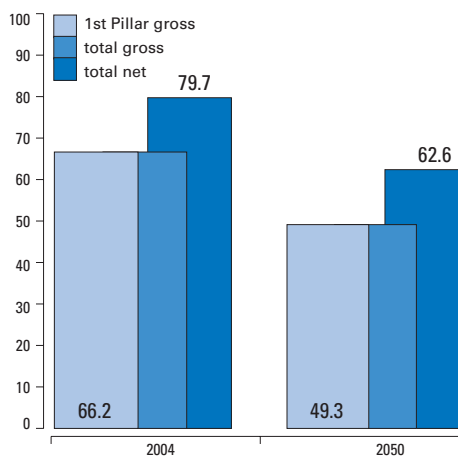


France



Social Protection and Financial Sustainability

Individual Replacement Rates at Median Income, 2004-2050

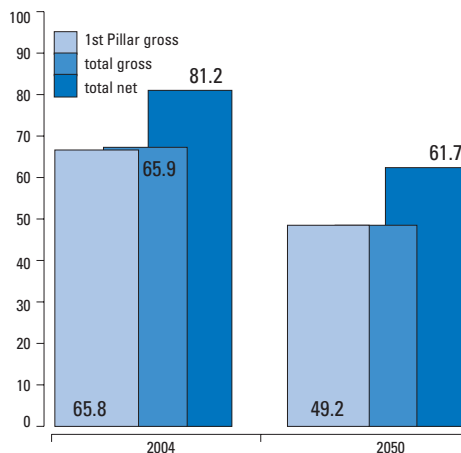


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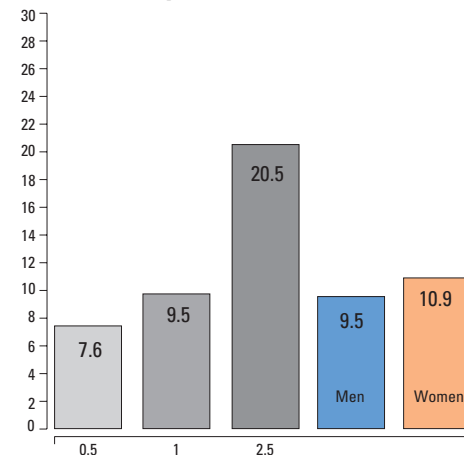
Sources:
Individual RRs, RRs for diff. Earnings Level:
 SPC 2004, NSR 2005;
Pension Wealth: OECD, 2005

Notes:
 Gross pension wealth by earnings level,
 mandatory pension programmes
 Men and women:
 weighted (average) pension wealth

Replacement Rates at 2/3rd of Average Earnings Level, 2005-2050



Pension Wealth at different Earning Level and by Gender*, 2040



*see Notes

Indicators



Demographic Indicators



Income and Wealth



Labour Market and Labour Market Participation



Social Protection and Financial Sustainability

Median Pensions relative to Median Earnings, 1995 - 2004

n.a

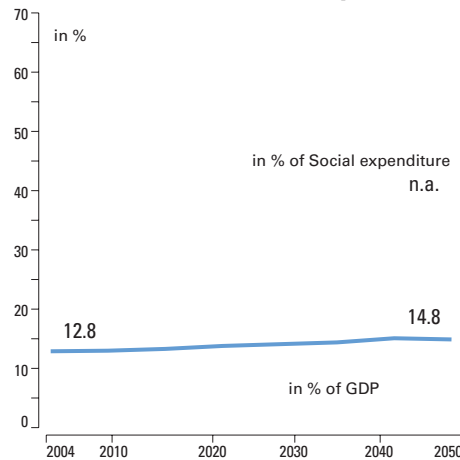
France



Implicit Contribution Rate, 2004-2050

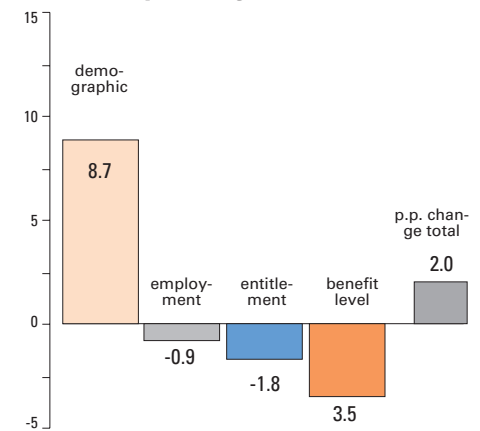
n.a

Total Pension Spending in % of GDP and in % of Social Exp.*



*Pensions, health, long-term care, education, unemployment benefits

Decomposition of Projected Public Pension Spending, 2004-2050



Sources:

Public finances in EMU 2005,

European Commission

Total Pension Spending: NSR; EPC 2003;

Casey et al.

