

**Table 1362. 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 1363. Insurance and Pensions by Country: 1997 to 2008**

Country	Insurance				Pension, <sup>1</sup> 2008				
	Direct gross premiums (percent of GDP)		2007 premiums (millions of U.S. dollars)		Financial assets <sup>2</sup> (millions of U.S. dollars)		Contributions to pension funds (percent of GDP)	Benefits paid by pension funds (percent of GDP)	
	1997	2007	Life	Non-life	1997	2007	(millions of U.S. dollars)	(percent of GDP)	
<b>United States</b> . . . . .	<b>10.1</b>	<b>10.8</b>	<b>568,983</b>	<b>813,994</b>	<b>2,709,790</b>	<b>5,487,884</b>	<b>8,180,856</b>	<b>(NA)</b>	<b>(NA)</b>
Australia . . . . .	8.4	6.4	41,482	25,479	161,211	250,035	962,539	13.5	2.9
Austria . . . . .	5.3	5.3	9,697	14,064	(NA)	58,070	17,126	0.4	0.3
Belgium . . . . .	5.7	9.3	30,382	12,655	(NA)	(NA)	<sup>3</sup> 18,152	<sup>3</sup> 0.2	<sup>3</sup> 0.2
Canada . . . . .	4.1	7.8	62,573	73,496	140,826	478,300	813,991	1.5	1.8
Czech Republic . . . . .	2.6	3.7	2,668	3,882	2,926	13,017	<sup>3</sup> 8,241	<sup>3</sup> 1.0	<sup>3</sup> 0.3
Denmark . . . . .	6.3	9.1	18,641	9,822	107,874	(NA)	161,649	0.5	0.6
Finland . . . . .	3.6	3.3	3,807	4,482	(NA)	61,543	160,678	10.7	9.1
France . . . . .	9.3	11.4	187,155	125,817	646,258	1,975,928	<sup>3</sup> 27,397	(NA)	(NA)
Germany . . . . .	6.5	6.7	117,244	163,163	705,704	1,320,298	171,990	0.3	0.1
Greece . . . . .	1.5	2.2	3,461	3,685	3,351	(NA)	<sup>3</sup> 34	<sup>3</sup> (Z)	-
Iceland . . . . .	2.6	2.9	47	537	(NA)	(NA)	18,882	7.9	3.8
Ireland . . . . .	9.0	23.9	52,860	10,374	(NA)	206,033	<sup>3</sup> 118,633	(NA)	(NA)
Italy . . . . .	4.0	6.7	91,109	56,132	156,926	638,901	<sup>3</sup> 68,686	<sup>3</sup> 0.4	<sup>3</sup> 0.2
Japan . . . . .	7.9	7.5	270,356	81,052	1,823,927	2,838,015	<sup>3</sup> 874,426	(NA)	(NA)
Korea, South . . . . .	11.7	11.8	79,382	40,387	116,457	349,512	27,790	0.3	0.4
Luxembourg . . . . .	26.1	30.9	13,706	1,627	(NA)	(NA)	<sup>3</sup> 512	<sup>3</sup> 0.1	<sup>3</sup> 0.1
Mexico . . . . .	1.3	1.7	7,711	9,991	(NA)	32,472	112,676	1.2	0.2
Netherlands . . . . .	8.8	8.3	36,590	28,688	224,644	303,956	<sup>3</sup> 1,058,153	<sup>3</sup> 4.3	<sup>3</sup> 3.6
Norway . . . . .	4.6	5.1	12,077	7,719	51,063	138,215	<sup>3</sup> 27,385	<sup>3</sup> 0.6	<sup>3</sup> 0.2
Poland . . . . .	2.4	3.7	9,222	6,590	3,230	29,382	57,927	1.7	(NA)
Slovakia . . . . .	2.3	3.1	1,154	1,170	(NA)	(NA)	4,510	(NA)	(NA)
Spain . . . . .	4.8	5.2	31,967	46,451	(NA)	252,282	<sup>3</sup> 108,404	<sup>3</sup> 0.7	<sup>3</sup> 0.3
Sweden . . . . .	5.3	6.4	15,451	15,604	162,735	319,092	<sup>3</sup> 39,452	(NA)	(NA)
Switzerland . . . . .	11.6	9.8	23,927	21,577	(NA)	293,976	<sup>3</sup> 504,601	<sup>3</sup> 8.7	<sup>3</sup> 5.4
Turkey . . . . .	1.0	1.3	1,024	7,385	1,650	3,470	12,682	0.6	(Z)
United Kingdom . . . . .	11.8	19.2	423,783	133,419	1,126,341	(NA)	<sup>3</sup> 2,186,472	<sup>3</sup> 2.8	<sup>3</sup> 2.8

- Represents zero. 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.

Source: Organization for Economic Cooperation and Development (OECD), 2009, *OECD in Figures 2009*, OECD Publishing (copyright). See also <<http://www.sourceoecd.org/vl=11904758/cl=12/nw=1/rps/ij/oecdthemes/99980088/v2009n8/s1/p11>>.