Beyond the unaffordability myth

A pragmatic roadmap to universal social security

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act Church of Sweden

DEVELOPMENT PATHWAYS

Preface

Social security—often called social protection in international development circles—is a human right and a key strategy for fulfilling other human rights. It is widely recognised as a critical investment in human—and economic—development. The costs of providing universal access are often perceived as prohibitive and this perception is frequently the sole argument used to justify the poverty targeting of benefits rather than making them universal.

Numbers are powerful. In policy debates, we have seen the cost argument trump all arguments for universal social security. Yet, we know that estimating costs is not an exact science. You can make numbers say anything, depending on the methodology you use.

In 2023, Development Pathways, Act Church of Sweden, and Action Against Hunger France suggested that there is an affordable and feasible pathway to universal security, presenting calculations for four low- and middle-income countries with different demographic profiles.

Building on that methodology, this study offers estimates of costs and financing gaps for nearly all low- and middle-income countries, as an alternative to the basic social security cost estimates published by the ILO in 2024. The key methodological difference lies in the **point of reference** used to determine benefit levels: how many rupees, shillings, or pesos would people receive in, for example, old age pensions or child benefits?

According to human rights standards, benefit levels should be "adequate." In theory, it is possible to calculate such levels. In practice, determining benefit levels is always a political decision. Any cost estimate can only serve as an indication, helping policymakers and advocates make informed choices.

The ILO used the poverty line as its point of reference, aiming to answer the question: *How much would it cost to establish a social protection floor that lifts people's income above the poverty line?* In their study, nationally defined poverty levels were largely used while others have relied on global poverty lines.

In contrast, this study uses **existing benefit levels in other countries** as its point of reference. It seeks to answer a very pragmatic question: *What would it cost for countries that have not yet introduced universal benefits—for children, older people, persons with disabilities, caregivers, and pregnant and lactating women—to do so at levels similar to those implemented elsewhere, when assessed in terms of the relative wealth of countries?*

We do not claim that the proposed benefit levels will eradicate poverty. Social security alone often does not achieve this even in many high-income countries. The aim of social

security is to provide income security to protect people when they experience risks and challenges across the lifecycle—such as during childhood, parenting, caregiving, old age, sickness, disability and unemployment—and, while it can reduce poverty in an effective way and transform lives, it needs to be combined with public investment in broader public services and access to decent jobs.

Therefore, the transfer values proposed in the paper align to countries' financial capacities. While we do not calculate benefits at an 'adequate' level, we argue that our approach is consistent with a human rights framework since it provides cost estimates that states can realistically finance with domestic resources. We also show how these schemes can be introduced gradually, ensuring that the right to social security is 'progressively realised' in line with human right standards. The social security benefits we propose would make a meaningful difference to the lives of recipients and, in many contexts, the values we suggest are higher than existing schemes.

It is important to note that our estimates focus on basic tax-financed social security benefits only—in other words, the social protection floor—not higher levels of allowances often provided by social insurance which is typically jointly paid by employers and workers. In countries with comprehensive social security systems, social insurance often represents the largest share of national social security financing, although typically kept in a separate budget.

The overall average figures are not dramatically different to those of the ILO in a scenario if schemes are introduced immediately: we calculate an average weighted cost of 2.65 per cent of GDP for low- and middle-income countries compared to the 3.3 per cent of GDP estimated by the ILO. The main difference can be seen in low-income countries: our cost of a weighted average of 3 per cent contrasts markedly with the ILO's estimate of 19.8 per cent. The ILO's figure is too high, we argue, and derives, in part, from the challenge they experienced when inflating poverty lines in contexts where reliable data is not available. But, it should come as no surprise that, in our study, the cost of building universal social security systems is not that different across both low- and middle-income countries. In low-income countries, benefit levels and, therefore, costs are, by definition, similar to those of middle-income countries when measured as a percentage of GDP because we use GDP per capita as a point of reference.

However, in most countries, increasing spending by 2.69 per cent of GDP to implement universal social security systems **immediately** is just not financially possible. Therefore, we show that, by introducing schemes gradually, the cost to begin building a universal system is relatively low and, by the time schemes are fully rolled out, the overall cost is much lower than if introduced immediately, at a mere **1.8 per cent of GDP**. And, importantly, year on year the increases in expenditure are minimal and within the capacity of most countries to finance, if the political will is there.

We live in a world marked by multiple crises. Many countries, particularly in Africa, are facing or approaching debt crises. Austerity measures are spreading, leading to cuts in health, education, and social security while debt servicing absorbs a significant share of government budgets. Further, government revenues are low which, as we explained in Kidd et al (2020) is often driven by weak social contracts, which will only deteriorate further with greater austerity. Creating fiscal space for universal social security benefits is, therefore, more challenging than it was just a few years ago. The good news is, though, that, if countries invest in universal social security, this will build trust in the state. As the social contract strengthens, citizens will be encouraged to accept higher taxation, thereby increasing government finances which, as part of a virtuous circle, can be further invested in good quality public services, including social security. This would complement the financing of the broader social security system provided by social insurance (in those countries where social insurance is present or under development).

We hope that the estimates presented in this report, along with the **online costing tool,** will inspire policymakers and advocates. They demonstrate that the gradual introduction of universal benefits is indeed possible. As emphasised above, universal social security should be viewed as an investment in people and in the productive capacity of nations. Investment—not austerity—should be the path out of debt crises.

We encourage countries to take the first, decisive steps toward implementing universal social security, with plans for gradual expansion over time. History shows that, once universal programmes are introduced, people will demand that benefit levels become adequate. And, given that the costs we have calculated are relatively low, they also show that countries have the option to increase transfer values further without overstretching their financial resources.

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Summary

Social security, enshrined as a fundamental human right for everyone in the Universal Declaration of Human Rights, is a core public service and plays an essential role in protecting all of us against the risks we face across our lifecycle. Without reliable support, these risks can drive families into poverty. Modern lifecycle social security systems respond to these risks by providing universal, tax-financed benefits that guarantee a minimum standard of living across the life course. Yet, despite global commitments under the ILO's Social Protection Floors (Recommendation 202) and the Sustainable Development Goals (SDGs), progress remains limited: less than half the world's population has access to at least one benefit, and in low-income countries, coverage is under 10 per cent.

Scepticism about affordability has long shaped this lack of ambition. Influential studies, including the ILO's most recent estimates, have argued that universal systems would require unrealistically high levels of spending in many countries. In fact, the ILO estimate that the financing gap in low-income countries is 19.8 per cent of cumulative GDP. Such figures have fuelled calls to restrict social security to the poorest members of society, despite overwhelming evidence that these benefits fail to reach the majority of those in need and have minimal impacts.

The aim of this paper is to challenge this pessimism by taking a pragmatic approach to calculating the financing gap for a minimal level of comprehensive social security: unlike earlier studies that assume an immediate rollout of full systems, our analysis recognises that countries build systems step by step, often over decades, in line with the principle of progressive realisation. In our main scenario we assume that benefits are set at the median value of similar benefits currently in place in other countries, when measured as a percentage of GDP per capita. However, to enable readers to undertake their own analysis and explore country-specific scenarios using their own parameters, we also provide an interactive online costing tool.

We first estimate the financing gap that needs to be covered to introduce a comprehensive, lifecycle social security system immediately, in line with the approach used by the ILO and others. We find that the cost of covering the financing gap would be 2.69 per cent of GDP and around 3 per cent of GDP in low-income countries (much lower than the ILO's figure of 19.8 per cent of GDP). While not a particularly high level of expenditure, the financing requirement is likely too much for most countries to find immediately.

Therefore, we also estimate the costs of covering the financing gap so that all countries can introduce a comprehensive social security system by 2044 that guarantees all

members of society access to a minimum benefit—set at the median value of similar benefits currently in place—across the lifecycle. We propose a system that includes child benefits, disability benefits, maternity benefits, caregivers' allowance and old age pensions that are available to everyone. In other words, we do not include means testing.

Based on the assumptions used in this paper, in 2026, when countries first introduce old age pensions, the average cumulative financing gap across low- and middle-income countries is just 0.2 per cent of GDP, far below the levels often assumed to be prohibitive. Even at peak expansion, the cumulative financing gap remains modest, reaching only 1.8 per cent of GDP across all countries in the study once fully rolled out by 2044. In low-income countries, the highest cumulative financing gap would be only 1.58 per cent of GDP in 2040. In some countries, the financing required is much less: in 22 countries, it would be less than 1 per cent of GDP.

Importantly, the level of additional finance that countries would have to find each year would be minimal. Overall, each year low- and middle-income countries as a whole would have to increase spending on social security by an average of only 0.09 per cent of GDP per year. This should not be a challenging target in any country, if the political will is there.

Therefore, a phased rollout of comprehensive social security brings costs down to levels affordable in virtually every context, allowing countries to achieve universal coverage across a core set of schemes within 20 years (or faster with stronger political commitment). The conclusion is clear: universal social security is feasible, affordable, and essential in all countries.

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This paper seeks to contribute a note of both optimism and pragmatism to ongoing debates on the financing of social security. By outlining current levels of investment in social security by low- and middle-income countries, we aim to highlight the progress that has already been made and to demonstrate that the realisation of universal social security is achievable when supported by political will. Further, the findings of this paper—particularly the modelling of progressive expansion—offer realistic estimates of the costs involved in extending a minimum level of social security coverage to all.

We emphasise that the costings presented here should not be interpreted as the only, or necessarily the most desirable, pathway to achieving universal social security. Nor do we suggest that countries should follow the precise expansion trajectory outlined. Rather, the estimates are intended to illustrate the fiscal feasibility of reform and to stimulate informed debate, moving beyond the scepticism that has too often characterised discussions on affordability. We hope that both the results of this study and the accompanying online tool will help strengthen political commitment in low- and middle-income countries and support efforts to close the coverage gap.

The development of this paper was made possible through the generous financial support of Act Church of Sweden.

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List of acronyms

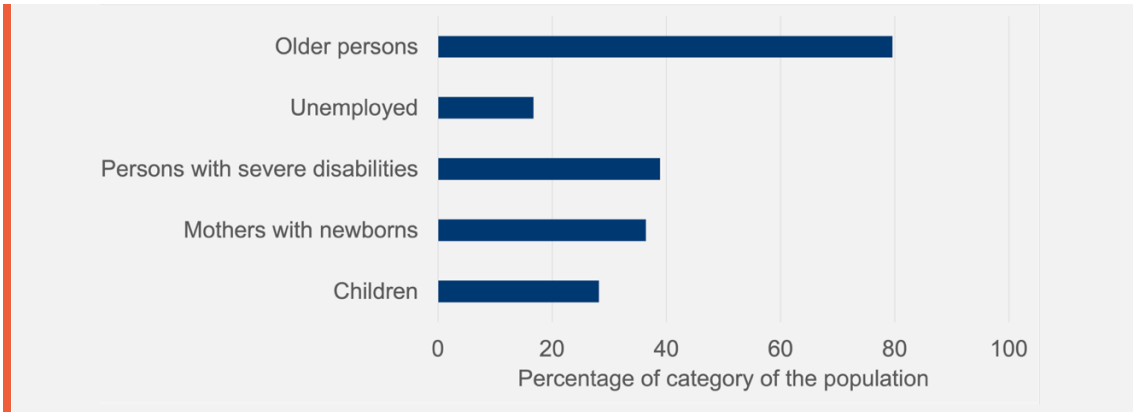
DR Congo	Democratic Republic of the Congo
FES	Friedrich Ebert Stiftung
GDP	Gross Domestic Product
ILO	International Labour Organization
IMF	International Monetary Fund
Lao PDR	Lao People's Democratic Republic
N/A	Not Available
PC	Per Capita
PPP	Purchasing Power Parity
SP	Social Protection
SDGs	Sustainable Development Goals
SPF	Social Protection Floor
UDHR	Universal Declaration of Human Rights
UNDESA	United Nations Department of Economic and Social Affairs
US	United States
USP2030	Universal Social Protection 2030
WEO	World Economic Outlook

1 Introduction

Access to social security is a basic right of all persons, and building comprehensive—and universal—social security systems is essential if countries are to effectively tackle poverty and address the challenges of an increasingly volatile world economy and the climate crisis. The concept of the social protection floor (SPF) was developed as guidance to countries on how to build universal social security systems that would provide a minimum level of guaranteed income support to all members of society across the lifecycle, from birth until death. Nations across the world accepted the SPF proposals in the International Labour Organization's (ILO) Recommendation 202 in 2012. The Sustainable Development Goals (SDGs) called on all countries to implement *"social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and vulnerable."* A wide range of countries and international organisations came together under the umbrella of Universal Social Protection 2030 (USP2030) to help achieve universal social security by 2030. Following the COVID-19 pandemic, there was widespread recognition that universal social security systems were essential if countries were to respond effectively to widespread shocks.

Yet far too many people are still unable to access social security. According to the ILO (2024), only 52 per cent of the global population can access at least one social security benefit. As Figure 1-1 shows, coverage is even lower among some categories of the population, including children, mothers with newborns and persons with disabilities. In low-income countries, coverage is a mere 9.7 per cent of the population and only 32.4 per cent in lower middle-income countries. In fact, given concerns with the reliability of ILO data—for example, the ILO (2024) claims that 43 per cent of children access social security in India when the country does not have a child benefit—coverage may be even lower than reported.

Figure 1-1: Coverage globally of different categories of people by social security



Source: ILO (2024)

A further challenge is that in many countries the adequacy of benefits is limited. For example, the world's two most populous countries provide very low value tax-financed benefits: in India, recipients of the national Indira Gandhi Old Age Pension Scheme aged between 60-79 years only receive US$2.30 per month, or the equivalent of 1 per cent of GDP per capita;[1] and, in China, the transfer value of the tax-financed pension scheme for rural residents is around US$25 per month, or the equivalent of 2.2 per cent of GDP per capita.[2] Both can be compared with the median value of tax-financed pensions in the Asia-Pacific region of 14 per cent of GDP per capita.[3]

Many people and institutions argue that it is not financially feasible for low- and middle-income countries to build universal social security systems and use this to advocate for low cost—but ineffective—poverty benefits. This pessimism has not been helped by some recent studies which have calculated that, in many countries, the cost of implementing a comprehensive, tax-financed social security system would be prohibitively high. For example, the Social Protection Floor Index 2017, produced by the Friedrich Ebert Stiftung Foundation, estimated that it would cost 48 countries (out of a total of 128 in their study) more than 5 per cent of GDP to guarantee, through social security, a minimum income equivalent to US$3.10 per day in 2011 purchasing power parity terms and more than 20 per cent of GDP in 18 countries.[4] Similarly, the ILO (2024) has estimated that 19.8 per cent of cumulative GDP would be required for low-income countries to implement a universal social security system.[5] Box 1-1 provides a more detailed description and critique of the approach taken in these two costing studies.

These high predicted costs to implement universal social security can translate into a lack of ambition. In the context of the World Summit for Social Development 2025, USP2030, despite its name, has called for countries to commit to *"an annual increase of at least 2-percentage points in the share of the population covered for at least one lifecycle risk."*[6] So, for example, in a country without any income support for children, this would mean that USP2030 is willing to wait 50 years for countries to implement a universal child benefit alongside no expansion in coverage for other categories of the population.

[1] Source: Ministry of Rural Development (2023). In many states, though, the pension is topped up so that some older people receive a higher transfer.
[2] Liu (2025).
[3] Kidd et al (2025).
[4] Bierbaum et al (2017).
[5] The ILO (2024) figures were based on a paper by Cattaneo et al (2024).
[6] https://usp2030.org/

Box 1-1: The methodologies used in two other costing studies

Two widely cited studies have sought to estimate the financing gap required to achieve universal social security coverage in low- and middle-income countries.

The Social Protection Floor Index (SPF Index) of the Friedrich Ebert Stiftung (FES) Foundation

The aim of the SPF Index developed by Bierbaum et al (2016; 2017) on behalf of the FES Foundation was not, strictly, to estimate the costs of a universal social security system. Rather, it estimated the cost of providing a minimum level of basic income security to all individuals within a country. They proposed that a financing gap exists when a person's income falls below a defined minimum level, measured using a poverty line. That is, they calculated the cost of lifting all individuals above the poverty line. In effect, they measured the poverty gap which they called the financing gap. Estimates were given using three poverty lines: $1.90 per day in purchasing power parity (PPP) terms; $3.10 (PPP) per day; and 50 per cent of median income.

There were some challenges with this approach. The main one was that it assumed absolute perfect targeting. Each household below the poverty line at any point in time would have to receive the exact amount of cash to bring themselves above each of the poverty lines used (but no more). So, every household under the poverty line would have to be identified and their exact income calculated on a continuous basis. If they moved above the poverty line, they would have to be removed from the scheme and if their income changed the value of the transfer would have to change. And any time a household fell under the poverty line, it would have to immediately be included in the scheme. Given that it is impossible to accurately identify households living in poverty—most poverty targeting mechanisms exclude at least half of those living in poverty (Kidd and Athias 2020)—and household composition and incomes change constantly, it would be impossible to implement the type of scheme envisioned by the SPF Index. In effect, the index calculated the cost of schemes that are impossible to implement.

International Labour Organization costings in Cattaneo et al (2024)

The costings by Cattaneo et al (2024) took a more practical approach by estimating the costs of schemes that could feasibly be implemented, focusing on lifecycle benefits for children, working age people, and older persons. The proposed transfer values were aligned to national poverty lines or, in some cases, the transfer values of existing social assistance benefits. Since up-to-date poverty lines were unavailable, they had to be reconstructed from older ones using inflation adjustments, which resulted in challenges and often produced unrealistic values. Further, the use of national poverty lines can be questioned since they vary significantly between countries in terms of where they sit along the welfare distribution. As a result, transfer values in some countries with low poverty lines were too low while, in some countries with high poverty lines, the transfer values were too high. Consequently, the financing gap in some countries was well below what would be expected and in others it was far too high. Most problematically, Cattaneo et al estimated that it would cost an unfeasibly high 19.8 per cent of combined GDP to close the coverage gap in low-income countries. A more detailed explanation of the challenges with the methodology in Cattaneo et al (2024) can be found in Kidd et al (2025) and Kidd and Athias (2025b) while the ILO (2025) provided a response to the critique.

For its part, the World Bank (2025)—in its State of Social Protection report—has strengthened its call for countries to focus on implementing low cost poverty benefits, despite the indisputable failure of poverty benefits in reaching the majority of the poorest members of society, not to mention the billions more living on low incomes who are also in need of social security.[7]

The aim of this paper is to challenge the pessimism engendered by the cost estimates of the ILO by demonstrating that it is financially feasible for all countries to introduce a minimum level of universal social security. However, while the ILO and Friedrich Ebert Stiftung Foundation assumed that countries would introduce the entire system overnight, our approach recognises that it is unrealistic to expect countries to build universal, lifecycle social security systems immediately. Historically, countries have introduced such systems over time, often over many decades. Therefore, we assume a gradual expansion of social security systems in line with the progressive realisation of the right to social security. In effect, our approach considers the capacity of countries to finance universal social security systems rather than expecting them to provide transfer values that are unattainable.

Our paper estimates the cost of introducing comprehensive social security systems across most low- and middle-income countries in Africa, Asia, the Pacific and the Americas, accounting for current spending from general government revenues on similar lifecycle schemes (in other words, the financing gap). The low- and middle-income countries not included in our study are either in Europe or are countries for which it was challenging to obtain reliable data.[8] The latter are largely very fragile states. Further, countries for which there is no data available in the IMF World Economic Outlook (WEO) database have been excluded.[9]

We show that, while it would be relatively costly to implement a comprehensive social security system overnight, by introducing the system gradually it becomes financially feasible in almost all countries, assuming that the political will is there. We estimate that, if schemes were introduced overnight, the weighted average global financing gap of a comprehensive social security scheme in the countries we have studied would be 2.69 per cent of GDP. The highest cost would be 3.34 per cent of GDP in Sri Lanka. Whereas the ILO estimated a financing gap of 19.8 per cent of GDP in low-income countries, our estimate is only 3 per cent of GDP.

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[7] See Kidd and Athias (2020) for evidence on how most poverty benefits exclude the majority of the poorest members of society. Greenslade (2025a; 2025b) has provided a critique of the World Bank report.
[8] The countries where we could not find reliable data are Eritrea, Lebanon, Syria, Palestine and South Sudan.
[9] These include Cook Islands, Cuba, and Niue.

However, if schemes are introduced gradually, the costs fall significantly. Countries could begin the expansion of their system in 2026 and reach full coverage within 20 years (or even earlier, if they so choose). We demonstrate that a gradual expansion of comprehensive social security systems can be achieved through the provision of universal schemes, in other words without the use of means testing. Some would argue that the poorest should be prioritised first and schemes could then be expanded. This is, however, a flawed argument. First, if poverty-targeted benefits are used, as mentioned above it is almost certain that most of the poorest will be excluded due to the high levels of inaccuracy associated with poverty-targeted benefits in low- and middle-income countries.[10] More importantly, there is little global evidence that poverty benefits expand to become universal. Instead, due to their unpopularity with the main taxpayers—most of whom are excluded from poverty benefits—they are more likely to shrink and even disappear. The most notorious recent example is Mexico's Prospera programme that vanished overnight following the election of a progressive government.[11] In contrast, universal schemes are likely to be popular, even among taxpayers, and governments would, therefore, be more likely to gradually increase their budgets, thereby expanding them over time.[12]

In this study, as mentioned earlier, we focus on the financing gap rather than the total cost of implementing a universal social security system. Consequently, the most recent available estimates of levels of investment in lifecycle social security schemes have been discounted from the overall cost of the putative universal system. The costs of current lifecycle social security schemes in the countries covered by this study can be found in Annex 3.

