND CENTRAL ASIA										
Northern, Southern and Western 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	●	●	●	●	●	●	●	●
Belgium	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Bosnia and Herzegovina	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Croatia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Denmark	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Estonia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Faeroe Islands	…	Incomplete information available	…	…	…	…	…	…	…	●
Finland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
France	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Germany	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Greece	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Guernsey	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	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	None	●	●	●	●

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemploy-ment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
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	●	●	●	●	●	●	●	●
Macedonia, the former Yugoslav Rep. of	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Malta	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Monaco [9]	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Montenegro	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Netherlands	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Norway	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Portugal	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
San Marino	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Serbia	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	●	●	●	●	●	●	●	●
United Kingdom	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Eastern Europe										
Belarus	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Bulgaria	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Czech Republic	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Hungary	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Moldova, Republic of	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Poland	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Romania	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Russian Federation	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Slovakia	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Ukraine	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

Country/Territory	Number of policy areas covered by at least one programme		Existence of a statutory programme							
	Number of policy areas covered by at least one programme	Number of social security policy areas covered by a statutory programme	Child and Family [1]	Maternity (cash) [2]	Sickness (cash)	Unemploy-ment [3]	Employment injury [4]	Disability/ Invalidity [5]	Survivors	Old age [6]
Central and Western Asia										
Armenia	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Azerbaijan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Cyprus	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Georgia	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	▲	●	●	●	●
Israel	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Kazakhstan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Kyrgyzstan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Tajikistan	7	Nearly comprehensive scope of legal coverage | 7	●	●	●	●	…	●	●	●
Turkey	7	Nearly comprehensive scope of legal coverage | 7	None	●	●	●	●	●	●	●
Turkmenistan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●
Uzbekistan	8	Comprehensive scope of legal coverage | 8	●	●	●	●	●	●	●	●

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Notes

… Not available.

Detailed notes and definition available at: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54602

Symbols

● At least one programme anchored in national legislation, including employer-liability programmes based on mandatory risk pooling.

● Legislation not yet entered into force.

▲ Limited provision (e.g. labour code only).

△ Only benefit in kind (e.g. medical benefit).

1 Additional details in table B.4 of the World Social Protection Report 2017–19 (ILO, 2017b): Child and family benefits: Key features of main social security programmes and social protection effective coverage (SDG indicator 1.3.1 for children and families with children) (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54781).

2 Additional details in table B.5 of the World Social Protection Report 2017–19 (ILO, 2017b): Maternity: Key features of main social security programmes and social protection effective coverage (SDG Indicator 1.3.1. for mothers with newborns) (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54605).

3 Additional details in table B.6 of the World Social Protection Report 2017–19 (ILO, 2017b): Unemployment: Indicators of effective coverage. Unemployed who actually receive benefits, 2000 to latest available year (SDG indicator 1.3.1 for unemployed) (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54603).

4 Additional details in table B.7 of the World Social Protection Report 2017–19 (ILO, 2017b): *Employment injury: Key features of main social security programmes* (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54604).

5 Additional details in table B.8 of the World Social Protection Report 2017–19 (ILO, 2017b): *Disability benefits: Key features of main social security programmes and social protection effective coverage* (SDG indicator 1.3.1 for persons with severe disabilities)

6 Additional details in table B.3: Old-age pensions: Key features of main social security programmes (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54606).

7 *Ethiopia.* Sickness. Employer liability cash benefits are provided. A new health insurance system for public- and private-sector workers was approved by Parliament in 2010 (Social Health Insurance Proclamation 2010) and is in the process of being implemented.

8 *Myanmar.* Enacted its social security law in 2012. The law includes provisions for most social security branches including old age, survivors, disability, family benefits and unemployment insurance benefit (section 37), but only certain branches have been implemented so far.

9 *Monaco.* Unemployment. Coverage is provided through France's programme for unemployment insurance.

10 *Cambodia.* Currently only public servants receive pensions. A pension scheme for workers in the private sector is yet to be implemented.

11 *United States.* Maternity and sickness: provisions at state level.

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 following eight branches are taken into consideration: sickness, maternity, old age, survivors, invalidity, child/family, 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

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
AFRICA																
Northern Africa																
Algeria	1949	Social insurance	60	55	7.0	10.3	Special system	Subsidizes minimum pension	100.0	100.0	37.9	13.2	0.0	0.0	100.0	100.0
	…	Means-tested non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost								
Egypt	1950	Social insurance	60	60	10.0 + 3.0 (lump-sum benefits)	15.0 + 3.0 (lump-sum benefits)	n.a.	1.0% of covered monthly payroll plus the cost of any deficit	100.0	100.0	29.3	10.0	0.0	0.0	70.7	90.0
	1980	Pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Libya	1957	Social insurance	65	60	3.8	10.5	15.7	0.75% of covered earnings; annual subsidies	41.8	20.1	41.8	20.1	0.0	0.0	0.0	0.0
Morocco	1959	Social insurance	60	60	4.0	7.9	n.a.	No contribution	29.7	10.2	29.7	10.2	…	…	0.0	0.0
Sudan	1974	Social insurance	60	60	8.0	17.0	25.0	No contribution	42.2	19.9	42.2	19.9	0.0	0.0	0.0	0.0
Tunisia	1960	Social insurance	60	60	4.7	7.8	Special system	Provides subsidies in low-income economic areas to encourage the employment of young graduates, persons with disabilities, and other categories of workers	43.3	21.1	43.3	21.1	…	…	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Sub-Saharan Africa																
Angola	1990	Social insurance	60	60	3.0	8.0	11.0 (8.0 for partial benefit)	No contribution	60.0	50.5	60.0	50.5	0.0	0.0	0.0	0.0
Benin	1970	Social insurance	60	60	3.6 (10.0 if voluntarily insured)	6.4	n.a.	No contribution	7.0	3.6	7.0	3.6	…	…	0.0	0.0
Botswana	1996	Universal non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Burkina Faso	1960	Social insurance	56–63 (depending on profession)	56–63 (depending on profession)	5.5	5.5	11.0	No contribution	41.8	19.7	5.9	3.1	35.8	16.6	0.0	0.0
Burundi	1956	Social insurance	60	60	4.0	6.0	n.a.	No contribution	4.6	2.6	4.6	2.6	…	…	0.0	0.0
Cabo Verde	1957	Social insurance	60	60	3.0 (+ 1.0 for admin. fees)	7.0 (+ 1.0 for admin. fees)	10.0 (+ 1.5 for admin. fees)	No contribution	100.0	100.0	62.7	46.0	0.0	0.0	37.3	53.9
	2006	Pension-tested non-contributory pension	60	60	No contribution	No contribution	n.a.	Total cost								
Cameroon	1969	Social insurance	60	60	2.8	4.2	n.a.	No contribution	17.4	9.4	17.4	9.4	0.0	0.0	0.0	0.0
Central African Republic	1963	Social insurance	60	60	3.0	4.0	Voluntary basis	No contribution	76.3	71.2	21.8	10.0	54.5	61.2	0.0	0.0
Chad	1977	Social insurance	60	60	3.5	5.0	n.a.	No contribution	5.6	1.0	5.6	1.0	0.0	0.0	0.0	0.0
Congo	1962	Social insurance	57–65 (depending on occupation)	57–65 (depending on occupation)	4.0	8.0	12.0	Annual subsidies if needed	17.2	6.1	17.2	6.1	…	…	0.0	0.0
Congo, Democratic Republic of the	1956	Social insurance	65	60	3.5	3.5	n.a.	An annual subsidy, up to a maximum	28.2	14.0	28.2	14.0	…	…	0.0	0.0
Côte d'Ivoire	1960	Social insurance	60	60	6.3	7.7	n.a.	No contribution	14.0	5.2	14.0	5.2	0.0	0.0	0.0	0.0
Djibouti	1976	Social insurance	60	60	4.0	4.0	n.a.	No contribution	31.9	12.6	31.9	12.6	0.0	0.0	0.0	0.0
Equatorial Guinea	1947	Social insurance	60	60	4.5	21.5	n.a.	At least 25% of annual social security receipts	57.9	51.3	57.9	51.3	0.0	0.0	0.0	0.0
Ethiopia	1963	Social insurance	60	60	7.0	11.0	18.0	No contribution	57.5	45.8	31.2	24.4	26.3	21.3	0.0	0.0
Gabon	1963	Social insurance	55	55	2.5 (2.0 for contract workers)	5.0	Special system	No contribution	41.9	33.3	41.9	33.3	0.0	0.0	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
The Gambia	1978	Social insurance	60	60	No contribution	15.0	n.a.	No contribution	10.7	8.4	10.7	8.4	…	…	0.0	0.0
	1981	Provident Fund	60	60	5.0	10.0	Voluntary basis	No contribution								
Ghana	1972	Social insurance and mandatory occupational (lump-sum benefit)	60	60	5.5	13.0	11.0 (social insurance); 5.0 (mandatory occupational) Voluntary basis	No contribution	68.1	58.0	13.0	7.4	48.7	50.6	0.0	0.0
Guinea	1958	Social insurance	55-65 (depending on profession)	55-65 (depending on profession)	2.5	10.0	n.a.	No contribution	26.8	20.5	26.8	20.5	…	…	0.0	0.0
Guinea-Bissau	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Kenya	1965	Mandatory individual account (pension fund) and voluntary provident fund[3]	60	60	6.0	6.0	200 shillings a month or 4,800 shillings a year	No contribution	100.0	100.0	67.1	62.1	0.0	0.0	32.9	37.9
	2006	Means-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								
	2008	Means-tested non-contributory pension (Hunger Safety Net Programme – Pilot)[c]	55	55	No contribution	No contribution	No contribution	Total cost								
Lesotho	2004	Universal non-contributory pension	70	70	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Liberia	1975	Social insurance	60–65	60–65	3.0	3.0	5.0 (voluntary basis)	No contribution	100.0	100.0	12.6	5.6	47.8	52.2	39.6	42.2
	1975	Means- and pension-tested, non-contributory pension (social assistance)	60–65	60–65	n.a.	n.a.	n.a.	Total cost								
Madagascar	1969	Social insurance	60 (55 if merchant seamen)	60 (55 if merchant seamen)	1.0 (a flat rate for full-time household workers)	9.5 (a flat rate for full-time household workers)	n.a.	No contribution	9.5	7.0	9.5	7.0	0.0	0.0	0.0	0.0
Malawi [4]	2011	Mandatory individual accounts (not yet implemented)	…	…	…	…	…	…	27.9	21.7	27.9	21.7	0.0	0.0	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Mali	1961	Social insurance	58	58	3.6	5.4	9.0 (according to 5.0 wage classes) Voluntary basis	No contribution	51.8	42.9	8.6	2.8	43.2	40.1	0.0	0.0
Mauritania	1965	Social insurance	60	60	1.0	8.0	n.a.	No contribution	24.5	13.4	24.5	13.4	…	…	0.0	0.0
Mauritius	1950	Social insurance	63	63	3.0	6.0 (10.5 if millers and sugar industry's large employer)	150-885 rupees a month	Any deficit	100.0	100.0	50.2	40.3	10.7	4.7	100.0	100.0
	1950	Universal	60	60	n.a.	n.a.	n.a.	Total cost								
Mozambique	1989	Social insurance	60	55	3.0	4.0	7.0 Voluntary basis	No contribution	100.0	100.0	50.9	36.0	…	…	49.1	64.0
	1992	Means-tested non-contributory pension (social assistance)	60	55	No contribution	No contribution	No contribution	Total cost								
Namibia	1956	Social insurance	60	60	0.9	0.9	1.8 Voluntary basis	Any deficit	100.0	100.0	38.4	28.9	…	…	100.0	100.0
	1949, 1992	Universal non-contributory pension (social assistance)	60	60	n.a.	n.a.	n.a.	Total cost								
	1965	Non-contributory pension for veterans (social assistance)	55	55	No contribution	No contribution	No contribution	Total cost								
Niger	1967	Social insurance	60 (58 if public sector employee)	60 (58 if public sector employee)	5.3	6.3	n.a.	No contribution	4.8	1.6	4.8	1.6	…	…	0.0	0.0
Nigeria	1961	Mandatory individual accounts	50	50	8.0	10.0	n.a.	Subsidizes the minimum pension	34.3	25.4	34.3	25.4	…	…	0.0	0.0
	2012	Means-tested non-contributory pension (Agba Osun Elderly Scheme, Osun state only)[c]	…	…	n.a.	n.a.	n.a.	Total cost								
Rwanda	1956	Social insurance	60	60	3.0	3.0	6.0 Voluntary basis	No contribution	71.3	70.3	11.1	6.3	60.3	64.0	0.0	0.0
Sao Tome and Principe	1979	Social insurance	60	60	6.0	8.0	14.0 (10.0% for partial benefit)	Subsidies as needed	54.4	17.3	54.4	17.3	0.0	0.0	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Senegal	1975	Social insurance (general scheme) [1]	60	60	5.6	8.4	n.a.	No contribution	23.9	16.7	23.9	16.7	…	…	0.0	0.0
	1975	Social insurance (complementary scheme for white collar workers)	55	55	2.4	3.6	n.a.	No contribution								
Seychelles [5]	1971	Social insurance	63	63	2.0	2.0	4.0	No contribution	100.0	100.0	64.7	66.7	0.0	0.0	100.0	100.0
	1971	Universal non-contributory pension	63	63	No contribution	No contribution	No contribution	Total cost from earmarked taxes								
Sierra Leone	2001	Social insurance	60 (55 if military or police personnel)	60 (55 if military or police personnel)	5.0	10.0	15.0 Voluntary bais	2.5–12.0[6]	67.6	67.6	6.4	3.6	61.2	64.0	0.0	0.0
South Africa	1928	Means-tested, non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
	1928	Means-tested, non-contributory pension for war veterans (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Swaziland	1974	Provident Fund	50 (45 if covered employment ceases)	50 (45 if covered employment ceases)	5.0	5.0	n.a.	No contribution	100.0	100.0	32.6	22.3	67.4	77.7	67.4	77.7
	2005	Means- and pension-tested, non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Tanzania, United Republic of	1964	Social insurance	60	60	10.0	10.0-20.0	Amount negotiated with the scheme of affiliation	No contribution	100.0	100.0	57.1	59.8	…	…	100.0	100.0
	2016	Universal non-contributory pension	70	70	No contribution	No contribution	No contribution	Total cost								
Togo	1968	Social insurance	60	60	4.0	12.5	16.5	No contribution	57.7	57.1	57.7	57.1	…	…	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Uganda	1967	Provident Fund	55	55	5.0	10.0	n.a.	No contribution	100.0	100.0	16.5	10.9	…	…	100.0	100.0
	2011	Universal and pensions- tested regional non-contributory pension	65 (60 in Karamoja region)	65 (60 in Karamoja region)	No contribution	No contribution	No contribution	Total cost								
Zambia	1966	Social insurance	55	55	5.0 (10.0 if voluntarily insured)	5.0	10.0 Voluntary basis	No contribution	48.1	35.9	12.0	5.5	36.1	30.3	0.0	0.0
	2007	Means-tested noncontributory pension (Social Cash Transfer, Katete – Pilot)[c]	60	60	n.a.	n.a.	n.a.	Total cost								
Zimbabwe	1989	Social insurance	60	60	3.5	3.5	n.a.	No contribution	27.2	31.4	27.2	31.4	0.0	0.0	0.0	0.0
AMERICAS																
Latin America and the Caribbean																
Antigua and Barbuda	1972	Social insurance	60	60	4.0	6.0	10.0	No contribution	100.0	100.0	59.8	56.9	0.0	0.0	40.2	43.1
	1993	Means- and pension-tested non-contributory pension	87 (60 if blind or disabled)	87 (60 if blind or disabled)	No contribution	No contribution	No contribution	Total cost								
Argentina [7]	1904	Social insurance	65	60	11.0	10.17-12.71 -(depending on the type of enterprise)	27.0	Contributes funding for the social insurance pensions	100.0	100.0	57.9	49.8	…	…	42.1	50.2
	1994	Means- and pension-tested non-contributory pension (social assistance)	70	70	No contribution	No contribution	No contribution	Total cost								
Aruba	1960	Universal non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Bahamas	1956	Social insurance	65	65	3.9	5.9	6.8	No contribution	100.0	100.0	76.2	72.2	…	…	23.8	27.8
	1956	Means- and pension-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Barbados	1966	Social insurance	66 and 6 months	66 and 6 months	5.93-6.75 (+ 0.1 for the catastrophe fund); 8.3 (if voluntarily insured)	5.93-6.75	13.5 (+0.1 for the catastrophe fund)	No contribution	100.0	100.0	71.4	68.9	…	…	28.6	31.1
	1937	Pension-tested non-contributory pension (social assistance) [66]	66 and 6 months	66 and 6 months	2.0	2.0	2.0	Any deficit								
Belize	1979	Social insurance	65	65	Contribution rates vary according to 8 wage classes	Contribution rates vary according to 8 wage classes	7.0	No contribution	100.0	100.0	67.0	44.5	…	…	33.0	55.5
	2003	Means-tested non-contributory pension (social assistance)	67	65	No contribution	No contribution	No contribution	Financed by the Social Security Board								
Bermuda	1967	Social insurance	65	65	A weekly flat rate of BMD 32.07	A weekly flat rate of BMD 32.07	A weekly flat rate of BMD 64.17	No contribution	…	…	…	…	…	…	…	…
	1998	Mandatory occupational pension	65	65	5.0	5.0	10.0	No contribution								
	1967	Pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Bolivia, Plurinational State of [8]	1949	Mandatory individual account with solidarity pensions	55	50	12.71 (individual account) + 0.5–10 (solidarity pension, depending on 4 income bands)	No contribution (individual account) + 3 (solidarity pension; 2 for mining sector)	10.0+ 1.71 (disabiliy and survivors)+ 0.5 (admin. fees)	Finances the value of accrued rights under the social insurance system and the funeral grant.	100.0	100.0	28.5	21.2	34.9	25.5	100.0	100.0
	1997	Universal non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Brazil	1923	Social insurance (Age Pension)	65 (urban), 60 (rural)	60 (urban), 55 (rural)	Urban sector: 8.0-11.0 (according to 3 income bands); 20.0 (if voluntarily insured) Rural sector: No contribution (proof of 60-180 months of rural work)	Urban sector: 20.0 (2.75- 7.83 for small businesses depending on annual earnings and sector) Rural sector: n.a	Urban sector: 20 Rural sector: n.a.	Earmarked taxes finance admin costs and any deficit of social insurance	100.0	100.0	61.2	48.6	38.8	51.4	38.8	51.4
	1996	Means- and pension-tested non-contributory pension (social assistance, Basic Old-Age Solidarity Pension)	65	65	No contribution	No contribution	No contribution	Total cost								
British Virgin Islands	1979	Social insurance	65	65	3.3	3.3	8.5	No contribution	79.6	71.1	79.6	71.1	…	…	0.0	0.0
Chile	1924	Social insurance	65	60	18.84-30.0 (depending on the occupation) + 1.39 (admin. fees)	No contribution	18.8	Total cost of accrued rights under the social insurance system	100.0	100.0	61.5	51.4	…	…	38.5	48.6
	1980	Mandatory individual account	65	60	10.0 + 1.39 (admin. fees)	1.0 (2.0 if in arduous work) + 1.15 (disability and survivors)	10.0 + 1.15 (disability and survivors) + 1.39 (admin. fees)	Finances the minimum benefit, old-age and disability social security solidarity top-up benefits; subsidizes first 24 contributions of young workers								
	2008	Means- and pension-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Colombia [9]	1946	Social insurance and individual account	62	57	4.0	12.0	15.9 (social insurance) or 16 (individual account)	Partially finances the Pension Solidarity and Guarantee Fund; subsidizes contributions for vulnerable self-employed persons	100.0	100.0	68.1	56.6	…	…	31.9	43.4
	2003	Means-tested non-contributory pension (social assistance)	59	54	1.0-2.0 (depending on income)	No contribution	Voluntary contributions	Remaining cost								
Costa Rica	1941	Social insurance	65	65	2.8	5.1	7.9	0.58% of the gross income of all workers and self-employed persons	100.0	100.0	59.2	43.4	0.0	0.0	40.8	56.6
	1941	Individual account	65	65	1.0 + 0.19 (admin. fees)	3.3	n.a.	No contribution								
	1974	Means-and pension-tested non-contributory pension (social assistance) [67]	65	65	No contribution	5.0	No contribution	Provides subsidies								
Cuba	1963	Social insurance	65	60	1.0 to 5.0	12.5 (public sector); – 14.5 (private sector)	Special system	Any deficit	100.0	100.0	51.0	41.2	0.0	0.0	49.0	58.8
	…	Means- and pension-tested non-contributory pension (social assistance)	65	60	No contribution	No contribution	No contribution	Total cost								
Dominica	1970	Social insurance	62	62	5.0	6.8	11.0	No contribution	50.2	39.8	50.2	39.8	…	…	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Dominican Republic [10]	1947	Mandatory individual accounts	60	60	2.9	7.1	n.a.	Partially finances the guaranteed minimum pension and the value of accrued rights for those who made contributions under the old social insurance system	…	…	…	…	…	…	…	…
	…	Means-tested non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Ecuador [11]	1928	Social insurance	up to age 70 (depending on months of contri-butions)	up to age 70 (depending on months of contri-butions)	6.64 (public sector); 8.64 (private sector)	1.10 (private sector); 3.1 (public sector)	9.74+ 1 (special disability pension)	40% of the cost of old-age, disability, and survivor social insurance pensions	100.0	100.0	62.9	46.7	37.0	53.2	37.0	53.2
	2003	Means- and pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
El Salvador [12]	1953	Social insurance (phasing out) and mandatory individual account	60	55	6.3	4.6	13.0	Total cost of the guaranteed minimum pension	100.0	100.0	36.0	21.9	20.2	19.8	43.7	58.1
	2009	Means- and pension-tested non-contributory pension (social assistance)	70	70	No contribution	No contribution	No contribution	Total cost								
French Guiana	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Grenada	1969	Social insurance	60	60	4.0	4.0 (+1.0 if younger than 16 and 60 or older)	8.0 (6.75 if voluntarily insured)	No contribution	51.9	41.8	51.9	41.8	…	…	0.0	0.0
Guadeloupe	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Guatemala	1969	Social insurance	60	60	1.8	3.7	5.5	25% of total contributions paid	100.0	100.0	59.2	23.8	22.3	19.3	18.5	56.9
	2005	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Guyana	1944	Social insurance	60	60	5.6	8.4 (+ 1.5 if younger than 16.0 or older than 60.0)	12.5	Covers any deficit	100.0	100.0	56.5	38.2	…	…	100.0	100.0
	1944	Universal non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Haiti	1965	Social insurance	55	55	6.0	6.0	n.a.	Subsidies as needed	7.0	4.7	7.0	4.7	…	…	0.0	0.0
Honduras [13]	1959	Social insurance	65	60	2.5	3.5	4.0	At least 0.5% of the total insured and employer contributions	76.7	48.3	76.7	48.3	…	…	0.0	0.0
Jamaica	1965	Social insurance	65	64 and 9 months	2.5 (J$100.0 a week for household workers and voluntarily insured)	2.5 (J$100.0 a week for household workers)	5.0	No contribution	100.0	100.0	57.3	49.6	…	…	42.7	50.4
	2001	Means- and pension-tested non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost								
Martinique	1943	Social insurance and mandatory individual account	65	65	1.125 + 0.625 (disability and survivors)	5.15 + 1.75 (disability and survivors)	6.275+ 2.375 (disability and survivors)	Subsidizes individual accounts and finances the guaranteed minimum pension[51]	100.0	100.0	44.0	31.7	17.2	12.0	38.8	56.3
	2001	Pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution		Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	Pensionable age [a]: Men	Pensionable age [a]: Women [2]	Contribution rates: Old-age, disability, survivors [a]: Insured person	Contribution rates: Employer	Contribution rates: Self-employed	Contribution rates: Financing from Government	Estimate of legal coverage[a] for old age as a percentage of the working-age population: Total *: Total	Total *: Women	Contributory mandatory: Total	Contributory mandatory: Women	Contributory voluntary: Total	Contributory voluntary: Women	Non-contributory: Total	Non-contributory: Women
Nicaragua [15]	1956	Social insurance	60	60	4.0	9.5	10.0	No contribution	60.8	53.5	35.4	28.5	25.4	18.1	0.0	0.0
	1941	Social insurance only	62	57	9.3	4.3	13.5	A deposit of NIO 140 million a year to a reserve fund	100.0	100.0	46.8	50.9	…	…	53.2	49.1
	2010	Social insurance and individual account	62	57	9.3	4.3	n.a.	0.8% of all insured persons' earnings and annual subsidy of NIO 20.5 million								
	2010	Individual account only	62	57	n.a.	n.a.	13.5 (of 52% of gross annual earnings)	No contribution								
	2010	Means- and pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Paraguay	1943	Social insurance	60	60	9.0	14.0	12.5 + 0.5 (admin. fees)	1.5% of gross earnings	100.0	100.0	41.2	33.0	29.0	25.0	29.8	42.0
	2009	Means- and pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Peru [16]	1936	Social insurance	65	65	13.0	No contribution	13.0	Cost of minimum pension and subsidies as needed	100.0	100.0	64.1	49.8	8.6	12.0	27.3	38.2
	1992	Individual account	65	65	10.0 (old age) + 1.23 (disability and survivors) + 1.25 (admin. fees)	No contribution	10.0 (old age) + 0.96 (disability and survivors) + 1.25 (admin. fees)	Finances the value of accrued rights under the social insurance system (for those who changed to individual accounts)								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	2011	Means- and pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution		Total cost								
Puerto Rico	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Saint Kitts and Nevis	1968	Social insurance	62	62	5.0	5.0	10.0	No contribution	100.0	100.0	56.9	35.1	…	…	43.1	64.9
	1998	Means- and pension-tested non-contributory pension (social assistance)	62	62	No contribution	No contribution	No contribution	Total cost								
Saint Lucia	1970	Social insurance	65	65	5.0	5.0	Contributions vary according to wage categories	No contribution	63.2	51.6	63.2	51.6	…	…	0.0	0.0
Saint Vincent and the Grenadines	1970	Social insurance	60	60	4.5	5.5	9.5	No contribution	100.0	100.0	60.8	48.6	…	…	39.2	51.4
	2009	Means- and pension-tested non-contributory pension (social assistance, Elderly Assistance Benefit)	75	75	No contribution	No contribution	No contribution	Total cost								
	2009	Means- and pension-tested non-contributory pension (social assistance, non-contributory Assistance Age Pension)	85	85	No contribution	No contribution	No contribution	Total cost								
Suriname	1973	Universal non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Trinidad and Tobago	1939	Social insurance	60	60	4 .0 (11.4 if voluntarily insured)	8.0	n.a.	No contribution	100.0	100.0	53.8	48.9	…	…	46.2	51.1
	…	Mandatory occupational pension	60	60	5.0 or 6.0 (depending on plan)	5.0 or 6.0 (depending on plan)	n.a.	No contribution								
	1939	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Uruguay [17]	1995	Social insurance and individual account	60	60	15.0	No contribution	15.0	No contribution	100.0	100.0	69.5	61.8	0.7	13.5	29.8	24.7
	1829	Social insurance only	60	60	15.0	7.5	15.0	Any deficit								
	1919	Means-tested non-contributory pension (social assistance)	70	70	No contribution	No contribution	No contribution	Total cost								
Venezuela, Bolivarian Rep. of	1940	Social insurance	60	55	4.0 (private sector); 2.0 (public sector)	9.0 -11.0 (depending on assessed degree of risk)	13.0	A least 1.5% of total covered earnings to cover the cost of administration	100.0	100.0	39.1	32.2	7.5	8.6	53.3	59.0
	2011	Means-tested non-contributory pension (social assistance)	60	55	No contribution	No contribution	No contribution	Total cost								
Northern America																
Canada [18]	1952	Social insurance	65	65	4.95 (5.35 in Quebec)	4.95 (5.35 in Quebec)	9.9 (10.65 in Quebec)	No contribution	100.0	100.0	75.7	72.2	0.0	0.0	100.0	100.0
	1927	Means-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								
United States	1935	Social insurance	66	66	6.2	6.2	12.4	Contributes to the Trust Fund from earmarked taxes on social security benefit	100.0	100.0	73.6	67.8	…	…	26.4	32.2
	1935	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
ARAB STATES																
Bahrain	1976	Social insurance	60	55	6.0 (15.0 if voluntarily insured)	9.0	15.0 Voluntary basis	No contribution	69.9	38.5	67.7	38.0	2.2	0.3	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Iraq	1956	Social insurance	60	55	4.1	9.9 (15.0 for the oil sector)	n.a.	May provide a subsidy	100.0	100.0	21.0	5.9	0.0	0.0	79.0	94.1
	2014	Means- and pension-tested non-contributory allowance (social assistance)	60	55	n.a.	n.a.	n.a.	Total cost								
Jordan	1978	Social insurance	60	55	6.5 (17.5 if voluntarily insured)	11.0 (+1.0 for hazardous professions)	17.5	Any deficit	35.5	13.4	35.5	13.4	…	…	0.0	0.0
Kuwait [19,20]	1976	Social insurance: Basic system	51	51	5.0	10.0	5.0–15.0 (according to 27 income levels)	10.0-32.5	71.0	46.1	71.0	46.1	0.0	0.0	0.0	0.0
	1992	Social insurance: Supplementary system	51	51	5.0	10.0	n.a.	10								
	2014	Social insurance: Remuneration system	51	51	2.5	No contribution	2.5	5								
Lebanon	1963	Social insurance (lump-sum benefits only)	60-64	60-64	No contribution	8.5	n.a.	No contribution	30.7	18.7	30.7	18.7	0.0	0.0	0.0	0.0
Oman	1991	Social insurance	60	55	7.0	10.5	6.5–16.0 (depending on income level)	5.5% of monthly salary; between 4.0% and 13.5% for self-employed (depending on income level; highest contributions for lowest income level)	27.5	10.6	27.5	10.6	…	…	0.0	0.0
Qatar	2002	Social insurance	60	60	5.0	10.0	n.a.	Covers admin. costs and any deficit	…	…	…	…	…	…	…	…
Saudi Arabia	1969	Social insurance	58	53	9.0	9.0	18.0 Voluntary basis	Any actuarial deficit	20.8	7.9	17.1	7.7	3.7	0.2	0.0	0.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Syrian Arab Republic	1959	Social insurance	60	55	7.0	14.1	21.1	No contribution	36.9	10.0	36.9	10.0	…	…	0.0	0.0
Yemen	1980	Social insurance	60	55	6.0	9.0	n.a.	No contribution	25.8	8.6	25.8	8.6	0.0	0.0	0.0	0.0
ASIA AND THE PACIFIC																
Eastern Asia																
China [21,22]	1951	Social insurance and individual accounts for urban workers (Basic Old-age Insurance Scheme for Urban Workers)	60	60 (professional women); 55 (nonprofessional salaried women); 50 (other female workers)	No contribution (social insurance) or 8 (individual accounts)	Up to 20% of payroll (social insurance) or no contribution (individual accounts)	12 (social insurance) or 8 (individual accounts)	Central and local governments provide subsidies as needed	100.0	100.0	49.8	43.8	50.2	56.2	0.0	0.0
	2011	Non-contributory pension and individual account schemes for rural and non-salaried urban residents	60	60	No contribution (non-contributory pensions) or voluntary basis (individual accounts)	n.a.	No contribution (non-contributory pensions) or voluntary basis (individual accounts)	At least 70.0 yuan (tax-funded) or 50% of the cost, depending on region (non-contributory pensions); 30 yuan (individual accounts)								
Hong Kong, China	1995	Mandatory occupational pension (Private provident funds)	65	65	5.0	5.0	5.0	No contribution	100.0	100.0	68.7	62.3	0.0	0.0	100.0	100.0
	1973	Universal non-contributory pension (Fruit Money)	70	70	No contribution	No contribution	No contribution	Total cost								
	1973	Means- and pension-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	1993	Means-tested non-contributory pension (social assistance, Comprehensive Social Security Assistance Scheme)	60	60	No contribution	No contribution	No contribution	Total cost								
Japan [23]	1941	Social insurance (national pension programme)	65	65	16,260 yen a month	No contribution	16,260 yen a month	50.0% of the cost of benefits and total cost of administration	98.0	92.4	97.5	92.3	…	…	0.0	0.0
	1954	Social insurance (employees' pension insurance)	60 (59 for seamen and miners)	60 (59 for seamen and miners)	8.9	8.9	n.a (generally)	Total cost of administration								
	…	Public Assistance	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Korea, Republic of	1973	Social insurance	61	61	4.5	4.5	9.0	Part of admin costs of social insurance and contributions for certain groups, including the insured with military service	100.0	100.0	70.9	59.8	0.0	0.0	29.1	40.2
	2007	Means-tested non-contributory pension (social assistance)	65	65	n.a.	n.a.	n.a.	Total cost								
Mongolia [24,25]	1994	Social insurance: DB (for those born before 1 Jan 1960), DB or NDC (those born between 1 Jan 1960 and 31 Dec 1978 can choose between these two), NDC (for those born on and after 1 Jan 1979)	60	55	7.0	7.0	10.0	Any deficit	100.0	100.0	42.1	37.7	0.0	0.0	57.9	62.3