Decomposition, Contributions: Eurostat;

NSR 2005; EPC 2003; Casey et al. 2003

Tax Gap Indicators: EPC 2003: Public

Finances in EMU 2005

System Accrual Rates: OECD, Pensions at

a glance 2005; NSR 2005; MISSOC 2005

Lifetime Allocation: National Policy Reports

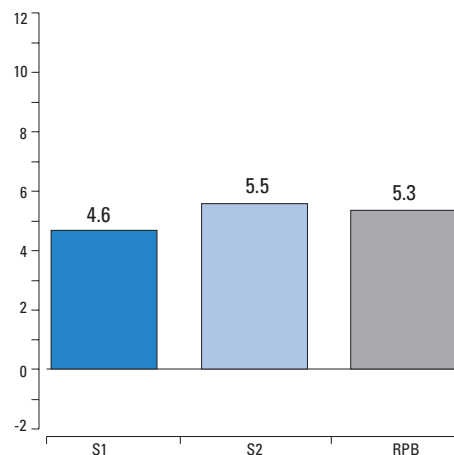
2005, Burniaux et al. 2004

System Dependency Ratios:

The impact of ageing on public expenditure,

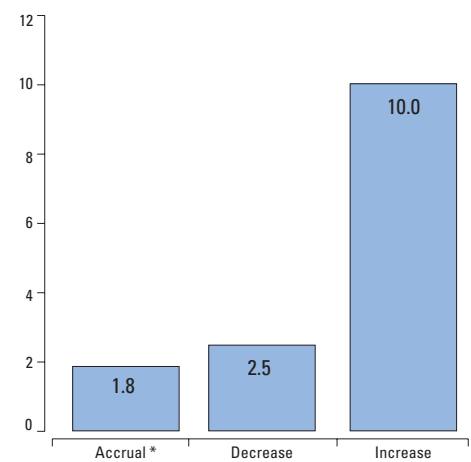
EPC and EC

Sustainability Gap Indicators*, 2004

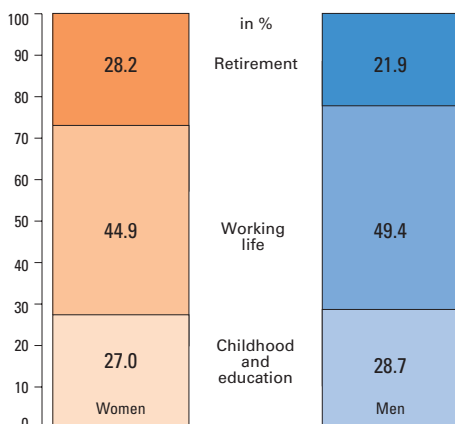


*RPB = Required Primary Balance

System Accrual Rates

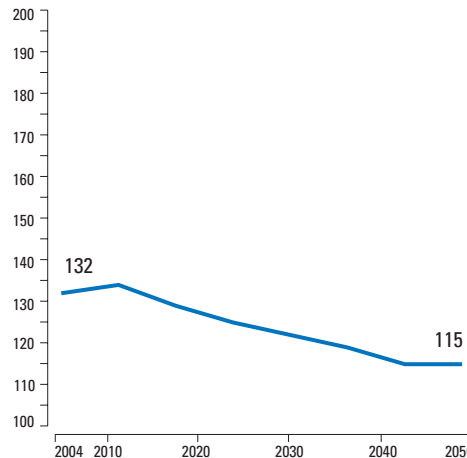


Lifetime Allocation*

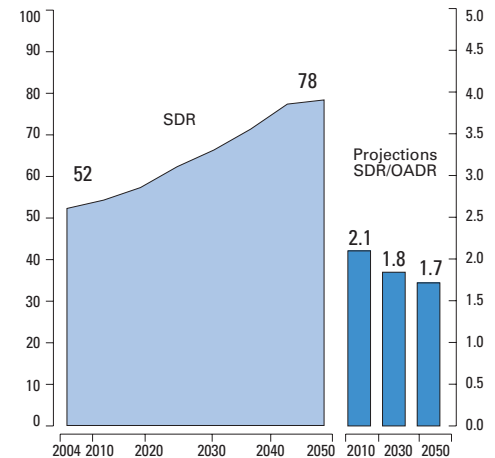


* Based on average ages of entry and exit to/from the labour market calculated for 2000

Take-up Ratio



Old Age and System Dependency Ratios





Participation in Private Pension Schemes, 2004

occupational	10
individual	8

Age Differential in Statutory Retirement Age, 2005

General scheme for employees:
60 years both for women and men.

Pension Credit for non-contributory Periods, 2005

Non-contributory periods credited or taken into consideration

General scheme for employees:

- periods during which are drawn sickness, maternity, invalidity, employment injury benefits (life-time annuities in case of an incapacity over 2/3) and of vocational rehabilitation;
- unemployment with allowances or limited to one year without allowances;
- military service and of detention pending judgement (under certain conditions);
- mothers (credit of 2 years insurance per child). Credit of 2 years insurance to take care of a child severely disabled;
- parental leave within a limit of 3 years;
- periods of anticipated retirement under certain conditions.

Supplementary schemes for employees and managerial staff:

- periods during which are drawn benefits for sickness, maternity, employment injury, invalidity, unemployment and early retirement.

Sources:

Participation in Private Pension Schemes:
Adequate and sustainable pension,
European Commission, 2006
Age Differential, Pension Credit:
MISSOC 2005