We recognise that we are providing only one estimate of costs. Alternative designs of the social security system which change, for example, transfer values, ages of eligibility, economic growth rates and the speed of implementation would provide different costs. Therefore, alongside this paper we have produced an online costings tool where readers can undertake calculations using their own parameters (see Box 1-2). The tool can be found at this link.

[10] See Kidd and Athias (2020).
[11] Kidd (2019).
[12] See Kidd et al (2020).

Box 1-2: The online costings tool

The online costings tool enables users to calculate both the financing gap and the potential overall cost of introducing universal tax-financed social security across 118 low- and middle-income countries. Designed to be transparent and interactive, the tool enables users to select specific years and examine how costs evolve over time, estimate the costs of expanding coverage, and adjust key assumptions that influence results. Users can explore different scenarios by modifying parameters such as benefit levels, eligibility ages, economic growth rates and implementation timelines. The online tool generates three outputs for each selected scheme: total beneficiaries, total cost, and financing gap. The tool also provides accompanying graphs that can be customised to visualise the results. This allows users to compare scenarios, test policy options, and assess fiscal feasibility. Finally, users can also download the data tables for further analysis.

Indeed, if we were working alongside governments to prepare a vision for the introduction of a comprehensive social security system—as we have often done—we would almost certainly generate alternative costs based on the peculiarities of each country. The aim of this paper is not to tell countries how much they should invest in comprehensive social security. Rather, our aim is to demonstrate that it is financially feasible to build a comprehensive social security system in all country contexts using the principle of universality. Our hope is that countries would be willing to invest more than has been set out in our calculations in this paper.

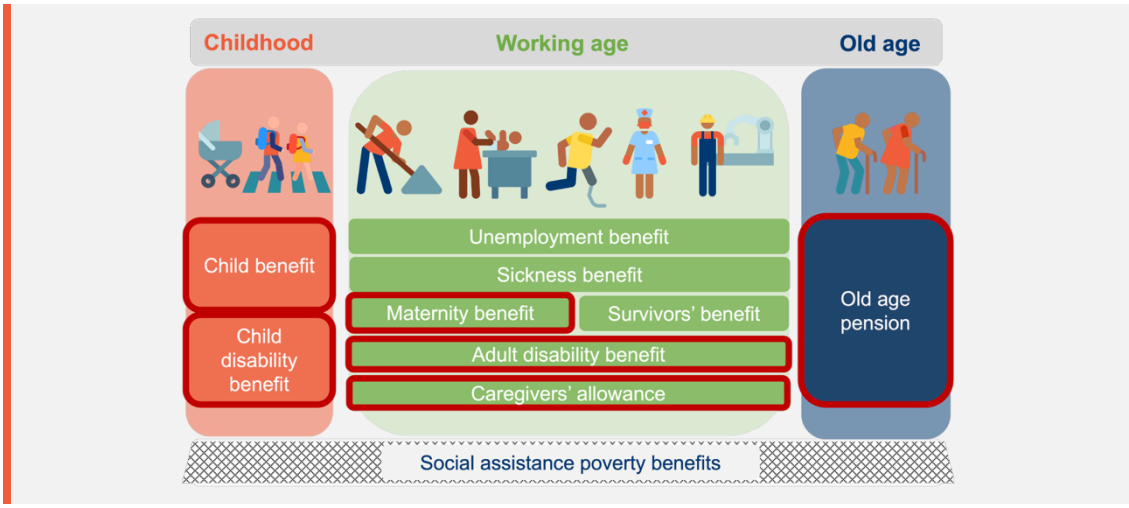
We begin the paper, in Chapter 2, by providing a brief overview of comprehensive, lifecycle social security systems. Chapter 3 explains the methodology used to estimate the financing gap to implement comprehensive social security systems in low- and middle-income countries. In Chapter 4**,** we present the results of these calculations, showing the financing gaps under both immediate and gradual rollout scenarios across different demographic and income contexts. Finally, in Chapter 5, we draw together the key findings and conclude with a discussion on the feasibility and policy implications of expanding universal tax-financed social security systems.

2 Lifecycle social security systems

The blueprint for lifecycle social security systems was set out in the Universal Declaration of Human Rights (UDHR) where, in addition to the right of everyone to access social security, it was stipulated that everyone had the right to security and protection in the case of a range of lifecycle risks and contingencies, such as childhood, maternity, unemployment, sickness, disability and old age. The requirement to provide care to family members with significant care needs could be added to the list of risks given that caregiving responsibilities often require family members to withdraw from the labour force, either fully or partially. These lifecycle risks are key drivers of low and insecure incomes and, whenever individuals experience these risks, the likelihood of falling into poverty increases.

The UDHR recognised that, if every member of society were to enjoy a minimum standard of living, we would all need to be able to access income support through social security whenever we face these risks. The specific social security schemes would be tailored to address these risks and the core schemes comprising a lifecycle social security system are outlined in Figure 2-1. In addition, countries commonly establish social assistance programmes for those living in poverty to complement the core lifecycle schemes, but these poverty benefits should never be the main component of the system. In most mature social security systems, poverty benefits comprise only a small fraction of overall spending on social security: the main areas of expenditure for tax-financed benefits are usually on old age, disability and child benefits. In this study, we do not estimate the costs of unemployment, sickness and survivors' benefits (and the schemes we include in our costings are highlighted in red in Figure 2-1).

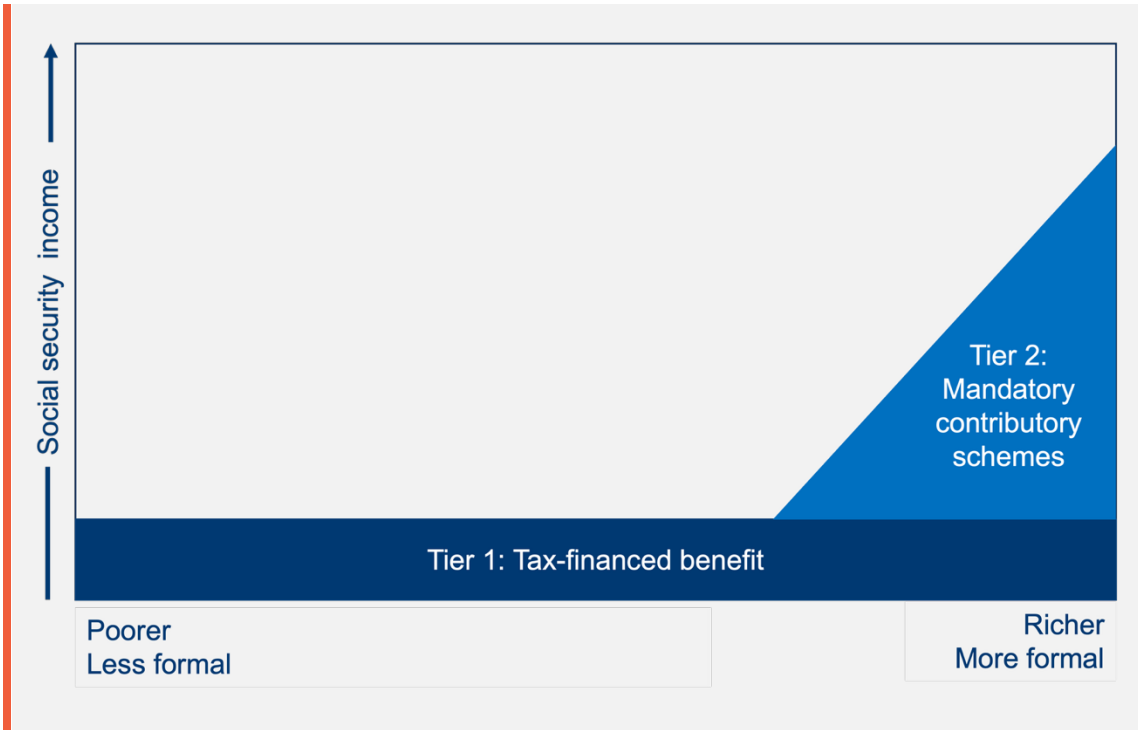
Figure 2-1: The core schemes comprising a lifecycle social security system



Source: Authors' elaboration.

Comprehensive lifecycle social security systems are usually multi-tiered. The two main tiers provided by the State comprise a tax-financed foundation Tier 1, which focuses on ensuring that everyone has a minimum income guarantee, and, in many cases, a Tier 2 benefit which is financed from the mandatory contributions of employees and employers (often in the form of social insurance).[13] Many systems also have a Tier 3 voluntary contributory benefit. In countries with comprehensive systems of social security, the costs of Tier 2 schemes often exceed the costs of tax-financed social security. This should not come as a surprise, since contributory benefits typically are related to earlier income, whereas tax-financed social security aim to provide a minimum level of income which, ideally, should enable people to enjoy a minimally acceptable standard of living. The type of system modelled in this study is illustrated in Figure 2-2. The calculations in our study are for Tier 1 benefits that are implemented without any form of means test (often referred to as universal schemes).

Figure 2-2: A multi-tiered social security scheme, with a universal tax-financed benefit and a mandatory contributory scheme for the same category of the population



Source: Authors' depiction.

[13] The World Bank and ILO often distinguish between two mandatory tiers: one is social insurance (which includes some element of solidarity and sharing), and the other comprises private accounts. However, this distinction largely reflects an ideological battle with the ILO promoting mandatory social insurance and the World Bank mandatory private accounts. Here, we have gone for simplicity and are aiming to keep out of the ideological battle by merely highlighting the mandatory nature of the Tier 2 benefit.

Mandatory contributory and tax-financed schemes can be integrated to provide universal coverage through benefit-testing, a form of means-testing which implies withdrawing the tax-financed benefit from those in receipt of a mandatory, contributory benefit. In fact, the ILO's costings assumed benefit-testing.[14] However, benefit-testing is not without its challenges and there are four key reasons for providing universal tax-financed benefits rather than withdrawing tax-financed benefits from those receiving contributory schemes:

- Universal benefits are more likely to be popular and, as a result, more likely to be financed by the State. If those contributing into a contributory scheme are, as a result, excluded from tax-financed schemes, they may resent their taxes being used to finance schemes from which they cannot benefit.
- Universal schemes—because they are received by everyone on an equal basis—are more likely than benefit-tested schemes to strengthen the national social contract, which is one of the most important benefits of universal social security.[15] A strong social contract delivers a more peaceful society while also incentivising citizens to accept higher levels of taxation, which is necessary if governments are to invest in high quality public services.
- If universal benefits are provided, there is no disincentive for people to contribute into Tier 2 mandatory contributory schemes. In contrast, if recipients of contributory schemes are excluded, people may be less willing to contribute since they would know that, if they do not contribute, they would be rewarded with the tax-financed scheme. This may undermine the contributory system.[16]
- Benefit-testing can be challenging to implement, especially if the tax-financed and contributory schemes are delivered by different agencies. This can increase the risk of exclusion errors, as shown by Kidd et al (2020).

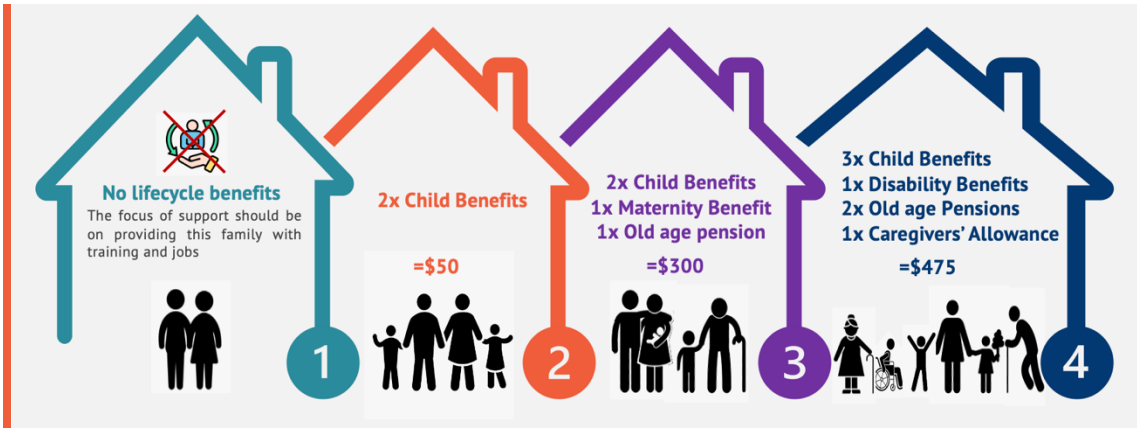
Lifecycle social security systems naturally adapt to the vulnerabilities of specific households. Unlike household poverty benefits, which are usually paid to the head of the household, lifecycle benefits are paid to individual recipients (or, in the case of child benefits, to the—usually female—caregiver). Therefore, households with a higher number of vulnerable individuals—which means that the household is more at risk of poverty—receive a higher income from social security.

Figure 2-3 illustrates how lifecycle benefits adapt to the vulnerabilities of households to build resilience and address the risk of poverty. It assumes a lifecycle system offering a range of benefits: a child benefit of $25 per month; old age, disability and caregivers'

[14] See Cattaneo et al (2024).
[15] See Kidd et al (2020) for further information.
[16] This disincentive can be reduced by gradually withdrawing the tax-financed scheme by tapering it. See Kidd (2015) for a more detailed explanation.

allowance of $100 per month; and a maternity benefit of $150 per month. Under this system, Household 1, comprising a young married couple, would not receive any of the social security benefits used in this example: realistically, the focus of support for them should be on active labour market programmes so that they can access decent work (although, they may be able to access other benefits such as sickness, unemployment or poor relief benefits, if they are eligible and the schemes are available). All other households would be eligible to receive social security benefits although the amount received by the household as a whole would vary from $50 per month in the least vulnerable Household 2, to $475 per month in the most vulnerable Household 4.

Figure 2-3: Illustration of how lifecycle benefits provide higher incomes to the most vulnerable households



Source: Development Pathways

A further significant advantage of a lifecycle system compared to household poverty benefits is that there would be multiple recipients of social security in the household rather than just one. Household poverty benefits pay the transfer only to one person in the household—usually the household head—which can mean that other adults in the household are dependent on the payee and can lose their agency and autonomy. There is also no guarantee that benefits will be distributed fairly across the household. In contrast, lifecycle benefits are paid to all individual recipients meaning that they can retain their agency and autonomy, while still contributing financially to the household. This is particularly important for adults in larger households, such as persons with disabilities, older people and mothers with children.

Before showing the financing gap for countries to implement a basic, tax-financed social security system, the next section explains the methodology behind our estimates.

3 Methodology

This chapter describes the approach used to estimate the financing gap that countries need to cover to achieve universal social security across low- and middle-income countries. It begins by setting out the costings and financing gap calculations.

3.1 The costings and financing gap calculations

The first step in our methodology to determine the financing gap is to calculate the costs of introducing a universal social security, based on the parameters that we set out later in this chapter. The calculation of the costs of the comprehensive, tax-financed social security system is based on the methodology we used in Kidd et al (2023a) and is relatively simple: we multiply the number of recipients in any particular year by the transfer value in that year. The transfer value is based on the median value of similar benefits globally (see Section 3.3). This calculation is undertaken for each lifecycle benefit, and the total cost of the comprehensive social security system is the sum of the costs of each individual scheme. The cost is expressed as a percentage of GDP.

There are two sources of information for the costings: we determine the number of recipients by using population data from UNDESA's World Population Prospects database while economic data is taken from the IMF's World Economic Outlook (April 2025 version).

Since many countries are already implementing tax-financed lifecycle schemes, to calculate the financing gap, we deduct actual spending on similar schemes from the cost that we have calculated. If a country is already spending as much as or more on a lifecycle scheme than the cost we have estimated, we assume that the financing gap for that scheme is zero. To determine the level of expenditure on lifecycle schemes in each country, we have undertaken extensive research to find the most up-to-date information. The results of our research can be found in Annex 3. Since it is impossible to know the level of spending on actual schemes in future years, we have assumed that the most recent information on spending as a percentage of GDP is also the spending in future years. In other words, we assume it is constant for each year going forward. The formal equations for the costings can be found in Annex 1.

Box 3-1: Estimating the costs of universal social security systems rather than the financing gap

As indicated earlier, in this paper, we do not provide the overall costs of introducing a universal social security system. Rather, as discussed earlier—and in line with the ILO's approach—we estimate the financing gap: in other words, we estimate how much additional financing is required by countries to build a universal social security system in line with the parameters that we set out.

If readers wish to know the likely overall cost, one option is to add together countries' current expenditures on lifecycle social security benefits—which can be found in Annex 3—and the financing gap. The financing gap if schemes are introduced immediately can be found in Annex 2 and in Annex 5 when the social security system is gradually introduced. Our assumption is that countries will maintain their current level of investment (as a percentage of GDP) in their existing lifecycle schemes.

3.2 The social security benefits that have been costed and their coverage

In our costings, we have focused on the core lifecycle benefits that would be expected in a lifecycle social security system, and which tend to be the highest areas of tax-financed spending in countries with mature comprehensive systems. When fully rolled out, the schemes comprise:

- A **child benefit** for all children aged 0-17 years.
- A **disability benefit** for children and all adults not in receipt of an old age pension. The coverage of the benefit is the equivalent of 1 per cent of all children and 3 per cent of working age adults. These levels of coverage are in line with those current disability benefits in low- and middle-income countries with higher coverage.[17]
- A **maternity benefit** for all new mothers, received for 4 months.
- An **old age pension** for everyone over 65 years of age.
- A **caregivers' allowance** for family carers of persons with significant support needs who have had to give up work to provide care. In determining the coverage of the scheme, we have assumed that 20 per cent of the adult recipients of the disability benefit, 15 per cent of the recipients of the disability benefit aged 0-17 years, and 25 per cent of the old age pension recipients will require a family carer. This is likely on the high side.

[17] See Kidd et al (2023b).

As discussed above, we have assumed that the benefits are not means-tested: in other words, they are universal for those in the lifecycle category identified. Our approach, therefore, contrasts with that taken by the ILO (2024) who only calculated the costs for those not in receipt of other state benefits for the same category, including contributory benefits. We recognise that this would increase the cost of our estimates compared to the ILO's approach, but it avoids the disadvantages that may be generated by excluding those receiving social insurance benefits which were discussed earlier.

3.3 The transfer values provided

The lifecycle schemes, when fully rolled out, will provide transfer values that are in line with the average values provided by similar universal benefits globally, when measured as a percentage of GDP per capita.[18] The values, though, are set in 2025 equivalent values.

Table 3-1 sets out the proposed transfer values for each type of benefit once they are fully rolled out while the sections below provide more detail on the rationale. The actual values proposed for each country in equivalent 2025 US dollars can be found in Annex 4.

Table 3-1: Proposed transfer values when fully rolled out, as a percentage of 2025 GDP per capita

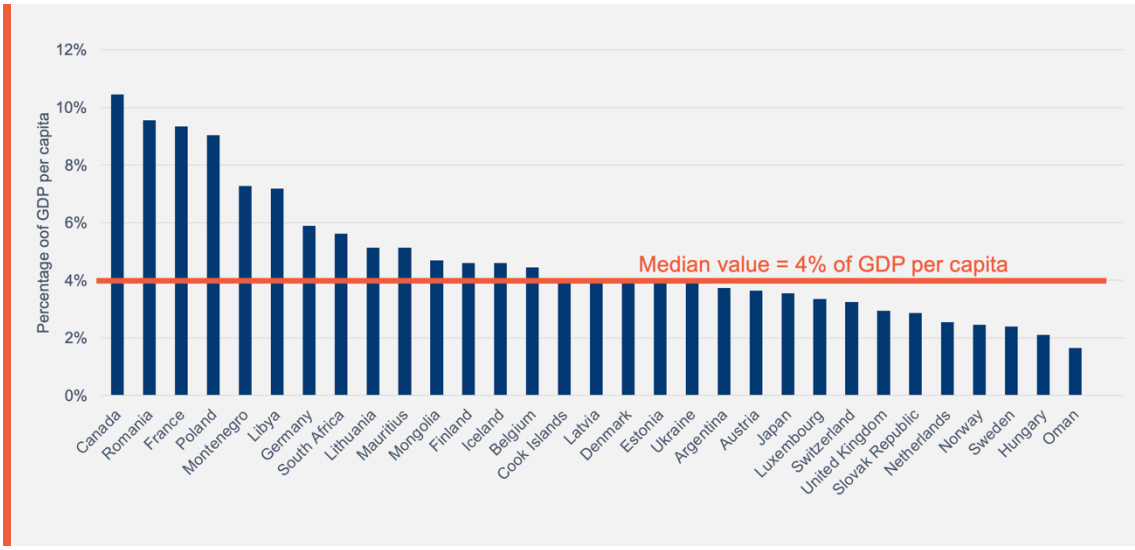
Lifecycle scheme	Transfer value when fully rolled out
Child benefits	4% of GDP per capita
Disability benefits	15% of GDP per capita
Old age pensions	15% of GDP per capita
Caregivers' allowance	15% of GDP per capita
Maternity benefit	30% of GDP per capita

3.3.1 The value of child benefits

The child benefit is set at **4 per cent of GDP per capita** since this is the median value for universal, or high coverage, child benefits globally, as outlined in Figure 3-1. While many countries provide varying rates of benefit to children, we have assumed a flat rate benefit for all children.