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	1995	Social welfare: Pension-tested non-contributory pension	60	55	No contribution	No contribution	No contribution	Total cost								
Taiwan, China	1950	Social insurance: National pension	65	65	5.1	No contribution	5.1	3.4	100.0	100.0	40.6	32.2	13.5	12.1	45.9	55.7
	1950	Social insurance: Labour Insurance Programme	60	60	1.8	6.7	5.7	0.95								
	1950	Mandatory individual account	60	60	Up to 6.0 Voluntary basis	At least 6.0	Up to 6.0 Voluntary basis	No contribution								
	2007	Means- and pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
South-Eastern Asia																
Brunei Darussalam	1955	Provident fund	55	55	5.0	5.0	n.a.	No contribution	100.0	100.0	62.5	50.6	3.2	2.0	100.0	100.0
	1955	Supplementary individual account scheme	60	60	3.5	3.5	Flat rate of BND 17.50/ month	Any deficit and supplements contributions for low-income employees and self-employed								
	1984	Universal non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost								
Cambodia [26]	1994	Social insurance	55	55	No contribution	No contribution	No contribution	Total cost	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Indonesia [27,28]	1977	Provident fund (Jaminan Hari Tua)	56	56	2.0	3.7	n.a.	No contribution	69.7		65.9		3.8		0.0	0.0
	2004	DB pension scheme (private sector workers, Jaminan pensiun)	56	56	1.0	2.0	n.a.	No contribution								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	2006	Means- tested non-contributory pension (social assistance, Asistensi Sosial Usia Lanjut)	70 (60 if chronically ill)	70 (60 if chronically ill)	n.a.	n.a.	n.a.	Total cost								
Lao People's Dem. Rep.	1999	Social insurance	60	55	2.5 (6.0 for civil servants, police and military personnel)	2.5	5.0 Voluntary basis	No contribution	80.5	85.8	13.8	13.8	66.7	72.0	0.0	0.0
Malaysia [29]	1951	Social insurance	55	55	0.5 (according to 45 wage classes)	0.5 (according to 45 wage classes)	50-5 000 ringgits a month	No contribution	100.0	100.0	48.6	38.1	14.5	13.2	36.9	48.6
		Provident Fund	55	55	8.0	13.0	n.a.	Matches 10% of contributions up to 120 ringgits a year for self-employed and household workers								
	…	Means-tested non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Myanmar	2012	Social insurance	60	60	3.0	3.0	6.0	No contribution	…	…	…	…	…	…	…	…
Philippines	1954	Social insurance	60	60	3.6	7.4	11.0	Any deficit	100.0	100.0	57.5	43.7	…	…	42.5	56.3
	2011	Means-tested non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Singapore	1953	Provident Fund	55	55	20.0	17.0	4.0-10.5 (depending on age and earnings)	No contribution	100.0	100.0	65.4	62.0	…	…	34.6	38.0
	2015	Means-tested (social assistance, Silver Support Scheme)	65	65	No contribution	No contribution	No contribution	Total cost								
Thailand [30,31]	1990	Social insurance: formal-sector pension	55	55	3.0	3.0	An annual flat rate of THB 5,184	1% of the insured's monthly earnings	100.0	100.0	36.3	32.2	38.9	37.9	100.0	100.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	2011	Social insurance and national savings fund: Informal sector pension	60	60	n.a.	n.a.	THB 100 a month Voluntary basis	50–100% of the insured's contributions (depending on the insured's age)								
	1993	Pension-tested non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Timor-Leste	2008	Universal non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost	100.0	100.0	…	…	…	…	100.0	100.0
	2012	Non-contributory pension [32]	60	60	…	…	…	…								
	2016	Social Insurance	60	60	…	…	…	…								
Viet Nam [33]	1961	Social insurance	60	55	8.0	14.0	22.0 Voluntary basis	Subsidies as needed	100.0	100.0	33.1	27.6	66.9	72.4	66.9	72.4
	2004	Means-tested non-contributory pension/ Pension-tested above 80	60, 80	60, 80	No contribution	No contribution	No contribution	Total cost								
Southern Asia																
Bangladesh	1998	Means- and pension-tested non-contributory pension	65	62	No contribution	No contribution	No contribution	Total cost	2.8	1.5	2.8	1.5	0.0	0.0	0.0	0.0
Bhutan	1976	Provident fund	56	56	5.0	5.0	n.a.	No contribution	20.5	9.3	20.5	9.3	0.0	0.0	0.0	0.0
India	1952	Provident Fund	58	58	12.0	3.67 (+ 0.85 for admin costs)	n.a.	No contribution	100.0	100.0	10.4	0.8	…	…	87.5	95.4
	1952	Pension scheme (social insurance)	58	58	No contribution	8.3	n.a.	1.16% of the insured's basic wages								
	…	Gratuity schemes for industrial workers (lump-sum benefit – employer liability)	…	…	No contribution	4.0	n.a.	No contribution								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	1995	Means-tested non-contributory pension (social assistance)	60	60	n.a.	n.a.	n.a.	Total cost								
Iran, Islamic Rep. of	1953	Social insurance	60	55	5.0 (9.5 for commercial drivers)	14.0	18.0 (12.0 for partial benefit)	2.0% of earnings for employed, self-employed and voluntarily insured persons; 9.5% for commercial drivers. The Government pays the employer's contributions for up to five employees per company for certain strategic industries	38.6	12.4	38.6	12.4	…	…	0.0	0.0
Maldives	2009	Social Insurance	65	65	n.a.	n.a.	n.a.	Total cost	…	…	…	…	…	…	…	…
	2010	Pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Nepal	1962	Provident Fund (government employees; voluntary coverage for firms with at least 10 employees)	58	58	10.0	10.0	n.a.	No contribution	100.0	100.0	2.0	0.8	…	…	70.9	70.4
	1995	Pension-tested non-contributory pension (social assistance)	70 (60 in some areas)	70 (60 in some areas)	No contribution	No contribution	No contribution	Total cost								
Pakistan	1976	Social insurance	60	55	1.0	5.0	n.a.	No contribution	21.0	4.9	21.0	4.9	…	…	0.0	0.0
Sri Lanka	1958	Provident Fund	55	50	8.0	12.0	… (certain groups covered)	No contribution	42.7	45.8	32.9	29.3	9.8	16.6	0.0	0.0
	1980	Trust fund (supplementary pension)	60	60	No contribution	3.0	At least 25 rupees a month	No contribution								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Oceania																
Australia	1908	Mandatory occupational pension system (superannuation)	56	56	Voluntary basis	9.5	Voluntary basis	Co-contribution: Matches AUD 0.50 for each AUD 1.0 of the insured's voluntary contributions from at least AUD 20 up to AUD 500 a year for annual after-tax incomes up to AUD 36,021	100.0	100.0	62.4	60.8	12.8	5.8	24.8	33.4
	1908	Means-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	The total cost								
Cook Islands	1966	Universal non-contributory pension	60	60	No contribution	No contribution	No contribution	Total cost	100.0	100.0	…	…	0.0	0.0	100.0	100.0
Fiji [34]	1966	Provident fund	55	55	8.0	10.0	An annual contribution of at least FJD 84	No contribution	100.0	100.0	31.0	36.0	…	…	69.0	64.0
	2000	Pension-tested non-contributory pension (social assistance)	68	68	No contribution	No contribution	No contribution	Total cost								
Kiribati [34]	1976	Provident fund	50	50	7.5	7.5	At least A$5 a month	No contribution	100.0	100.0	20.8	15.4	…	…	100.0	100.0
	2003	Universal non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								
Marshall Islands [34]	1967	Social insurance	60	60	7.0	7.0	14.0% of 75.0% of gross income	No contribution	55.0	33.3	55.0	33.3	0.0	0.0	0.0	0.0
Micronesia, Federated States of [35]	1968	Social insurance	65	65	7.5	7.5	5.0	No contribution	…	…	…	…	…	…	…	…
Niue	…	…	60	60	…	…	…	…	…	…	…	…	…	…	…	…
New Zealand	1898	Universal non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Palau [36]	1967	Social insurance	62	62	6.0	6.0	12.0	No contribution	…	…	…	…	…	…	…	…

