International Comparison of Pension Systems

(As of July 2009)

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	Japan	U.S.A.	U.K.	Germany	France	Sweden
	Two tiers	One tier	Two tiers	One tier	One tier	One tier
Plan system	Employees' pension insurance National pension	OASDI	National second Pension Personal Personal Personal	Self-employed workels' pension by occupation General pension insurance Miners' pension insurance	Self-autonomy plan by occupation General plan Special plan	Guaranteed pension Earnings- proportionate pension
Subject person for compulsory participation	All residents	Employees and self-employed workers	Employees and self-employed workers	Employees of the private sector and self-employed workers engaging in specified occupation (lawyers, medical doctors, etc.)	Employees and self-employed workers	Employees and self-employed workers
Premium rate (2008)	[General employees] 15.350% (September 2008~: Equally shared by employer and employee) * Fixed-amount for Class I insured person (April 2009~: ¥14,660 per month)	12.4% (Equally shared by employer and employee)	[General employees] 23.8% Employee: 11.0% Employer: 12.8%	19.9% (Equally shared by employer and employee)	[General employees] 16.65% Employee: 6.75% Employer: 9.9%	17.21% Employee: 7.0% Employer: 10.21% * In addition, a premium of 1.7% for survivors' pension is imposed on employer. (this is different from the old- age pension)
Pensionable age (2008)	National pension (basic pension): 65 years old Employees' pension: 60 years old * The age will be raised to 65 years old by 2025 for men and by 2030 for women.	65 years and 10 months old * The age will be raised to 67 years old by 2027	Men: 65 years old Women: 60 years old * The age will be raised to 65 years old for women from 2010 to 2020. * The age will be further raised from 65 to 68 years old for both men and women from 2024 to 2046.	65 years old * The age will be raised to 67 years old from 2012 to 2029.	60 years old	Selection by the person after his/her 61st birthday (however, pensionable age fo the guaranteed pension is 65 years old)
National subsidies	1/2 for the benefit cost of the basic pension	None	None, in principle.	27.5% of benefit cost (2006)	About 24% (2006) by general tax and contributions by general community (CSG, etc.)	For the guaranteed pension component

- The Mutual Information System on Social Protection - Social security in advanced countries (1) U.K., (4) Germany, (5) Sweden, (6) France, (7) U.S.A. (University of Tokyo Press), and others