[18] The use of GDP per capita equivalent values is a key point of difference to the ILO's methodology—outlined in Cattaneo et al (2024)—which used, in the main, poverty lines to set values (see Box 1). Our focus is on setting values that could feasibly be implemented by countries rather than setting them at an unrealistically high level. Many of the values that we use are lower than those set by the ILO although in other cases they are higher. When the ILO used lower values, it was often because countries were using poverty lines that had been set many years earlier and had not been adjusted to their current economic realities as their economies had grown.

Figure 3-1: The value of universal or high coverage child benefits globally[19]



Source: Authors' calculations based on various national sources, socialprotection.org profiles, ISSA profiles, reports by UNICEF and ILO, and IMF WEO database

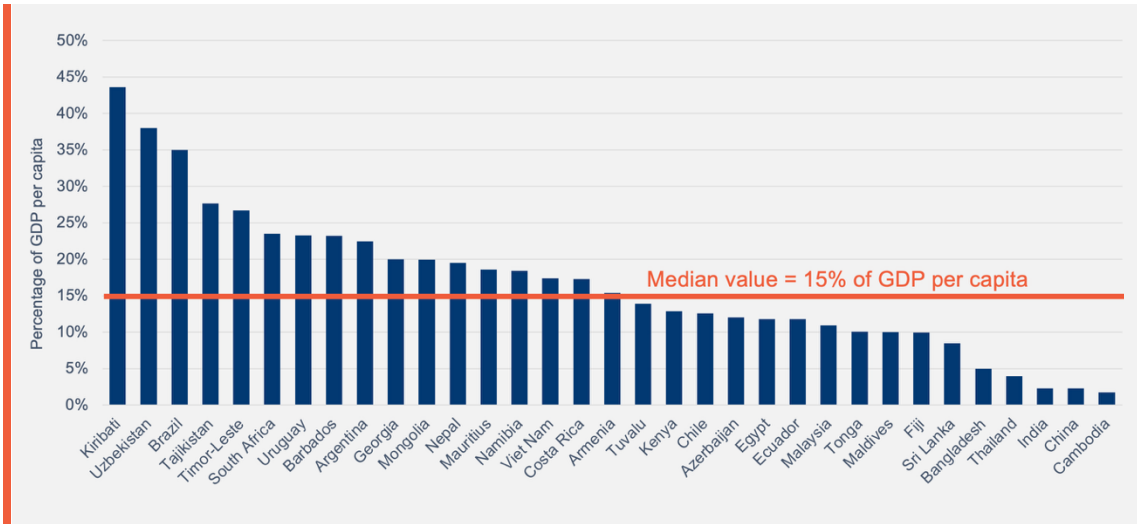
3.3.2 The value of disability benefits

We have modelled a simplified version of a disability benefit, offering a similar value to every recipient. A more complex disability benefit system would offer at least two types of disability benefit for people of working age: one for those who are unable to work (including for reasons of discrimination or due to being disadvantaged in the labour market through lower educational attainment, again likely due to discrimination); and, another benefit to compensate persons with disabilities for the additional costs they face.[20] However, it is not uncommon in low- and middle-income countries for there to be only one disability benefit for those of working age although occasionally there are different values provided depending on the severity of disability.

The disability benefits simulated in these costings are set at **15 per cent of GDP per capita.** This includes benefits for both children and working age adults. As Figure 3-2 indicates, this is the median value of disability benefits for adults across low- and middle-income countries. It is also set at the value of the old age pension so that persons with disabilities could move seamlessly onto the pension on reaching the age of eligibility without experiencing a loss of income.

[19] We have included child benefits in high income countries as there are not enough examples of universal or high coverage child benefits in low- or middle-income countries to provide a reliable median value. Further, some may receive a lower benefit than depicted here. However, we have used the maximum benefit value to calculate the median.
[20] Further information on the different types of disability benefits can be found in Kidd et al (2019; 2023b).

Figure 3-2: The value of disability benefits across low- and middle-income countries[21]



Source: Authors' calculations based on various national sources, socialprotection.org profiles, ISSA profiles, reports by UNICEF and ILO, and IMF WEO database

3.3.3 The value of maternity benefits

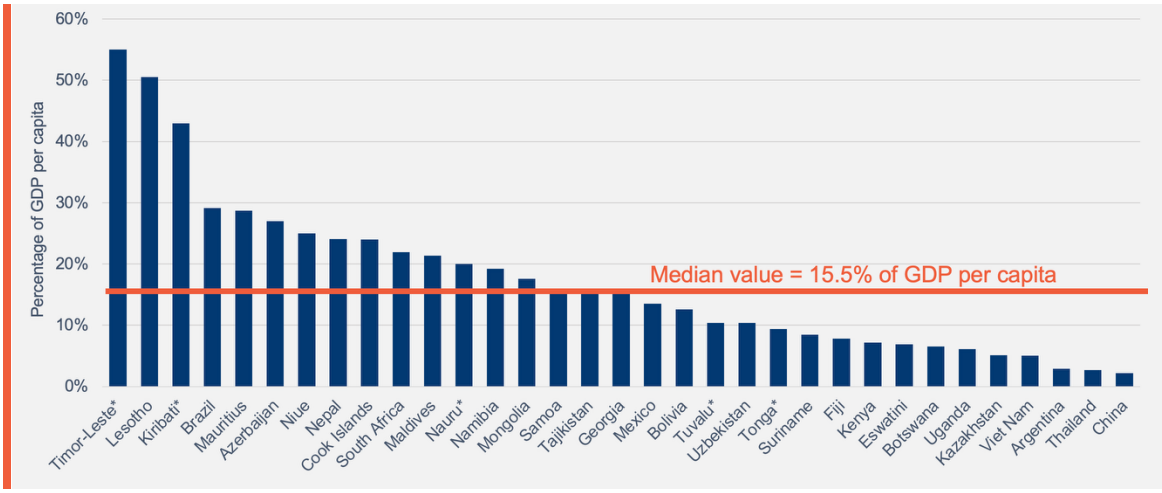
Only 4 countries globally provide universal maternity benefits for all new mothers, not just those in employment.[22] Therefore, there is not a strong basis of evidence from which to determine a reasonable value for a universal maternity benefit. Consequently, we have proposed a benefit equivalent to **30 per cent of GDP per capita**. While ILO Convention 183 recommends cash maternity benefits of at least two-thirds of previous earnings, the benefit proposed in this study goes to all mothers, not just those in work (we would expect those in work to also receive a Tier 2 social insurance maternity benefit). We have set the value at double the value of other adult benefits given the importance of ensuring that mothers and their newborns are protected during the first months of a child's life to facilitate their access to basic services, adequate nutrition and maternal health services. The proposed value is also higher than some tax-financed maternity transfers found in low- and middle-income countries: for instance, Mongolia provides only 3 per cent of GDP per capita for its universal pregnancy allowance from the fifth month of pregnancy up until birth while Argentina provides 6 per cent of GDP per capita.[23]

[21] While many countries provide varying rates of benefit to persons with disabilities, and some may receive a lower benefit than indicated here. We have calculated the median value is based on the maximum benefit level provided by countries.
[22] ILO (2024).
[23] Authors' calculations based on the values provided in the socialprotection.org country profile and IMF WEO database.

3.3.4 The value of old age pensions

The value of the old age pension is based on the median value of universal, high coverage and benefit-tested tax-financed old age pensions across low- and middle-income countries, as set out in Figure 3-3. While the median value is 15.5 per cent of GDP, we have selected a slightly lower value of **15 per cent of GDP** to align with the value of disability benefits. A disability benefit for those unable to work has the same purpose as an old age pension—in other words, income replacement—and, therefore, the values should align.[24]

Figure 3-3: The value of universal, high coverage and benefit-tested tax-financed old age pensions in low- and middle-income countries[25]



Source: Authors' calculations based on various national sources, socialprotection.org profiles, ISSA profiles, reports by UNICEF and ILO, and IMF WEO database.

3.4 Expanding schemes over time

As discussed earlier, previous costings of universal social security by the Friedrich Ebert Stiftung Foundation and the ILO have assumed that schemes are implemented immediately. In reality, countries would likely only introduce social security systems gradually so that the cost rises incrementally over time, thereby making a comprehensive social security system more affordable.

We have, therefore, simulated a gradual expansion of social security systems over a period of up to 19 years. Given that population demographics vary considerably between

[24] As noted in Section 3.3.2, there are other types of disability benefits, including a personal independence payment that compensates persons with disabilities for the additional costs they face as a result of their disability.
[25] A number of countries vary the benefit value based on age. Therefore, some may receive a lower benefit value than indicated here, which depicts the maximum benefit value provided by countries.

countries, we have simulated three different models of expansion depending on the demographic profile of countries. To simplify the calculations, we have created three classes of country based on the composition of population in 2025 (the classification of specific countries can be found in Annex 5):

- **Young population countries** are countries where the proportion of children 0-17 among the total population is over 40 per cent.
- **Medium population countries** are countries where the proportion of children 0-17 among the total population is less than 40 per cent, and the proportion of older persons aged 65 years and above is less than 10 per cent.
- **Ageing population countries** are countries where the share of the older population (age 65 and above) comprises more than 10 per cent of the total population.

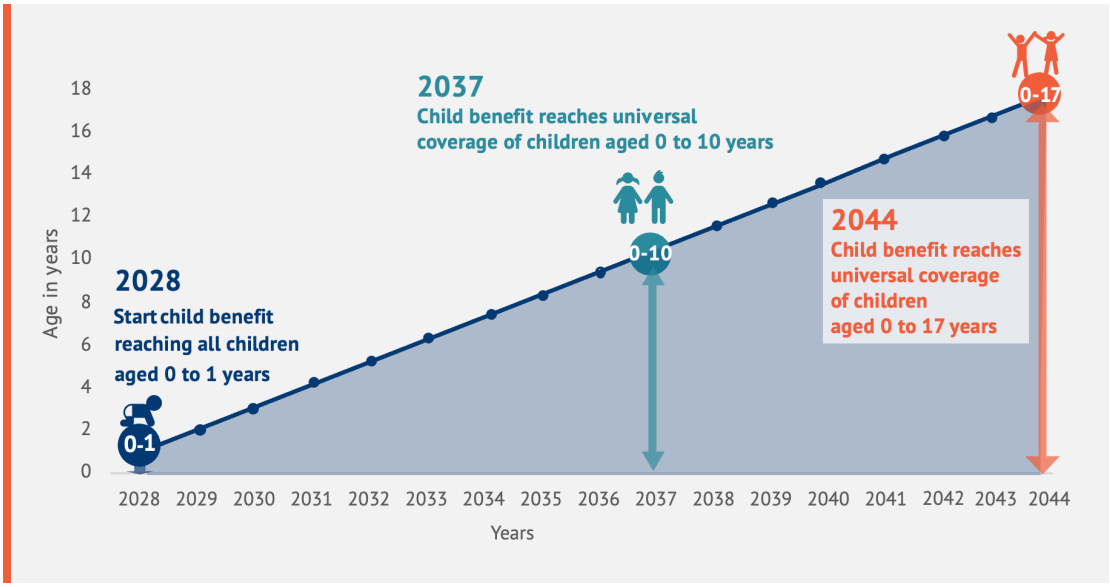
There are two main options for expanding schemes gradually. The first is to start with a lower transfer value and increase it over time. With universal schemes, this often happens naturally due to their popularity: governments can come under popular pressure to increase payment values, often around election time in countries with stronger democracies. The other option is to gradually expand the number of people receiving a specific benefit. In our analysis, we have gradually expanded the old age, disability and child benefits, as described below:

- **Old age pensions:** In all cases, we begin with a higher age of eligibility which reduces over time to 65 years, although this varies depending on the demographic category of the country (which is explained further below). A range of countries have adopted this practice. For example, when Nepal's pension commenced in 1995, the age of eligibility was 75 years. At the end of the civil war, in 2008, it was reduced to 70 years as part of a peace dividend and the current age of eligibility of 68 years was set in 2022. In Kiribati, the age of eligibility for the pension was 70 years when the scheme commenced in 2004, but it fell over time to 60 years. Other examples can be found in South Africa (for men), Viet Nam and Tuvalu.
- **Disability benefits:** We gradually expand the disability benefits from a lower coverage of all children of 0.5 per cent to 1 per cent and, among working age adults, from 1.5 per cent to 3 per cent. In reality, disability benefits could expand in a number of ways. They could, for example, initially prioritise those with the greatest support needs and, over time, expand to others with lower support needs. Or, disability benefits could focus initially on those unable to work before expanding to all those experiencing additional costs due to their disabilities. In practice, though, disability benefits are likely to naturally expand over time as increasing numbers of people realise that they may be eligible and apply, while disability assessment mechanisms also become more accurate and accessible over time. For example, in South Africa, while 0.53 per cent of children received its

child disability benefit in 2007, by 2016 the proportion had expanded to 0.68 per cent and to 0.84 per cent by 2024.[26]

- **Child benefits:** We begin the child benefits at a lower age of eligibility, and they expand over time by not removing children until they reach 18 years. This is illustrated by Figure 3-4 in which we start the age of eligibility at under 2 years in 2028 (which is the model we have used in young countries). A similar expansion has happened in some countries: for example, the initial age of eligibility for South Africa's Child Support Grant was 7 years and each year the age of eligibility increased by a further two years.

Figure 3-4: Expanding universal child benefits by starting at a young age and not removing children until they reach 18 years



Source: Authors' elaboration

As the social security systems expand over time in our study, unless specified otherwise, we have assumed that transfer values will be indexed to inflation. Therefore, they will maintain their purchasing power although, when expressed as a percentage of GDP per capita, the value would fall over time. Further, over time, we would expect economies to grow. Since the rate of future economic growth is uncertain, for each country we have assumed that the GDP growth rate remains constant at the level of the growth rate predicted by the IMF for 2030 for each country, as set out in its April 2025 version of the World Economic Outlook.[27] For those countries that do not have IMF growth rate

[26] Author's calculations based on administrative data from the South African Social Security Agency (SASSA) and UNDESA's World Population Prospects.
[27] The IMF's World Economic Outlook database can be found at: https://www.imf.org/en/Publications/WEO/weo-database/2025/April/select-country-group

forecasts, we have assumed an annual growth rate of 3 per cent of GDP. The population estimates by single age for each country and year are from UNDESA's World Population Prospects (2024 revision). We have used the medium scenario projection.

The specific parameters used for gradually expanding the social security systems in each of the three country types are described in the following sections. Note that all transfer values are fixed at 2025 GDP per capita values. Our overall approach is that, in countries with younger populations we have commenced at a lower age of eligibility for the children benefit and old age pension, while in countries with older populations, the age of eligibility for child benefits and old age pensions is higher.

3.4.1 Young population countries

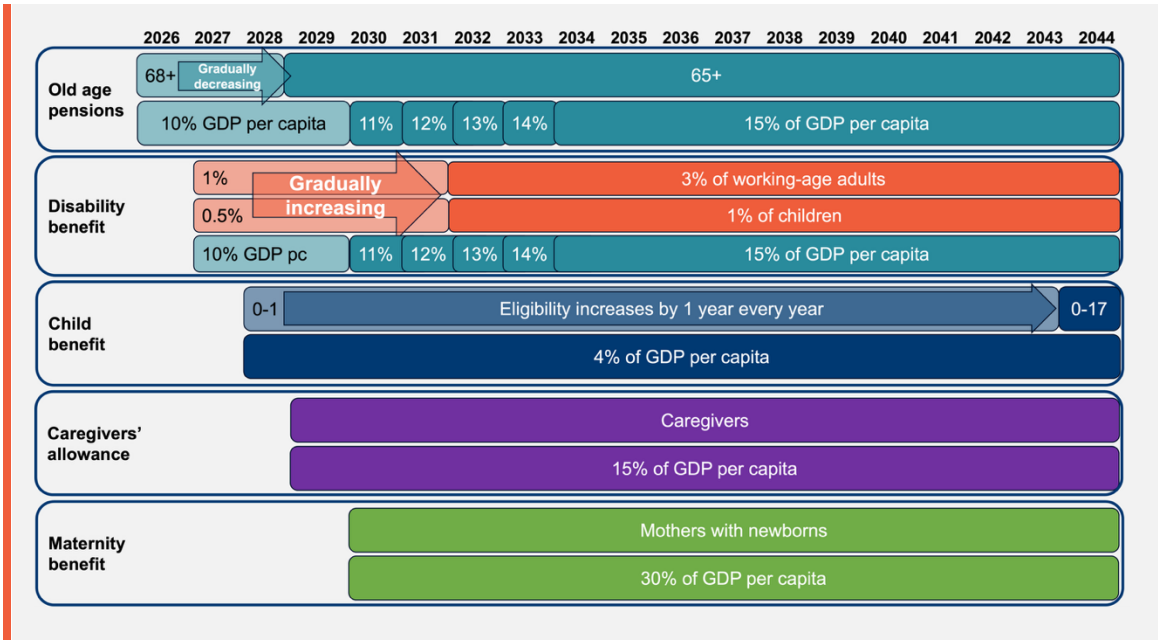
In countries with younger populations, we have proposed that the system grows in the following way (see also Figure 3-5 for a diagrammatic representation of the timeline):

- The **old age pension** would begin in 2026 for everyone aged 68 years and above and provide a benefit of 10 per cent of GDP per capita, with the age of eligibility gradually reducing by one year annually, eventually falling to 65 years in 2029. Once the benefit has expanded to reach all older persons above 65, thereafter the transfer value gradually increases to reach 15 per cent of GDP per capita in 2033.
- The **child disability benefit** for children with disabilities aged 0-17 years would begin in 2027, reaching initially 0.5 per cent of all children, who would be those with the most significant care needs. The coverage gradually expands, increasing by 0.1 per cent annually as children with lower care needs are incorporated, to reach 1 per cent of all children in 2032.
- The **adult disability benefit** would be given to everyone with a disability from 18 years of age up to the age of eligibility for the pension, at which point they will transition onto the old age pension.[28] The disability benefit would commence in 2027 and reach, initially, 1.5 per cent of all adults aged 18-74 years (in other words, those with the most significant care requirements). The benefit would gradually expand as those with lower care needs are incorporated, such that, by 2032, it would reach 3 per cent of all adults who are not receiving a pension.
- The **child benefit** would commence in 2028 with all children aged 0-1 years and no children would be removed until they reach their 18th birthday. Therefore, it would reach all children aged 0-17 years by 2044. The transfer value remains constant at 4 per cent of GDP per capita.

[28] In reality, as explained earlier, the proposals here for disability benefits are based on a very simple form of disability benefit: a flat rate benefit for all eligible persons with disabilities.

- The **caregivers' allowance** would commence in 2029. It is assumed that 15 per cent of all children with disabilities, 20 per cent of all working age adults with disabilities, and 25 per cent of older people with disabilities have significant care needs requiring the support or constant attendance of a caregiver. The parameters do not change over time.
- The **maternity benefit** would commence in 2030 as a benefit provided for four months. There is no change in the parameters over time.

Figure 3-5: Diagrammatic representation of how the proposed universal social security system would expand over time in young population countries



Source: Authors' elaboration.

3.4.2 Medium population countries

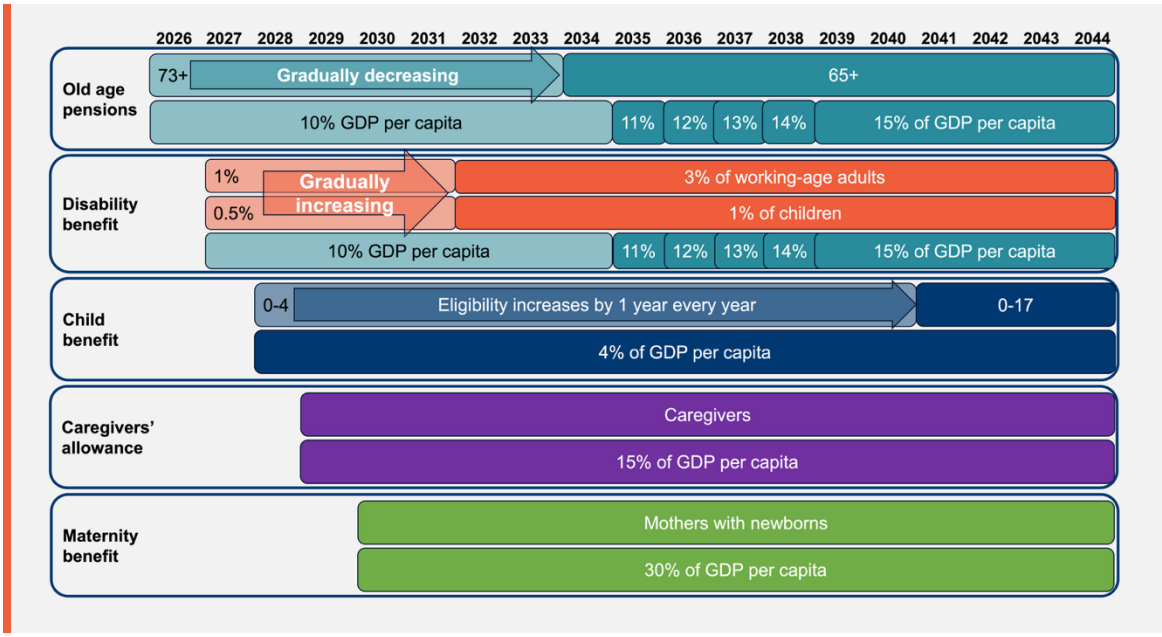
In medium population countries, the disability, caregivers' and maternity benefits will expand as set out for younger population countries. The variation in the expansion is for old age pensions and child benefits which will follow the approach outlined below (see also Figure 3-6 for a diagrammatic representation of the timeline):

- The **old age pension** would begin in 2026 for everyone aged 73 years and above, with the age of eligibility gradually reducing by one year each year, reaching 70 years in 2029, and eventually dropping to 65 years in 2034. Initially, the transfer value is kept constant at 10 per cent of GDP per capita, until the benefit is fully rolled out and all persons above 65 are eligible. Thereafter, in 2035, the transfer value gradually increases by 1 per cent of GDP per capita each year, until it

reaches 15 per cent of GDP per capita in 2039 (measured in 2025 equivalent GDP per capita values).