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Papua New Guinea [34]	1980	Mandatory occupational retirement system	55	55	6.0	8.4	At least 20.0 kina a month	No contribution	6.2	34.7	6.2	34.7	32.6	36.3	0.0	0.0
	2009	Universal non-contributory scheme (Old Age and Disabled Pension Scheme (New Ireland only)[c]	60	60	…	…	…	…								
Samoa [34,37]	1972	Provident fund with -annuity option	55	55	7.0	7.0	100 – 2,000 tala a month Voluntary basis	No contribution	100.0	100.0	21.4	15.1	9.0	10.5	100.0	100.0
	1990	Universal non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Solomon Islands [34]	1973	Provident fund	50	50	5.0	7.5	… Voluntary basis	No contribution	10.1	5.5	10.1	5.5	0.0	0.0	0.0	0.0
Tonga	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Tuvalu	…	Non-contributory pension	70	70	No contribution	No contribution	No contribution	Total cost	100.0	100.0	0.0	0.0	0.0	0.0	100.0	100.0
Vanuatu [34]	1986	Provident fund	55	55	4.0	4.0	1 000–10 000 vatu a month	No contribution	100.0	100.0	20.5	15.2	79.5	84.8	0.0	0.0
EUROPE AND CENTRAL ASIA																
Northern, Southern and Western Europe																
Albania	1947	Social insurance	65	60	8.8	12.8	21.6; a flat rate if working in agriculture	Any deficit; pays contributions for certain groups	38.3	28.0	38.3	28.0	…	…	0.0	0.0
	2015	Pension- and means- tested non-contributory pension (social assistance)	70	70	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Andorra	1966	Social insurance	65	65	5.5	14.5	18.0	Any deficit	…	…	…	…	…	…	…	…
	1966	Means-tested non-contributory pension (social assistance)	65 (60 if receiving a survivor pension)	65 (60 if receiving a survivor pension)	No contribution	No contribution	No contribution	Total cost								
Austria	1906	Social insurance	65	60	10.3	12.6	Special system	A subsidy and the cost of the care benefit and income-tested allowance	72.9	68.7	72.9	68.7	0.0	0.0	0.0	0.0
	1978	Means- and pension-tested noncontributory pension (Austrian Compensatory Supplement)	65	60	…	…	…	…								
Belgium	1900	Social insurance	65	65	7.5	8.9	n.a.	Annual subsidies	100.0	100.0	62.9	52.2	0.0	0.0	37.1	47.8
	2001	Means-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost								
Bosnia and Herzegovina	…	Social insurance	65	65	17.0	7.0		….	…	…	…	…	…	…	…	…
Croatia [38]	1922	Social insurance and mandatory individual account	65	61 and 6 months	20.0	No contribution (except for employees in arduous or unhealthy occupations)	20.0	Pays contribution for categories of state employees	51.8	49.3	51.8	49.3	0.0	0.0	0.0	0.0
Denmark [39]	1891	Social insurance	65	65	Set amount	Set amount	Set amount	No contribution	100.0	100.0	70.3	69.2	…	…	100.0	100.0
	1891	Universal	65	65	No contribution	No contribution	No contribution	Total cost								
Estonia [40]	1924	Social insurance	63	63	No contribution	16.0	16.0	Pension supplements and allowances for some categories of insured persons; and the cost of funeral grants	100.0	100.0	62.9	73.2	…	…	37.1	26.8

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	2004	Mandatory individual account	63	63	2.0	4.0	4.0	No contribution								
	…	Pension-tested non--contributory pension (social assistance)	63	63	No contribution	No contribution	No contribution	Total cost								
Faeroe Islands	…	Universal non-contributory pension	67	67	No contribution	No contribution	No contribution	Total cost	…	…	…	…	…	…	…	…
Finland	1937	Mandatory occupational pension (earnings-related pension)	63-68 (flexible retirement)	63-68 (flexible retirement)	5.7	18.0	Special system	No contribution	100.0	100.0	70.7	69.3	0.0	0.0	29.3	30.7
	1937	Means-tested non-contributory pension (National Pension)	65	65	No contribution	No contribution	No contribution	Total cost								
	2010	Means-tested non-contributory pension (Guarantee Pension)	65	65	No contribution	No contribution	No contribution	…								
France [41]	1928	Social insurance	61 and 7 months (legal minimum age)	61 and 7 months (legal minimum age)	6.9 (old age) + 0.35 (survivor allowance)	8.55 (old age) + 1.85 (survivor allowance)	Special system	Variable subsidies	100.0	100.0	71.4	61.6	10.1	9.9	18.5	28.5
	1947	Mandatory complementary schemes			3.0-8.0 (depending on the scheme)	4.65-12.75 (depending on the scheme)	n.a.	No contribution								
	1956	Means-tested non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost (a portion of revenues from the general social contribution (CSG))								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Germany	1889	Social insurance	65 and 5 months (67 if born after 1963)	65 and 5 months (67 if born after 1963)	9.3	9.3	18.7	Subsidizes certain benefits and pays contributions for caregivers providing unpaid care for at least 14 hours a week	100.0	100.0	76.4	72.0	23.5	27.9	0.1	0.1
	2003	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Greece	1934	Social insurance (national old-age pension and contributory pension)	67 (national pension); 62–67 (contributory pension, varies according to contribution levels)	67 (national pension); 62–67 (contributory pension, varies according to contribution levels)	6.67 (8.87 for arduous or unhealthy work)	13.33 (14.73 for arduous or unhealthy work)	20.0 (according to 14.0 insurance categories)	A guaranteed annual subsidy	100.0	100.0	49.0	43.5	…	…	51.0	56.5
	1982	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Guernsey	1925	Social insurance	65	65	6.0 (9.9 if unemployed)	6.5	10.5	15.0% of total contributions	…	…	…	…	…	…	…	…
	1984	Means-tested non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
Iceland [42]	1909	Mandatory occupational pension	67	67	4.0	8.0	12.0	No contribution	100.0	100.0	91.8	88.2	0.0	0.0	100.0	100.0
	1980	Means-tested non-contributory pension	67 (60 for some seamen)	67 (60 for some seamen)	No contribution	7.4	7.4	Any deficit								
Ireland	1908	Social insurance	66	66	4.0	8.5-10.75 (depending on employees' weekly earnings)	4.0	Any deficit	100.0	100.0	67.0	60.8	0.0	0.0	33.0	39.2

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	1908	Means-and pension-tested non-contributory pension (social assistance)	66	66	No contribution	No contribution	No contribution	Total cost								
Isle of Man	1948	Social insurance	65	63	11.0 (weekly flat rate of £14.10 if voluntarily insured)	12.8	8.0% of annual earnings + a weekly flat rate of £5.40	No contribution	…	…	…	…	…	…	…	…
	…	Means-tested non--contributory pension (social assistance)	80	80	No contribution	No contribution	No contribution	The total cost of means-tested allowances and other non-contributory benefits								
Italy	1919, 1995	Social insurance (phasing out) and notional defined contribution (NDC)	66 and 7 months	62 and 7 months	9.19 (9.89 for dancers)	23.81 (25.81 for dancers)	23.1	Any deficit	100.0	100.0	58.5	48.8	…	…	41.5	51.2
	1969	Means- and pension-tested non-contributory pension (social assistance)	65 and 7 months	65 and 7 months	No contribution	No contribution	No contribution	Total cost								
Jersey	1951	Social insurance	65	65	6.0	6.5	12.5	No contribution	…	…	…	…	…	…	…	…
Kosovo [b]	2002	Universal non-contributory pension	65	65	No contribution	No contribution	No contribution	Total cost	…	…	…	…	…	…	…	…
Latvia	1922	Notional defined contribution (NDC) and mandatory individual account	62 and 9 months	62 and 9 months	10.5	23.6	30.6	Contributes for certain groups	100.0	100.0	76.3	70.3	23.7	29.7	23.7	23.7
	…	Pension-tested non--contributory pension (social assistance)	67 and 9 months	67 and 9 months	No contribution	No contribution	No contribution	Total cost								
Liechtenstein [43]	1952	Social insurance	64	64	4.6	12.8	Flat rate plus percentage for administration and disability benefits	Contributes 50 million francs annually	…	…	…	…	…	…	…	…

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	1988	Mandatory occupation pension	64	64	6.0 + 50.0% of admin. fees	8.0% of total payroll or 6.0% of earnings for each insured employee + 50.0% of admin. fees	Voluntary basis	No contribution								
Lithuania [44]	1922	Social insurance	63 and 4 months	61 and 4 months	3.0	23.3	26.3	Any deficit	100.0	100.0	68.9	71.3	…	…	31.0	28.6
	1994	Pension-tested non-contributory pension (social assistance)	63 and 4 months	61 and 4 months	No contribution	No contribution	No contribution	Total cost								
Luxembourg	1911	Social insurance	65	65	8.0	8.0	16.0	8	70.0	60.8	70.0	60.8	0.0	0.0	0.0	0.0
Malta [45]	1956	Social insurance	62–65	62–65	10.0	10.0	EUR 28.73.0 – EUR 63.86.0 a week (depending on income)	50.0% of the value of total contributions	100.0	100.0	69.0	52.9	0.0	0.0	31.0	47.1
	1956	Means- and pension-tested non-contributory pension (social assistance)	60	60	No contribution	No contribution	No contribution	Total cost								
	1956	Universal pension	75	75	No contribution	No contribution	No contribution	Total cost								
Monaco	1944	Social insurance	65	65 (55)[2]	6.6	7.0	Special system	No contribution	…	…	…	…	…	…	…	…
Montenegro	1922	Social insurance	65	60	15.0	5.5	20.5	Any deficits	…	…	…	…	…	…	…	…
Netherlands	1901	Social insurance and means-tested non-contributory pension (universal pension, AOW Pension)	65 and 6 months	65 and 6 months	17.9 (old age) + 0.6 (survivors)	No contribution (5.7 disability)	17.9 (old age) + 0.6 (survivors)	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	100.0	100.0

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Norway [46,47]	1936	Social insurance (old system) and notional defined contribution	62 (flexible)	62 (flexible)	8.2	14.1	11.4	Any deficit	100.0	100.0	77.0	74.9	0.0	0.0	23.0	25.1
	1936	Means-tested non-contributory pension	67	67	…	…	…	…								
Portugal	1935	Social insurance	66	66	11.0	23.8	29.6 (34.75 for sole proprietors and owners of certain type of companies)	Partial financing through a portion of the value-added tax	100.0	100.0	68.3	64.4	…	…	31.7	35.6
	1980	Means- and pension-tested non-contributory pension (social assistance)	66 and 2 months	66 and 2 months	No contribution	No contribution	No contribution	Total cost								
San Marino [48]	1955	Social insurance and mandatory individual accounts	65	65	5.4 (social insurance) + 1.5 (individual account)	16.1 (social insurance) + 1.5 (individual account)	14.5-22 (social insurance, depending on income level) + 3.0 (individual account)	5.0% of total contributions (higher contributions are made for agricultural workers) or up to 25.0% to cover any deficit; subsidies as needed	65.7	57.5	65.7	57.5	…	…	0.0	0.0
Serbia	1922	Social insurance	65	61	14.0	12.0	26.0	Guarantees cash benefits and covers any deficit	57.9	50.4	57.9	50.4	0.0	0.0	0.0	0.0
Slovenia [49]	1922	Social insurance	65	65	15.5	8.9	24.35 (15.5 for certain farmers)	Covers the cost for war veterans and certain groups of insured persons; any deficit	100.0	100.0	71.6	63.5	…	…	16.5	30.5
	1999	Means-tested non-contributory pension	68	68	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Spain	1919	Social insurance	65	65	4.7	23.6	Special system	An annual subsidy	100.0	100.0	60.0	54.7	0.0	0.0	40.0	45.3
	1994	Means- and pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Sweden [50]	1913	Notional defined contribution (NDC) and mandatory individual account	61 (flexible)	61 (flexible)	7.0 (old age) + admin. fees	10.21 (old age) + 4.85 (disability) + 1.17 (survivors)	17.21 + admin. fees	The government pays contributions based on notional income for persons receiving sickness or disability benefits, student aid, or cash parental benefits	100.0	100.0	78.9	77.1	0.0	0.0	21.0	22.8
	1913	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Switzerland	1946	Social insurance	65	64	4.2 (old age) + 0.7 (disability)	4.2 (old age) + 0.7 (disability)	4.2–7.8 (depending on income level) + 0.75–1.4 (disability)	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	…	…	100.0	100.0
	1982	Mandatory occupational pension	65	64	7.0-18 (depending on age)	At least equal to the employee's contribution	Varies according to the pension fund	No contribution								
	1946	Pension-tested non-contributory pension	65	64	No contribution	No contribution	No contribution	Provided by the cantons								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
United Kingdom [51]	1908	Social insurance	65	63	12.0 (+ 2.0 for higher earnings)	13.8	Flat rate of £2.80 a week+ 9.0% of declared annual earnings (+2.0 for higher earnings)	Treasury grant to contributory programmes for any deficit	100.0	100.0	69.2	70.6	…	…	30.8	29.4
	1908	Means- and pension-tested non-contributory pension (social assistance, Pension Credit)	65	65	No contribution	No contribution	No contribution	The total cost of means-tested old-age pension and other non--contributory benefits								
	1908	Means-tested non-contributory pension (social assistance, Old-Person's Pension)	80	80	No contribution	No contribution	No contribution	The total cost of means-tested old-age pension and other non-contributory benefits								
Eastern Europe																
Belarus	1956	Social insurance	60	55	1.0	28.0 (contribution varies according industry)	29.0	The cost of military personnel pensions; provides subsidies as needed	100.0	100.0	70.9	67.6	0.0	0.0	29.1	32.4
	…	Pension-tested non-contributory pension (social assistance)	65	60	No contribution	No contribution	No contribution	Total cost								
Bulgaria	1924	Social insurance	63 and 10 months	60 and 10 months	7.9	9.9	12.8	Any deficit	100.0	100.0	64.8	61.1	0.0	0.0	35.2	38.9
	…	Mandatory individual account	63 and 10 months (earlier depending on the occupation)	60 and 10 months (earlier depending on the occupation)	2.2	2.8	5.0	No contribution								
	…	Means-tested non-contributory pension (social assistance)	70	70	No contribution	No contribution	No contribution	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Czech Republic	1906	Social insurance	63	62 and 4 months	6.5	21.5	28.0	Any deficit	91.5	87.3	71.0	62.7	20.5	24.6	0.0	0.0
Hungary [52]	1928	Social insurance & mandatory individual account (voluntary)	63 and 6 months	63 and 6 months	10.0	27.0	10.0	Any deficit	100.0	100.0	70.1	60.7	29.9	39.3	29.9	39.3
	1993	Means-tested non-contributory pension (social assistance)	62	62	No contribution	No contribution	No contribution	Total cost								
Moldova, Republic of	1956	Social insurance	62	57	6.0	23.0 (22.0 for the agricultural sector)	An annual flat rate of MDL 6,372 (1,584 for agricultural landowners)	No contribution	100.0	100.0	42.3	31.9	0.0	0.0	57.7	68.1
	1956	Pension-tested non-contributory pension (social assistance)	62	57	No contribution	No contribution	No contribution	Total cost								
Poland [53,54]	1927 –99	Social insurance or notional defined contribution (NDC)	65	60	9.76 (old age) + 1.5 (disability and survivors)	9.75 (old age) + 6.5 (disability and survivors)	19.52 (old age) + 1.5 (disability and survivors)	Total cost of the guaranteed minimum pension; pays pension contributions for certain groups	68.8	58.8	68.8	58.8	…	…	0.0	0.0
	1999	Notional defined contribution (NDC) and individual account	65	60	NDC: 6.84 (old age) + 1.5 (disability and survivors) Ind. account: 2.92 (old age) + 1.75 (admin. fees)	NDC: 9.75 (old age) + 6.5 (disability and survivors) Ind.account: No contribution	NDC: 16.6 (old age) + 1.5 (admin. fees) Ind. account: 2.92 (old age) + 1.75 (admin. fees)	The total cost of the guaranteed minimum pension								
	…	Means- and pension-tested non-contributory pension (social assistance)	65	60	…	…	…	…								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Romania	1912	Social insurance and mandatory individual accounts	65	60	5.4 (social insurance) + 5.1 (individual account) or 10.5 (if social insurance only)	15.8–25.8 (social insurance, varies depending on profession)	21.2 (social insurance) + 5.1 (individual account) or 26.3 (if social insurance only)	Any deficit	58.3	48.1	58.3	48.1	…	…	0.0	0.0
Russian Federation [55]	1922	Notional defined contribution (NDC)	60	55	No contribution	22.0	Annual contribution of 17,328.48 rubles	No contribution	100.0	100.0	66.2	62.7	…	…	33.8	37.3
	…	Pension-tested non-contributory pension (social assistance)	65	60	No contribution	No contribution		The total cost of social pensions. Regional and local governments may finance supplementary benefits								
Slovakia [56,57]	1906	Social insurance and individual account	62	62	7.0	17.0 (social insurance) + 4.0 (individual account)	24.0 (social insurance) + 4.0 (individual account)	Any deficit	65.4	58.7	65.4	58.7	0.0	0.0	0.0	0.0
Ukraine	1922	Social insurance	60	57 and 6 months	No contribution	22.0	22.0	Subsidies as needed for central and local governments	100.0	100.0	60.8	56.1	…	…	39.2	43.9
	…	Means- and pension-tested non--contributory pension (social assistance)	63	60 and 6 months	No contribution	No contribution	No contribution	The cost of state social benefits								
Central and Western Asia																
Armenia [58]	1956	Social insurance	63	63	Portion of personal income tax	No contribution	Portion of personal income tax	Subsidies as needed	100.0	100.0	56.1	48.6	0.0	0.0	43.9	51.4
	2014	Mandatory individual account	63	63	5.0	No contribution	5.0	10.0								
	…	Pension-tested non-contributory pension (social assistance)	65	65	n.a.	No contribution	n.a.	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
Azerbaijan	1956	Social insurance and notional defined contribution (NDC)	63	60	3.0	22.0	20.0; 50.0 (if in trade or construction sector)	Provides subsidies	100.0	100.0	49.3	45.5	0.0	0.0	50.7	54.5
	2006	Pension-tested non-contributory pension (social assistance)	67	62 (57)	No contribution	No contribution	No contribution	Total cost								
Cyprus	1957	Social insurance	65 (63 if miner)	65 (63 if miner)	7.8 (13.0 if voluntarily insured)	7.8	14.6	4.6 (4.1 if voluntarily insured)	100.0	100.0	64.1	59.1	…	…	35.9	40.9
	1995	Pension-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Georgia	2006	Universal non-contributory pension	65	60	No contribution	No contribution	No contribution	Total cost	100.0	100.0	…	…	…	…	100.0	100.0
Israel [59,60]	1953	Social insurance	70	68	0.22-3.85	1.30-2.04	3.09- 5.21	Subsidies	100.0	100.0	62.6	61.0	0.0	0.0	37.4	39.0
	…	Means- and pension-tested non-contributory pension (social assistance, Special Old-age Pension for New Immigrants)	67	62	n.a.	n.a.	n.a.	Total cost								
	1980	Means-tested non-contributory pension (social assistance, Income Support)	…	…	n.a.	n.a.	n.a.	Total cost								
Kazakhstan	1991	Mandatory individual account and solidarity (social insurance) pension	63	58	10.0 (no contribution for solidarity pension)	No contribution (5.0 for hazardous occupations, no contribution for solidarity pension)	10.0 (no contribution for solidarity pension)	No contribution to the individual accounts; subsidizes solidarity pension	100.0	100.0	70.6	69.2	0.0	0.0	100.0	100.0
	1991	Means- and pension-tested non-contributory pension (social assistance, State Social Benefit)	63	58	n.a.	n.a.	n.a.	Total cost								

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	1997	Universal non-contributory pension (State Basic Pension)	63	58	n.a.	n.a.	n.a.	Subsidies as needed								
Kyrgyzstan	1922	Social insurance, notional defined contribution (NDC) pension and mandatory individual account	63	58	8.0 (social insurance and NDC) + 2.0 (individual account)	15.25 (0.25 for employees' health improvement activities)	9.3	No contribution	100.0	100.0	57.0	28.2	0.0	0.0	43.0	71.8
	1922	Pension-tested non-contributory pension (social assistance)	63	58	n.a.	n.a.	n.a.	Total cost								
Tajikistan [61]	1993	Social insurance: notional defined contribution (NDC) programme	63	58	No contribution	25.0	20.0	No contribution	100.0	100.0	64.1	56.2	0.0	0.0	35.9	43.8
	1999	Mandatory individual account	63	58	1.0	No contribution	n.a.	No contribution								
	1993	Pension-tested non-contributory pension (social assistance)	63	58	No contribution	No contribution	No contribution	Provides partial subsidies; local authorities may provide supplementary benefits from their own budgets								
Turkey [62]	1949	Social insurance	60	58	9.0	11.0	20.0	25.0% of total contributions collected	100.0	100.0	35.2	31.9	…	…	64.8	68.1
	1976	Means-tested non-contributory pension (social assistance)	65	65	No contribution	No contribution	No contribution	Total cost								
Turkmenistan [63,64]	1956	Social insurance: notional defined contribution (NDC) pension	62	57	No contribution	20.0 (+3.0 for hazardous occupations)	10.0% of minimum wage (rates vary across occupations)	Subsidies as needed	100.0	100.0	50.0	65.9	0.0	0.0	56.2	34.1

Country/ Territory	Date of first law/year introduced	Type of programme [a]	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							
									Total *		Contributory mandatory		Contributory voluntary		Non-contributory	
			Men	Women [2]	Insured person	Employer	Self-employed	Financing from Government	Total	Women	Total	Women	Total	Women	Total	Women
	…	Means- and pension-tested non-contributory pension (social assistance)	62	57	No contribution	No contribution	No contribution	Total cost								
Uzbekistan [65]	1956	Social insurance	60	55	7.5	25.0 (15.0 for small and micro enterprises)	Monthly contribution of at least the minimum wage	Subsidies as needed	100.0	100.0	45.0	37.0	13.9	9.5	41.1	53.5
	1956	Mandatory individual account	60	55	1.0	No contribution	1.0	No contribution								
	…	Means- and pension-tested non-contributory pension	60	55	No contribution	No contribution	No contribution	Total cost								

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Notes

n.a.: Not applicable. …: Not available. * Mandatory and voluntary; Contributory and non-contributory

a Detailed notes and definition available at: http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54606.

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

c Programme is not anchored in the national legislation.

This table is complementary to table B.4: Non-contributory pension schemes: Main features and indicators (http://www.social-protection.org/gimi/gess/RessourceDownload.action?ressource.ressourceId=54607).

1 In many countries retirement is possible before the normal retirement age if employee is prematurely aged due to arduous or unhealthy work.

2 In several countries under certain conditions, women can retire before their normal retirement age for time spent raising children.

