

**Table 1363. Household Net Saving Rates by Country: 1995 to 2008**

[As a percentage of household disposable income. Household savings are estimated by subtracting household consumption expenditure from household disposable income, plus the change in net equity of households in pension funds. Households include households plus nonprofit institutions serving households. Net saving rates are measured after deducting consumption of fixed capital (depreciation), with respect to assets used in enterprises operated by households, as well as owner-occupied dwellings. The household saving rate is calculated as the ratio of household savings to household disposable income (plus the change in net equity of households in pension funds). Minus sign (-) indicates an excess of expenditures over income]

Country	1995	2000	2002	2003	2004	2005	2006	2007	2008
<b>United States</b> .....	<b>5.7</b>	<b>3.0</b>	<b>3.7</b>	<b>3.8</b>	<b>3.4</b>	<b>1.5</b>	<b>2.5</b>	<b>1.7</b>	<b>2.7</b>
EU-27 <sup>1</sup> .....	(NA)	6.6	7.4	7.3	6.6	6.4	5.8	5.5	5.8
Australia <sup>2</sup> .....	6.4	2.2	-2.7	-3.2	-2.1	-0.2	0.8	(NA)	(NA)
Austria .....	11.8	9.2	8.0	9.2	9.4	9.7	10.9	11.4	12.0
Belgium .....	16.4	12.3	12.9	12.2	10.8	10.0	10.9	11.2	11.5
Canada .....	9.4	4.8	3.5	2.7	3.2	2.2	3.6	2.6	3.8
Chile .....	(NA)	6.5	6.8	6.4	7.2	7.1	7.7	7.7	(NA)
Czech Republic .....	10.0	3.3	3.0	2.4	0.5	3.2	4.8	6.3	5.8
Denmark .....	1.3	-1.9	4.1	4.1	0.7	-1.5	0.4	-1.0	-0.3
Finland .....	3.9	-0.1	0.6	1.4	2.5	0.7	-1.4	-1.2	-1.0
France .....	12.7	11.8	13.7	12.5	12.4	11.4	11.4	12.0	11.6
Germany .....	11.0	9.2	9.9	10.3	10.4	10.5	10.5	10.8	11.2
Greece .....	(NA)	-6.0	-8.0	-7.3	-7.2	-8.0	-7.3	(NA)	(NA)
Ireland .....	(NA)	(NA)	5.4	5.4	8.3	5.6	3.8	2.7	4.1
Italy .....	17.0	8.4	11.2	10.3	10.2	9.9	9.1	8.2	8.6
Japan .....	(NA)	8.9	5.1	3.9	3.6	3.8	3.6	3.8	(NA)
Korea, South .....	(NA)	9.3	0.4	5.2	9.2	7.2	5.2	2.9	2.8
Netherlands .....	14.0	6.7	8.4	7.5	7.3	6.3	6.0	8.1	6.8
Norway .....	4.8	4.3	8.2	8.9	7.2	10.1	0.1	-1.2	(NA)
Poland .....	14.6	10.3	8.3	7.8	8.0	7.1	6.8	7.4	(NA)
Russia .....	(NA)	(NA)	12.8	13.2	11.8	12.0	12.6	(NA)	(NA)
Slovakia .....	5.2	6.1	3.5	1.2	0.5	1.2	0.5	2.5	1.8
Slovenia .....	(NA)	7.0	9.9	7.6	9.2	11.1	11.2	10.5	(NA)
Spain .....	(NA)	5.9	5.6	6.0	4.9	4.7	4.2	3.6	6.1
Sweden .....	9.5	4.8	9.1	9.0	7.7	6.8	7.8	9.1	12.1
Switzerland .....	12.7	11.7	10.7	9.4	9.0	10.1	11.4	12.7	(NA)
United Kingdom .....	6.9	0.1	-0.1	0.4	-1.7	-1.3	-2.9	-4.3	-4.5

NA Not available. <sup>1</sup> See footnote 5, Table 1377 for list of EU-27 countries. <sup>2</sup> Data refer to fiscal year.

Source: Organization for Economic Cooperation and Development (OECD), 2010, *OECD Factbook 2010: Economic, Environmental and Social Statistics*, OECD Publishing (copyright). See also <<http://www.oecd-ilibrary.org/content/serial/18147364>>.