- The **child benefit** would commence in 2028 with all children aged 0-4 years and no children would be removed until they reach their 18th birthday. Therefore, it would reach all children aged 0-17 years by 2041. The transfer value remains constant at 4 per cent of GDP per capita (measured in 2025 equivalent GDP per capita values).

Figure 3-6: Diagrammatic representation of how the proposed universal social security system would expand over time in medium population countries



Source: Authors' elaboration

3.4.3 Ageing population countries

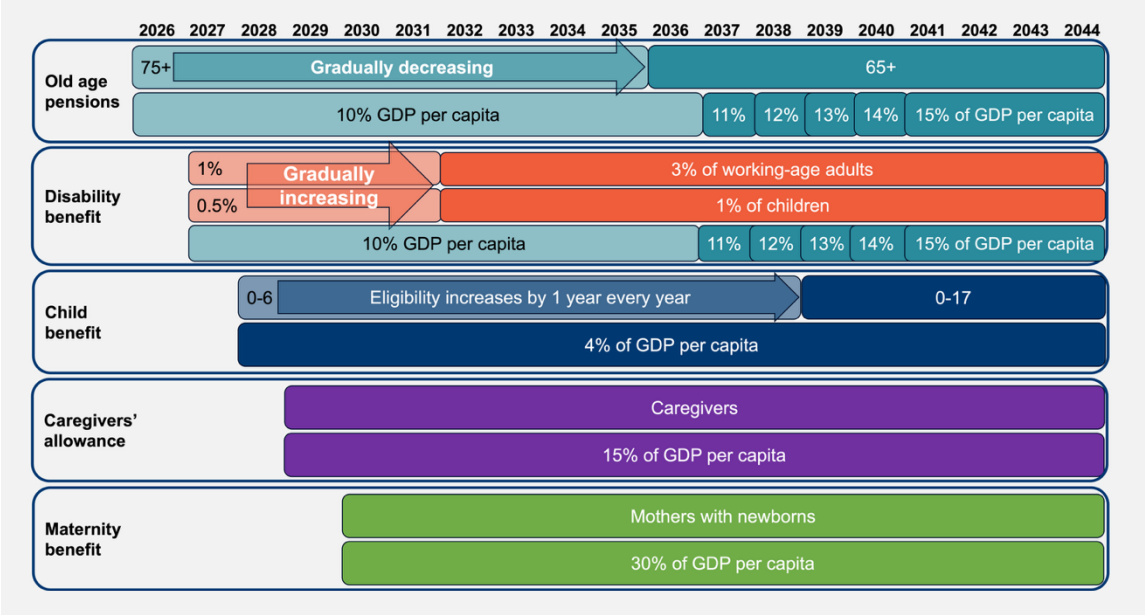
In countries with older populations, the disability, caregivers' and maternity benefits will, as in medium population countries, follow the same approach as in younger population countries. The difference is in the expansion of the old age pensions and child benefits which are described below (see also Figure 3-7 for a diagrammatic representation of the timeline):

- The **old age pension** would begin in 2026 for everyone aged 75 years and above, with the age of eligibility gradually reducing by one year at a time, falling to 70 years in 2031 and finally reaching 65 years in 2036. The transfer value remains constant at 10 per cent of GDP per capita until the age eligibility of 65 years is reached, following which it gradually increases by 1 per cent of GDP per capita

each year. The transfer value remains constant once it reaches 15 per cent of GDP per capita, in 2041 (in 2025 GDP per capita equivalent values).

- The **child benefit** would commence in 2028 with all children aged 0-6 years and no children would be removed until they reach their 18th birthday. Therefore, it would reach all children aged 0-17 years by 2039.

Figure 3-7: Diagrammatic representation of how the proposed universal social security system would expand over time in ageing population countries



Source: Authors' elaboration.

3.5 Limitations with the methodology

There are a number of limitations with our methodology, which are outlined below:

- While our assumptions on the average rate of future economic growth are based on those of the IMF for the next five years, in reality, no-one can know the future rate of economic growth in any country: if the actual rate is higher than we predict then future costs as a percentage of GDP will be lower than we estimate; and, if it is lower, then the future costs will be higher.
- As indicated earlier, we have assumed a transfer value that is fixed to the 2025 GDP per capita values. Due to economic growth, the transfer value will reduce each year as a percentage of GDP per capita, although because we have indexed transfer values to inflation, the purchasing power will be maintained.
- We have assumed 100 per cent take up of benefits, which is likely to be unrealistic in many contexts. Therefore, we have probably, in many cases, over-estimated the costs of the benefits.

- We have not included the administrative costs of delivering benefits in our calculations. However, the administrative costs of universal benefits will be low once schemes are up and running, likely no more than 2 per cent of the total cost of the transfers. Poverty-targeted benefits have higher administrative costs as they are more complex to implement.
- We have assumed similar levels of coverage of disability benefits and caregivers' allowance across all countries, although our suggested coverage is high compared to most current disability benefits in low- and middle-income countries. Nonetheless, disability profiles vary between countries so we would expect more variation than we have modelled.
- When determining the financing gap, we have deducted the cost of existing lifecycle schemes from budgets. This is not so problematic if the current scheme is not means-tested. However, if it is means-tested, we have effectively assumed that some of the means-tested scheme will be removed from those who are not in the specific age category that we have costed to be redistributed to those in that age group. This is unlikely to happen. If we were undertaking detailed costings for a specific country, we would likely adopt a different approach and keep those receiving means-tested benefits on the scheme and gradually absorbing them into the universal benefit as it expands.
- In countries that have already implemented good quality, universal schemes, it would be possible to expand systems more quickly than we have proposed. For example, if a country already provides a good quality old age pension to everyone over 65 years, there is no reason why it could not introduce a universal child benefit sooner than 2028.
- In some countries, the transfer values used may appear to be low. This is due to the extreme poverty within these countries. Nonetheless, it is likely that, if people receive the benefits, it would make a meaningful difference to their lives given their current extremely low incomes. In many cases, however, the transfer values that we have proposed are higher than those currently provided as illustrated by Table 3-2. For example, we propose an old age pension in India of US$36 per month compared to the current value provided by the national government of US$2.30 per month (for 60-79 year olds); and, US$171 per month for a pension in China compared to the current US$25 per month for the Rural Social Pension.
- In some countries that have implemented good quality lifecycle schemes, the transfer values we have proposed are lower than the transfer values in these schemes. In most cases, this does not affect the financing gap since, when these schemes are universal, the financing gap for the scheme remains at zero. For the avoidance of doubt, we are not proposing that countries should lower the transfer values they already have to those what we propose. Our proposed transfer values

should be regarded as a minimum and, if countries set higher values, that is to be welcomed.

Table 3-2: Comparison of the proposed monthly transfer values (in 2025 equivalent values) and the current value of benefits in similar lifecycle schemes across selected countries

Country and scheme	Proposed transfer value (US$)	Current transfer value (US$)
China (Pension for Rural and Non-Salaried Urban Residents)	171.10	25.00[29]
India (Indira Gandhi National Old Age Pension for 60-79 years)	36.00	2.50
Philippines (Social Pension for Indigent Senior Citizens)	54.30	17.60
Viet Nam (Social Pension Scheme)	60.10	19.00
Kenya (Inua Jamii Senior Citizens' Scheme)	30.90	15.50
Suriname (Elderly Allowance)	85.70	45.70

[29] The value set out here is for the Rural Social Pension.

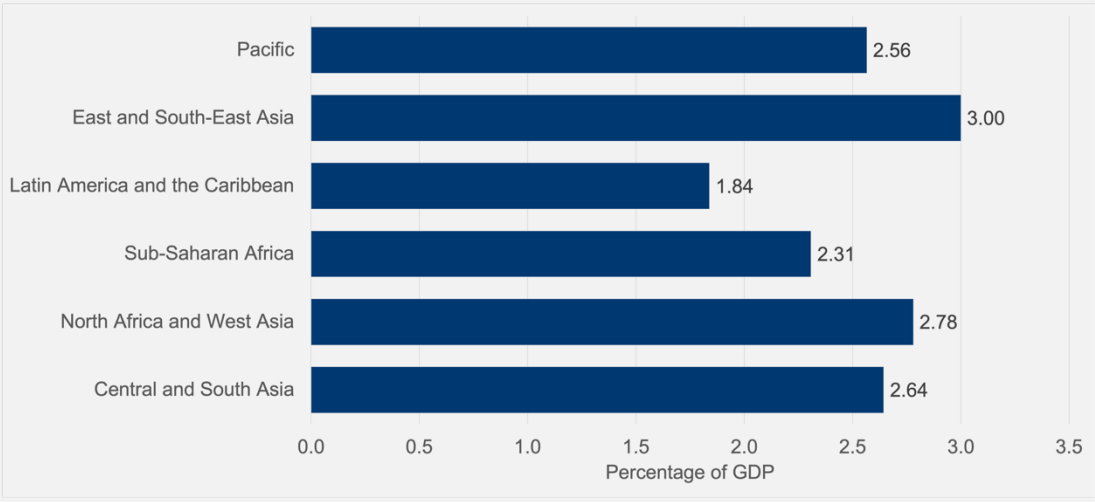
4 Results: the costs of implementing comprehensive social security

In this chapter we summarise the results of our costings, with more detail provided in Annex 5. In the first Section 4.1, we follow the approach adopted by the Friedrich Ebert Stiftung Foundation and the ILO by costing out the immediate introduction in Year 1 (2026) of the full lifecycle social security system, taking into account existing spending on lifecycle schemes. In most countries, the cost is relatively high and would be regarded as unaffordable in most low- and middle-income countries. The next Section 4.2 shows how costs can be significantly reduced by gradually introducing and expanding schemes over time, following the approach outlined in Section 3.4. We will show how this gradual expansion makes comprehensive, tax-financed social security financially viable in all countries in the study.

4.1 The financing gap if a comprehensive social security system is introduced immediately

Introducing a comprehensive social security system immediately would likely be a shock to the financial systems of most countries. Across all low- and middle-income countries, the weighted average financing gap would be 2.69 per cent of GDP. This is lower than the average gap found by the ILO of 3.3 per cent of GDP. Figure 4-1 shows the average, weighted financing gap for implementing a comprehensive social security system in 2026 across different regions, along the lines described in Sections 3.2 and 3.3. It would be highest in East and South-East Asia, at 3 per cent of weighted GDP and lowest in Latin America and the Caribbean, at 1.84 per cent of weighted GDP. In all other regions, it would be between 2.3 and 2.8 per cent of weighted GDP.

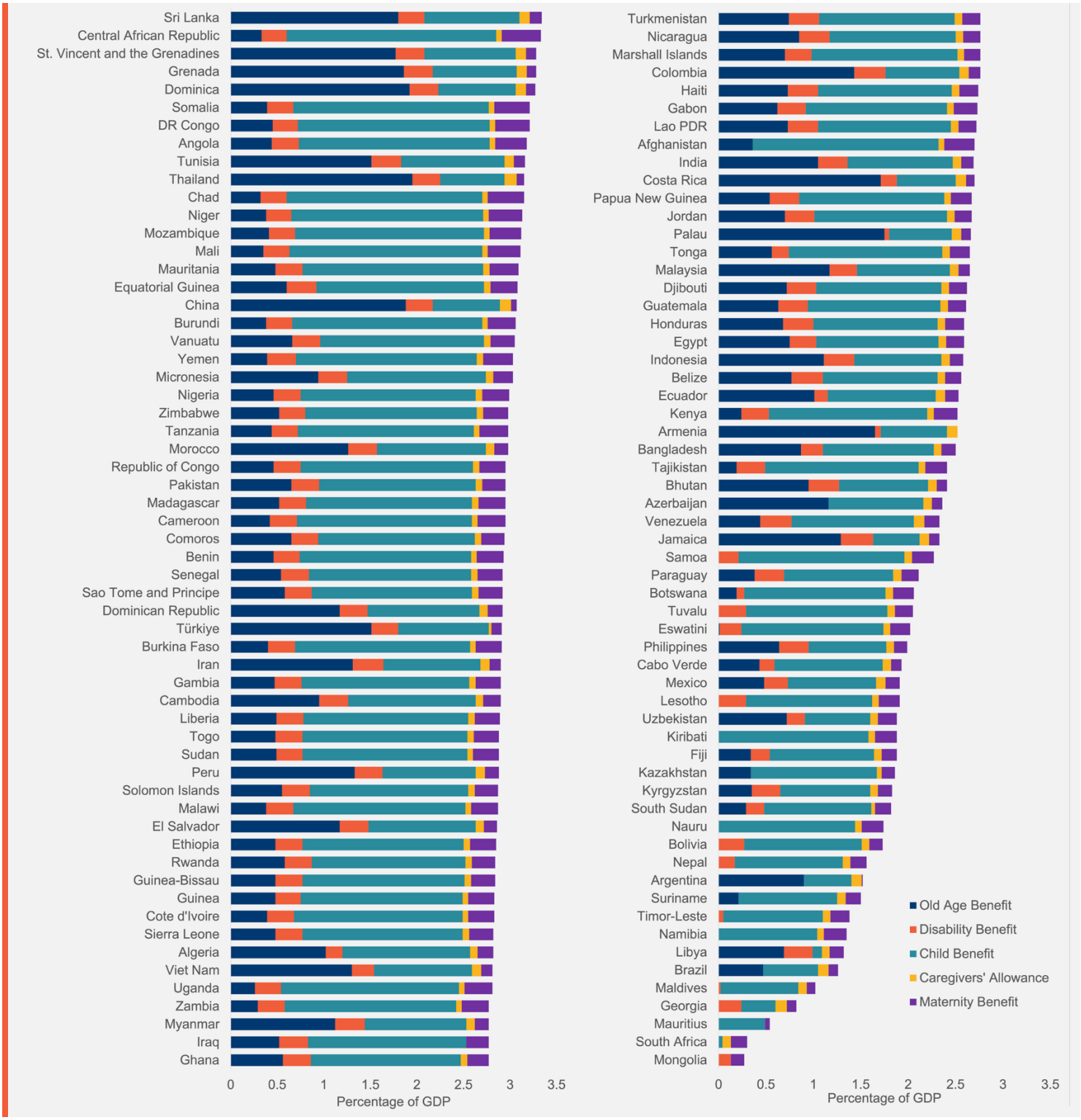
Figure 4-1: The financing gap for introducing a comprehensive social security system immediately across different regions



Source: Authors' calculations.

The financing gap for introducing immediately a comprehensive, tax-financed social security system in each country are set out in Figure 4-2 (and more detail is provided in Annex 2, including the cost of specific schemes). In no country would the cost rise above 3.4 per cent of GDP. The good news is that the costs in low-income countries are much lower than those proposed by the Friedrich Ebert Stiftung Foundation and the ILO, and nowhere near the average cumulative cost proposed by the ILO for low-income countries of 19.8 per cent of GDP. In contrast, we estimate an average cumulative financing gap in low-income countries of 2.98 per cent of GDP. In some cases, we calculate the financing gap to be higher than that suggested by the ILO: for example, while we suggest that it would cost China a further 3.07 per cent of GDP to implement a comprehensive social security system, the ILO calculated that the cost would be only 0.2 per cent of GDP. This is because in some countries, such as China, the ILO used transfer values that we believe were unrealistically low while also, as discussed earlier, not calculating the cost of providing benefits to those already accessing a contributory benefit (see Kidd et al [2025] and Kidd and Athias [2025] for further information).

Figure 4-2: The financing gap to implement a comprehensive social security system immediately in 2026 across individual countries, taking into account existing spending on lifecycle schemes



Source: Authors' calculations.

In some countries that have already made progress in introducing tax-financed lifecycle schemes, the financing gap would be relatively low, at less than 2 per cent of GDP. In fact, in Georgia, Mauritius, Mongolia and South Africa the costs would be less than 1 per cent of GDP, although this would require some redesign of their current system since we have proposed lower transfer values than those currently in place. Realistically, therefore, the cost of expansion would likely be a little higher in these countries since it is unlikely to be politically feasible—nor desirable—to reduce benefit values.

However, the cost of introducing a comprehensive social security system overnight is likely beyond the fiscal capacity of most countries (although Oman almost managed it in 2024—see Box 4-1). As we discuss earlier, it would be much more realistic for low- and middle-income countries to gradually expand their social security systems over a period of 10-20 years. In the following section, we show how this gradual expansion to a universal social security system would be fiscally feasible for almost all countries, even the poorest.

Box 4-1: The experience of Oman in introducing a comprehensive, lifecycle social security system

In 2021/22, Development Pathways was contracted by the ILO to advise the Government of Oman on options to implement a comprehensive, lifecycle social security system. Oman was seeking to reform its fuel subsidy and use savings to expand its social security system. As a result, in January 2024 Oman introduced a universal child benefit for 0-17s, a disability benefit for all those requiring care and support and an old age pension for everyone over 60 years of age. These reforms were part of a more comprehensive re-design of the combined tax-financed and contributory social security systems. Further information can be found here.

4.2 The financing gap to introduce comprehensive social security systems through gradual expansion

In Section 3.4, we outlined a proposal for gradually expanding social security systems across low- and middle-income countries so that a system offering a minimum level of benefit—in effect a floor—could be established within 16 to 19 years at a much lower cost than if schemes were introduced immediately. It is important to note that this is only one potential proposal, with the aim of showing that it is fiscally feasible to gradually introduce comprehensive social security systems everywhere. Many other options are available which could have a higher or lower financing gap: the online tool that we have developed will enable readers to generate their own options. But, as we will show, if the political will is there, a comprehensive, tax-financed social security system is financially feasible everywhere.

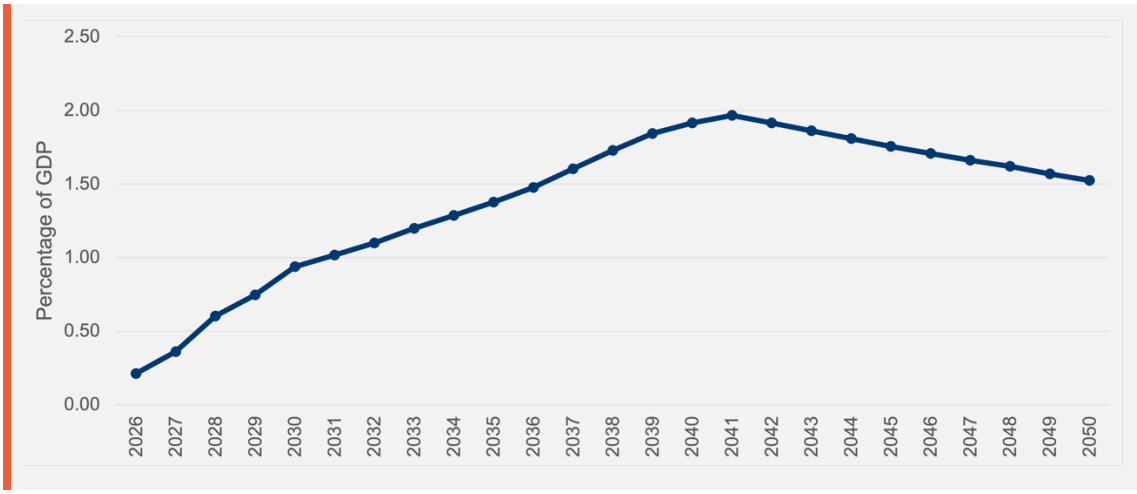
The following sections examine the financing gaps across different categories of country. The first section examines the overall financing gap across all low- and middle-income countries while the following sections outline the financing gap across different

demographic, country wealth and regional contexts, before providing the financing gap for individual countries.

4.2.1 The overall financing gap across low- and middle-income countries

Across all low- and middle-income countries included in this study, we find that the average weighted financing gap is relatively low if social security systems are introduced gradually, as shown in Figure 4-3. In 2026, the average financing gap across all countries when the old age pension is first introduced would be only 0.2 per cent of GDP. As tax-financed social security systems expand, the financing gap remains low, reaching 1.38 per cent of GDP in 2035 and 1.8 per cent of GDP by 2044, following full rollout. The largest financing gap would be 1.97 per cent of GDP in 2041. Each year low- and middle-income countries as a whole would have to increase spending on social security by an average of only 0.12 per cent of GDP per year. This should not be a challenging target if the political will is there.