3 *Kenya.* Type of programme. The 2013 National Social Security Fund Act established a pension fund and a new provident fund. Membership in the pension fund is mandatory for all employed persons aged 18 to 60. Members of the old provident fund were automatically enrolled in the pension fund; their assets in the old provident fund remain there. Membership in the new provident fund is voluntary. The rates mentioned here are for both programmes combined (pension

fund and voluntary provident fund).

4 *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.

5 *Seychelles.* The old-age grant (from social insurance) is paid if the insured does not meet the contribution requirements for an old-age pension.

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

7 *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.

8 *Bolivia, Plurinational State of.* In 1997, all active members of the social insurance system transferred to a system of privately managed mandatory individual accounts. In 2008, a new universal pension (Renta Dignidad) replaced the Bonosol (available to all resident citizens of Bolivia older than age 65 from 1996 to 2008).

9 *Colombia.* An old-age family pension is paid to couples of pensionable age that do not meet contribution requirements and are classified as SISBEN I or II (poor households). Social assistance: financed by 1-2% of covered payroll of contributory scheme.

10 *Dominican Republic.* The pay-as-you-go (PAYG) social insurance system for private-sector workers was closed to new entrants in 2003 and is being phased out. It covers private-sector workers aged 45 or older in 2003 who chose to remain in the social insurance system and private-sector pensioners who began receiving their pensions before June 2003. Public-sector workers who opted not to join the individual account system remain in the separate social insurance system for public-sector workers. Subsidized individual accounts for self-employed persons and other vulnerable groups have not yet been implemented.

11 *Ecuador.* The provision under the 2001 law to create a system of individual accounts to complement the social insurance old-age pension programme was not implemented.

12 *El Salvador.* Insured persons who were older than age 55 (men) or age 50 (women) in 1998, and workers older than age 36 in 1998 who did not opt for the individual account system are covered under the old social insurance system. The Government subsidizes the pay-as-you-go (PAYG) system and finances an indexed bond for account holders who made contributions to the old social insurance system. The bond is the insured's contributions to the old social insurance system plus interest.

13 *Honduras.* Mandatory individual accounts for persons with earnings above HNL 8,882.30 per month have not yet been implemented. Persons with earnings up to HNL 8,882.30 per month may make voluntary contributions to individual accounts.

14 *Mexico.* The Government contributes 0.225% of covered earnings plus an average flat-rate amount of MXN 4.21 (2013) to the individual account for each day contributed by an insured with earnings up to 15 times the legal monthly minimum wage; for disability and survivors' benefits, 0.125% of covered earnings; finances the guaranteed minimum pension.

15 *Nicaragua.* There are special systems for war victims, miners, needy elderly and needy disabled (non-contributory).

16 *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.

17 *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 UYU 39,871 and voluntary for those with monthly earnings of UYU 39,871 or less. All others are covered only by the social insurance system.

18 *Canada.* A post-retirement benefit is paid to people of pensionable age who continue working. Contributions to the pension plan are mandatory at any age under the Quebec Pension Plan; contributions are also mandatory under the Canada Pension Plan for persons aged 60 to 64 and voluntary if between 65 and 70 (employer contributions are mandatory for this last age group).

19 *Kuwait.* The basic, supplementary and remuneration systems are all part of the social insurance system. Eligible for the supplementary pension are employees who meet the requirement for the basic system pension, and whose monthly earnings are above KWD 1,500 (note that the self-employed are excluded for the supplementary pension only). Employees with monthly earnings above KWD 2,750 pay an additional 2.5% per month to finance benefit adjustments under the basic system (3.5% for self-employed persons with monthly earnings up to KWD 1,500; 1% for employers for employees with monthly earnings up to KWD 2,750). The pension from the remuneration system is for employees who receive either pension but not both, and who do not meet the contribution requirements. Contributions to the remuneration system cease after 18 years for all contributors (employees, self-employed persons and the government officials).

20 *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).

21 *China.* The basic pension insurance scheme has two components: a social insurance programme and mandatory individual accounts. The pension schemes for rural and non-salaried urban residents have two components: a non-contributory pension and individual accounts.

22 *China.* Since July 2011, existing regional and local social security schemes, including pooling arrangements, are gradually being unified under the country's first national law on social insurance.

23 *Japan.* The social insurance system consists of a flat-rate benefit under the national pension programme (NP) and an earnings-related benefit under the employees' pension insurance programme (EPI).

24 *Mongolia.* The new legislation adopted in 2017 provides that the retirement age shall be increased by six months every year until reaching a retirement age of 65 for men by 2026, and 65 for women by 2036 (starting from 2018). The same applies to eligible age for a social welfare pension in old age.

25 *Mongolia.* The new legislation adopted in 2017 increased pension contribution rates for both employers and workers by 2.5 points (1% in 2018, 0.5% in 2019 and 1% in 2020) bringing the total mandatory contribution to 19%. The same applies to the voluntary pension insurance contribution (1% in 2018, 0.5% in 2019 and 1% in 2020) rising to 12.5%.

26 *Cambodia.* Only public servants receive a pension. The legal retirement age is 60 for category A, 58 for category B and 55 for categories C and D. Civil servants receive a monthly pension equal to 80% of their net basic salary when they have accomplished at least 30 years of service; and 60% of their net basic salary when they have at least 20 years but under 30 years of service by the age of retirement. Those who have completed more than 20 years of service receive a proportional annual supplementary pension of 2% of their net salary. The total amount does not exceed 80% of the seniority pension and is not lower than basic monthly salary. Civil servants who have reached the retirement age and have less than 20 years of service will have no pension and receive only a lump sum allowance, equally to eight total monthly salaries. The scheme is fully funded from the national budget. A pension scheme for workers in the private sector is yet to be implemented.

27 *Indonesia.* The defined benefit (DB) pension scheme (social insurance for private-sector workers) entered into effect on 1 July 2015, with the enactments of the Law on National Social Security System (Sistem Jaminan Sosial Nasional or SJSN) (No. 40/2004); then the Law on Social Security Implementing Agency (Badan Penyelenggara Jaminan Sosial or BPJS) (No. 24/2011) and government regulation on pension programme (No.45/2015).

28 *Indonesia.* Coverage rates are calculated with proxy data for number of workers, not exact value.

29 *Malaysia.* The social insurance scheme is only for civil servants.

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

31 *Thailand.* The Government's contribution to the pension for informal economy workers depends on the insured person's age: 50% of the insured's contributions if younger than age 30; 80% if aged 30 to 49; and 100% if aged 50 or older.

32 *Timor-Leste.* The scheme covers only public servants and will be gradually integrated into the General Social Insurance scheme from 2017. Covered individuals pay no contributions, while benefits are linked to wage history.

33 *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 and retired before January 1995. From 1 January 2018, the Government will start subsidizing the voluntary contribution (Decree No. 134/2015/ND-CP of 29 December 2015).

34 *Fiji, Kiribati, Marshall Islands, Papua New Guinea, Samoa, Solomon Islands, Vanuatu.* Access to the old-age pension from the provident or superannuation fund prior to the normal retirement age is possible if the person has been unemployed for a certain time (depending on the country), and at any age if migrating permanently.

35 *Micronesia, Federated States of.* The contribution from the employer is 7.5% of twice the salary of the highest-paid employment per quarter. Self-employed persons can contribute 5% of business annual gross revenue for the previous calendar year or 5% of twice the salary of the highest paid employment (small businesses). Voluntary contributions of 15% of annual gross revenue for the previous calendar year for self-employed persons earning less than US$10,000 a year.

36 *Palau.* Self-employed contributions are 12% of twice the salary of his or her highest-paid employment or 12% of one-quarter of gross annual earnings with no employees.

37 *Samoa.* The pensionable age for the provident fund system is lowered to 50 if the person is unemployed for at least five years; at any age if emigrating permanently, medically incapacitated, or entering a theological seminary or the clergy. If covered employment continues after age 55, the fund member must continue to make contributions to the fund. If employment continues or new employment begins after funds are withdrawn at age 55, the fund member must contribute for at least 12 months before withdrawing funds again.

38 *Croatia.* Employed and self-employed persons pay 15% of covered earnings or the insurance base, respectively, to social insurance if contributing to both the social insurance pension and the mandatory individual account, plus an additional 5% to the mandatory individual account. They pay 20% of covered earnings or the insurance base, respectively, if contributing only to the social insurance scheme. The insurance base is a percentage of the gross average wage of all employed persons (from 65 to 100%), depending on the category of self-employment and the individual's level of education.

39 *Denmark.* Contributions to the social insurance pension (labour market supplementary pension, or ATP) are a set amount with upper limits: Employees pay up to DKK 1,135.80 a year if full-time worker; self-employed persons pay up to DKK 3,408 per year; and the employer pays up to DKK 2,272.20 per year for a full-time worker.

40 *Estonia.* Retirement is possible up to ten years before the normal retirement age with at least 20 years of service, including ten years of work in especially hazardous occupations; up to five years before the normal retirement age with at least 25 years of service, including 12 years and six months in especially hazardous occupations; up to five years before the normal retirement age with at least 15 years of service and time spent raising children (depending on the number of children or whether a child was disabled) or if the insured was involved in the Chernobyl disaster cleanup.

41 *France.* The mandatory complementary schemes are for employees in commerce and industry, for salaried people in agriculture and, under certain conditions, for dependent spouses. This system of pensions is administered jointly by employers and employees.

42 *Iceland.* A means-tested social allowance is paid to cover living expenses costs if the annual income is below a certain threshold.

43 Liechtenstein. Self-employed persons pay a flat rate of CHF 234 (old age and survivors) for annual income up to CHF 3,000, plus 4.2% of the total contribution amount (administrative fees); 7.8% of annual income (old age and survivors) and 1.5% of annual income (disability) for annual income greater than CHF 3,000, plus 4.2% of the total contribution amount (administrative fees).

44 *Lithuania.* Individual accounts were introduced in 2004. While participation is voluntary for employed persons, once enrolled, an employed person may not opt out. Account holders and their employers must each contribute 2% of the insured's earnings and receive a matching state subsidy for voluntary contributions of an additional 1% of the insured's earnings.

45 *Malta.* The pensionable age for both the social insurance and social assistance pensions is 62 if born between 1952 and 1955; age 63 if born between 1956 and 1958; age 64 if born between 1959 and 1961; age 65 if born in 1962 or later. Age 75 for the senior citizen grant (social assistance).

46 *Norway.* A new pension system introduced in 2011 replaces the universal pension with a guaranteed minimum benefit, and the earnings-related pension with a notional defined contribution (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.

47 *Norway.* The pensionable age for the NDC pension is between 62 and 75. An employee can earn credits back for unpaid work caring for others, or for having performed mandatory military or civilian service. Credit is also given through unemployment benefits.

48 *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.

49 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.

50 *Sweden.* The social insurance old-age pension system covers employed and self-employed persons born before 1938 (contributions can no longer be made to this system). There is a gradual transition from the earnings-related social insurance system to the NDC and mandatory individual account system for persons born between 1938 and 1953.

51 *United Kingdom.* In April 2016, a new flat-rate single-tier state pension was introduced for workers retiring on or after 6 April 2016. The new pension replaces the previous two-tier system that consisted of the basic state retirement pension and the second state pension.

52 *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.

53 *Poland.* In 1999, the social insurance pay-as-you-go (PAYG) system was replaced by a NDC system. Insured persons born before 1 January 1949 are still covered under the social insurance PAYG system. Insured persons born between 1 January 1949 and 31 December 1968, could choose the new NDC system only or the NDC and individual account system for old-age benefits. Until 31 December 2013 membership in the individual account system was mandatory for insured persons born after 31 December 1968. As of 1 February 2014, membership in the individual account system is voluntary for all insured persons.

54 *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.

55 *Russian Federation.* A system of individual accounts was introduced in 2011 for persons born in 1967 or later. Currently, contributions to individual accounts are diverted to social insurance.

56 *Slovakia.* Since 1 January 2013, participation in the individual account programme is voluntary for new entrants. The decision to contribute to an individual account must be made before age 35 and cannot be reversed.

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

58 *Armenia.* As of 1 January 2014, individual accounts were introduced that are mandatory for workers born on or after 1 January 1974, and voluntary for those born before 1974 until 1 July 2014, after which they become mandatory for all workers. Once a worker has chosen to participate, the decision cannot be reversed. The 2010 law on income tax replaced mandatory social contributions (Law No. HO-179 of 1997) with a tax-financed system, but the basic structure of the social insurance programme remains in place.

59 *Israel.* Government contribution: 0.25% of insured person's earnings (old-age and survivors' pensions), 0.10% of insured person's earnings (disability benefits), 0.02% of insured and self-employed persons' earnings (long-term care); the total cost of special old-age and survivors' benefits and long-term care benefits for new immigrants; and the total cost of the mobility allowance. The Government also subsidizes 45.1% of total contributions for old age, disability and survivors, sickness and maternity, employment injury, unemployment and family allowances.

60 *Israel.* The special old-age pension for new immigrants is paid to new immigrants coming to Israel after age 60 to 62, and to persons who emigrated from the country and returned, but do not meet the contribution requirements for the social insurance pension. A means-tested supplement is paid if assets and income, including the special old-age pension, are less than the minimum established by law.

61 *Tajikistan.* In 2013, a NDC programme was implemented for all workers regardless of age. Under transitional rules, the rights earned under the social insurance programme will be taken into account.

62 *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.

63 *Turkmenistan.* The pensionable age for the social insurance pension is reduced for mothers with three or more children and for persons with disabilities. Age 53 (men) or age 48 (women) for military personnel; age 50 (men) or age 48 (women) for pilots and flight crew.

64 *Turkmenistan.* Self-employed persons' contributions vary depending on the occupational sector: entrepreneurs and the liberal professions pay 15% to 80% of the monthly minimum wage, depending on monthly income; farmers pay 10% to 20% of net income or 15% of the monthly minimum wage, whichever is greater. The monthly minimum wage is TMT 650 (January 2017).

65 *Uzbekistan.* The pensionable age for the social insurance pension is reduced for those working in hazardous or arduous employment or in ecologically damaged areas, for unemployed older workers, for teachers with at least 25 years of service, and for certain other categories of workers.

66 *Barbados.* Social assistance is financed by 2% of covered payroll of contributory scheme. The beneficiary has lived in Barbados for 12 years (citizens) or 15 years (permanent residents) since age 40 or a total of 20 years since age 18; and does not meet the contribution requirements for an old-age social insurance pension or an old-age pension from a foreign government or international organization.

67 *Costa Rica.* Social assistance is financed by 5% of covered payroll of contributory scheme plus 20% of the sales tax revenue.

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

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP)	Year
AFRICA																				
Northern Africa																				
Algeria	1994	Allocation forfaitaire de solidarité	60	…	…	●	…	…	3 000.0	28.4	101.5	2015	16.7	284 661.0	8.0	12.1	8.0	2015	0.1	2015
Egypt	2008	Ministry of Social Assistance Social Solidarity pensions	65	…	…	…	…	●	300.0	38.3	142.2	2014	25.0	1 400 000.0	19.3	29.3	29.3	2008	0.3	2014
Sub-Saharan Africa																				
Botswana	1996	State Old-age Pension (OAP)	65	●	●	○	○	○	250.0	29.8	68.0	2013	32.1	93 639.0	65.2	93.3	93.3	2012/2013	0.3	2010
Cabo Verde	2006	Pensao Social Minima (Minimum Social Pension)	60	…	●	…	…	●	5 000.0	50.6	102.9	2015	45.5	23 000.0	68.2	85.2	68.2	2011	0.9	2011
Kenya	2006	Older Persons Cash Transfer – Pilot (OPCT)	65	…	…	●	…	…	2 000.0	19.4	47.0	2015	8.0–36.7	310 000.0	14.8	24.0	24.0	2015	0.0	2015
	2008	Hunger Safety Net Programme Pilot (Food security)	55	…	●	○	○	○	2 550.0	26.0	54.2	2016	18.9	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Lesotho	2004	Old-Age Pension	70	…	●	○	○	○	500.0	36.7	108.7	2015	37.7–41.2	83 000.0	60.8	94.3	125.5	2014/2015	1.3	2015
Liberia	…	…	60 to 65	…	…	●	…	●	n.a.	n.a.	n.a.	…	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Mauritius	1950	Basic Retirement Pension	60	●	●	○	○	○	5 000.0	140.5	293.1	2015	157–206	184 487.0	102.7	159.0	102.7	2014	2.9	2015
Mozambique	1992	Programa de Subsídio Social Basico (PSSB) (Basic Social Subsidy Programme)	60 (m) 55 (w)	…	…	●	…	…	280.0	6.6	15.9	2015	3.4 -8.8	341 188.0	23.8	36.4	19.3	2015	0.3	2015
Namibia	1949 (for specific group), 1992 (universal)	Old-Age Pension (OAP)	60	●	●	○	○	○	10 000.0	74.6	158.6	2015	n.a	152 272.0	113.6	175.0	113.6	2015	1.2	2015
	1965	Veteran's Pension	55	_	_	_	_	_	2 200.0	…	…	2015	…	…	…	…	…	…	…	…
Nigeria	2011	Ekiti State Social Security Scheme for Elderly (Ekiti State only)	65	○	…	…	…	●	5 000.0	25.1	57.5	2014	277.8	25 000.0	0.3	0.5	0.5	2013	0.0	2015
	2012	Agba Osun Elderly Scheme (Osun state only)	…	…	…	●	…	…	1 000.0	50.3	115.0	2015	55.6	1 602.0	0.0	0.0	n.a	2015	0.0	2015

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP)	Year
Seychelles	1987	Old-age pension (social security fund)	63	●	●	○	○	○	2 950.0	221.6	390.7	2015	71.0	6 951.0	71.2	99.0	88.6	2011	1.5	2012
South Africa	1927 (for specific group), 1944	Old-Age Grant	60	●	●	●	●	…	1,410.0 (up to age 74); 1,430.0 (75 or older)	110.1; 111.7	256.4; 260.0	2015	n.a.	3 114 729.0	74.0	113.6	74.0	2015	1.3	2015
	1928	War Veteran's Grant	60	●	●	●	●	…	Up to 1,430.0	…	…	2015	…	…	…	…	…	…	…	…
Swaziland	2005	Old-Age Grant	60	…	●	●	…	●	200.0	14.4	41.9	2015	30.4	55 000.0	77.1	134.1	77.1	2011	0.3	…
Tanzania, United Republic of	2016	Zanzibar Universal Pension Scheme (ZUPS)	70	…	…	○	○	…	20 000.0	9.2	29.8	2016	5.0–50.0	27 370.0	0.4	1.5	1.4	2016	0.0	2016
Uganda	2011	Senior Citizens Grant	65 (60 in Karamoja Region)	…	…	●	…	●	25 000.0	6.8	25.8	2015	416.7	60 000.0	4.3	6.2	6.5	2015	0.0	2015
Zambia	2007	Social Cash Transfer Programme, Katete (Pilot)	60	…	…	…	…	…	60 000.0	10.8	13.3	2010	22.4	4 706.0	0.9	1.3	0.9	2009	n.a	…
AMERICAS																				
Latin America and the Caribbean																				
Antigua and Barbuda	1993	Old-Age Assistance Programme	87	…	…	●	…	●	255.0	94.4	151.1	2015	19.4	152.0	1.5	2.4	10.3	2011	0.0	2011
Argentina	1994	Pensiones Asistenciales	70	○	●	●	●	●	3 009.3	325.9	453.9	2015	53.9	143 650.0	2.3	3.2	4.7	2012	0.0	2013
Aruba	1960	Pensioen di biehes AOV	60	●	●	○	○	○	1 107.0	618.4	…	2017	66.0	14 000.0	79.3	100.0	79.3	2013	n.a.	…
Bahamas	1956	Old-Age Non-Contributory Pension (OANCP)	65	○	●	●	…	●	262.34 (60.54 weekly)	262.3	264.5	2015	31.2	1 847.0	3.8	5.7	5.7	2014	0.1	2015
Barbados	1937	Non-contributory Old-Age Pension	66.5	○	●	○	○	●	598.0	299.0	309.2	2015	59.8	10 403.0	23.9	35.1	36.9	2011	0.7	2015
Belize	2003	Non-Contributory Pension Programme (NCP)	67 (m) 65 (w)	●	●	●	…	○	100.0	50.1	87.0	2015	15.5	4 297.0	22.2	32.6	35.4	2013	0.1	2015/ 2012
Bermuda	1967	Non-contributory old-age pension	65	●	●	○	○	●	451.1	451.08	288.5	2011	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Bolivia, Plurinational State of	1997	Renta Dignidad or Renta Universal de Vejez (previously Bonosol)	60	●	●	○	○	○	250.0	36.2	80.3	2015	15.1	902 749.0	91.3	130.3	91.3	2015	1.2	2015