**Table 1364. Insurance and Pensions by Country: 1999 and 2009**

Country	Insurance						Pension, <sup>1</sup> 2009		
	Direct gross premiums (percent of GDP)		2009 premiums (mil. U.S. dol.)		Financial assets <sup>2</sup> (mil. U.S. dol.)		Financial assets (mil. U.S. dol.)	Contributions to pension funds (percent of GDP)	Benefits paid by pension funds (percent of GDP)
	1999	2009	Life	Non-life	1999	2009			
<b>United States</b> .....	<b>10.5</b>	<b>11.4</b>	<b>802,310</b>	<b>1,222,375</b>	<b>3,334,437</b>	<b>628,045</b>	<b>9,603,619</b>	<b><sup>3</sup> 3.4</b>	<b><sup>3</sup> 4.5</b>
Australia .....	8.8	<sup>4</sup> 5.6	31,995	25,435	133,167	<sup>4</sup> 209,523	808,224	8.9	4.9
Austria .....	5.4	6.0	<sup>4</sup> 10,576	<sup>4</sup> 15,705	<sup>5</sup> 45,066	101,436	18,987	<sup>4</sup> 0.4	<sup>4</sup> 0.2
Belgium .....	6.9	8.2	25,650	13,927	(NA)	(NA)	19,165	0.4	0.3
Canada .....	6.4	7.3	38,478	74,215	190,851	388,908	806,350	3.2	2.7
Czech Republic .....	3.0	3.9	3,162	4,405	3,620	15,915	11,332	0.9	0.4
Denmark .....	6.4	<sup>4</sup> 9.5	<sup>4</sup> 21,948	<sup>4</sup> 10,551	<sup>6</sup> 60,856	(NA)	133,980	0.6	0.7
Finland .....	4.4	3.9	4,654	4,816	25,186	63,633	182,286	9.8	10.5
France .....	8.3	10.4	50,763	95,777	115,468	2,094,590	<sup>4</sup> 21,931	(NA)	(NA)
Germany .....	6.6	<sup>4</sup> 6.6	114,003	132,765	777,311	258,647	173,810	0.3	0.2
Greece .....	2.0	<sup>4</sup> 2.2	3,316	3,900	<sup>7</sup> 3,351	11,032	63	(Z)	(Z)
Iceland .....	2.6	2.3	26	251	577	(NA)	14,351	6.6	5.0
Ireland .....	14.0	20.3	37,759	8,902	<sup>5</sup> 23,251	58,922	100,278	(NA)	(NA)
Italy .....	5.5	7.7	115,096	51,748	<sup>7</sup> 156,926	517,175	86,818	0.6	0.2
Japan .....	7.4	<sup>4</sup> 8.3	376,297	96,709	1,923,772	<sup>4</sup> 3,045,193	<sup>8</sup> 301,994	<sup>8</sup> 0.4	<sup>8</sup> 0.2
Korea, South .....	11.6	11.1	61,514	37,629	98,057	2,586	29,632	0.2	0.3
Luxembourg .....	27.5	44.1	21,502	1,562	22,130	<sup>9</sup> 67,921	1,171	0.9	0.1
Mexico .....	1.7	<sup>4</sup> 1.7	7,719	9,821	(NA)	33,888	107,135	0.6	0.2
Netherlands .....	9.3	7.9	34,142	33,027	257,354	323,717	997,922	5.3	3.9
Norway .....	4.5	5.6	<sup>4</sup> 14,186	9,287	<sup>7</sup> 51,063	<sup>4</sup> 14,053	27,852	0.5	0.3
Poland .....	2.7	3.8	9,708	6,772	6,097	30,185	58,143	1.6	(Z)
Portugal .....	5.6	8.2	13,957	5,770	20,515	73,573	30,441	0.6	0.7
Slovakia .....	2.8	3.3	1,487	1,401	878	6,295	5,508	6.2	(NA)
Spain .....	5.5	5.7	40,563	44,605	(NA)	225,037	118,159	0.6	0.4
Sweden .....	6.8	5.8	12,933	12,536	211,523	328,973	33,435	(NA)	(NA)
Switzerland .....	12.5	10.0	27,341	29,958	(NA)	371,870	551,450	8.4	5.5
Turkey .....	1.4	<sup>3</sup> 1.3	1,439	7,032	1,984	7,299	14,017	<sup>3</sup> 0.3	0.1
United Kingdom .....	13.9	<sup>4</sup> 14.5	<sup>4</sup> 282,776	<sup>4</sup> 116,853	1,473,777	<sup>4</sup> 2,385,748	1,753,016	2.7	3.2

NA Not available or not applicable. Z Less than 0.05 percent. <sup>1</sup> All types of plans are included (occupational and personal, mandatory and voluntary) covering both public and private sector workers. Further details can be found at <[www.oecd.org/daf/pensions/gps](http://www.oecd.org/daf/pensions/gps)>. <sup>2</sup> Investments by direct insurance companies. <sup>3</sup> 2007 data. <sup>4</sup> 2008 data. <sup>5</sup> 1996 data. <sup>6</sup> 1993 data. <sup>7</sup> 1997 data. <sup>8</sup> 2005 data. <sup>9</sup> 2006 data.

Source: Organization for Economic Cooperation and Development (OECD), 2011, *OECD Insurance Statistics* database (copyright), <<http://stats.oecd.org/Index.aspx?QueryId=29073>>, accessed April 2011.