Figure 4-3: The weighted average financing gap to gradually build comprehensive social security systems across all low- and middle-income countries in this study



Source: Authors' calculations

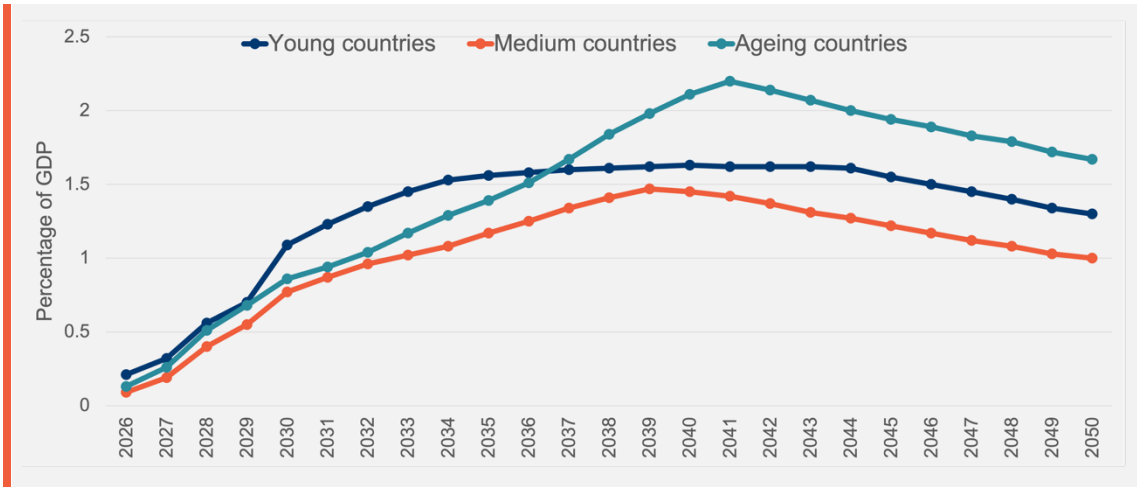
The overall weighted average financing gap across all low- and middle-income countries if social security systems are built gradually is significantly lower than if systems were introduced immediately, making universal social security much more financially feasible. While, as mentioned earlier, the weighted average financing gap to immediately introduce universal social security systems globally would be 2.65 per cent of GDP, this is 0.68 per cent of GDP more than the highest weighted average financing gap, in 2041, if systems were built gradually. This lower cost is the result of average economic growth being higher than the rate of demographic growth among the categories of the population

benefiting from the schemes, while the purchasing power of the benefits remains the same.

4.2.2 The financing gap across demographic contexts

Figure 4-4 shows the weighted average financing gap to gradually build comprehensive, tax-financed social security systems over time for each of the three demographic contexts used in this paper (see Section 3.4). The weighted average financing gap of the systems in Year 1—2026 in this case—is very low in all three demographic contexts: in young population countries, the gap would be 0.2 per cent of GDP, in medium population countries it would be 0.09 per cent of GDP and, in ageing population countries, 0.13 per cent of GDP. Over time, the financing gap would increase to a maximum of 1.63 per cent of GDP in young population countries by 2040, 1.47 per cent of GDP in medium population countries by 2039 and 2.2 per cent of GDP in ageing population countries by 2041. After reaching these maximum values, the financing gap would begin to fall as a percentage of GDP due to average GDP growth rates being higher than the rate of population growth. Therefore, there does not necessarily need to be a future fiscal timebomb lying in wait for countries if the growth of schemes is well-managed. Indeed, there would be room to maintain or further increase the overall level of investment by increasing transfer values above the rate of inflation.

Figure 4-4: The weighted average financing gap to gradually build comprehensive social security systems across the three demographic contexts used in this study



Source: Authors' calculations

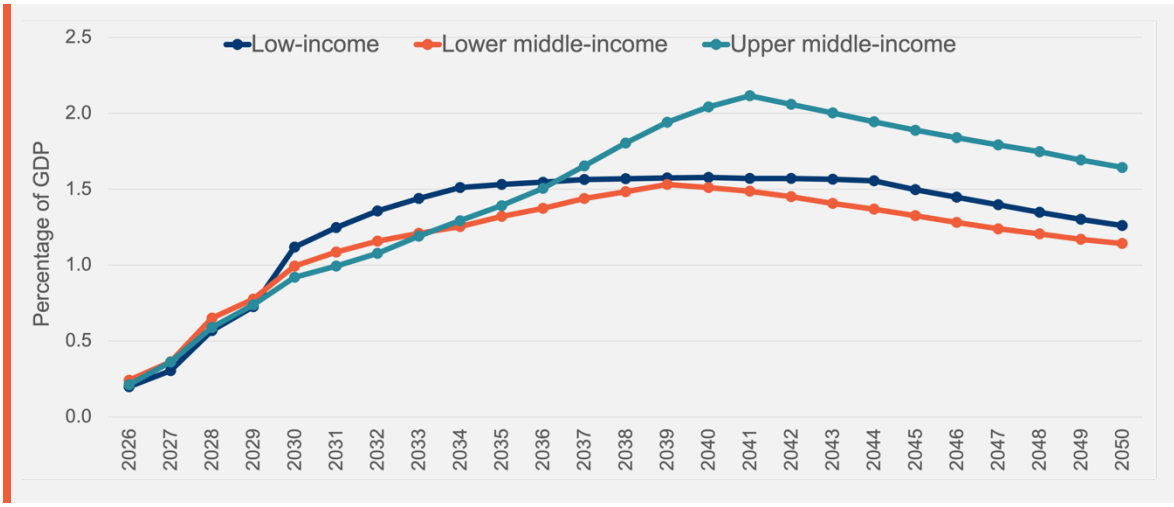
As schemes expand, the average annual increase in budget would be relatively small, making the growth of the system financially feasible. In younger population countries, the average annual increase in budget between 2026 and 2041 would be only 0.09 per cent of GDP, it would be 0.1 per cent of GDP each year in medium population countries up to

2041, and 0.14 per cent of GDP each year in older population countries up to 2041. This level of increase would be marginal in each country and easily affordable: in many countries, it would comprise a relatively small proportion of the new government revenues generated each year by economic growth.

4.2.3 The financing gap across low-, lower middle- and upper middle-income countries

The weighted average financing gap to gradually expand comprehensive social security systems in low-, lower middle- and upper middle-income countries is set out in Figure 4-5. Again, the financing gap is low in Year 1 (2026) at less than 0.25 per cent of GDP in all three of the country groupings. In low- and upper middle-income countries the increase in the financing gap follows the same pattern, rising to a maximum of 1.58 per cent of GDP in low-income countries in 2040 and 1.5 per cent of GDP per capita in 2039 in lower middle-income countries. In upper middle-income countries, the weighted average financing gap is higher in later years, reaching a maximum of 2.1 per cent of GDP in 2041. Nonetheless, in all country groups the weighted average financing gap is relatively small and requires minimal annual increases in expenditure.

Figure 4-5: The weighted average financing gap when gradually building comprehensive social security systems across low-, lower middle- and upper middle-income countries



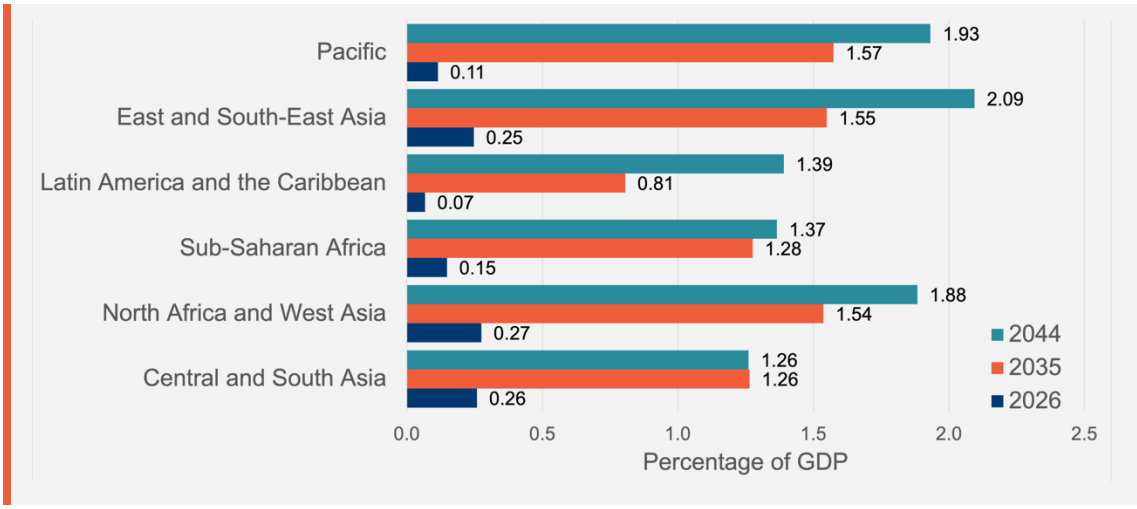
Source: Authors' calculations

4.2.4 The financing gap across regions of the world

The weighted average financing gap varies across regions of the world, as shown by Figure 4-6. In this case, we have shown the costs at three periods of time: 2026, 2035 and 2044. Across all regions, the initial financing gap to introduce the old age pension is low, at less than 0.3 per cent of GDP, and as low as 0.07 per cent of GDP in Latin America and

the Caribbean. As countries expand their systems, only in East and South-East Asia does the highest cost in 2044 surpass 2 per cent of GDP.

Figure 4-6: The weighted average financing gap of gradually building comprehensive social security systems across low- and middle-income countries in different regions of the world

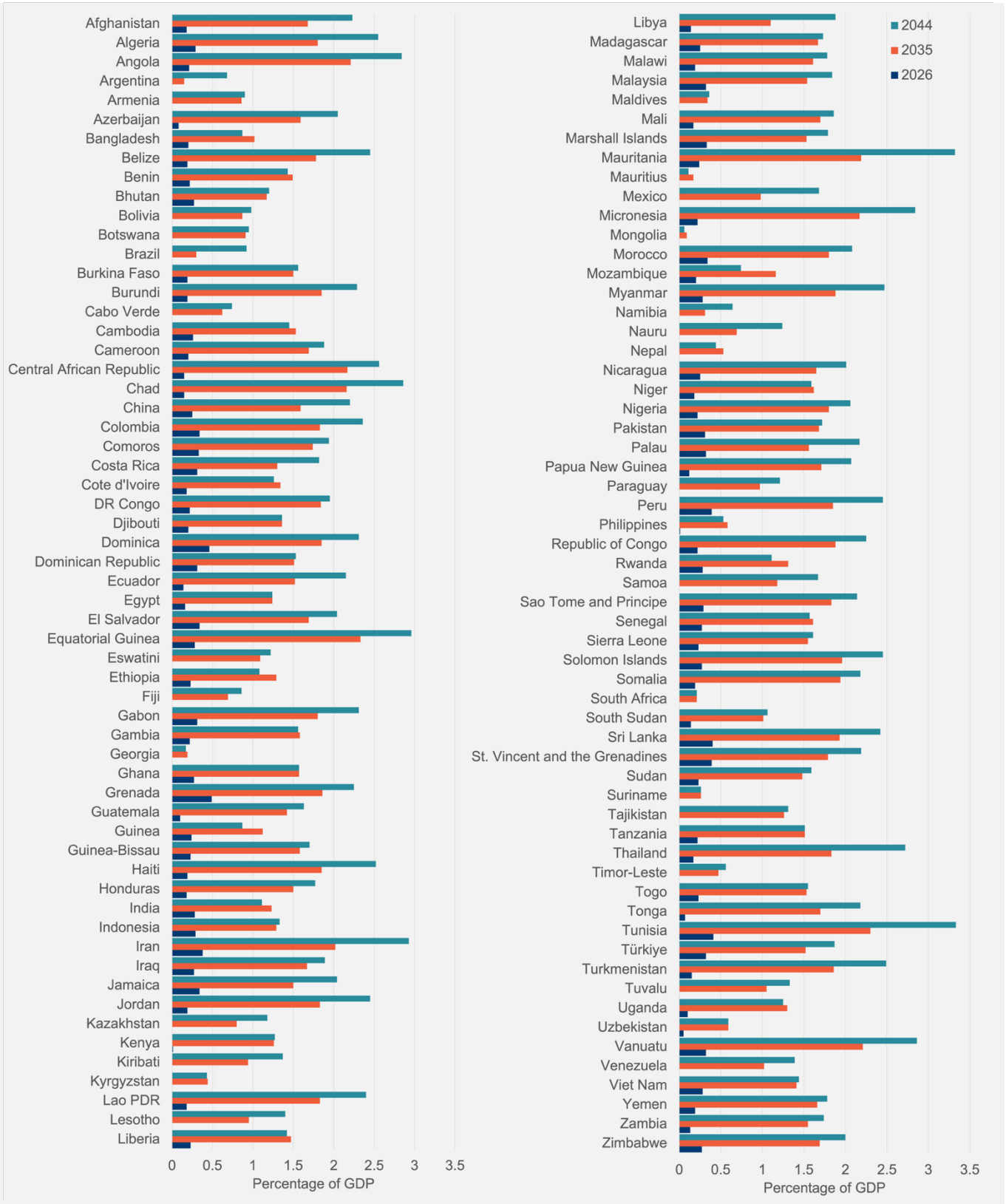


Source: Authors' calculations

4.2.5 The financing gap across individual countries

Figure 4-7 shows the financing gap when gradually building comprehensive social security systems across individual countries. Again, the financing gaps are shown for 2026, 2035 and 2044. More detailed information for each country—and the specific schemes within each country—can be found in Annex 5. The costs vary between countries due to a range of causes including the projected economic growth rate, the nature of demographic change over time and the current level of spending on similar lifecycle schemes. For example, those countries that already have reasonably effective tax-financed old age pensions in place do not incur additional expenditure in Year 1: such countries could bring forward spending on other types of social security benefit. The countries that would require the highest level of additional expenditure by 2044 are Tunisia and Mauritania at around 3.4 per cent of GDP. These higher costs are the result of the low economic growth rates predicted by the IMF for these countries. If they were able to achieve a higher growth rate, the levels of expenditure required would fall over time.

Figure 4-7: The financing gap when gradually building comprehensive social security systems across individual countries

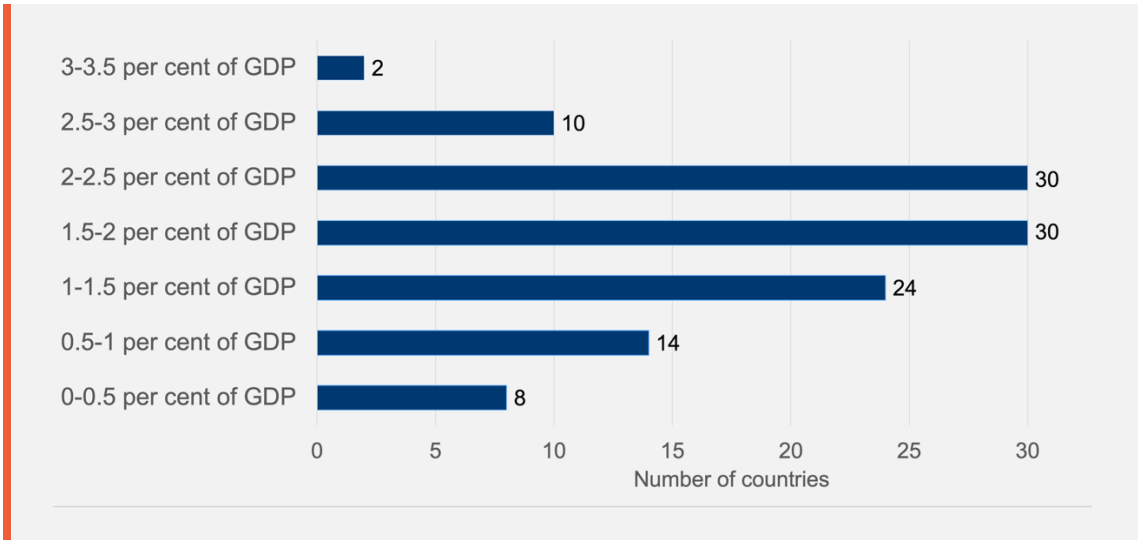


Source: Authors' calculations.

Further details on the additional expenditures required to cover the financing gap for each scheme by 2044 are set out in Figure 4-9 on the next page. The graph also ranks the required expenditure in each country from highest to lowest. In some countries, the additional expenditure required is very low by 2044. In some—such as Georgia, Mauritius, Mongolia and Timor-Leste—this is due to their relatively high existing levels of expenditure on tax-financed lifecycle schemes. In others—such as India, the Philippines and Uganda—it is due to high projected GDP growth rates. As indicated above, countries where the predicted financing gap is low should be able to fully roll out their systems much earlier and provide higher transfer values than those used in our analysis.

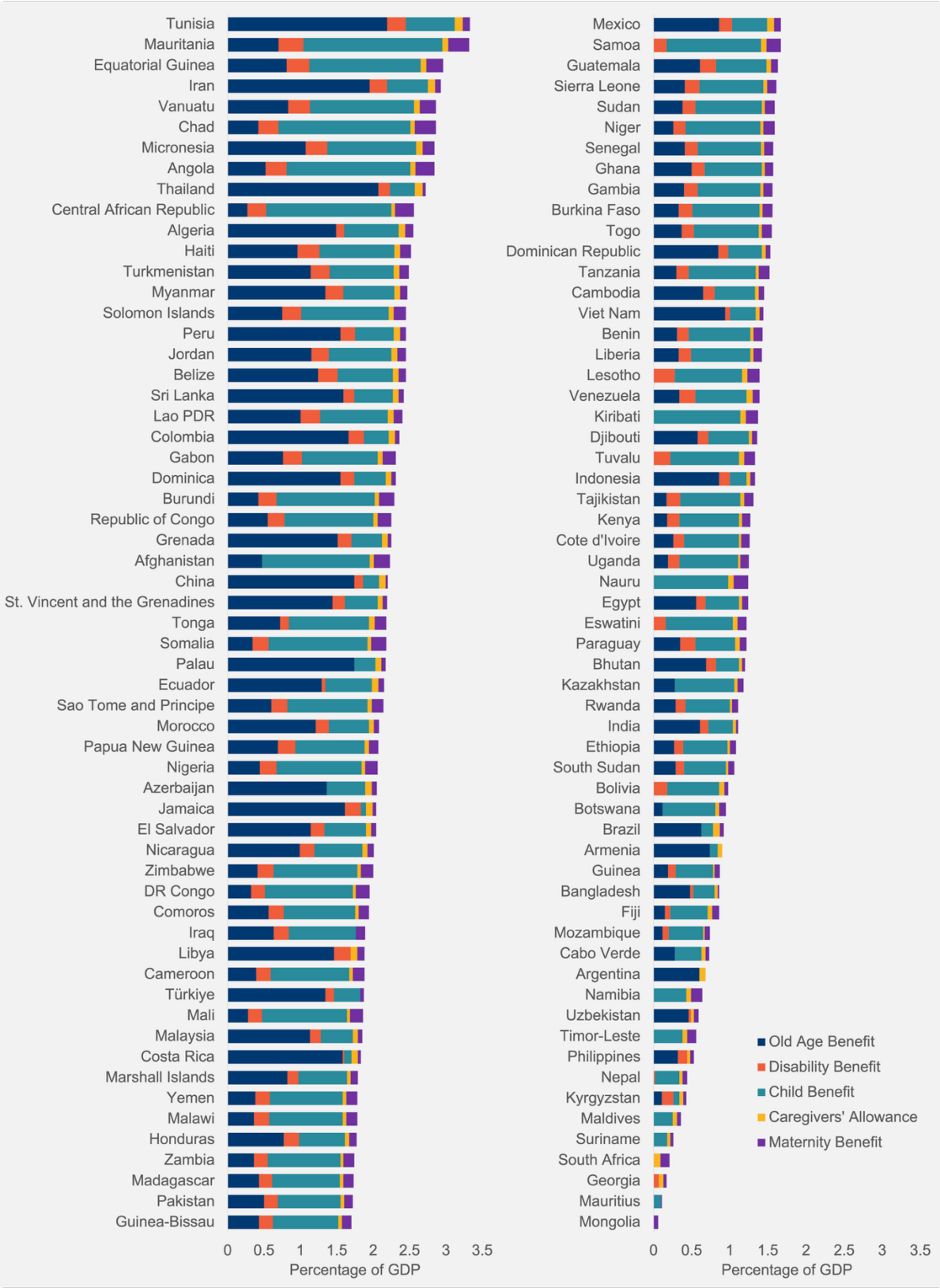
Figure 4-8 shows the number of countries with different levels of required additional expenditure to close the coverage gap, once systems are fully rolled out by 2044. Only in 2 countries would the expenditure be above 3 per cent of GDP. In 8 countries it would be below 0.5 per cent of GDP and below 1 per cent of GDP in 22 countries. In fact, across 64 per cent of countries, the additional expenditure required would be less than 2 per cent of GDP.

Figure 4-8: Distribution of countries with different financing gaps for lifecycle systems once fully rolled out by 2044



Source: Authors' calculations.

Figure 4-9: Financing gap of comprehensive social security systems and specific lifecycle schemes once they are fully rolled out by 2044



Source: Authors' calculations.

The overall message from the costings we have undertaken is that, when social security systems are gradually rolled out, in no country are the costs prohibitive. Systems can be introduced in Year 1 at a very low cost and, due to economic growth, in most countries, once systems are fully rolled out by 2044, the costs will be much lower than if systems were introduced immediately. Therefore, once a gradual rollout is contemplated of universal social security systems, they become more financially feasible. Indeed, as discussed above, due to the relatively low costs in 2044, there is significant room for many countries to increase transfer values beyond the levels that we have used and/or introduce comprehensive social security systems much earlier than outlined here. If readers wish to assess for themselves the additional expenditures required to introduce social security systems in any of the countries in this study employing alternative parameters, they can use the accompanying online tool.