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP)	Year
Brazil	1996	Beneficio de Prestacao Continuada (BPC / Continuous Cash Benefit)	65	…	●	●	○	●	880.0	264.5	471.7	2015	100.0	1 918 918.0	8.0	11.7	11.7	2015	0.3	2013
	1963	Aposentadoria por Idade pelo segurado special (Age Pension for rural workers, formerly Previdencia Rural)	60 (m) 55 (w)	…	…	…	…	●	880.0	264.5	471.7	2015	100.0	5 820 780.0	27.1	40.5	22.1	2012	1.0	2012
Chile	2008	Pensión Básica Solidaria de Vejez (PBS-Vejez) (Basic Old-Age Solidarity Pension)	65	○	●	●	…	●	89 764.0	137.2	239.0	2015	38.7	400 134.0	16.0	22.8	22.8	2013	0.9	2013
Colombia	2003	Programa Colombia Mayor (Regional scheme)	59 (m) 54 (w)	●	●	●	●	○	40 000–75 000	13.0–24.5	33.3–62.4	2015	0.6–11.6	1 258 000.0	26.1	38.9	19.7	2014	0.1	2012
Costa Rica	1974	Programa Regimen No Contributivo	65	…	…	●	…	●	115 331.0	229.3	297.7	2012	54.6	106 544.0	17.4	24.9	24.9	2015	0.5	2015
Cuba	…	…	65 (m) 60 (w)	…	…	●	…	●	n.a.	n.a.	n.a.	…	n.a.	71 000.0	3.7	5.1	4.3	2010	n.a.	…
Dominican Republic	…	Programa Nonagenarios (Nonagarians Programme)	60	…	…	●	…	…	4 086.0	104.0	172.3	2012	41.3	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Ecuador	2003	Pensión para Adultos Mayores (Pension for Older People / Bono de Desarollo Humano)	65	●	…	●	…	●	50.0	50.0	86.2	2013	15.7	625 001.0	42.6	62.3	62.3	2013	0.3	2013
El Salvador	2009	Pensión Básica Universal (Universal basic pension)	70	…	●	●	…	●	50.0	50.0	101.6	2014	20.6–47.6	28 154.0	4.2	5.9	8.7	2013	0.1	2013
Guatemala	2005	Programa de aporte economico del Adulto Mayor (Economic contribution programme for older people)	65	…	…	●	…	…	400.0	51.4	79.1	2012	19.3–21.0	103 125.0	11.2	16.3	16.3	2010	0.1	2012
Guyana	1944	Old-Age Pension	65	●	●	○	○	○	17 000.0	83.7	144.1	2015	48.6	42 397.0	66.5	110.4	110.4	2015	1.3	2015
Jamaica	2001	The Programme for Advancement through Health and Education (PATH)	60	…	…	●	…	●	1 500.0	15.0	26.2	2013	6.9	51 846.0	17.9	24.1	17.9	2010	0.0	2012
Mexico	2001	Pensión Para Adultos Mayores (Pension for Older People)	65	○	●	○	○	●	580.0	35.2	71.4	2015	39.0	5 100 000.0	41.9	62.1	62.1	2013	0.2	2015
Panama	2009	120 a los 65	65	●	●	●	○	●	120.0	120.0	206.9	2015	19.2	95 116.0	22.1	31.7	31.7	2015	0.2	2015
Paraguay	2009	Pensión alimentaria para las personas adultas mayores	65	●	●	●	○	●	456 015.0	81.5	189.0	2015	25.0	147 170.0	24.6	36.8	36.8	2015	0.5	2015
Peru	2011	Pensión 65	65	●	…	●	…	●	125.0	37.9	81.0	2015	16.7	501 681.0	16.0	23.4	23.4	2015	0.1	2014

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	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	…	●	…	…	●	255.0	94.4	150.0	2015	17.7	475.0	8.0	12.0	8.3	2011	n.a	…
Saint Vincent and the Grenadines	2009	Elderly Assistance Benefit	75	…	●	●	…	●	162.5 (75.0 fortnightly)	60.2	95.2	2015	14.5–25.3	1 203.0	11.0	…	15.9	2012	0.1	2015
	2009	Noncontributory Assistance Age Pension	85	…	●	●	…	●	162.5 (75.0 fortnightly)	…	…	2015	…	…	…	…	..	…	…	…
Suriname	1973	State Old-Age Pension (Algemene Oudedags Voorzieningsfonds (AOV))	60	…	…	○	○	○	525.0	159.1	226.1	2013	n.a.	42 818.0	92.1	133.8	92.1	2008	1.6	2012
Trinidad and Tobago	1939	Senior Citizens' Pension	65	○	●	●	○	○	3 500.0	548.8	1055.3	2015	134.6	79 942.0	45.5	68.4	68.4	2012	1.6	2012
Uruguay	1919	Programa de Pensiones No-Contributivas (Non contributory pensions' programme)	70	…	●	●	…	…	7 692.2	261.9	382.4	2015	76.9	33 436.0	5.2	6.9	9.6	2013	0.2	2013
Venezuela, Bolivarian Rep. of	2011/12	Gran Misión en Amor Mayor	60 (m) 55 (w)	…	●	●	○	…	9 648.2	1535.3	879.0	2015	100.0	559 799.0	20.0	29.9	16.3	2014	0.9	2015
Northern America																				
Canada	1927	Pension de la Sécurité Vieillesse (S.V.) (Old Age Security Pension)	65	○	●	●	○	○	570.0	428.0	467.6	2015	30.8	5 600 715.0	69.8	96.6	96.6	2015	1.8	2015
United States	1935	Old-Age Supplementary Security Income	65	●	●	●	…	…	733.0	733.0	733.0	2015	58.3	1 158 158.0	1.7	2.4	2.4	2014	0.1	2014
ARAB STATES																				
Iraq	2014	Social Welfare Programme Old-Age Allowance	60 (m) 55 (w)	●	●	●	…	●	420,000.0 (household)	n.a.	n.a.	…	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
ASIA AND THE PACIFIC																				
Eastern Asia																				
China	2011	Pension Schemes for Rural and Nonsalaried Urban Residents	60	…	○	…	…	●	70.0 (basic tax-funded benefit)	10.2	19.8	2015	3.5–7.0	148 003 000.0	70.7	112.6	70.7	2015	0.1	2012

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP)	Year
Hong Kong, China	1973	Old-Age Living Allowance (Fruit Money)	70	○	●	○	○	○	1 135.0	146.3	199.7	2013	17.8	396 847.0	27.4	39.3	56.2	2013	n.a.	…
	1973	Old-Age Allowance	65	○	●	●	●	●	2 200.0	283.6	387.1	2013	34.5	194 491.0	13.4	19.3	19.3	2013	n.a.	…
	1993	Comprehensive Social Security Assistance Scheme	60	○	●	●	●	○	3 340–5 690	…	…	2015	…	…	…	…	…	…	…	…
Japan	…	Public Assistance	65	…	…	●	…	…	80 818.0	1012.9	777.6	2011	63.3	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Korea, Republic of	2014	Basic Old-Age Pension	65	●	…	●	○	…	204 010.0	175.8	227.8	2016	16.2	4 640 000.0	49.8	70.3	70.3	2015	0.0	2015
Mongolia	1995	Social welfare pension	60 (m) 55 (w)	○	●	○	○	●	126 500.0	63.4	190.6	2015	65.9	1 999.0	1.0	1.7	0.8	2015	0.0	2015
Taiwan, China	2008	Old Age Basic Guaranteed Pension	65	●	●	○	○	●	3 628.0	112.4	241.1	2016	13.1	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
South-Eastern Asia																				
Brunei Darussalam	1984	Old-Age Pension	60	○	●	○	○	○	250.0	179.2	379.9	2015	n.a.	27 166.0	90.9	159.8	90.9	2014	0.4	2014
Indonesia	2006	Asistensi Sosial Usia Lanjut (ASLUT) (Social Assistance for Older Persons) previously called Jaminan Sosial Lanjut Usia (JSLU) (Social cash transfer for the elderly)	70 (60 if chronically ill)	…	…	●	…	…	200 000.0	14.9	52.8	2015	11.2	26 500.0	0.1	0.2	0.1	2013	0.0	2013
Malaysia	1982	Bantuan Orang Tua (Elderly Assistance Scheme)	60	…	…	●	○	…	300.0	72.3	211.9	2016	30.0–32.6	120 496.0	5.5	8.8	5.5	2010	0.1	2010
Philippines	2011	Social Pension Scheme	60	…	…	●	…	…	500.0	10.0	27.4	2017	101.8–110.1	2 800 000.0	35.4	58.4	35.4	2017	0.1	2017
Thailand	1993	Old Age Allowance	60	●	…	○	…	●	600.0–1000.0	16.9 - 28.3	49.2 - 82.1	2016	7.7–12.8	8 048 298.0	71.8	108.4	71.8	2016	0.5	2016
Singapore	2015	Silver Support Scheme	65	●	○	●	●	○	100–250 (300–750 quarterly)	…	…	2015	…	…	…	…	…	…	…	…
Timor-Leste	2008	Support allowance for the elderly	60	…	…	…	…	…	30.0	30.0	57.5	2016	26.1	86 974.0	89.7	126.9	89.7	2016	1.5	2016
	2012	Non-contributory pension	60	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
Viet Nam	2004	Social assistance benefit (category 1: 80 years old and over)	80	●	…	○	…	●	540 000.0	24.6	71.3	2016	15.4-22.5	1 350 226.0	14.7	22.1	70.2	2014	0.1	2016
	2004	Social assistance benefit (category 2: 60–79 years old)	60	…	…	●	…	…	405 000.0	18.5	53.5	2016	11.6 - 16.9	207 421.0	2.3	3.4	2.3	2014	0.0	2016

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP)	Year
Southern Asia																				
Bangladesh	1998	Old-Age Allowance	65 (m) 62 (w)	●	●	●	…	●	500.0	6.4	16.9	2015	9.4	3 150 000.0	27.3	39.3	34.9	2015	0.1	2016
India	1995	Indira Gandhi National Old-Age Pension Scheme	60	…	…	●	…	…	200.0	3.0	11.4	2014	6.1	20 595 274.0	17.7	28.0	17.7	2015	0.0	2015
Maldives	2010	Old-age Basic Pension	65	…	…	…	…	●	2 300.0	150.3	235.8	2015	n.a.	16 172.0	65.6	94.6	94.6	2015	1.0	2015
Nepal	1995	Old-Age Allowance	70 (60 or older for Dalits and residents of the Karnali Zone)	●	…	○	○	●	2 000.0	18.7	63.6	2015	25.0	635 938.0	31.2	46.3	79.9	2010/2011	0.7	2010/ 2011
Oceania																				
Australia	1908	Age Pension	65	○	●	●	…	○	1728.78 (797.90 fortnightly)	1285.1	1194.3	2016	60.0	2 356 226.0	51.1	70.4	70.4	2013	2.6	2010/ 2011
Cook Islands	1966	Old-Age Pension (universal)	60	…	…	…	…	…	500.0	335.8	…	2014	52.1	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Fiji	2013	Social Pension Scheme (SPS)	68	○	●	○	○	●	50.0	23.1	43.9	2015/ 2016	11.2 -12.0	15 000.0	18.2	28.8	51.2	2015	0.1	2015
Kiribati	2003	Elderly pension	65	●	…	○	○	○	50.0	35.7	46.9	2012	n.a.	2 090.0	34.9	52.3	93.0	2010	1.2	2015
New Zealand	1898	Superannuation	65	○	●	○	○	○	1667.2 (384.7 weekly)	1160.6	1147.8	2016	63.6	598 933.0	70.8	99.2	99.2	2012	4.5	2012
Niue	…	…	60	…	…	○	○	○	483.0	396.1	…	2013	…	n.a	n.a	n.a	n.a	…	n.a	…
Papua New Guinea	2009	Old Age and Disabled Pension Scheme (New Ireland only)	60	…	●	…	…	…	30.0	10.2	14.6	2015	5.3	8 362.0	2.3	3.7	2.3	2015-2013	0.0	2015-2013
Samoa	1990	Senior Citizens Benefit	65	●	●	○	○	○	135.0	58.6	97.7	2015	31.8–36.7	8 700.0	65.2	92.6	92.6	2010	0.9	2014
Tuvalu	…	Senior Citizen Scheme	70	…	…	…	…	…	50.0	35.9	41.8	2015	n.a	n.a	n.a	n.a	n.a	…	n.a	…

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP)	Year
EUROPE AND CENTRAL ASIA																				
Northern, Southern and Western Europe																				
Albania	2015	Social Pension	70	…	…	●	○	●	6 750.0	54.4	155.9	2016	30.7	5 000.0	1.0	1.4	2.1	2015	n.a.	…
Andorra	1966	Pensió de solidaritat per a la gent gran (Solidarity pension for the elderly)	65	…	●	●	…	…	n.a.	n.a.	n.a.	…	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Austria	1978	Ausgleichszulage (Austrian Compensatory Supplement)	65 (m) 60 (w)	…	…	●	…	●	889.8	988.7	1112.3	2017	n.a.	103 431.0	5.3	6.8	5.9	2011	n.a.	…
Belgium	2001	IGO/GRAPA (Income Guarantee for the Elderly)	65	…	…	●	…	…	1 052.6	1396.5	1319.8	2014	70.1	93 620.0	3.6	4.8	4.8	2012	0.3	2013
Denmark	2008	Folkepension (national pension - Universal basic pension)	65	○	●	○	○	○	6 063.0	900.7	833.3	2016	n.a.	1 074 980.0	76.8	100.0	100.0	2015	5.7	2013
Estonia	2008	National Pension	63	○	●	○	○	●	167.4	185.2	313.5	2016	38.9	6 436.0	2.1	2.8	2.2	2013	0.1	2015
Faeroe Islands	…	Old-age pension (basic pension; universal)	67	…	…	…	…	…	4 169.0	592.0	…	2014	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Finland	1937	Kansanelake (National Pension)	65	○	●	○	○	○	634.3	701.6	701.8	2016	n.a.	479 089.0	32.0	42.5	42.5	2015	0.7	2015
	2010	Takuueläke (Guarantee Pension)	65	○	●	○	○	○	766.9	848.3	848.5	2016	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
France	1956	Allocation de Solidarité aux -Personnes Agées – ASPA (Solidarity allowance for the elderly)	65	○	●	●	○	○	800.0	862.5	972.1	2015	54.9	512 726.7	3.8	5.0	5.0	2010	0.3	2012
Germany	2003	Grundsicherung im Alter -(Needs-based pension supplement)	65	…	…	●	…	…	407.0	452.2	515.2	2015	28.3	527 352.0	2.4	3.1	3.1	2015	0.1	2015
Greece	1982	Social Solidarity Allowance	65	○	●	●	…	…	230.0	254.4	373.7	2016	34.6	67 000.0	2.5	3.2	3.2	2008	0.2	2008
Guernsey	1984	Supplementary benefits	60	…	…	●	…	●	1 764.0	2786.5	…	2012	175.0	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Iceland	1890	lífeyristryggingar almannatrygginga (National Basic Pension)	67	○	●	●	○	○	39 862.0	329.4	278.3	2016	n.a.	30 201.0	51.0	71.9	83.4	2013	0.6	2013
Ireland	1909	State Pension (non-contributory)	66	○	●	●	…	●	962.0 (222.0 weekly)	1064.1	1209.2	2016	62.2	95 570.0	11.4	16.1	17.4	2014	0.5	2014
Isle of Man	…	Old Person's Pension	80 in April 2016	…	●	●	…	…	306.4	n.a.	n.a.	…	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Italy	1969	Assegno sociale (Social Allowance)	65 and 7 months	●	●	●	…	●	448.1	495.6	616.6	2016	n.a.	859 985.0	5.3	6.9	6.9	2011	n.a.	…
Kosovo [a]	2002	Old-age «basic pension»	65	…	…	○	○	○	75.0	83.3	230.8	2015	44.1–57.7	125 883.0	74.1	107.8	107.8	2014	2.0	2014

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP	Year
Latvia	…	State social security benefit	67 and 9 months	…	…	○	○	●	70.3	77.8	142.0	2016	19.0	1 077.0	0.2	0.3	0.3	2011	n.a.	…
Lithuania	…	Old-age social assistance pension	63 and 4 months (m) 61 and 8 months (w)	…	…	○	○	●	97.2	107.5	218.9	2016	8.0	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Malta	1956	Non-contributory old-age pension	60	○	●	○	●	●	459.85 (106.12 weekly)	508.7	768.2	2016	63.1	5 137.0	5.0	6.8	5.0	2013	0.3	2013
	1956	Senior Citizens Grant	75	○	●	○	○	○	…	…	…	…	…	…	…	…	…	…	…	…
Netherlands	1957	AOW Pension (Old-age pension)	65 and 6 months	○	●	○	○	○	1 161.7	1285.0	1398.7	2017	75.9	3 131 400.0	79.8	109.9	109.9	2013	6.2	2011
Norway	1936	Grunnpensjon (Basic Pension)	67 (flexible)	○	●	●	…	○	7 505.7	893.5	798.4	2016	n.a	800 350.0	73.3	100.3	110.1	2013	5.3	2013
Portugal	1980	Pensao Social de Velhice (Old-Age Social Pension)	66 and 2 months	●	●	●	○	●	237.3	262.5	405.6	2016	44.8	n.a	n.a	n.a	n.a	…	n.a	…
Slovenia	1999	Državna pokojnina (State pension)	68	…	…	●	…	…	181.4	240.6	287.4	2010	25.5	17 085.0	3.7	4.9	5.9	2011	0.1	2011
Spain	1994	Non Contributory Pension for retirement (Pensión no Contributiva de Jubilación)	65	…	●	●	…	●	367.9	407.0	554.8	2016	56.2	193 043.0	1.8	2.4	2.4	2013	0.1	2012
Sweden	1913	Guarantee Pension (Garantipension)	65	○	●	●	○	○	7 863.0	918.4	881.9	2016	n.a.	786 388.0	31.8	41.3	41.3	2014	0.0	2014
Switzerland	…	Extraordinary pension	65 (m) 64 (w)	●	●	…	…	●	1 512.0	1612.5	916.9	2012	n.a.	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
United Kingdom	1909	Pension credit (Guarantee Credit)	65	○	●	●	…	○	674.2 (155.6 weekly)	963.2	977.5	2016	56.4	1 102 000.0	7.4	9.6	9.6	2015	0.5	2011
	1909	Old-person's pension	80	…	●	●	…	…	310.6 (71.5 weekly)	n.a	n.a	2016	n.a	n.a	n.a	n.a	n.a	…	n.a	…
Eastern Europe																				
Belarus	…	Social Pension	65 (m) 60 (w)	●	●	○	○	●	795 655.0	67.5	154.0	2016	33.2	51 900.0	2.7	3.9	2.2	2011	n.a.	…
Bulgaria	…	Social Old Age Pension	70	…	●	●	…	…	115.2	65.1	170.3	2016	27.4	4 917.0	0.3	0.4	0.5	2011	0.0	2011

Country/ Territory	Year introduced	Name of scheme	Legal requirements and characteristics of the schemes						Level of benefit (monthly)					Effective coverage (number, %)					Cost	
			Age of eligibility	Citizenship	Residency	Income test	Asset test	Pension-tested	National currency	USD	PPP	Year	% of minimum wage[b]	Number of recipients	Population 60 and over	Population 65 and over	Population above eligible age	Year	Cost (% of GDP	Year
Hungary	1993	Időskorúak járadéka (Old-Age Allowance)	62	…	…	●	…	…	22 800.0	78.6	179.3	2013	23.3	6 175.0	0.3	0.4	0.3	2013	0.1	2013
Moldova, Republic of	1999	State Social Allocation for Older Persons	62(m) 57(w)	●	○	○	○	●	129.3	6.5	19.0	2016	6.1–12.9	4 986.0	0.7	1.2	0.7	2015	0.0	2015
Poland	…	Targeted pension	65 (m) 60 (w)	…	…	●	…	●	419.2	128.7	208.2	2012	27.9	49 205.0	0.6	0.9	1.0	2011	n.a	…
Russian Federation	…	State social pension	65 (m) 60 (w)	●	…	…	…	●	3 692.0	59.1	171.8	…	n.a	3 000 000.0	10.4	n.a	12.1	…	0.2	…
Ukraine	…	Social pension + social pension supplement	63 (m) 60.5(w)	●	…	●	…	●	1 074.0	42.0	184.6	2016	69.3	213 000.0	2.3	3.0	2.2	2011	n.a	…
Central and Western Asia																				
Armenia	1956	Old-Age Social Pension	65	…	…	○	○	●	16 000.0	33.3	80.8	2016	29.1	48 000.0	11.6	14.2	14.2	2007	n.a.	…
Azerbaijan	2006	Social Allowance (old-age)	67(m) 62 (w)	●	…	○	○	●	60.0	57.3	159.6	2015	57.1	230 935.0	23.6	42.1	36.1	2015	0.3	2015
Cyprus	1995	Social Pension Scheme	65	○	●	○	○	●	336.3	362.5	528.7	2014	38.7	15 537.0	8.1	11.5	11.5	2012	0.3	2014
Georgia	2006	Old-Age Pension	65 (m) 60 (w)	●	●	○	○	○	160.0	67.0	183.7	2015	118.5–800.0	707 700.0	86.5	126.1	104.4	2015	4.8	2015
Israel	…	Special Old Age Benefit	67 (m) 62 (w)	○	●	●	…	●	1 530.7	391.5	373.7	2015	36.5	61 178.0	5.2	7.5	6.1	2012	0.1	2015
	1980	Income Support	…	○	●	●	…	○	1 729.6	450.4	453.4	2016	…	…	…	…	…	…	…	…
Kazakhstan	1991	Universal State Basic Pension	63 (m) 58 (w)	●	○	○	○	○	11 886.7	34.7	127.8	2016	52.3	1 964 500.0	104.4	165.5	105.0	2015	0.7	2015
	1997	Old-age State Social Benefit	63 (m) 58 (w)	○	●	●	○	●	11 886.7	34.7	127.8	2016	52.0	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Kyrgyzstan	1922	Social assistance allowance (old age)	63 (m) 58 (w)	…	…	…	…	●	1 000.0	14.5	45.4	2010	200.0	n.a.	n.a.	n.a.	n.a.	…	n.a.	…
Tajikistan	1993	Old-Age Pension	65 (m) 58 (w)	…	…	…	…	●	40.0	8.4	19.4	2012	50.0	91 000.0	24.4	36.0	28.8	2011	0.1	2011
Turkey	1976	Means-tested Old Age Pension	65	…	…	●	…	…	125.6	43.4	102.3	2015	9.9	n.a	n.a	n.a	n.a	…	n.a	…
Turkmenistan	…	Social Allowance	62 (m) 57 (w)	…	…	●	…	●	169.4	48.4	119.9	2016	28.7	n.a	n.a	n.a	n.a	…	n.a	…
Uzbekistan	…	Old-Age Social pension	60 (m) 55 (w)	…	●	●	…	●	142 100.0	53.1	150.1	2015	109.1	5 700.0	0.3	0.5	0.3	2011	n.a	…

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Symbols

● Yes ○ No

Notes

n.a.: Not applicable

…: Not available

[a] As defined in United Nations Security Council Resolution No. 1244 of 1999. [b] For the countries where the national minimum wage varies according to region and/or sector of economy, an interval was considered.