This study, while theoretical, demonstrates the importance of countries taking a long-term perspective on the development of their national social security systems. If countries plan the introduction of tax-financed social security systems with a long-term vision, they could ensure that comprehensive systems are in place within 10-20 years.

5 Conclusion

Despite the global commitment to implement universal social security systems by 2030 and build national social protection floors, far too many people across the world are still without access to income support. The poorer the country, the greater the challenge, with particularly low coverage across low-income countries. Yet even many upper middle-income countries suffer from low coverage despite a significant need resulting from widespread low and insecure incomes.

In this paper we have shown that it is financially feasible for all countries to build tax-financed, comprehensive, lifecycle social security systems, assuming that implementation is undertaken gradually. In our modelling, we have shown that the weighted average cost globally to cover the financing gap would be 1.8 per cent of GDP by the time that all countries have fully rolled out their systems by 2044. The maximum cost in Year 1 for any country would be a mere 0.49 per cent of GDP and, assuming that the level of economic growth predicted by the IMF in 5 years' time continues, the maximum cost in any country when fully rolled out would be 3.3 per cent of GDP. In those countries already investing in tax-financed social security schemes, the cost to cover the financing gap is even lower. Similarly, the additional expenditure required will be low in countries enjoying high rates of economic growth. Indeed, given that implementing comprehensive social security systems is likely to stimulate economic growth, if we had taken this into account in our costings, the additional expenditure predicted in this paper would be even lower.

Across low-income countries we have demonstrated that it is possible to introduce comprehensive social security systems at well below the weighted average cost of 19.8 per cent of GDP that was calculated by the ILO (2024). If schemes are gradually rolled out, the highest weighted average financing gap to cover would occur in 2041 and would be no more than 1.97 per cent of GDP.

Some low- and middle-income countries already invest more than 2 per cent of GDP in their tax-financed, lifecycle social security systems, including relatively poor countries such as Nepal and Lesotho (see Annex 3). This demonstrates that it is viable for other countries to expand their tax-financed social security systems. The challenge that the world faces is not a lack of fiscal space but insufficient political will.

The costings that we have undertaken have benefit levels that are around the median value found globally. Many countries already provide higher benefit levels. Given that the financing gap we have estimated is quite low, this means that there would be significant room for countries to build comprehensive social security schemes with transfer values that are much higher than those we have used. In fact, it is important to note that we are not making a proposal for the design of a comprehensive social security system in specific

countries: rather, we are merely indicating that it is feasible for all countries to build a universal social security system that offers a minimum level of income guarantee across the lifecycle. Our hope would be that countries build social security systems that are much more generous than those we have estimated. However, the design we have used is, in most countries, significantly better than the current situation especially given that, in many countries, there is currently very little in place.

If countries were to implement the social security systems that we have designed for this report, the impacts would be considerable. Across the 119 countries in our study, by the time the schemes are fully rolled out in 2044, around 3.4 billion individuals would be direct recipients of the benefits comprising 44 per cent of the projected population of these countries. We have shown elsewhere that a universal system of the type suggested in this report would reach around 90 per cent of households in most countries.[30] The impacts could be transformative, not just for individuals and their households but for entire nations, with significant reductions in poverty, higher standards of living, stronger social contracts and more prosperous economies. A universal social security system will be essential if the climate crisis is to be addressed, since it would enable countries to have an adaptive system that not only builds resilience prior to a crisis but facilitates a rapid response through vertical expansion (in other words, by increasing transfer values during the crisis).[31]

While 15 to 20 years may seem a long time to wait for the roll-out of a comprehensive social security system, we should consider where we would be now if countries had started building comprehensive social security systems in 2005. Instead, decades have been wasted through the promotion by development partners of ineffective poverty benefits that national governments are reluctant to finance. A change of approach is essential, focused on a renewed commitment to building universal, lifecycle social security systems which we have shown are affordable. Let us not look back in a further 20 years' time at yet another two lost decades.

[30] Kidd et al (2022; 2023; and, forthcoming)
[31] See Kidd et al (forthcoming) for further discussion on the importance of building comprehensive social security systems to support climate adaptation.

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Annex 1 The methodology for estimating the costs and financing gap

The methodology for estimating the costs and financing gap in this study is set out below.

There are six steps in the calculations for country c, programme p, and year t.

Step 1: Estimate total number of recipients. Using single age population projections from UNDESA's World Population Prospects and programme eligibility criteria, total number of recipients using the following expression:

$$N_{cpt} = \sum_{a \in \mathcal{A}_{\text{cpt}}} POP_{cta} \times \tau_{pa}$$

where $\mathcal{A}_{\text{cpt}}$ is the set of all eligible ages for programme p, in country c in year t; τ_{pa} is the prevalence for the given programme and age. For the maternity benefit, the number of recipients are proxied by the age-0 population divided by 1 plus the twin rate.

Step 2: Calculate per recipient annual transfer. Formally this is

$$T_{cpt} = \alpha_p \times GDPpc_{c,t=2025} \times \frac{M_p}{12}$$

where α_p is the share of GDP per capita assigned to programme p; and M_p is the number of monthly payments in a year for programme p.

Step 3: Obtain total programme budget by multiplying estimated number of recipients by the transfer value. Formally,

$$B_{cpt} = N_{cpt} \times T_{cpt}$$

Because the transfer value is in 2025 values, the total budget is estimated in real terms, 2025 prices.

Step 4: Estimate programme costs as a percentage of GDP. This is done by dividing the total programme budget by GDP estimates.

$$C_{cpt} = \frac{B_{cpt}}{GDP_{ct}} \times 100$$

Note that for this step GDP in 2025 prices are considered.

Step 5: Calculate the financing gap. The following expression is used:

$$G_{cpt} = \max\left(C_{cpt} - S_{cp}, 0\right)$$

where S_{cp} is how much country c spends on programme p (expressed as a % of GDP in 2025 values); such that G_{cpt} is equal to 0 S_{cp} is greater than C_{cpt}.

Step 6: The final steps compute total cost and financing gaps across programmes. Formally, this is represented by:

$$C_{ct} = \sum_{p \in \mathcal{P}} C_{cpt}$$

$$G_{ct} = \sum_{p \in \mathcal{P}} G_{cpt}$$

These add up the total costs and financing gap for all programmes $\mathcal{P}$.

Annex 2 The total financing gap to introduce universal social security immediately

Table A2-1 shows the total financing gap to introduce universal social security schemes immediately, in 2026, as a percentage of GDP. Note that a value of 0 indicates that the country has already invested more than we estimate as the minimum cost in tax-financed social security so that there is no financing gap to be bridged.

Table A2-1: The financing gap—as a percentage of GDP—that needs to be covered if a universal social security system were to be introduced immediately (in 2026)

Country	Old Age Pension	Disability Benefit	Child Benefit	Caregivers' Allowance	Maternity Benefit	Total
Afghanistan	0.36	0.00	1.96	0.06	0.32	**2.70**
Algeria	1.02	0.18	1.37	0.08	0.17	**2.82**
Angola	0.44	0.29	2.05	0.06	0.34	**3.18**
Argentina	0.90	0.00	0.50	0.11	0.01	**1.52**
Armenia	1.65	0.06	0.70	0.11	0.00	**2.52**
Azerbaijan	1.16	0.00	1.00	0.09	0.11	**2.36**
Bangladesh	0.87	0.23	1.17	0.08	0.15	**2.51**
Belize	0.77	0.33	1.21	0.08	0.17	**2.56**
Benin	0.46	0.28	1.84	0.06	0.29	**2.93**
Bhutan	0.95	0.32	0.94	0.09	0.11	**2.41**
Bolivia	0.00	0.27	1.24	0.08	0.14	**1.73**
Botswana	0.19	0.08	1.49	0.08	0.22	**2.07**
Brazil	0.47	0.00	0.58	0.11	0.10	**1.26**
Burkina Faso	0.40	0.29	1.88	0.06	0.28	**2.91**
Burundi	0.38	0.28	2.04	0.06	0.30	**3.06**
Cabo Verde	0.43	0.16	1.14	0.09	0.11	**1.94**
Cambodia	0.95	0.31	1.37	0.08	0.19	**2.90**
Cameroon	0.42	0.29	1.88	0.06	0.30	**2.95**
Central African Republic	0.33	0.27	2.25	0.06	0.42	**3.33**
Chad	0.32	0.28	2.10	0.06	0.39	**3.15**
China	1.88	0.29	0.72	0.12	0.06	**3.07**
Colombia	1.43	0.33	0.78	0.10	0.12	**2.76**
Comoros	0.65	0.29	1.68	0.07	0.25	**2.94**
Costa Rica	1.71	0.17	0.62	0.11	0.09	**2.69**
Cote d'Ivoire	0.39	0.29	1.81	0.06	0.28	**2.83**
DR Congo	0.45	0.27	2.06	0.06	0.37	**3.21**
Djibouti	0.72	0.31	1.32	0.08	0.19	**2.62**
Dominica	1.92	0.31	0.83	0.11	0.10	**3.27**
Dominican Republic	1.17	0.30	1.20	0.09	0.16	**2.92**
Ecuador	1.01	0.14	1.14	0.10	0.14	**2.53**
Egypt	0.75	0.28	1.29	0.08	0.19	**2.59**
El Salvador	1.17	0.31	1.15	0.09	0.14	**2.86**
Equatorial Guinea	0.60	0.32	1.80	0.07	0.29	**3.08**
Eswatini	0.01	0.23	1.50	0.07	0.21	**2.02**
Ethiopia	0.48	0.29	1.73	0.07	0.28	**2.85**
Fiji	0.34	0.20	1.10	0.08	0.16	**1.88**
Gabon	0.62	0.30	1.49	0.07	0.25	**2.73**

Country	Old Age Pension	Disability Benefit	Child Benefit	Caregivers' Allowance	Maternity Benefit	Total
leave it.Gambia	0.47	0.29	1.80	0.07	0.27	**2.90**
Georgia	0.00	0.24	0.36	0.12	0.10	**0.82**
Ghana	0.56	0.30	1.61	0.07	0.23	**2.77**
Grenada	1.86	0.31	0.90	0.11	0.10	**3.28**
Guatemala	0.63	0.31	1.40	0.08	0.19	**2.61**
Guinea	0.48	0.27	1.74	0.06	0.28	**2.83**
Guinea-Bissau	0.48	0.29	1.74	0.07	0.26	**2.84**
Haiti	0.73	0.32	1.41	0.08	0.20	**2.73**
Honduras	0.68	0.32	1.31	0.08	0.20	**2.59**
India	1.05	0.31	1.11	0.09	0.13	**2.69**
Indonesia	1.11	0.32	0.92	0.09	0.14	**2.58**
Iran	1.31	0.33	1.04	0.10	0.12	**2.90**
Iraq	0.52	0.31	1.70	0.00	0.24	**2.77**
Jamaica	1.29	0.34	0.49	0.10	0.11	**2.33**
Jordan	0.70	0.31	1.40	0.08	0.18	**2.67**
Kazakhstan	0.34	0.00	1.33	0.05	0.14	**1.86**
Kenya	0.24	0.29	1.67	0.07	0.25	**2.52**
Kiribati	0.00	0.00	1.58	0.07	0.23	**1.88**
Kyrgyzstan	0.35	0.30	0.95	0.08	0.15	**1.83**
Lao PDR	0.73	0.32	1.40	0.08	0.19	**2.72**
Lesotho	0.00	0.29	1.33	0.07	0.22	**1.91**
Liberia	0.49	0.29	1.77	0.07	0.27	**2.89**
Libya	0.69	0.30	0.10	0.08	0.15	**1.32**
Madagascar	0.52	0.29	1.78	0.07	0.29	**2.95**
Malawi	0.38	0.29	1.85	0.06	0.29	**2.87**
Malaysia	1.17	0.29	0.98	0.09	0.12	**2.64**
Maldives	0.00	0.02	0.82	0.09	0.09	**1.02**
Mali	0.35	0.28	2.07	0.06	0.35	**3.11**
Marshall Islands	0.70	0.28	1.54	0.07	0.17	**2.76**
Mauritania	0.48	0.29	1.94	0.07	0.31	**3.09**
Mauritius	0.00	0.00	0.49	0.00	0.05	**0.54**
Mexico	0.48	0.25	0.93	0.10	0.15	**1.92**
Micronesia	0.94	0.31	1.49	0.08	0.21	**3.03**
Mongolia	0.00	0.13	0.00	0.00	0.14	**0.28**
Morocco	1.26	0.31	1.17	0.09	0.15	**2.98**
Mozambique	0.41	0.28	2.03	0.06	0.34	**3.12**
Myanmar	1.12	0.32	1.09	0.09	0.15	**2.77**
Namibia	0.00	0.00	1.04	0.07	0.24	**1.35**
Nauru	0.00	0.00	1.44	0.07	0.23	**1.74**
Nepal	0.00	0.17	1.14	0.08	0.17	**1.56**
Nicaragua	0.85	0.32	1.33	0.08	0.18	**2.76**
Niger	0.38	0.27	2.06	0.06	0.36	**3.13**
Nigeria	0.46	0.29	1.88	0.07	0.29	**2.99**
Pakistan	0.65	0.30	1.68	0.07	0.25	**2.95**
Palau	1.75	0.05	0.66	0.10	0.10	**2.66**
Papua New Guinea	0.54	0.31	1.53	0.07	0.22	**2.67**
Paraguay	0.38	0.31	1.15	0.09	0.18	**2.10**
Peru	1.33	0.30	1.00	0.10	0.15	**2.88**
Philippines	0.64	0.31	0.82	0.08	0.14	**1.99**
Republic of Congo	0.46	0.29	1.85	0.07	0.28	**2.95**
Rwanda	0.58	0.29	1.65	0.07	0.25	**2.84**
St. Vincent	1.77	0.31	0.98	0.11	0.11	**3.28**
Samoa	0.00	0.21	1.75	0.08	0.23	**2.27**

Country	Old Age Pension	Disability Benefit	Child Benefit	Caregivers' Allowance	Maternity Benefit	Total
Sao Tome & Principe	0.58	0.29	1.72	0.07	0.26	**2.92**
Senegal	0.54	0.30	1.74	0.07	0.27	**2.92**
Sierra Leone	0.48	0.29	1.72	0.07	0.26	**2.82**
Solomon Islands	0.55	0.30	1.70	0.07	0.25	**2.87**
Somalia	0.39	0.28	2.10	0.06	0.38	**3.21**
South Africa	0.00	0.00	0.04	0.09	0.17	**0.30**
South Sudan	0.29	0.19	1.13	0.04	0.17	**1.82**
Sri Lanka	1.80	0.28	1.02	0.11	0.13	**3.34**
Sudan	0.49	0.28	1.77	0.06	0.28	**2.88**
Suriname	0.21	0.00	1.04	0.09	0.16	**1.50**
Tajikistan	0.19	0.30	1.62	0.07	0.23	**2.41**
Tanzania	1.95	0.30	0.69	0.13	0.08	**3.15**
Thailand	0.00	0.05	1.05	0.08	0.20	**1.38**
Timor-Leste	0.48	0.29	1.77	0.07	0.27	**2.88**
Togo	0.56	0.18	1.62	0.08	0.21	**2.65**
Tonga	1.51	0.32	1.11	0.10	0.12	**3.16**
Tunisia	1.51	0.29	0.97	0.03	0.11	**2.91**
Türkiye	0.74	0.32	1.43	0.08	0.19	**2.76**
Turkmenistan	0.00	0.29	1.49	0.08	0.19	**2.05**
Tuvalu	0.26	0.28	1.91	0.06	0.30	**2.81**
Uganda	0.44	0.28	1.89	0.06	0.31	**2.98**
Uzbekistan	0.72	0.19	0.69	0.08	0.20	**1.88**
Vanuatu	0.66	0.30	1.76	0.07	0.26	**3.05**
Venezuela	0.44	0.33	1.29	0.11	0.16	**2.33**
Viet Nam	1.30	0.24	1.05	0.10	0.12	**2.81**
Yemen	0.39	0.31	1.94	0.07	0.32	**3.03**
Zambia	0.29	0.29	1.84	0.06	0.29	**2.77**
Zimbabwe	0.52	0.28	1.84	0.07	0.27	**2.98**

Annex 3 Current expenditures on lifecycle social security across countries

Table A3-1 shows the current expenditure on the types of lifecycle social security schemes that we have used in this paper. It provides information across countries by benefit, using information from the latest available year. The sources for the values can be found here. Note that, at times, the values reflect transfer costs alone (obtained my multiplying the transfer value with the coverage). The majority of values reflect the total budget allocated to the scheme, and therefore, may include administrative costs as well. The information does not include costs on other lifecycle benefits or household poor relief schemes. Disability benefits include both benefits for children and working age adults.

Table A3-1: Current expenditures on lifecycle social security benefits across countries, as a percentage of GDP, with information from the most recent available year

Country	Old Age Pension	Disability Benefits	Child Benefit	Caregivers Allowance	Maternity Benefit	Total
Afghanistan	0.00	1.05	0.00	0.00	0.00	**1.05**
Algeria	0.00	0.13	0.00	0.00	0.00	**0.13**
Angola	0.00	0.00	0.00	0.00	0.00	**0.00**
Argentina	0.93	0.58	0.48	0.00	0.09	**2.07**
Armenia	0.46	0.24	0.17	0.00	0.16	**1.03**
Azerbaijan	0.24	0.37	0.01	0.00	0.00	**0.62**
Bangladesh	0.09	0.07	0.09	0.00	0.03	**0.27**
Belize	0.02	0.00	0.03	0.00	0.00	**0.05**
Benin	0.00	0.00	0.00	0.00	0.00	**0.00**
Bhutan	0.00	0.00	0.00	0.00	0.00	**0.00**
Bolivia	1.42	0.05	0.16	0.00	0.06	**1.69**
Botswana	0.42	0.24	0.00	0.00	0.00	**0.65**
Brazil	1.26	0.45	0.34	0.00	0.00	**2.05**
Burkina Faso	0.00	0.00	0.00	0.00	0.00	**0.00**
Burundi	0.00	0.00	0.00	0.00	0.00	**0.00**
Cabo Verde	0.62	0.15	0.00	0.00	0.00	**0.77**
Cambodia	0.00	0.00	0.00	0.00	0.00	**0.00**
Cameroon	0.00	0.00	0.00	0.00	0.00	**0.00**
Central African Republic	0.00	0.00	0.00	0.00	0.00	**0.00**
Chad	0.00	0.00	0.00	0.00	0.00	**0.00**
China	0.28	0.02	0.00	0.00	0.00	**0.30**
Colombia	0.11	0.00	0.17	0.00	0.00	**0.28**
Comoros	0.00	0.00	0.00	0.00	0.00	**0.00**
Costa Rica	0.19	0.15	0.25	0.00	0.00	**0.60**
Cote d'Ivoire	0.00	0.00	0.00	0.00	0.00	**0.00**
DR Congo	0.00	0.00	0.00	0.00	0.00	**0.00**
Djibouti	0.00	0.00	0.00	0.00	0.00	**0.00**
Dominica	0.00	0.00	0.00	0.00	0.00	**0.00**
Dominican Republic	0.03	0.01	0.00	0.00	0.00	**0.04**
Ecuador	0.28	0.18	0.00	0.00	0.00	**0.46**

Country	Old Age Pension	Disability Benefits	Child Benefit	Caregivers Allowance	Maternity Benefit	Total
Egypt	0.03	0.03	0.15	0.00	0.00	**0.21**
El Salvador	0.06	0.01	0.00	0.00	0.00	**0.07**
Equatorial Guinea	0.00	0.00	0.00	0.00	0.00	**0.00**
Eswatini	0.62	0.07	0.00	0.00	0.00	**0.69**
Ethiopia	0.00	0.00	0.00	0.00	0.00	**0.00**
Fiji	0.64	0.12	0.15	0.00	0.00	**0.91**
Gabon	0.00	0.00	0.18	0.00	0.00	**0.18**
Gambia	0.00	0.00	0.00	0.00	0.00	**0.00**
Georgia	4.18	0.05	0.57	0.00	0.00	**4.80**
Ghana	0.00	0.00	0.00	0.00	0.00	**0.00**
Grenada	0.00	0.00	0.00	0.00	0.00	**0.00**
Guatemala	0.11	0.00	0.04	0.00	0.00	**0.15**
Guinea	0.00	0.00	0.00	0.00	0.00	**0.00**
Guinea-Bissau	0.00	0.00	0.00	0.00	0.00	**0.00**
Haiti	0.00	0.00	0.06	0.00	0.00	**0.06**
Honduras	0.00	0.00	0.10	0.00	0.00	**0.10**
India	0.02	0.00	0.00	0.00	0.01	**0.03**
Indonesia	0.00	0.00	0.20	0.00	0.00	**0.20**
Iran	0.00	0.00	0.00	0.00	0.00	**0.00**
Iraq	0.00	0.00	0.00	0.19	0.00	**0.19**
Jamaica	0.00	0.00	0.39	0.00	0.00	**0.39**
Jordan	0.00	0.00	0.00	0.00	0.00	**0.00**
Kazakhstan	1.00	0.40	0.00	0.04	0.04	**1.48**
Kenya	0.20	0.01	0.00	0.00	0.00	**0.21**
Kiribati	4.68	0.55	0.00	0.00	0.00	**5.23**
Kyrgyzstan	0.53	0.00	0.49	0.00	0.04	**1.06**
Lao PDR	0.00	0.00	0.00	0.00	0.00	**0.00**
Lesotho	2.12	0.02	0.29	0.00	0.00	**2.42**
Liberia	0.00	0.00	0.00	0.00	0.00	**0.00**
Libya	0.08	0.02	1.14	0.00	0.00	**1.24**
Madagascar	0.00	0.00	0.00	0.00	0.00	**0.00**
Malawi	0.00	0.00	0.00	0.00	0.00	**0.00**
Malaysia	0.03	0.04	0.02	0.00	0.00	**0.10**
Maldives	1.13	0.32	0.07	0.00	0.00	**1.52**
Mali	0.00	0.00	0.00	0.00	0.00	**0.00**
Marshall Islands	0.00	0.00	0.00	0.00	0.00	**0.00**
Mauritania	0.00	0.00	0.00	0.00	0.00	**0.00**
Mauritius	6.55	0.78	0.21	0.18	0.03	**7.74**
Mexico	0.81	0.07	0.22	0.00	0.00	**1.09**
Micronesia	0.00	0.00	0.00	0.00	0.00	**0.00**
Mongolia	2.87	0.17	2.16	0.17	0.02	**5.38**
Morocco	0.00	0.00	0.00	0.00	0.00	**0.00**
Mozambique	0.00	0.00	0.00	0.00	0.00	**0.00**
Myanmar	0.01	0.00	0.04	0.00	0.00	**0.05**
Namibia	1.44	0.48	0.63	0.00	0.00	**2.55**
Nauru	1.72	1.04	0.30	0.00	0.00	**3.05**
Nepal	1.65	0.13	0.14	0.00	0.00	**1.92**
Nicaragua	0.00	0.00	0.00	0.00	0.00	**0.00**
Niger	0.00	0.00	0.00	0.00	0.00	**0.00**
Nigeria	0.00	0.00	0.00	0.00	0.00	**0.00**
Pakistan	0.00	0.00	0.00	0.00	0.00	**0.00**
Palau	0.00	0.27	0.18	0.00	0.00	**0.45**
Papua New Guinea	0.00	0.00	0.00	0.00	0.00	**0.00**

Country	Old Age Pension	Disability Benefits	Child Benefit	Caregivers Allowance	Maternity Benefit	Total
Paraguay	0.62	0.00	0.16	0.00	0.00	**0.79**
Peru	0.09	0.02	0.12	0.00	0.00	**0.23**
Philippines	0.19	0.00	0.43	0.00	0.00	**0.62**
Republic of Congo	0.00	0.00	0.00	0.00	0.00	**0.00**
Rwanda	0.00	0.00	0.00	0.00	0.00	**0.00**
St. Vincent	0.03	0.00	0.00	0.00	0.00	**0.03**
Samoa	1.13	0.07	0.00	0.00	0.00	**1.20**
Sao Tome and Principe	0.00	0.00	0.00	0.00	0.00	**0.00**
Senegal	0.00	0.00	0.00	0.00	0.00	**0.00**
Sierra Leone	0.00	0.00	0.00	0.00	0.00	**0.00**
Solomon Islands	0.00	0.00	0.00	0.00	0.00	**0.00**
Somalia	0.00	0.00	0.00	0.00	0.00	**0.00**
South Africa	1.40	0.44	1.18	0.00	0.00	**3.03**
South Sudan	0.00	0.00	0.00	0.00	0.00	**0.00**
Sri Lanka	0.05	0.03	0.00	0.00	0.00	**0.08**
Sudan	0.00	0.00	0.00	0.00	0.00	**0.00**
Suriname	1.01	0.41	0.14	0.00	0.00	**1.56**
Tajikistan	0.42	0.00	0.00	0.00	0.00	**0.42**
Tanzania	0.01	0.00	0.00	0.00	0.00	**0.01**
Thailand	0.46	0.02	0.01	0.00	0.00	**0.49**
Timor-Leste	2.52	0.25	0.49	0.00	0.00	**3.26**
Togo	0.00	0.00	0.00	0.00	0.00	**0.00**
Tonga	0.45	0.11	0.00	0.00	0.00	**0.56**
Tunisia	0.00	0.00	0.00	0.00	0.00	**0.00**
Türkiye	0.05	0.03	0.01	0.07	0.00	**0.16**
Turkmenistan	0.00	0.00	0.00	0.00	0.00	**0.00**
Tuvalu	2.33	0.00	0.00	0.00	0.00	**2.33**
Uganda	0.06	0.00	0.00	0.00	0.00	**0.06**
Uzbekistan	0.17	0.11	0.71	0.00	0.03	**1.02**
Vanuatu	0.00	0.00	0.00	0.00	0.00	**0.00**
Venezuela	1.18	0.00	0.00	0.00	0.00	**1.18**
Viet Nam	0.11	0.07	0.00	0.00	0.00	**0.18**
Yemen	0.00	0.00	0.00	0.00	0.00	**0.00**
Zambia	0.00	0.00	0.00	0.00	0.00	**0.00**
Zimbabwe	0.00	0.00	0.00	0.00	0.00	**0.00**

Annex 4 Transfer values for the proposed benefits

Table A4-1 presents the transfer values for each benefit proposed by country once the benefits are fully rolled out. The values are presented in nominal US dollars in 2025 prices as well as US dollars expressed in purchasing power parity terms.

Table A4-1: The proposed benefit values for each of the proposed schemes in nominal US dollars and in US dollars in purchasing power parity (PPP) terms, in 2025 values[32]

Countries	Child benefits		Old age pensions, Disability benefits, Caregivers' allowance		Maternity benefits	
Value	Nominal US$ per month	US$ (PPP) per month	Nominal US$ per month	US$ (PPP) per month	Nominal US$ per month	US$ (PPP) per month
Afghanistan	1.40	n/a	5.20	n/a	10.40	n/a
Algeria	19.00	61.80	71.10	231.60	142.30	463.10
Angola	9.60	34.10	36.10	127.90	72.10	255.80
Argentina	47.90	104.60	179.50	392.20	359.10	784.50
Armenia	29.50	83.50	110.70	313.20	221.40	626.50
Azerbaijan	25.30	87.50	95.10	327.90	190.10	655.90
Bangladesh	9.00	34.20	33.60	128.30	67.20	256.60
Belize	28.80	53.30	108.10	199.80	216.20	399.50
Benin	5.10	16.00	19.10	59.90	38.30	119.70
Bhutan	14.30	59.10	53.80	221.70	107.60	443.40
Bolivia	15.10	38.60	56.60	144.70	113.10	289.40
Botswana	23.40	63.90	87.80	239.60	175.50	479.10
Brazil	33.20	77.50	124.60	290.50	249.10	581.00
Burkina Faso	3.70	9.90	13.80	37.20	27.70	74.50
Burundi	1.60	3.40	6.10	12.70	12.20	25.40
Cabo Verde	18.10	40.80	67.80	153.20	135.50	306.40
Cambodia	9.60	28.80	35.90	108.10	71.70	216.20
Cameroon	6.20	19.20	23.30	72.00	46.60	144.00
Central African Republic	1.80	4.40	6.60	16.60	13.30	33.20
Chad	3.30	10.00	12.40	37.30	24.80	74.70
China	45.60	96.60	171.10	362.20	342.20	724.50
Colombia	26.80	74.70	100.70	280.30	201.40	560.50
Comoros	5.70	13.40	21.30	50.20	42.50	100.50
Costa Rica	63.70	104.90	238.70	393.30	477.40	786.60
Cote d'Ivoire	9.60	27.00	35.90	101.40	71.80	202.80
Djibouti	14.50	31.40	54.30	117.70	108.60	235.40
Dominica	32.90	65.30	123.40	244.80	246.70	489.60
Dominican Republic	39.10	102.90	146.80	385.90	293.60	771.90
DR Congo	2.50	6.30	9.30	23.60	18.60	47.10
Ecuador	23.10	55.30	86.80	207.20	173.60	414.40

[32] In some countries where n/a is put, this indicates that there is no PPP conversion rate provided for the country in 2025 by the IMF in the April 2025 edition of the World Economic Outlook Database.

Countries	Child benefits		Old age pensions, Disability benefits, Caregivers' allowance		Maternity benefits	
Value	Nominal US$ per month	US$ (PPP) per month	Nominal US$ per month	US$ (PPP) per month	Nominal US$ per month	US$ (PPP) per month
Egypt	10.60	72.20	39.70	270.80	79.30	541.70
El Salvador	19.10	45.80	71.50	171.80	143.10	343.70
Equatorial Guinea	25.80	67.20	96.90	252.10	193.80	504.10
Eswatini	15.40	45.80	57.70	171.70	115.30	343.30
Ethiopia	3.60	14.70	13.30	55.00	26.70	109.90
Fiji	22.50	56.20	84.30	210.80	168.50	421.70
Gabon	29.50	83.00	110.50	311.40	221.00	622.70
The Gambia	3.30	12.30	12.30	46.10	24.70	92.20
Georgia	31.90	102.50	119.60	384.40	239.30	768.70
Ghana	8.40	28.10	31.50	105.20	63.00	210.40
Grenada	42.00	72.20	157.40	270.90	314.80	541.80
Guatemala	22.30	52.10	83.70	195.40	167.50	390.80
Guinea	6.30	15.80	23.80	59.40	47.60	118.70
Guinea-Bissau	3.80	10.90	14.10	41.00	28.20	82.00
Haiti	8.90	10.10	33.40	38.00	66.80	76.10
Honduras	11.70	26.40	44.00	99.10	88.00	198.20
India	9.60	40.40	36.00	151.60	72.00	303.30
Indonesia	16.80	58.70	62.80	220.10	125.70	440.30
Iran	13.00	66.50	48.70	249.50	97.40	498.90
Iraq	18.90	50.60	70.90	189.70	141.70	379.40
Jamaica	25.90	42.00	97.20	157.50	194.40	314.90
Jordan	16.30	38.40	61.30	143.90	122.60	287.70
Kazakhstan	49.20	148.20	184.60	555.60	369.20	1111.10
Kenya	8.20	25.10	30.80	94.20	61.70	188.40
Kiribati	8.00	12.40	30.20	46.30	60.40	92.70
Kyrgyz Republic	9.20	29.30	34.30	109.80	68.70	219.50
Lao PDR	7.00	33.70	26.20	126.60	52.40	253.10
Lesotho	3.70	11.30	13.70	42.30	27.40	84.60
Liberia	3.00	6.70	11.30	25.10	22.70	50.10
Libya	22.70	59.20	85.00	222.00	170.00	443.90
Madagascar	2.00	6.80	7.40	25.50	14.90	51.10
Malawi	1.90	5.90	7.30	22.20	14.50	44.40
Malaysia	43.80	144.90	164.30	543.40	328.60	1086.80
Maldives	60.70	121.90	227.60	457.30	455.20	914.60
Mali	3.10	9.80	11.70	36.70	23.40	73.40
Marshall Islands	27.10	25.70	101.70	96.20	203.30	192.40
Mauritania	8.30	28.80	31.00	108.20	61.90	216.30
Mauritius	41.10	109.70	154.20	411.40	308.30	822.80
Mexico	42.30	84.90	158.60	318.30	317.30	636.60
Micronesia	17.60	15.90	66.10	59.60	132.30	119.20
Mongolia	24.00	68.20	90.00	255.60	180.00	511.20
Morocco	14.70	37.60	55.00	140.80	109.90	281.70
Mozambique	2.20	5.80	8.30	21.60	16.60	43.20
Myanmar	3.90	19.70	14.70	74.00	29.40	148.10
Namibia	15.50	41.20	58.30	154.70	116.50	309.30
Nauru	42.40	37.20	159.10	139.40	318.20	278.70
Nepal	4.90	19.10	18.20	71.40	36.40	142.90
Nicaragua	10.10	30.40	37.70	113.80	75.50	227.70
Niger	2.50	7.00	9.40	26.20	18.80	52.40

Countries	Child benefits		Old age pensions, Disability benefits, Caregivers' allowance		Maternity benefits	
Value	Nominal US$ per month	US$ (PPP) per month	Nominal US$ per month	US$ (PPP) per month	Nominal US$ per month	US$ (PPP) per month
Nigeria	2.70	22.60	10.10	84.90	20.20	169.80
Pakistan	4.90	23.20	18.30	86.90	36.60	173.80
Palau	63.30	61.10	237.40	229.30	474.80	458.60
Papua New Guinea	8.50	12.50	32.10	47.00	64.10	93.90
Paraguay	21.70	65.20	81.50	244.60	163.00	489.30
Peru	29.40	62.30	110.20	233.60	220.40	467.20
Philippines	14.50	43.10	54.40	161.70	108.70	323.40
Republic of Congo	7.90	22.00	29.40	82.40	58.90	164.80
Rwanda	3.50	13.70	13.00	51.30	26.10	102.60
Samoa	18.20	25.40	68.40	95.30	136.80	190.50
Sao Tome and Principe	11.90	21.40	44.60	80.30	89.20	160.60
Senegal	6.00	18.30	22.60	68.70	45.30	137.50
Sierra Leone	3.10	11.80	11.40	44.40	22.90	88.70
Solomon Islands	7.90	9.00	29.70	33.90	59.50	67.80
Somalia	2.60	6.40	9.60	23.90	19.20	47.90
South Africa	21.30	53.30	80.00	199.90	159.90	399.70
South Sudan	0.80	2.40	3.10	9.00	6.30	17.90
Sri Lanka	14.60	n/a	54.90	n/a	109.70	n/a
St. Vincent	37.20	71.00	139.50	266.20	279.00	532.40
Sudan	2.10	7.80	7.80	29.20	15.60	58.40
Suriname	22.90	74.80	85.70	280.50	171.40	561.00
Tajikistan	4.80	20.20	17.90	75.60	35.80	151.20
Tanzania	4.30	14.60	16.00	54.60	32.00	109.30
Thailand	25.90	87.70	97.10	329.00	194.20	658.10
Timor-Leste	5.00	16.40	18.60	61.40	37.30	122.90
Togo	3.50	11.60	13.20	43.40	26.30	86.80
Tonga	19.10	27.00	71.50	101.10	143.00	202.30
Tunisia	15.10	49.30	56.60	184.70	113.20	369.50
Türkiye	55.70	141.50	208.90	530.60	417.70	1061.30
Turkmenistan	44.50	92.90	166.70	348.40	333.40	696.80
Tuvalu	21.80	23.40	81.80	87.60	163.60	175.10
Uganda	4.50	13.00	16.70	48.70	33.50	97.40
Uzbekistan	11.70	41.50	43.90	155.80	87.90	311.60
Vanuatu	11.80	10.00	44.30	37.30	88.70	74.70
Venezuela	13.60	28.00	50.90	105.00	101.70	209.90
Viet Nam	16.00	58.30	60.10	218.60	120.10	437.10
Yemen	1.40	5.60	5.20	20.90	10.40	41.90
Zambia	4.40	15.10	16.60	56.50	33.30	113.00
Zimbabwe	7.30	18.00	27.50	67.60	55.00	135.20

Annex 5 Estimated financing gap in all countries with gradual implementation

The financing gap that needs to be covered to introduce the tax-financed Tier 1 social security benefits as outlined in Section 3.2 are presented in Table A5-1 for each country from 2026 to 2045, a year after the benefits have been fully rolled out in young population countries. Further, it outlines the demographic classification, income classification and predicted GDP growth rate for each country.

Table A5-1: Estimated financing gap to be covered over time for each country, along with the country's demographic and economic context

	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Afghanistan (Younger population country; low-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.29	0.29	0.28	0.28	0.27	0.27	0.26	0.26	0.25	0.24	0.24	0.23	0.23	0.22	0.22	0.21
Child benefit	0	0	0.25	0.36	0.47	0.58	0.67	0.77	0.85	0.94	1.01	1.09	1.16	1.22	1.28	1.34	1.39	1.44	1.48	1.45
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0.18	0.2	0.22	0.25	0.28	0.31	0.34	0.37	0.4	0.41	0.41	0.42	0.43	0.43	0.44	0.45	0.46	0.46	0.47	0.47
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.18**	**0.2**	**0.47**	**0.64**	**1.08**	**1.23**	**1.35**	**1.48**	**1.58**	**1.68**	**1.74**	**1.83**	**1.9**	**1.95**	**2.02**	**2.08**	**2.14**	**2.18**	**2.23**	**2.19**
Algeria (Medium population country; lower middle-income country; projected annual GDP growth rate = 2.4%)																				
Maternity benefit	0	0	0	0	0.14	0.13	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.11	0.11	0.11	0.11
Child benefit	0	0	0.33	0.38	0.43	0.47	0.51	0.55	0.59	0.63	0.66	0.69	0.72	0.76	0.78	0.81	0.79	0.77	0.75	0.74
Disability benefit	0	0	0	0.01	0.03	0.05	0.06	0.06	0.06	0.07	0.09	0.1	0.12	0.13	0.13	0.12	0.12	0.11	0.11	0.1
Old age pension	0.29	0.33	0.39	0.44	0.51	0.57	0.65	0.73	0.82	0.92	1.03	1.14	1.25	1.36	1.39	1.41	1.44	1.46	1.49	1.52
Caregivers' allowance	0	0	0	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.29**	**0.33**	**0.72**	**0.87**	**1.16**	**1.27**	**1.41**	**1.53**	**1.65**	**1.8**	**1.97**	**2.12**	**2.29**	**2.46**	**2.51**	**2.55**	**2.55**	**2.54**	**2.55**	**2.56**
Angola (Younger population country; lower middle-income country; projected annual GDP growth rate = 3.1%)																				
Maternity benefit	0	0	0	0	0.33	0.33	0.32	0.32	0.31	0.31	0.3	0.3	0.29	0.29	0.28	0.28	0.27	0.27	0.26	0.26
Child benefit	0	0	0.27	0.4	0.52	0.64	0.75	0.85	0.95	1.05	1.14	1.22	1.3	1.38	1.45	1.52	1.59	1.65	1.7	1.68
Disability benefit	0	0.1	0.12	0.13	0.17	0.21	0.25	0.27	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.28
Old age pension	0.21	0.24	0.27	0.31	0.34	0.38	0.42	0.45	0.49	0.49	0.5	0.5	0.5	0.5	0.51	0.51	0.51	0.52	0.52	0.52
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0.21**	**0.34**	**0.66**	**0.87**	**1.4**	**1.61**	**1.8**	**1.95**	**2.11**	**2.21**	**2.3**	**2.38**	**2.45**	**2.53**	**2.6**	**2.67**	**2.73**	**2.8**	**2.84**	**2.81**

Estimated financing gap in all countries with gradual implementation

Argentina (Ageing population country; upper middle-income country; projected annual GDP growth rate = 3.0%)																			
Maternity benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0.01	0.02	0.04	0.02	0.01	0	0	0
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0.04	0.09	0.15	0.24	0.34	0.43	0.52	0.62	0.61	0.6	0.6	0.59
Caregivers' allowance	0	0	0	0.06	0.06	0.06	0.07	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0**	**0**	**0**	**0.06**	**0.06**	**0.06**	**0.07**	**0.06**	**0.1**	**0.15**	**0.21**	**0.32**	**0.43**	**0.55**	**0.62**	**0.71**	**0.69**	**0.68**	**0.68**	**0.67**
Armenia (Ageing population country; upper middle-income country; projected annual GDP growth rate = 4.5%)																			
Maternity benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Child benefit	0	0	0.1	0.12	0.14	0.15	0.16	0.17	0.18	0.19	0.19	0.19	0.2	0.2	0.18	0.16	0.14	0.12	0.1	0.09
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0.05	0.12	0.2	0.3	0.4	0.49	0.55	0.59	0.62	0.64	0.7	0.76	0.8	0.85	0.88	0.83	0.78	0.74	0.7
Caregivers' allowance	0	0	0	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.06	0.06
Total	**0**	**0.05**	**0.22**	**0.38**	**0.5**	**0.61**	**0.71**	**0.78**	**0.83**	**0.86**	**0.88**	**0.95**	**1.02**	**1.06**	**1.09**	**1.11**	**1.03**	**0.96**	**0.9**	**0.85**
Azerbaijan (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.5%)																			
Maternity benefit	0	0	0	0	0.1	0.1	0.1	0.1	0.1	0.09	0.09	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07
Child benefit	0	0	0.2	0.24	0.28	0.31	0.34	0.37	0.4	0.43	0.46	0.49	0.51	0.53	0.55	0.57	0.56	0.55	0.53	0.52
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0.08	0.14	0.23	0.33	0.45	0.57	0.68	0.79	0.88	1	1.13	1.24	1.34	1.44	1.42	1.41	1.39	1.38	1.36	1.36
Caregivers' allowance	0	0	0	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.08**	**0.14**	**0.43**	**0.62**	**0.88**	**1.04**	**1.18**	**1.32**	**1.44**	**1.59**	**1.75**	**1.9**	**2.03**	**2.15**	**2.14**	**2.15**	**2.12**	**2.1**	**2.05**	**2.04**
Bangladesh (Medium population country; lower middle-income country; projected annual GDP growth rate = 6.6%)																			
Maternity benefit	0	0	0	0	0.1	0.09	0.08	0.08	0.07	0.06	0.05	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01
Child benefit	0	0	0.23	0.27	0.3	0.32	0.35	0.36	0.37	0.38	0.38	0.39	0.38	0.38	0.38	0.37	0.34	0.31	0.28	0.25
Disability benefit	0	0.03	0.05	0.05	0.06	0.08	0.08	0.07	0.06	0.07	0.07	0.08	0.08	0.08	0.07	0.07	0.06	0.05	0.04	0.04
Old age pension	0.2	0.24	0.27	0.29	0.32	0.35	0.37	0.4	0.42	0.46	0.49	0.52	0.55	0.58	0.56	0.54	0.52	0.5	0.48	0.47
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04
Total	**0.2**	**0.28**	**0.56**	**0.66**	**0.83**	**0.89**	**0.93**	**0.96**	**0.97**	**1.02**	**1.04**	**1.09**	**1.11**	**1.14**	**1.1**	**1.06**	**0.99**	**0.93**	**0.87**	**0.82**
Belize (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.0%)																			
Maternity benefit	0	0	0	0	0.15	0.15	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.1	0.1	0.1	0.1
Child benefit	0	0	0.3	0.36	0.41	0.46	0.51	0.56	0.6	0.64	0.68	0.71	0.75	0.78	0.81	0.83	0.81	0.79	0.76	0.74
Disability benefit	0	0.11	0.13	0.15	0.17	0.19	0.21	0.21	0.2	0.22	0.24	0.26	0.27	0.29	0.28	0.28	0.28	0.27	0.27	0.26
Old age pension	0.19	0.23	0.27	0.32	0.37	0.44	0.5	0.57	0.65	0.73	0.82	0.92	1.02	1.12	1.14	1.17	1.19	1.21	1.24	1.26