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.

Table B.5. Old-age effective coverage: Active contributors

Country/Territory	Active contributors to a pension scheme in the working-age population 15–64 (%)				Age	Active contributors to a pension scheme in the labour force 15+ (%)				Year
	Total	Male	Female	Year		Total	Male	Female	Age	
AFRICA										
Northern Africa										
Algeria	19.6	30.7	8.3	2015	15–64	41.0	40.1	45.0	15+	2015
Egypt	28.7	…	…	2015	15–64	53.6	…	…	15+	2015
Libya	11.2	18.5	3.5	2008	15–64	19.6	22.9	10.9	15+	2008
Morocco	15.6	…	…	2011	15–64	30.2	…	…	15+	2011
Sudan	2.8	…	…	2008	15–64	4.9	…	…	15+	2008
Tunisia	47.2	68.9	26.1	2015	15–64	61.0	73.9	55.9	15+	2015
Sub-Saharan Africa										
Angola	0.9	…	…	2015	15–64	1.2	…	…	15+	2015
Benin	5.2	…	…	2009	15–64	6.8	…	…	15+	2009
Botswana	12.5	…	…	2009	15–64	15.5	…	…	15+	2009
Burkina Faso	2.0	0.9	3.0	2015	15–64	2.3	1.0	3.7	15+	2015
Burundi [1]	4.5	8.2	1.0	2011	15–64	5.2	9.6	1.1	15+	2011
Cabo Verde	17.8	19.5	16.2	2015	15–64	24.4	22.0	28.0	15+	2015
Cameroon	7.0	10.7	3.3	2015	15–64	8.7	12.5	4.4	15+	2015
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 the	10.5	…	…	2009	15–64	14.0	…	…	15+	2010
Côte d'Ivoire [2]	6.3	…	…	2010	15–64	8.8	…	…	15+	2010
Djibouti	6.6	…	…	2003	15–64	12.6	…	…	15+	2003
The Gambia	10.1	6.1	13.6	2015	15–64	12.5	7.0	18.1	15+	2015
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
Kenya	11.3	…	…	2009	15–64	16.3	…	…	15+	2009
Lesotho	2.7	…	…	2015	15–64	3.8	…	…	15+	2015
Liberia	0.2	0.3	0.0	2015	15-65	0.3	0.4	0.1	15+	2015
Madagascar [3]	5.7	…	…	2011	15–64	6.2	…	…	15+	2011
Malawi [4]	3.7	…	…	2015	15–64	4.3	…	1.7	15+	2015
Mali	2.3	3.7	0.9	2015	15–64	3.3	4.3	1.7	15+	2015
Mauritania	2.5	…	…	2015	15–64	5.0	…	45.4	15+	2015
Mauritius	39.7	…	…	2010	15–64	60.9	…	…	15+	2010
Mozambique	4.9	…	…	2015	15–64	5.8	…	…	15+	2015
Namibia	5.6	…	…	2008	15–64	8.2	…	…	15+	2008
Niger	1.8	…	…	2015	15–64	2.7	…	…	15+	2015
Nigeria	7.6	…	…	2015	15–64	12.9	…	…	15+	2015
Rwanda	3.8	5.7	2.0	2009	15–64	4.3	6.5	2.2	15+	2009
Sao Tome and Principe	1.4	1.6	1.7	2015	15–64	2.8	2.2	3.6	15+	2015
Senegal	1.7	…	…	2015	15–64	2.8	…	…	15+	2015
Sierra Leone	4.6	…	…	2007	15–64	6.6	…	…	15+	2007
South Africa	3.6	…	…	2015	15–64	6.3	…	…	15+	2015
Swaziland	15.2	…	…	2010	15–64	25.5	…	…	15+	2010

Country/Territory	Active contributors to a pension scheme in the working-age population 15–64 (%)				Age	Active contributors to a pension scheme in the labour force 15+ (%)				Year
	Total	Male	Female	Year		Total	Male	Female	Age	
Tanzania, United Republic of	3.6	…	…	2015	15–64	4.3	…	…	15+	2015
Togo	3.1	…	…	2009	15–64	3.7	…	…	15+	2009
Uganda	3.8	3.4	4.2	2007	15–64	4.6	4.1	5.1	15+	2007
Zambia	9.7	…	…	2015	15–64	12.2	…	…	15+	2015
Zimbabwe	17.0	…	…	2009	15–64	18.3	…	…	15+	2009
AMERICAS										
Latin America and the Caribbean										
Antigua and Barbuda	66.2	78.3	55.3	2015	15–64	…	…	…	n.a.	n.a.
Argentina	29.9	26.9	32.6	2015	15–64	50.2	49.8	50.8	15+	2015
Aruba	90.8	92.0	89.8	2015	15–64	100.0	100.0	100.0	15+	2015
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	13.5	9.7	17.2	2015	15–64	16.7	10.7	24.2	15+	2015
Brazil	39.2	34.2	44.1	2015	15–64	52.5	52.6	52.3	15+	2015
Chile	41.4	35.2	47.6	2015	15–64	60.0	43.1	83.2	15+	2015
Colombia	23.3	19.8	26.7	2015	15–64	30.8	22.7	41.4	15+	2015
Costa Rica	50.0	36.3	63.8	2015	15–64	71.9	42.3	100.0	15+	2015
Dominica	52.9	49.9	56.1	2011	15–64	…	…	…	n.a.	n.a.
Dominican Republic	23.1	…	…	2015	15–64	32.1	…	…	15+	2015
Ecuador	29.8	23.7	35.9	2015	15–64	42.1	27.1	66.0	15+	2015
El Salvador	20.7	18.1	22.9	2015	15–64	29.3	20.4	41.2	15+	2015
Grenada	58.7	…	…	2010	15–64	…	…	…	n.a.	n.a.
Guatemala	13.2	11.2	14.1	2015	15–64	19.7	18.8	21.4	15+	2015
Guyana	29.7	…	…	2009	15–64	45.7	…	…	15+	2009
Honduras	12.7	11.2	14.1	2015	15–64	17.3	16.3	18.7	15+	2015
Jamaica	12.5	…	…	2004	15–64	16.7	…	…	15+	2004
Mexico	18.8	14.8	22.8	2015	15–64	27.6	17.0	45.4	15+	2015
Nicaragua	14.6	12.8	16.2	2015	15–64	21.0	14.9	30.4	15+	2015
Panama	35.6	55.3	37.1	2015	15–64	48.7	62.0	42.7	15+	2015
Paraguay	13.5	15.9	11.1	2011	15–64	18.9	18.5	19.5	15+	2011
Peru	19.9	14.8	25.0	2015	15–64	24.3	16.3	34.1	15+	2015
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	56.7	…	…	2015	15–64	70.8	…	…	15+	2015
Venezuela, Bolivarian Rep. of	24.1	27.4	20.8	2009	15–64	33.9	31.8	37.3	15+	2009
Northern America										
Canada	56.1	53.1	59.3	2015	15–64	71.1	63.8	79.2	15+	2015
United States	78.5	81.1	76.0	2010	15–64	100.0	100.0	100.0	15+	2010
ARAB STATES										
Bahrain	10.5	12.4	7.3	2007	15–64	15.1	14.1	19.0	15+	2007
Iraq	19.8	…	…	2009	15–64	45.2	…	…	15+	2009
Jordan	22.6	33.0	11.5	2010	15–64	51.5	47.4	70.1	15+	2010
Kuwait	12.9	…	…	2010	15–64	18.4	…	…	15+	2010

Country/Territory	Active contributors to a pension scheme in the working-age population 15–64 (%)				Age	Active contributors to a pension scheme in the labour force 15+ (%)				Year
	Total	Male	Female	Year		Total	Male	Female	Age	
Lebanon [5]	0.0	…	…	2012	15–64	0.0	…	…	15+	2012
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
Qatar	3.3	…	…	2008	15–64	3.9	…	…	15+	2008
Saudi Arabia	26.2	43.8	2.1	2010	15–64	50.1	56.8	11.5	15+	2010
Syrian Arab Republic	13.4	…	…	2008	15–64	28.4	…	…	15+	2008
Yemen	2.6	4.8	0.5	2011	15–64	5.2	6.4	1.8	15+	2011
ASIA AND THE PACIFIC										
Eastern Asia										
China [6]	55.9	…	…	2015	15–64	69.8	…	…	15+	2015
Hong Kong, China	52.3	…	…	2011	15–64	75.7	…	…	15+	2011
Japan	84.9	…	…	2010	15–64	100.0	100.0	100.0	15+	2010
Korea, Republic of	53.7	…	…	2009	15–64	77.8	…	…	15+	2009
Mongolia	50.0	…	…	2015	15–64	74.5	…	…	15+	2015
Taiwan, China	56.6	55.4	57.8	2011	15–64	86.8	75.8	99.9	15+	2011
South-Eastern Asia										
Cambodia	0.0	…	…	2010	15–64	0.0	…	…	15+	2010
Indonesia	7.6	…	…	2015	15–64	10.5	…	…	15+	2015
Lao People’s Dem. Rep.	1.3	…	…	2010	15–64	1.6	…	…	15+	2010
Malaysia	28.1	32.4	23.6	2010	15–64	43.2	39.3	50.2	15+	2010
Philippines	21.4	…	…	2015	15–64	30.9	…	…	15+	2015
Singapore	48.1	…	…	2015	15–64	61.7	…	…	15+	2015
Thailand	33.6	…	…	2015	15–64	31.9	…	…	15+	2015
Timor-Leste	0.0	0.0	0.0	2011	15–64	0.0	…	…	15+	2011
Viet Nam	20.6	…	…	2015	15–64	23.5	…	…	15+	2015
Southern Asia										
Afghanistan	2.2	…	…	2006	15–64	4.4	…	…	15+	2006
Bangladesh [7]	0.6	…	…	2015	15–64	0.8	…	…	15+	2015
Bhutan	9.1	12.1	6.1	2012	15–64	12.1	14.8	8.6	15+	2012
India	8.0	…	…	2015	15–64	13.7	…	…	15+	2015
Iran, Islamic Republic of [8]	18.7	…	…	2010	15–64	39.3	…	…	15+	2010
Maldives	19.9	…	…	2010	15–64	28.1	…	…	15+	2010
Nepal	2.5	4.1	1.0	2011	15–64	2.8	4.4	1.1	15+	2011
Pakistan	3.5	…	…	2015	15–64	6.0	…	…	15+	2015
Sri Lanka	18.9	19.9	21.1	2015	15–64	32.1	24.5	33.8	15+	2015
Oceania										
Australia	69.6	74.5	64.6	2008	15–64	88.8	87.1	90.9	15+	2008
Fiji	64.2	…	…	2011	15–64	99.0	…	…	15+	2011
Papua New Guinea	3.0	…	…	2010	15–64	4.0	…	…	15+	2010
Samoa	22.8	…	…	2011	15–64	34.4	…	…	15+	2011
Solomon Islands	46.9	66.5	26.1	2008	15–64	66.6	79.4	46.3	15+	2008
Tonga [9]	6.5	…	…	2012	15–64	9.8	…	…	15+	2012
Vanuatu [10]	16.9	16.4	17.5	2011	15–64	22.6	19.4	26.9	15+	2011

Country/Territory	Active contributors to a pension scheme in the working-age population 15–64 (%)				Age	Active contributors to a pension scheme in the labour force 15+ (%)				Year
	Total	Male	Female	Year		Total	Male	Female	Age	
EUROPE AND CENTRAL ASIA										
Northern, Southern and Western Europe										
Albania	29.8	…	…	2006	15–64	43.3	…	…	15+	2006
Austria	68.3	…	…	2013	15–64	88.6	…	…	15+	2013
Belgium	63.2	…	…	2013	15–64	92.0	…	…	15+	2013
Bosnia and Herzegovina	24.4	…	…	2008	15–64	44.6	…	…	15+	2008
Croatia	51.8	…	…	2013	15–64	77.0	…	…	15+	2013
Denmark	78.1	…	…	2010	15–64	96.6	…	…	15+	2010
Estonia	63.6	…	…	2010	15–64	82.3	…	…	15+	2010
Finland	65.7	…	…	2013	15–64	84.9	…	…	15+	2013
France	63.6	…	…	2013	16-64	88.6	…	…	15+	2013
Germany	68.6	…	…	2015	16-64	86.0	…	…	15+	2015
Greece	59.7	…	…	2013	15–64	86.6	…	…	15+	2013
Ireland	75.4	…	…	2013	15–64	100.0	…	…	15+	2013
Isle of Man	…	…	…	…	…	…	…	…	…	
Italy	61.0	…	…	2013	15–64	93.4	…	…	15+	2013
Jersey	…	…	…	…	…	…	…	…	…	
Kosovo	…	…	…	…	…	…	…	…	…	
Latvia	72.4	…	…	2013	15–64	92.6	…	…	15+	2013
Lithuania	54.5	…	…	2010	15–64	76.0	…	…	15+	2010
Luxembourg	100.0	…	…	2013	15–64	100.0	…	…	15+	2013
Macedonia, the former Yugoslav Republic of	52.3	…	…	2011	15–64	80.0	…	…	15+	2011
Malta	63.9	…	…	2013	15–64	94.7	…	…	15+	2013
Montenegro	36.8	…	…	2007	15–64	80.4	…	…	15+	2007
Netherlands	74.6	…	…	2013	15–64	91.4	…	…	15+	2013
Norway	76.2	…	…	2013	15–64	94.1	…	…	15+	2013
Portugal	58.6	…	…	2010	15–64	74.5	…	…	15+	2010
Serbia	29.7	…	…	2010	15–64	61.1	…	…	15+	2010
Slovenia	60.7	…	…	2013	15–64	83.3	…	…	15+	2013
Spain	56.2	…	…	2013	15–64	75.0	…	…	15+	2013
Sweden	67.5	…	…	2013	15–64	79.3	…	…	15+	2013
United Kingdom	71.4	…	…	2005	15–64	92.9	…	…	15+	2005
Eastern Europe										
Belarus	44.0	29.1	57.4	2010	15–64	66.6	41.6	91.9	15+	2010
Bulgaria	60.0	59.3	60.7	2013	15–64	85.0	79.3	91.5	15+	2013
Czech Republic	70.0	…	…	2013	15–64	92.0	…	…	15+	2013
Hungary	59.7	…	…	2013	15–64	87.5	…	…	15+	2013
Moldova, Republic of	33.6	33.5	33.7	2011	15–64	70.1	66.5	73.8	15+	2011
Poland	59.1	…	…	2010	15–64	88.0	…	…	15+	2010
Romania	45.4	…	…	2013	16-64	64.6	…	…	15+	2013
Russian Federation	48.7	…	…	2009	15–64	65.9	…	…	15+	2009
Slovakia	60.0	…	…	2013	15–64	84.4	…	…	15+	2013
Ukraine	33.9	…	…	2015	15–64	47.1	…	…	15+	2015

Country/Territory	Active contributors to a pension scheme in the working-age population 15–64 (%)				Age	Active contributors to a pension scheme in the labour force 15+ (%)				Year
	Total	Male	Female	Year		Total	Male	Female	Age	
Central and Western Asia										
Armenia	27.0	29.0	25.2	2015	15–64	36.9	35.0	39.1	15+	2015
Azerbaijan	22.5	…	…	2007	15–64	33.3	…	…	15+	2007
Cyprus	51.0	…	…	2013	15–64	67.4	…	…	15+	2013
Georgia	22.7	…	…	2008	15–64	29.5	…	…	15+	2008
Israel	69.8	…	…	2011	15–64	100.0	100.0	100.0	15+	2011
Kazakhstan	80.0	…	…	2015	15–64	100.0	…	…	15+	2015
Kyrgyzstan	34.8	…	…	2015	15–64	51.9	…	…	15+	2015
Tajikistan	20.5	…	…	2015	15-65	28.6	…	…	15+	2015
Turkey	27.8	44.1	11.7	2011	15–64	52.1	58.4	37.1	15+	2011

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Notes

n.a: Not applicable

…: Not available

Additional notes by country

1 *Burundi.* Includes old-age and survivors' pensions for people aged 60 and over.

2 *Côte d'Ivoire.* Data from the Caisse nationale de prévoyance sociale (CNPS) and Caisse générale de retraite des agents de l'Etat (CGRAE).

3 *Madagascar.* Data refer to the Caisse nationale de la prévoyance sociale (CNaPS) and two occupational schemes for civil servants: the Caisse de retraite civile et militaire (CRCM), which covers civil servants, government workers and the military; and the Caisse de prévoyance de retraite (CPR), which covers auxiliary agents employed by the Government, who have not yet been granted full government employee status.

4 *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.

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

6 *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.

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

8 *Iran, Islamic Republic of.* Corresponds to total number of insured as principal contributors and refers to the social security organization and state retirement fund.

9 *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/ [May 2017]).

10 *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 [May 2017]).

Table B.6. Old-age effective coverage: Old-age pension beneficiaries (SDG indicator 1.3.1 for older persons)

Country/Territory	Proportion by sex (%)			Proportion by type of programme (%)			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [a]		
AFRICA								
Northern Africa								
Algeria [1]	63.6	…	…	…	51.1	12.5	2010	60+ Men | 55+ Women
Egypt	37.5	…	…	…	…	…	2014	60+
Libya	43.3	…	…	…	43.3	…	2006	65+ Men | 60+ Women
Morocco	39.8	…	…	…	39.8	…	2009	60+
Sudan	4.6	…	…	…	4.6	…	2010	60+
Tunisia	33.8	…	…	…	24.5	9.3	2015	60+
Sub-Saharan Africa								
Angola [2]	14.5	…	…	…	14.5	…	2012	60+
Benin	9.7	…	…	…	9.7	…	2009	60+
Botswana	100.0	100.0	100.0	…	…	100.0	2015	65+
Burkina Faso	2.7	5.4	0.7	…	2.7	…	2015	56–63+
Burundi [3]	4.0	6.8	2.0	…	4.0	…	2015	65+ Men | 60+ Women
Cabo Verde [4]	85.8	…	…	…	…	…	2015	60+
Cameroon	13.0	20.2	5.9	…	13.0	…	2015	60+
Chad	1.6	…	…	…	1.6	…	2008	60+
Congo [5]	22.1	42.4	4.7	…	22.1	…	2011	57–65+
Congo, Democratic Republic of the	15.0	…	…	…	15.0	…	2009	65+ Men | 60+ Women
Côte d'Ivoire [6]	7.7	…	…	…	7.7	…	2010	60+
Djibouti	12.0	…	…	…	12.0	…	2002	60+
Ethiopia	15.3	…	…	…	15.3	…	2015	60+
Gabon [7]	16.4	…	…	…	16.4	…	2010	55+
The Gambia	17.0	…	…	…	17.0	…	2015	60+
Ghana	33.3	…	…	…	33.3	…	2015	60+
Guinea	8.8	…	…	…	8.8	…	2008	55–65+
Guinea-Bissau	6.2	…	…	…	6.2	…	2008	60+
Kenya	24.8	…	…	…	…	…	2015	60+
Lesotho	94.0	…	…	…	…	94.0	2015	70+
Madagascar	4.6	…	…	…	4.6	…	2011	60+
Malawi	2.3	…	…	…	2.3	…	2016	…
Mali	2.7	5.3	0.6	…	2.7	…	2015	58+
Mauritania	9.3	…	…	…	9.3	…	2002	60+
Mauritius	100.0	100.0	100.0	…	…	100.0	2010	63+
Mozambique	17.3	20.0	15.9	…	1.7	15.6	2011	60+ Men | 55+ Women
Namibia	98.4	…	…	…	…	98.4	2011	60+
Niger	5.8	…	…	…	5.8	…	2015	60+
Nigeria	7.8	…	…	…	7.8	…	2015	50+
Rwanda	4.7	…	…	…	4.7	…	2004	60+
Sao Tome and Principe	52.5	…	…	…	52.5	…	2015	60 +
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	…	…	…	…	…	2015	60+
Swaziland	86.0	…	…	…	…	86.0	2011	60+

Country/Territory	Proportion by sex (%)			Proportion by type of programme (%)			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [a]		
Tanzania, United Republic of	3.2	…	…	…	3.2	…	2008	60+
Togo	10.9	…	…	…	10.9	…	2009	60+
Uganda	6.6	…	…	…	4.5	2.1	2012	55+
Zambia	8.8	…	…	…	…	…	2015	55+
Zimbabwe	6.2	…	…	…	6.2	…	2006	60+
AMERICAS								
Latin America and the Caribbean								
Antigua and Barbuda	83.5	86.1	81.4	…	…	…	2015	60+
Argentina	89.3	…	…	…	…	…	2015	65+ Men | 60+ Women
Aruba	100.0	100.0	100.0	…	…	100.0	2015	60+
Bahamas	84.2	…	…	…	75.3	8.9	2011	65+
Barbados	68.3	…	…	…	33.2	35.1	2011	66.5+
Belize	64.6	…	…	…	32.0	32.6	2011	65+
Bolivia, Plurinational State of	100.0	100.0	100.0	…	…	100.0	2015	60+ (Eligible age for Renta Dignidad)
Brazil [8]	78.3	…	…	…	…	…	2015	65+ Men | 60+ Women
Chile	78.6	…	…	…	…	…	2015	65+ Men | 60+ Women
Colombia [9]	51.7	53.6	53.0	…	…	…	2015	62+ Men | 57+ Women
Costa Rica [10]	68.8	65.4	48.8	…	…	…	2015	65+
Dominica	38.5	…	…	…	38.5	…	2011	62+
Dominican Republic [11]	11.1	16.5	6.2	11.1	…	…	2009	60+
Ecuador	52.0	…	…	52.0	…	…	2015	65+
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	8.3	…	…	…	…	…	2015	60+
Guyana	100.0	100.0	100.0	…	4.6	100.0	2012	60+
Haiti	1.0	…	…	…	…	…	2001	55+
Honduras	7.5	7.6	7.3	…	…	…	2012	65+ Men | 60+ Women
Jamaica	30.3	…	…	…	…	…	2015	65+ Men | 64.8+ Women
Mexico	64.1	69.8	60.2	…	3.0	22.2	2009	65+
Nicaragua [12]	23.7	42.3	16.2	…	23.7	…	2011	60+
Panama [13]	37.3	49.4	28.9	37.3	…	…	2008	62+ Men | 57+ Women
Paraguay	22.2	24.9	20.0	…	4.3	17.9	2013	60+
Peru	19.3	…	…	…	…	…	2015	65+
Saint Kitts and Nevis	44.7	51.6	39.7	…	36.4	8.3	2010	62+
Saint Lucia	26.5	…	…	…	26.5	…	2008	65+
Saint Vincent and the Grenadines	76.6	…	…	…	23.3	53.3	2012	60+
Trinidad and Tobago	98.4	…	…	…	50.7	47.7	2009	60+
Uruguay [14]	76.5	74.6	77.7	…	66.9	9.6	2011	60+
Venezuela, Bolivarian Republic of	59.4	70.0	50.2	…	39.2	20.2	2012	60+ Men | 55+ Women
Northern America								
Canada	100.0	100.0	100.0	…	…	…	2015	65+
United States [15]	100.0	100.0	100.0	100.0	…	…	2015	65+

Country/Territory	Proportion by sex (%) Total	Male	Female	Proportion by type of programme (%) No distinction available	Contributory	Non-contributory [a]	Year	Statutory pensionable age (basis for reference population)
ARAB STATES								
Bahrain	40.1	…	…	…	…	…	2011	60+ Men | 55+ Women
Iraq	56.0	…	…	…	…	…	2007	60+ Men | 55+ Women
Jordan	42.2	82.3	11.8	…	42.2	…	2010	60+ Men | 55+ Women
Kuwait	27.3	…	…	…	…	…	2008	51+
Lebanon [16]	0.0	…	…	…	0.0	0.0	2013	60–64+
Occupied Palestinian Territory	8.0	…	…	…	…	…	2009	65+
Oman	24.7	…	…	…	…	…	2010	60+ Men | 55+ Women
Qatar	18.0	22.9	8.2	…	…	…	2015	60+
Syrian Arab Republic	16.7	…	…	…	…	…	2006	60+ Men | 55+ Women
Yemen	8.5	…	…	…	…	…	2011	60+ Men | 55+ Women
ASIA AND THE PACIFIC								
Eastern Asia								
China [17]	100.0	…	…	…	…	…	2015	60+ Men 50–60+ Women
Hong Kong, China	72.9	…	…	…	…	72.9	2009	65+
Japan	100.0	…	…	…	…	…	2015	65+
Korea, Republic of	77.6	…	…	…	…	…	2010	61+
Mongolia	100.0	100.0	100.0	…	…	…	2015	60+ Men | 55+ Women
South-Eastern Asia								
Brunei Darussalam	81.7	…	…	…	…	81.7	2011	60+
Cambodia	3.2	…	…	…	…	…	2015	55+
Indonesia	14.0	…	…	…	…	…	2015	56+
Lao People's Dem. Rep.	5.6	…	…	…	…	…	2010	60+ Men | 55+ Women
Malaysia [18]	19.8	…	…	…	16.2	3.6	2010	55+
Philippines [19]	39.8	53.2	29.0	…	21.9	17.9	2015	60+
Singapore	0	…	…	…	0	0	2011	55+
Thailand [20]	83.0	…	…	…	8.2	74.8	2016	55+
Timor-Leste	89.7	83.9	95.1	…	…	…	2015	60+
Viet Nam	39.9	…	…	…	…	…	2015	60+ Men | 55+ Women
Southern Asia								
Afghanistan	10.7	…	…	…	…	…	2010	60+ Men | 55+ Women
Bangladesh	33.4	…	…	…	…	…	2015	65+ (62+ for Old-age -allowances for women)
Bhutan	3.2	…	…	…	3.2	…	2012	56+
India	24.1	…	…	…	9.9	14.2	2011	58+
Iran, Islamic Repbulic of [21]	26.4	…	…	…	…	…	2010	60+ Men | 55+ Women
Maldives	99.7	…	…	…	9.1	90.6	2012	65+
Nepal	62.5	…	…	…	9.2	53.3	2010	58+
Pakistan	2.3	…	…	…	…	…	2010	60+ Men | 55+ Women
Sri Lanka [22]	25.2	…	…	…	…	…	2015	55+ Men | 50+ Women
Oceania								
Australia	74.3	…	…	…	…	74.3	2014	56+
Fiji	10.6	…	…	…	…	…	2015	55+
Marshall Islands	64.2	…	…	…	64.2	…	2010	60+
Nauru	56.5	…	…	…	15.5	41.0	2010	55+

Country/Territory	Proportion by sex (%)			Proportion by type of programme (%)			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [a]		
New Zealand	100.0	100.0	100.0	…	…	100.0	2014	65+
Palau	48.0	…	…	…	…	…	2010	62+
Papua New Guinea	0.9	…	…	…	…	…	2010	55+
Samoa [23]	49.5	…	…	…	3.7	45.8	2011	55+
Solomon Islands	13.1	…	…	…	…	…	2010	50+
Tonga [24]	1.0	…	…	…	…	…	2012	55+
Tuvalu	19.5	…	…	…	…	…	2005	70+
Vanuatu [25]	3.5	…	…	…	…	…	2011	55+
EUROPE AND CENTRAL ASIA								
Northern, Southern and Western Europe								
Albania [26]	77.0	100.0	60.8	…	…	…	2011	65+ Men | 60+ Women
Austria	100.0	100.0	100.0	…	94.0	6.0	2014	65+ Men | 60+ Women
Belgium	100.0	100.0	100.0	…	…	…	2014	65+
Bosnia and Herzegovina	29.6	…	…	…	29.6	…	2009	65+
Croatia	57.6	85.1	44.2	…	…	…	2010	65+ Men | 61.5+ Women
Denmark	100.0	100.0	100.0	…	…	100.0	2014	65+
Estonia	100.0	…	…			…	2014	63+
Finland	100.0	100.0	100.0	…	…	…	2014	63–68+
France	100.0	100.0	100.0	…	…	…	2014	61.6+
Germany	100.0	100.0	100.0	…	…	…	2015	65.5+
Greece	77.4	100.0	54.6	…	60.4	17.0	2010	67 +
Iceland	85.6	…	…	…	…	…	2014	67+
Ireland	95.8	…	…	…	…	…	2014	66+
Isle of Man	…	…	…	…	…	…		65+ Men | 63+ Women
Italy	100.0	100.0	100.0	…	…	…	2014	66.6+
Jersey	…	…	…	…	…	…		65+
Kosovo	…	…	…	…	…	…		65+
Latvia	100.0	100.0	100.0	…	…	…	2014	62.8+
Lithuania	100.0	100.0	100.0	…	…	…	2014	63.3+ Men | 61.6+ Women
Luxembourg	100.0	100.0	100.0	…	…	…	2014	65+
Macedonia, the former Yugoslav Republic of	71.4	…	…	…	…	…	2015	64+ Men | 62+ Women
Malta	100.0	…	…	…	…	…	2014	62–65 +
Montenegro	52.3	…	…	…	…	…	2011	65 + Men | 60+ Women
Netherlands	100.0	100.0	100.0	…	…	…	2014	65.5+
Norway	100.0	100.0	100.0	…	…	…	2014	62+
Portugal	100.0	100.0	100.0	…	…	…	2014	66+
Serbia	46.1	48.4	44.8	…	…	…	2010	65+ Men | 61+ Women
Slovenia	100.0	100.0	100.0	…	…	…	2014	65+
Spain	100.0	100.0	100.0	…	…	…	2014	65+
Sweden	100.0	100.0	100.0	…	…	…	2014	61+
Switzerland	100.0	100.0	100.0	…	…	…	2014	65+ Men | 64+ Women
United Kingdom	100.0	100.0	100.0	…	…	…	2014	65+ Men | 63+ Women
Eastern Europe								
Belarus	100.0	…	…	…	…	…	2015	60+ Men | 55+ Women
Bulgaria	100.0	100.0	100.0	…	…	…	2015	63.8+ Men | 60.8+ Women
Czech Republic	100.0	100.0	100.0	…	…	…	2014	63+ Men | 62.3 Women
Hungary	100.0	100.0	100.0	…	…	…	2014	63.5+

Country/Territory	Proportion by sex (%)			Proportion by type of programme (%)			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [a]		
Moldova, Republic of	75.2	…	…	…	…	…	2015	62+ Men | 57+ Women
Poland	100.0	100.0	100.0	…	…	…	2014	65+ Men | 60+ Women
Romania	100.0	100.0	100.0	…	…	…	2014	65+ Men | 60+ Women
Russian Federation	91.2	…	…	…	…	…	2015	60+ Men | 55+ Women
Slovakia	100.0	100.0	100.0	…	…	…	2014	62+
Ukraine	91.9	…	…	…	…	…	2015	60+ Men | 57.5+ Women
Central and Western Asia								
Armenia	68.5	62.3	72.6	…	…	…	2015	63+
Azerbaijan [27]	81.1	63.1	95.3	…	…	…	2015	63+ Men | 60+ Women
Cyprus	100.0	…	…	…	…	…	2015	65+
Georgia	91.9	97.7	89.7	…	…	…	2015	65+ Men | 60+ Women
Israel	99.1	…	…	…	…	…	2015	70+ Men | 68+ Women
Kazakhstan	82.6	…	…	…	…	…	2015	63+ Men | 58+ Women
Kyrgyzstan	100.0	100.0	100.0	…	…	…	2015	63+ Men | 58+ Women
Tajikistan	92.8	…	…	…	…	…	2015	63+ Men | 58+ Women
Turkey	20.0	…	…	…	…	…	2014	60+ Men | 58+ Women
Uzbekistan	98.1	…	…	…	97.8	0.3	2010	60+ Men | 55+ Women

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Notes

a Differences from proportions indicated in table B.4 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.

Additional notes by country

1 *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 (2004–09)*. Reference population: Eligible age 60 years.

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

3 *Burundi.* Includes old-age, survivors' and ascendant pensions for people aged 60 and over.

4 *Cabo Verde.* Regarding the contributory pension provided by CNPS, the statutory retirement age is 65 for men and 60 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.

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

6 *Côte d'Ivoire.* Data from the Caisse nationale de prévoyance sociale (CNPS) and Caisse générale de retraite des agents de l'Etat (CGRAE).

Country/Territory	Proportion by sex (%)			Proportion by type of programme (%)			Year	Statutory pensionable age (basis for reference population)
	Total	Male	Female	No distinction available	Contributory	Non-contributory [a]		

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

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

9 *Colombia.* Age range used for the indicator: 60 and over.

10 *Costa Rica.* The normal retirement age is 65 years with at least 300 months of contributions, although it can be reduced with additional months of contributions. Age 65 is used as a basis to define the reference population for this indicator.

11 *Dominican Republic.* Age range used for the indicator: 60 and over.

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

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

14 *Uruguay.* Proportion calculated for persons aged 60 and over. For those aged 65 and over, this proportion by sex reaches 85.9%.

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

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

17 *China.* Includes the number of people who have received Age Benefits for Urban and Rural Residents and Old-Age Benefits for Urban Workers. Regarding the statutory pensionable age, blue-collar female enterprise employees retire at 50 while white-collar female enterprise employees retire at 55. The 60 and above age group was taken for women.

18 *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.

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

20 *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).

21 *Iran, Islamic Republic of.* Refers to the social security organization and state retirement fund.

22 *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 scheme; 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.

23 *Samoa.* The Samoa National Provident Fund (SNPF) 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.

24 *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 are available yet.

25 *Vanuatu.* Mainly withdrawals.

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

27 *Azerbaijan.* For the calculation of the coverage, the lower eligible age (statutory pensionable age) of 60 is taken for consistency reasons.

Table B.7. Public social protection expenditure by guarantee (percentage of GDP)

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available yeara	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
AFRICA																							
Northern Africa																							
Algeria	8.5	2011	5.6	1	2016	0.3	5	2009	0.0	5	2009	…		…	0.3	1	2009	0.9	1	2016	0.1	1	2016
Egypt	11.2	2015	3.0	2	2010	…		…	…		…	…		…	…		…	…		…	…		…
Libya	6.6	2010	2.1	2	2010	…		…	n.a.		…	…		…	…		…	…		…	…		…
Morocco	6.6	2010	3.0	2	2012	1.5	1	2010	n.a.	8	2010	…		…	1.5	1	2010	0.1	1	2010	0.1	1	2010
Sudan	2.3	2010	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Tunisia	10.4	2011	5.2	2	2015	2.4	1	2010	…		…	…		…	2.4	1	2010	0.7	1	2010	0.2	1	2010
Sub-Saharan Africa																							
Angola	6.0	2015	1.7	3	2015	0.2	3	2015	0.0	3	2015	…		…	0.2	3	2015	…		…	0.0	3	2015
Benin	4.2	2010	1.6	2	2011–15	0.1	1	2010	n.a.	8	2010	…		…	0.1	1	2010	0.1	1	2010	0.4	1	2010
Botswana	6.6	2010	1.9	2	2014	1.3	1	2009	n.a.	8	2009	…		…	1.3	1	2009	…		…	0.6	1	2009
Burkina Faso	2.7	2015	1.0	1	2015	n.a.		…	n.a.	8	2009	…		…	0.2	1	2015	1.4	1	2015	0.0	1	2015
Burundi	4.9	2010	0.7	2	2010	n.a.		…	0.2	3	2013	…		…	0.2	1	2010	0.0	3	2013	0.0	3	2013
Cabo Verde	6.9	2010	2.8	2	2013	1.9	1	2010	n.a.	8	2010	…		…	1.9	1	2010	…		…	0.2	1	2010
Cameroon	2.3	2010	0.5	1	2009	0.4	1	2009	n.a.	8	2009	…		…	0.4	1	2009	…		…	0.0	1	2014
Central African Republic	2.6	2012	0.6	1	2010	0.1	1	2010	n.a.	8	2010	…		…	0.1	1	2010	…		…	0.1	1	2010
Chad	1.3	2010	0.2	1	2010	0.1	1	2010	n.a.	8	2010	…		…	0.1	1	2010	…		…	0.0	1	2010
Congo	2.2	2012	1.0	1	2010	0.3	1	2010	0.0	1	2010	…		…	0.3	1	2010	0.1	1	2010	0.1	1	2010
Congo, Democratic Republic of the	3.5	2012	0.4	2	2005	0.1	1	2005	n.a.	8	2005	…		…	0.1	1	2005	…		…	0.0	1	2005

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available yeara	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
Côte d'Ivoire	2.0	2015	1.5	2	2013	0.2	10	2010	n.a.	8	2010	…		…	0.2	1	2010	…		…	0.3	10	2010
Djibouti	7.3	2007	1.5	2	2007	…		…	n.a.	8	2010	…		…	…		…	…		…	…		…
Equatorial Guinea	2.8	2010	0.3	1	2010	0.2	1	2009	n.a.	8	2009	…		…	0.2	1	2009	…		…	0.0	1	2010
Eritrea	1.6	2011	0.3	2	2001	…		…	n.a.	8	2001	…		…	…		…	…		…	…		…
Ethiopia	3.2	2010	0.3	2	2014	…		…	…		…	…		…	…		…	…		…	…		…
The Gambia	4.2	2014	0.4	2	2006	0.2	1	2003	n.a.	8	2003	…		…	0.2	1	2003	0.2	1	2003	0.0	1	2003
Ghana	5.4	2010	0.6	2	2014	0.7	1	2009	n.a.	8	2009	…		…	0.7	1	2009	…		…	0.3	1	2011
Guinea	2.5	2010	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Guinea-Bissau	5.4	2010	0.8	2	2014	0.7	1	2010	n.a.	8	2010	…		…	0.7	1	2010	0.1	1	2010	0.1	1	2010
Kenya	2.3	2012	1.6	2	2013–15	0.1	5	2010	n.a.	8	2010	…		…	0.1	5	2010	0.1	5	2010	0.1	5	2013
Lesotho	16.3	2011	1.3	2	2014	…		…	n.a.	8	2008	…		…	0.0	1	2016	0.4	1	2016	0.3	1	2016
Liberia	3.3	2015	0.2	2	2010	…		…	n.a.	8	2010	…		…	…		…	…		…	…		…
Madagascar	0.7	2014	1.4	2	2014	…		…	…		…	…		…	…		…	…		…	0.0	3	2015
Malawi	1.0	2015	1.2	2	2015	…		…	…		…	…		…	…		…	1.0	1	2015	…		…
Mali	4.9	2010	1.6	2	2010	0.3	1	2009	n.a.	8	2009	…		…	0.3	1	2009	0.1	5	2010	0.1	5	2010
Mauritania	4.9	2010	0.7	2	2007	…		…	n.a.	8	2009	…		…	…		…	…		…	…		…
Mauritius	9.8	2014	4.5	2	2013–15	0.9	1	2011	0.0	1	2011	…		…	0.9	1	2011	0.5	5	2011	0.3	1	2011
Mozambique	4.5	2015	1.8	2	2010	0.1	1	2010	n.a.	8	2010	…		…	0.1	1	2010	0.1	1	2010	…		…
Namibia	6.7	2015	2.4	2	2013	n.a.		…	0.1	3	2015	…		…	0.3	1	2011	0.8	1	2011	0.5	3	2015
Niger	2.9	2010	0.7	2	2006	…		…	…		…	…		…	…		…	…		…	…		…
Nigeria	0.7	2013	0.9	2	2004	0.3	1	2004	n.a.	8	2004	…		…	0.3	1	2004	0.2	1	2009	0.0	8	2004
Rwanda	7.3	2010	0.8	1	2009	n.a.		…	n.a.	8	2009	…		…	…		…	0.1	1	2009	0.2	1	2009
Sao Tome and Principe	4.0	2014	0.1	1	2013	0.0	1	2013	…		…	…		…	0.0	1	2013	0.6	1	2013	…		…
Senegal	5.3	2010	1.9	1	2015	0.2	1	2010	n.a.	8	2010	…		…	0.2	1	2010	0.1	1	2010	0.2	1	2015
Seychelles	7.5	2015	2.4	2	2014–15	2.3	3	2015	1.9	8	2015	…		…	0.3	3	2015	…		…	0.2	3	2015

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
Sierra Leone	4.2	2005	0.3	2	2014	0.1	1	2010	n.a.	8	2010	…		…	0.1	1	2010	…		…	…		…
South Africa	10.1	2015	3.4	2	2014–15	0.9	3	2015	0.2	3	2015	…		…	0.6	3	2015	0.0	3	2015	1.6	3	2016
Swaziland	4.4	2012	2.1	2	2012–15	1.2	1	2010	n.a.	8	2010	…		…	1.2	1	2010	0.0	1	2010	0.0	8	2010
Tanzania, United Republic of	6.8	2010	2.0	2	2013	0.0	1	2010	n.a.	8	2010	…		…	0.0	1	2010	0.4	1	2010	0.0	1	2010
Togo	2.6	2014	1.9	2	2014	0.0	1	2009	n.a.	8	2009	…		…	0.0	5	2009	0.0	5	2009	0.2	5	2009
Uganda	2.2	2015	0.4	3	2015	0.4	1	2011	n.a.	8	2011	…		…	0.4	1	2011	0.3	3	2015	0.0	3	2015
Zambia	5.5	2011	0.9	1	2015	0.0	1	2015	0.0	1	2015	…		…	0.0	1	2015	0.1	1	2015	…		…
Zimbabwe	5.6	2011	0.5	2	2015	0.1	1	2010	n.a.	8	2010	…		…	0.1	5	2010	0.1	5	2011	0.2	5	2010
AMERICAS																							
Latin America and the Caribbean																							
Antigua and Barbuda	7.1	2011	0.0	2	2011	0.3	1	2006	…		…	…		…	0.3	1	2006	…		…	0.1	1	2006
Argentina	…	…	9.0	3	2015	n.a.		…	0.1	3	2015	…		…	5.1	5	2009	2.0	5	2009	1.6	3	2015
Bahamas	4.9	2015	1.9	5	2011	n.a.		…	0.1	5	2011	…		…	0.4	3	2015	…		…	0.0	1	2011
Barbados	11.4	2010	4.1	1	2009	1.8	1	2009	0.6	1	2009	…		…	1.2	1	2009	0.2	1	2009	0.0	8	2009
Belize	4.6	2015	0.1	2	2011	0.6	1	2010	n.a.	8	2010	…		…	0.6	1	2009	1.1	1	2010	0.0	9	2010
Bolivia, Plurinational State of	10.2	2014	1.1	2	2014	2.5	5	2009	n.a.	8	2009	…		…	2.5	5	2009	1.5	1	2008	0.5	1	2014
Brazil	18.3	2015	9.6	2	2013–15	2.6	1	2010	0.7	1	2010	0.3	1	2010	1.7	1	2010	4.5	1	2010	0.6	1	2010
Chile	15.3	2015	3.0	4	2015	1.1	4	2015	0.1	4	2015	0.3	4	2015	0.7	4	2015	1.2	4	2015	1.7	4	2015
Colombia	14.1	2015	3.8	2	2015	3.9	1	2009	n.a.	8	2009	…		…	3.9	1	2009	0.8	9	2010	0.4	9	2009
Costa Rica	13.6	2015	5.7	3	2015	3.4	1	2010	n.a.	8	2010	…		…	3.4	1	2010	2.3	9	2010	1.3	3	2015
Cuba	18.0	2011	…		…	…		…	…		…	…		…	…		…	2.7	1	2010	…		…

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
Dominica	8.0	2010	3.1	1	2011	0.5	1	2011	n.a.	8	2011	…		…	0.5	1	2011	0.2	1	2011	0.0	1	2011
Dominican Republic	6.4	2014	0.9	3	2015	2.0	1	2010	n.a.	8	2010	…		…	2.0	1	2010	0.8	3	2015	0.0	3	2015
Ecuador	7.8	2014	0.2	2	2012	0.2	1	2010	n.a.	8	2010	…		…	0.2	1	2010	0.0	9	2010	0.2	1	2014
El Salvador	11.6	2015	1.1	3	2015	0.8	1	2015	0.0	3	2015	…		…	0.8	3	2015	0.8	9	2009	0.3	9	2010
Grenada	4.3	2010	2.0	2	2006	…		…	n.a.	8	2006	…		…	…		…	…		…	…		…
Guatemala	4.4	2011	0.5	1	2016	1.7	1	2009	n.a.	8	2009	…		…	1.7	1	2009	0.0	9	2009	0.3	9	2009
Guyana	8.2	2010	1.1	2	2014	…		…	n.a.	8	2010	…		…	…		…	…		…	…		…
Haiti	3.3	2013	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Honduras	4.4	2010	0.2	1	2015	0.2	1	2010	n.a.	8	2010	…		…	0.2	1	2015	0.3	9	2010	0.2	9	2010
Jamaica	4.4	2011	0.9	1	2015	0.4	1	2009	n.a.	8	2009	…		…	0.4	1	2009	0.8	1	2009	0.3	9	2011
Mexico	12.0	2015	1.7	2	2015	0.1	4	2011	0.0	8	2011	0.0	4	2011	0.1	4	2011	1.5	4	2011	1.1	4	2011
Nicaragua	6.3	2005	1.6	5	2009	0.5	5	2009	n.a.	8	2009	…		…	0.5	5	2009	0.7	1	2009	0.1	9	2009
Panama	9.8	2015	2.7	1	2015	0.1	1	2015	0.0	1	2015	…		…	0.1	1	2015	1.0	1	2015	…		…
Paraguay	6.4	2010	0.4	2	2012	1.5	1	2010	n.a.	8	2010	…		…	1.5	1	2010	0.7	1	2010	0.2	1	2010
Peru	5.5	2015	2.5	2	2010	0.8	1	2010	n.a.	8	2010	0.0	1	2015	0.8	1	2010	1.9	9	2010	0.1	9	2009
Saint Kitts and Nevis	5.6	2010	1.3	1	2009	1.5	1	2009	n.a.	8	2009	…		…	1.5	1	2009	0.2	1	2009	0.0	1	2009
Saint Lucia	6.0	2010	1.2	1	2009	0.5	1	2009	n.a.	8	2009	…		…	0.5	1	2009	0.1	1	2009	0.1	1	2009
Saint Vincent and the Grenadines	8.2	2010	1.5	2	2006	1.2	1	2006	n.a.	8	2009	…		…	1.2	1	2006	0.4	1	2006	0.2	1	2006
Trinidad and Tobago	9.0	2010	1.4	2	2012	0.2	1	2008	n.a.	8	2008	…		…	0.2	1	2008	0.5	1	2008	0.1	1	2008
Uruguay	17.0	2015	8.9	1	2015	0.8	1	2015	0.6	1	2015	…		…	0.3	1	2015	3.1	1	2010	0.4	1	2015
Venezuela, Bolivarian Republic of	8.8	2015	7.4	1	2015	…		…	…		…	…		…	1.0	1	2015	…		…	…		…

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
Northern America																							
Canada	17.2	2015	4.6	4	2014	1.6	4	2014	0.6	4	2014	0.2	4	2014	0.8	4	2014	2.4	4	2014	1.2	4	2014
United States	19.0	2015	7.0	4	2013	2.0	4	2013	0.4	4	2013	0.1	4	2013	1.4	4	2013	1.2	4	2013	0.7	4	2013
ARAB STATES																							
Bahrain	4.0	2010	1.0	1	2010	0.5	1	2010	0.0	1	2010	…		…	0.5	6	2010	0.1	6	2010	0.0	8	2010
Jordan	8.9	2015	4.4	3	2015	0.7	1	2010	n.a.	8	2010	0.0	1	2010	0.7	1	2010	0.6	1	2010	0.0	1	2010
Kuwait	11.4	2011	3.5	1	2011	…		…	n.a.	8	2011	…		…	…		…	…		…	…		…
Lebanon	2.1	2015	2.7	2	2013	…		…	…		…	…		…	…		…	…		…	…		…
Oman	3.8	2013	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Saudi Arabia	3.6	2011	0.3	2	2013	…		…	…		…	…		…	…		…	…		…	…		…
Syrian Arab Republic	1.9	2010	1.3	2	2004	…		…	…		…	…		…	…		…	…		…	…		…
Yemen	9.6	2012	0.5	5	2010	0.2	1	2010	n.a.	8	2010	…		…	0.2	5	2010	0.1	5	2010	0.0	5	2010
ASIA AND THE PACIFIC																							
Eastern Asia																							
China	6.3	2015	3.7	1	2015	n.a.		…	0.1	1	2015	0.1	1	2015	1.6	6	2009	0.3	6	2013	0.2	6	2009
Hong Kong, China	2.7	2015	1.6	2	2011	n.a.		…	n.a.	8	2010	…		…	2.4	3	2013	0.0	6	2010	0.2	3	2013
Japan	23.1	2013	12.1	4	2013	1.4	4	2013	0.2	4	2013	0.2	4	2013	1.0	4	2013	0.4	4	2013	1.3	4	2013
Korea, Republic of	10.1	2015	2.7	4	2014	1.3	4	2014	0.3	4	2014	0.5	4	2014	0.6	4	2014	0.6	4	2014	1.1	4	2014
Mongolia	14.4	2015	5.5	1	2015	0.9	1	2015	0.1	1	2015	0.3	1	2015	0.5	1	2015	4.9	1	2015	1.3	1	2015
Taiwan, China	9.7	2010	4.7	5	2009	1.1	5	2009	0.3	1	2009	0.2	1	2009	0.6	5	2009	0.5	5	2009	0.4	5	2009

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health)																		Public social protection expenditure for children (% of GDP, without health)		
						Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance					
	Latest available year [a]	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
South-Eastern Asia																							
Brunei Darussalam	2.3	2011	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Indonesia	1.1	2015	1.0	2	2015	n.a.		…	n.a.	8	2010	0.0	6	2013	0.0	6	2010	0.8	6	2013	0.7	6	2010
Lao People's Democratic Republic	1.2	2013	0.2	2	2013	n.a.		…	n.a.	8	2010	0.0	6	2013	0.1	6	2010	0.1	6	2013	0.0	6	2010
Malaysia	3.8	2012	0.9	6	2012	n.a.		…	n.a.	8	2012	0.0	6	2013	0.1	6	2012	0.4	6	2013	0.0	6	2012
Myanmar	1.0	2011	0.7	2	2014–15	0.1	1	2011	n.a.	8	2011	…		…	0.1	1	2011	0.0	1	2011	0.0	5	2011
Philippines	2.2	2015	0.6	6	2012	n.a.		…	0.0	3	2015	0.0	6	2013	0.2	6	2012	0.5	6	2013	0.1	6	2012
Singapore	4.2	2015	0.7	1	2011	n.a.		…	n.a.	8	2011	0.3	6	2013	0.9	1	2011	0.7	6	2013	0.0	1	2011
Thailand	3.7	2015	2.2	2	2015	n.a.		…	0.1	6	2011	0.0	6	2010	1.2	3	2015	0.1	3	2015	0.5	6	2011
Viet Nam	6.3	2015	5.5	5	2015	n.a.		…	0.0	6	2010	0.1	5	2015	0.3	6	2010	0.3	5	2015	0.0	6	2010
Southern Asia																							
Bangladesh	1.7	2014	0.1	3	2015	n.a.		…	n.a.	8	2011	0.4	6	2013	0.0	6	2015	0.3	3	2015	0.0	3	2015
Bhutan	2.7	2014	0.7	1	2010	n.a.		…	n.a.	8	2010	0.0	6	2013	0.0	6	2010	0.2	6	2013	0.0	3	2014
India	2.7	2014	4.3	2	2011	n.a.		…	…		2009	0.4	6	2013	0.1	6	2010	0.4	6	2013	0.1	6	2010
Iran, Islamic Republic of	12.5	2010	5.9	2	2013	1.8	1	2009	0.3	1	2009	…		…	1.5	1	2009	5.0	1	2010	1.0	1	2010
Nepal	3.0	2015	1.8	2	2013–14	n.a.		…	n.a.	8	2011	0.0	6	2013	0.1	6	2011	0.8	6	2013	0.1	6	2011
Pakistan	0.2	2014	1.8	2	2015–16	n.a.		…	n.a.	8	2010	0.0	6	2013	0.0	6	2010	0.2	6	2013	0.0	6	2010
Sri Lanka	6.5	2015	1.4	2	2013	n.a.		…	n.a.	8	2011	0.0	6	2013	0.0	1	2011	0.3	6	2013	0.1	1	2011
Oceania																							
Australia	18.8	2015	5.2	4	2014	3.5	4	2014	0.7	4	2014	0.2	4	2014	2.6	4	2014	0.8	4	2014	2.8	4	2014
Fiji	3.4	2015	0.8	6	2010	n.a.		…	n.a.	8	2010	0.1	6	2013	0.0	6	2010	0.6	6	2013	0.6	6	2010
Kiribati	12.0	2015	…		…	…		…	…		…	0.2	6	2013	…		…	1.1	6	2013	…		…

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
New Zealand	19.7	2015	5.1	4	2014	3.3	4	2014	0.4	4	2014	0.3	4	2014	2.5	4	2014	1.0	4	2014	2.6	4	2014
Palau	7.1	2015	5.1	6	2010	n.a.		…	n.a.	8	2010	0.0	6	2013	0.2	6	2010	0.1	6	2015	1.7	6	2010
Papua New Guinea	3.6	2015	0.1	6	2010	0.0	6	2013	n.a.	8	2010	0.0	6	2013	…		…	0.0	6	2013	0.1	6	2010
Samoa	2.0	2015	0.6	6	2011	0.1	6	2011	n.a.	8	2011	0.0	6	2013	0.0	6	2011	0.2	6	2013	0.1	6	2011
Solomon Islands	6.6	2015	1.3	6	2010	n.a.		…	0.0	1	2010	0.1	6	2013	0.0	6	2010	0.0	6	2010	0.3	3	2015
EUROPE AND CENTRAL ASIA																							
Northern, Southern and Western Europe																							
Albania	11.9	2015	7.5	3	2015	0.1	3	2015	0.1	3	2015	…		…	0.0	3	2015	…		…	1.4	3	2015
Austria	28.0	2015	14.0	4	2013	4.0	4	2013	1.0	4	2013	0.8	4	2013	2.3	4	2013	0.5	4	2013	2.6	4	2013
Belgium	29.2	2015	10.5	4	2013	6.9	4	2013	3.2	4	2013	0.7	4	2013	2.9	4	2013	1.1	4	2013	2.9	4	2013
Croatia	21.6	2014	9.3	7	2014	3.1	7	2014	0.5	7	2014	…		…	2.6	7	2014	0.2	7	2014	1.5	7	2014
Denmark	28.8	2015	10.1	4	2013	8.8	4	2013	2.3	4	2013	1.8	4	2013	4.7	4	2013	2.0	4	2013	3.7	4	2013
Estonia	17.0	2015	6.5	4	2013	2.7	4	2013	0.3	4	2013	0.2	4	2013	2.2	4	2013	0.1	4	2013	2.0	4	2013
Finland	30.6	2015	12.3	4	2013	6.8	4	2013	1.9	4	2013	1.0	4	2013	3.8	4	2013	1.4	4	2013	3.2	4	2013
France	31.7	2015	14.3	4	2013	4.2	4	2013	1.6	4	2013	0.9	4	2013	1.7	4	2013	1.5	4	2013	2.9	4	2013
Germany	25.0	2015	10.1	4	2013	3.7	4	2013	1.0	4	2013	0.7	4	2013	2.1	4	2013	0.8	4	2013	2.2	4	2013
Greece	26.4	2015	17.5	4	2012	2.3	4	2012	1.0	4	2012	0.3	4	2012	1.0	4	2012	0.7	4	2012	1.3	4	2012
Iceland	15.7	2015	2.5	4	2013	3.8	4	2013	0.9	4	2013	0.1	4	2013	2.8	4	2013	1.4	4	2013	3.6	4	2013
Ireland	17.0	2015	5.4	4	2013	5.5	4	2013	2.5	4	2013	0.9	4	2013	2.1	4	2013	0.6	4	2013	3.3	4	2013
Italy	28.9	2015	16.4	4	2013	3.8	4	2013	1.7	4	2013	0.4	4	2013	1.7	4	2013	0.2	4	2013	1.4	4	2013
Latvia	14.4	2015	7.7	4	2013	2.4	4	2013	0.5	4	2013	0.2	4	2013	1.8	4	2013	0.3	4	2013	1.2	4	2013
Lithuania	14.7	2014	6.6	7	2014	1.7	7	2014	0.3	7	2014	…		…	1.4	7	2014	0.4	7	2014	1.1	7	2014
Luxembourg	22.2	2015	8.5	4	2013	4.7	4	2013	1.4	4	2013	0.6	4	2013	2.7	4	2013	0.8	4	2013	3.6	4	2013
Malta	18.2	2014	9.4	7	2014	1.2	7	2014	0.5	7	2014	…		…	0.7	7	2014	0.4	7	2014	1.2	7	2014

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health)															Public social protection expenditure for children (% of GDP, without health)		
						Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance					
	Latest available year [a]	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
Netherlands	22.3	2015	6.4	4	2013	5.6	4	2013	1.6	4	2013	0.8	4	2013	3.1	4	2013	1.7	4	2013	1.3	4	2013
Norway	23.9	2015	7.9	4	2013	4.5	4	2013	0.3	4	2013	0.5	4	2013	3.7	4	2013	0.8	4	2013	3.0	4	2013
Portugal	24.1	2015	14.0	4	2013	4.0	4	2013	1.6	4	2013	0.5	4	2013	1.9	4	2013	0.2	4	2013	1.2	4	2013
San Marino	21.4	2010	…		…	…		…	…		…	…		…	…		…	…		…	…		…
Serbia	23.4	2014	12.7	7	2014	2.4	7	2014	0.6	7	2014	…		…	1.8	7	2014	0.5	7	2014	1.3	7	2014
Slovenia	22.4	2015	12.0	4	2013	3.2	4	2013	0.7	4	2013	0.4	4	2013	2.1	4	2013	0.7	4	2013	2.0	4	2013
Spain	25.4	2015	12.0	4	2013	6.3	4	2013	3.1	4	2013	0.6	4	2013	2.5	4	2013	0.3	4	2013	1.3	4	2013
Sweden	26.7	2015	10.0	4	2013	6.1	4	2013	0.5	4	2013	1.4	4	2013	4.3	4	2013	1.2	4	2013	3.6	4	2013
Switzerland	19.6	2015	6.6	4	2013	3.6	4	2013	0.8	4	2013	0.6	4	2013	2.3	4	2013	0.8	4	2013	1.6	4	2013
United Kingdom	21.5	2015	6.6	4	2013	2.5	4	2013	0.3	4	2013	0.2	4	2013	2.0	4	2013	1.8	4	2013	3.8	4	2013
Eastern Europe																							
Belarus	19.4	2015	8.0	2	2015	1.1	1	2010	0.0	3	2015	…		…	1.1	1	2010	0.3	5	2010	0.2	3	2015
Bulgaria	18.5	2014	8.9	7	2014	1.9	7	2014	0.5	7	2014	…		…	1.4	7	2014	0.3	7	2014	1.9	7	2014
Czech Republic	19.5	2015	8.9	4	2013	2.8	4	2013	0.6	4	2013	0.3	4	2013	1.8	4	2013	0.5	4	2013	2.2	4	2013
Hungary	20.7	2015	10.8	4	2013	3.2	4	2013	0.5	4	2013	0.8	4	2013	1.9	4	2013	0.4	4	2013	3.0	4	2013
Moldova, Republic of	18.1	2015	7.5	3	2015	1.8	3	2015	0.1	3	2015	…		…	1.7	3	2015	1.3	3	2015	0.8	3	2015
Poland	19.4	2015	10.4	4	2012	2.9	4	2012	0.2	4	2012	0.4	4	2012	2.2	4	2012	0.2	4	2012	1.2	4	2012
Romania	14.8	2014	8.0	7	2014	0.5	7	2014	0.4	7	2014	…		…	1.1	7	2014	0.2	7	2014	1.2	7	2014
Russian Federation	15.6	2015	8.7	3	2015	2.9	3	2010	0.2	1	2010	…		…	2.7	1	2010	1.8	1	2010	0.6	3	2015
Slovakia	19.4	2015	7.5	4	2013	2.5	4	2013	0.4	4	2013	0.2	4	2013	1.9	4	2013	0.4	4	2013	2.1	4	2013
Ukraine	22.2	2015	13.7	3	2015	1.5	3	2015	0.4	3	2015	…		…	1.1	3	2015	0.7	3	2015	1.8	3	2015
Central and Western Asia																							
Armenia	7.6	2015	5.6	3	2015	n.a.		…	0.0	3	2015	0.0	6	2013	0.4	6	2011	2.0	6	2013	1.2	3	2015
Azerbaijan	8.2	2015	5.0	2	2014	n.a.		…	0.1	6	2010	0.0	6	2013	0.5	6	2010	2.0	6	2013	0.4	3	2015

Country/territory	Total social protection expenditure including health (% of GDP)		Public social protection expenditure for older persons (% of GDP, without health)			Public social protection expenditure for persons of active age (% of GDP, without health): Social benefits for persons of active age (excluding general social assistance)			Unemployment			Labour market programme			Sickness, maternity, employment injury, disability			General social assistance			Public social protection expenditure for children (% of GDP, without health)		
	Latest available year [a]	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year[a]	Source	Year	Latest available year [a]	Source	Year	Latest available year [a]	Source	Year
Cyprus	23.0	2014	12.3	7	2014	2.6	7	2014	1.9	7	2014	…		…	0.7	7	2014	1.4	7	2014	1.4	7	2014
Georgia	10.6	2015	4.4	3	2015	0.8	3	2011	n.a.	8	2011	…		…	0.8	6	2011	1.4	6	2011	2.3	3	2015
Israel	16.0	2015	5.4	4	2015	3.0	4	2015	0.3	4	2015	0.1	4	2015	2.5	4	2015	0.7	4	2015	1.9	4	2015
Kazakhstan	5.4	2015	3.4	1	2015	0.4	1	2015	…		…	0.1	1	2015	0.3	1	2015	0.2	1	2015	0.2	1	2015
Kyrgyzstan	9.0	2014	9.0	3	2015	n.a.		…	0.0	5	2014	0.0	6	2013	3.1	6	2010	2.5	6	2013	1.2	3	2015
Turkey	13.5	2014	8.3	4	2013	0.5	4	2013	0.1	4	2013	0.0	4	2013	0.3	4	2013	0.2	4	2013	0.4	4	2013
Uzbekistan	11.6	2014	6.5	2	2012	0.7	6	2010	…		…	0.0	6	2013	0.7	6	2010	1.6	6	2013	1.9	6	2010

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Notes

…: Not available. n.a.: Not applicable. [a] Differences in global estimates from table B.16 of the World Social Protection Report 2017–19 (ILO, 2017b) result from differences in reference years and in number of countries considered.