Caregivers' allowance	0	0	0	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.19**	**0.34**	**0.7**	**0.87**	**1.15**	**1.29**	**1.42**	**1.54**	**1.64**	**1.78**	**1.94**	**2.08**	**2.24**	**2.38**	**2.42**	**2.47**	**2.46**	**2.45**	**2.45**	**2.44**
Benin (Younger population country; lower middle-income country; projected annual GDP growth rate = 6.0%)																				
Maternity benefit	0	0	0	0	0.24	0.23	0.22	0.21	0.2	0.19	0.18	0.17	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.12
Child benefit	0	0	0.22	0.31	0.39	0.46	0.52	0.57	0.62	0.66	0.69	0.72	0.75	0.77	0.78	0.79	0.8	0.81	0.81	0.77
Disability benefit	0	0.09	0.11	0.11	0.14	0.17	0.2	0.21	0.22	0.21	0.2	0.2	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.15
Old age pension	0.22	0.24	0.26	0.29	0.31	0.33	0.35	0.37	0.39	0.38	0.37	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.3
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Total	**0.22**	**0.33**	**0.59**	**0.74**	**1.11**	**1.23**	**1.34**	**1.41**	**1.48**	**1.49**	**1.49**	**1.51**	**1.51**	**1.5**	**1.49**	**1.47**	**1.47**	**1.46**	**1.43**	**1.38**
Bhutan (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.5%)																				
Maternity benefit	0	0	0	0	0.09	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.03
Child benefit	0	0	0.21	0.23	0.25	0.27	0.29	0.31	0.32	0.33	0.34	0.34	0.35	0.35	0.35	0.35	0.33	0.31	0.3	0.28
Disability benefit	0	0.11	0.12	0.13	0.14	0.16	0.17	0.16	0.15	0.15	0.16	0.17	0.17	0.17	0.16	0.15	0.15	0.14	0.13	0.12
Old age pension	0.27	0.3	0.33	0.36	0.39	0.42	0.46	0.49	0.53	0.58	0.62	0.66	0.7	0.73	0.72	0.71	0.7	0.7	0.69	0.69
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.05	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04
Total	**0.27**	**0.41**	**0.66**	**0.76**	**0.91**	**0.97**	**1.05**	**1.07**	**1.11**	**1.17**	**1.23**	**1.28**	**1.33**	**1.35**	**1.33**	**1.31**	**1.27**	**1.23**	**1.2**	**1.16**
Bolivia (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.08	0.08	0.07	0.07	0.06	0.06	0.06	0.05	0.05
Child benefit	0	0	0.22	0.28	0.34	0.39	0.44	0.49	0.53	0.57	0.61	0.64	0.68	0.7	0.73	0.75	0.73	0.7	0.68	0.65
Disability benefit	0	0.06	0.08	0.09	0.11	0.13	0.15	0.14	0.14	0.15	0.17	0.18	0.19	0.21	0.2	0.2	0.19	0.19	0.18	0.18
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0**	**0.06**	**0.3**	**0.41**	**0.61**	**0.68**	**0.75**	**0.78**	**0.82**	**0.87**	**0.93**	**0.96**	**1.02**	**1.05**	**1.07**	**1.08**	**1.05**	**1.02**	**0.98**	**0.95**
Botswana (Medium population country; upper middle-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.18	0.17	0.17	0.16	0.15	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09
Child benefit	0	0	0.42	0.48	0.53	0.58	0.62	0.65	0.69	0.71	0.74	0.75	0.77	0.78	0.79	0.8	0.76	0.73	0.69	0.66
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0.01	0.04	0.07	0.11	0.15	0.14	0.14	0.13	0.12	0.12	0.12
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0**	**0**	**0.42**	**0.52**	**0.75**	**0.79**	**0.83**	**0.85**	**0.88**	**0.91**	**0.96**	**1**	**1.05**	**1.11**	**1.09**	**1.1**	**1.04**	**1**	**0.95**	**0.92**
Brazil (Ageing population country; upper middle-income country; projected annual GDP growth rate = 2.5%)																				
Maternity benefit	0	0	0	0	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05
Child benefit	0	0	0	0	0.04	0.07	0.09	0.12	0.14	0.16	0.18	0.2	0.22	0.24	0.22	0.2	0.18	0.16	0.15	0.13
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Old age pension	0	0	0	0	0	0	0	0	0	0	0	0.13	0.25	0.38	0.51	0.63	0.63	0.63	0.63	0.63
Caregivers' allowance	0	0	0	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.09	0.1	0.1	0.09	0.09	0.09
Total	**0**	**0**	**0**	**0.06**	**0.19**	**0.22**	**0.24**	**0.27**	**0.29**	**0.3**	**0.32**	**0.47**	**0.62**	**0.76**	**0.88**	**0.99**	**0.97**	**0.93**	**0.92**	**0.9**
Burkina Faso (Younger population country; low-income country; projected annual GDP growth rate = 5.03%)																				
Maternity benefit	0	0	0	0	0.24	0.23	0.22	0.21	0.2	0.2	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12
Child benefit	0	0	0.21	0.3	0.38	0.45	0.51	0.57	0.62	0.67	0.71	0.75	0.78	0.8	0.82	0.84	0.86	0.87	0.88	0.84
Disability benefit	0	0.09	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.23	0.23	0.22	0.22	0.21	0.2	0.2	0.19	0.19	0.18	0.17
Old age pension	0.19	0.21	0.23	0.25	0.28	0.3	0.32	0.34	0.36	0.35	0.35	0.35	0.34	0.34	0.34	0.33	0.33	0.33	0.33	0.33
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04
Total	**0.19**	**0.3**	**0.55**	**0.7**	**1.08**	**1.21**	**1.32**	**1.4**	**1.47**	**1.5**	**1.53**	**1.55**	**1.56**	**1.56**	**1.56**	**1.57**	**1.56**	**1.56**	**1.56**	**1.5**
Burundi (Younger population country; low-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.28	0.28	0.27	0.27	0.26	0.26	0.25	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.21	0.2
Child benefit	0	0	0.24	0.35	0.45	0.54	0.63	0.72	0.8	0.88	0.95	1.01	1.07	1.13	1.18	1.23	1.27	1.32	1.35	1.32
Disability benefit	0	0.1	0.11	0.13	0.16	0.2	0.24	0.26	0.28	0.28	0.27	0.27	0.27	0.27	0.26	0.26	0.26	0.25	0.25	0.25
Old age pension	0.19	0.21	0.23	0.25	0.28	0.3	0.32	0.35	0.37	0.37	0.37	0.38	0.38	0.38	0.39	0.39	0.4	0.41	0.42	0.43
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.19**	**0.31**	**0.58**	**0.76**	**1.21**	**1.37**	**1.51**	**1.66**	**1.77**	**1.85**	**1.9**	**1.97**	**2.02**	**2.08**	**2.12**	**2.16**	**2.21**	**2.25**	**2.29**	**2.26**
Cabo Verde (Medium population country; lower middle-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.09	0.09	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05
Child benefit	0	0	0.21	0.23	0.26	0.28	0.3	0.32	0.34	0.35	0.37	0.38	0.39	0.39	0.4	0.4	0.39	0.37	0.35	0.34
Disability benefit	0	0	0	0	0	0.01	0.02	0.01	0	0.01	0.02	0.03	0.04	0.04	0.03	0.02	0.02	0.01	0	0
Old age pension	0	0	0	0	0	0	0	0.02	0.07	0.14	0.19	0.25	0.3	0.34	0.33	0.31	0.3	0.29	0.28	0.27
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05
Total	**0**	**0**	**0.21**	**0.27**	**0.39**	**0.43**	**0.45**	**0.49**	**0.54**	**0.62**	**0.71**	**0.8**	**0.86**	**0.9**	**0.88**	**0.86**	**0.83**	**0.78**	**0.74**	**0.71**
Cambodia (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.2%)																				
Maternity benefit	0	0	0	0	0.15	0.14	0.13	0.13	0.12	0.12	0.11	0.1	0.1	0.09	0.09	0.08	0.08	0.08	0.07	0.07
Child benefit	0	0	0.35	0.39	0.44	0.47	0.5	0.53	0.55	0.57	0.59	0.6	0.61	0.62	0.62	0.63	0.59	0.56	0.53	0.51
Disability benefit	0	0.11	0.12	0.13	0.14	0.16	0.17	0.16	0.15	0.16	0.17	0.17	0.18	0.19	0.18	0.17	0.16	0.16	0.15	0.14
Old age pension	0.26	0.29	0.33	0.37	0.42	0.46	0.5	0.54	0.58	0.63	0.67	0.71	0.74	0.77	0.74	0.71	0.69	0.67	0.65	0.64
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.05	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.05	0.05	0.05	0.05	0.05	0.04
Total	**0.26**	**0.4**	**0.8**	**0.93**	**1.19**	**1.27**	**1.35**	**1.4**	**1.44**	**1.53**	**1.59**	**1.63**	**1.68**	**1.73**	**1.68**	**1.64**	**1.57**	**1.52**	**1.45**	**1.4**
Cameroon (Younger population country; lower middle-income country; projected annual GDP growth rate = 4.6%)																				
Maternity benefit	0	0	0	0	0.26	0.26	0.25	0.24	0.23	0.22	0.22	0.21	0.2	0.2	0.19	0.18	0.18	0.17	0.16	0.16
Child benefit	0	0	0.23	0.33	0.42	0.5	0.58	0.65	0.71	0.77	0.82	0.87	0.91	0.95	0.98	1.01	1.04	1.06	1.08	1.04

Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.23	0.24	0.25	0.25	0.24	0.24	0.23	0.23	0.22	0.22	0.21	0.21	0.2	0.2
Old age pension	0.2	0.22	0.25	0.27	0.3	0.32	0.34	0.37	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.2**	**0.32**	**0.59**	**0.75**	**1.17**	**1.31**	**1.45**	**1.55**	**1.64**	**1.69**	**1.73**	**1.76**	**1.78**	**1.82**	**1.83**	**1.85**	**1.87**	**1.88**	**1.88**	**1.84**
Central African Republic (Younger population country; low-income country; projected annual GDP growth rate = 3.6%)																				
Maternity benefit	0	0	0	0	0.39	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.3	0.29	0.28	0.27	0.26	0.26	0.25
Child benefit	0	0	0.32	0.47	0.6	0.73	0.85	0.96	1.07	1.16	1.25	1.33	1.41	1.47	1.53	1.59	1.64	1.68	1.72	1.68
Disability benefit	0	0.09	0.11	0.12	0.16	0.2	0.24	0.25	0.27	0.27	0.27	0.27	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.25
Old age pension	0.15	0.18	0.2	0.23	0.25	0.28	0.3	0.32	0.34	0.34	0.33	0.33	0.32	0.31	0.31	0.3	0.29	0.28	0.27	0.26
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05
Total	**0.15**	**0.27**	**0.63**	**0.85**	**1.43**	**1.63**	**1.81**	**1.94**	**2.09**	**2.17**	**2.24**	**2.31**	**2.36**	**2.4**	**2.45**	**2.49**	**2.52**	**2.54**	**2.56**	**2.49**
Chad (Younger population country; low-income country; projected annual GDP growth rate = 2.8%)																				
Maternity benefit	0	0	0	0	0.36	0.36	0.35	0.35	0.34	0.33	0.33	0.32	0.32	0.31	0.31	0.3	0.3	0.29	0.29	0.28
Child benefit	0	0	0.3	0.44	0.57	0.7	0.82	0.93	1.03	1.13	1.23	1.32	1.4	1.48	1.56	1.63	1.69	1.76	1.81	1.78
Disability benefit	0	0.09	0.11	0.13	0.16	0.2	0.25	0.27	0.28	0.28	0.28	0.29	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28
Old age pension	0.15	0.17	0.19	0.22	0.24	0.27	0.3	0.33	0.36	0.36	0.37	0.38	0.38	0.39	0.4	0.4	0.41	0.42	0.42	0.43
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.15**	**0.26**	**0.6**	**0.82**	**1.37**	**1.57**	**1.77**	**1.94**	**2.07**	**2.16**	**2.27**	**2.37**	**2.44**	**2.52**	**2.61**	**2.67**	**2.74**	**2.81**	**2.86**	**2.83**
China (Ageing population country; upper middle-income country; projected annual GDP growth rate = 3.4%)																				
Maternity benefit	0	0	0	0	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.03
Child benefit	0	0	0.16	0.17	0.19	0.2	0.21	0.22	0.23	0.24	0.25	0.25	0.26	0.27	0.26	0.25	0.24	0.23	0.22	0.22
Disability benefit	0	0.09	0.11	0.11	0.13	0.14	0.15	0.14	0.13	0.12	0.11	0.12	0.13	0.13	0.14	0.14	0.13	0.13	0.12	0.11
Old age pension	0.25	0.35	0.44	0.54	0.63	0.67	0.75	0.89	1.01	1.12	1.25	1.4	1.54	1.68	1.8	1.91	1.86	1.8	1.74	1.69
Caregivers' allowance	0	0	0	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.08
Total	**0.25**	**0.44**	**0.71**	**0.88**	**1.06**	**1.13**	**1.22**	**1.36**	**1.48**	**1.59**	**1.72**	**1.88**	**2.05**	**2.2**	**2.33**	**2.42**	**2.35**	**2.28**	**2.2**	**2.13**
Colombia (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.8%)																				
Maternity benefit	0	0	0	0	0.11	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06
Child benefit	0	0	0.07	0.11	0.15	0.18	0.21	0.24	0.27	0.29	0.31	0.33	0.35	0.37	0.39	0.4	0.38	0.36	0.34	0.32
Disability benefit	0	0.11	0.13	0.14	0.16	0.18	0.19	0.19	0.18	0.19	0.21	0.22	0.23	0.24	0.23	0.23	0.22	0.21	0.21	0.2
Old age pension	0.34	0.42	0.49	0.58	0.67	0.77	0.87	0.97	1.07	1.19	1.32	1.44	1.56	1.68	1.67	1.67	1.67	1.66	1.66	1.65
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.08	0.08	0.09	0.1	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.34**	**0.53**	**0.69**	**0.88**	**1.15**	**1.29**	**1.44**	**1.56**	**1.68**	**1.83**	**2**	**2.15**	**2.31**	**2.47**	**2.45**	**2.46**	**2.43**	**2.38**	**2.36**	**2.32**
Comoros (Younger population country; lower middle-income country; projected annual GDP growth rate = 3.8%)																				
Maternity benefit	0	0	0	0	0.22	0.21	0.21	0.2	0.2	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14

Child benefit	0	0	0.19	0.28	0.36	0.43	0.5	0.56	0.62	0.67	0.72	0.76	0.8	0.84	0.88	0.91	0.93	0.96	0.98	0.95
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.23	0.24	0.25	0.25	0.24	0.24	0.23	0.23	0.23	0.22	0.22	0.21	0.21	0.2
Old age pension	0.33	0.35	0.38	0.41	0.44	0.47	0.51	0.54	0.57	0.57	0.56	0.56	0.56	0.56	0.55	0.55	0.55	0.55	0.56	0.56
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05
Total	**0.33**	**0.45**	**0.68**	**0.84**	**1.21**	**1.35**	**1.51**	**1.6**	**1.7**	**1.74**	**1.76**	**1.8**	**1.82**	**1.86**	**1.88**	**1.9**	**1.9**	**1.92**	**1.94**	**1.9**
Costa Rica (Ageing population country; upper middle-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.04	0.04
Child benefit	0	0	0	0.03	0.05	0.07	0.09	0.11	0.12	0.14	0.15	0.16	0.17	0.18	0.16	0.14	0.13	0.11	0.1	0.08
Disability benefit	0	0	0	0	0	0.02	0.03	0.02	0.01	0.01	0	0.01	0.02	0.02	0.03	0.04	0.03	0.02	0.02	0.01
Old age pension	0.31	0.38	0.45	0.53	0.61	0.7	0.79	0.88	0.96	1.03	1.1	1.22	1.33	1.44	1.54	1.64	1.62	1.6	1.58	1.56
Caregivers' allowance	0	0	0	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.08
Total	**0.31**	**0.38**	**0.45**	**0.62**	**0.8**	**0.93**	**1.04**	**1.14**	**1.22**	**1.3**	**1.38**	**1.51**	**1.65**	**1.77**	**1.86**	**1.95**	**1.91**	**1.86**	**1.82**	**1.76**
Cote d'Ivoire (Younger population country; lower middle-income country; projected annual GDP growth rate = 6.8%)																				
Maternity benefit	0	0	0	0	0.23	0.21	0.2	0.2	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.11	0.11
Child benefit	0	0	0.2	0.28	0.36	0.42	0.48	0.52	0.56	0.6	0.63	0.65	0.67	0.69	0.7	0.71	0.72	0.72	0.72	0.68
Disability benefit	0	0.09	0.11	0.11	0.14	0.17	0.2	0.2	0.21	0.2	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
Old age pension	0.18	0.2	0.22	0.24	0.26	0.27	0.29	0.3	0.32	0.31	0.3	0.3	0.29	0.28	0.28	0.27	0.27	0.26	0.26	0.26
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.04	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03
Total	**0.18**	**0.29**	**0.53**	**0.66**	**1.02**	**1.11**	**1.21**	**1.27**	**1.33**	**1.34**	**1.33**	**1.33**	**1.33**	**1.33**	**1.32**	**1.31**	**1.3**	**1.27**	**1.26**	**1.21**
DR Congo (Younger population country; low-income country; projected annual GDP growth rate = 5.1%)																				
Maternity benefit	0	0	0	0	0.32	0.31	0.3	0.29	0.28	0.27	0.25	0.25	0.23	0.23	0.22	0.21	0.2	0.2	0.19	0.18
Child benefit	0	0	0.27	0.39	0.5	0.6	0.69	0.77	0.84	0.9	0.96	1.01	1.05	1.09	1.12	1.15	1.17	1.19	1.21	1.16
Disability benefit	0	0.09	0.11	0.12	0.14	0.18	0.21	0.22	0.23	0.23	0.22	0.22	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.19
Old age pension	0.22	0.24	0.26	0.29	0.31	0.33	0.35	0.38	0.4	0.39	0.38	0.38	0.37	0.36	0.35	0.34	0.34	0.33	0.32	0.32
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04
Total	**0.22**	**0.33**	**0.64**	**0.83**	**1.3**	**1.46**	**1.6**	**1.71**	**1.8**	**1.84**	**1.86**	**1.91**	**1.92**	**1.94**	**1.95**	**1.95**	**1.96**	**1.95**	**1.95**	**1.89**
Djibouti (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.5%)																				
Maternity benefit	0	0	0	0	0.15	0.15	0.14	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.08	0.08	0.07	0.07
Child benefit	0	0	0.34	0.39	0.43	0.46	0.49	0.52	0.54	0.56	0.58	0.59	0.6	0.61	0.61	0.61	0.58	0.55	0.53	0.5
Disability benefit	0	0.1	0.12	0.13	0.14	0.16	0.17	0.16	0.15	0.16	0.17	0.17	0.18	0.18	0.17	0.17	0.16	0.15	0.14	0.14
Old age pension	0.2	0.22	0.25	0.27	0.3	0.33	0.37	0.4	0.44	0.48	0.52	0.55	0.59	0.63	0.62	0.61	0.6	0.59	0.58	0.57
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04
Total	**0.2**	**0.32**	**0.71**	**0.83**	**1.06**	**1.14**	**1.21**	**1.25**	**1.29**	**1.36**	**1.42**	**1.47**	**1.52**	**1.57**	**1.54**	**1.53**	**1.47**	**1.41**	**1.36**	**1.32**
Dominica (Ageing population country; upper middle-income country; projected annual GDP growth rate = 2.5%)																				

Maternity benefit	0	0	0	0	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.05
Child benefit	0	0	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.45	0.47	0.48	0.5	0.49	0.47	0.46	0.45	0.43	0.42
Disability benefit	0	0.11	0.13	0.14	0.15	0.17	0.18	0.18	0.17	0.16	0.15	0.16	0.17	0.18	0.19	0.2	0.2	0.19	0.19	0.18
Old age pension	0.46	0.51	0.56	0.62	0.69	0.77	0.85	0.94	1.03	1.13	1.22	1.33	1.44	1.53	1.62	1.69	1.64	1.6	1.55	1.52
Caregivers' allowance	0	0	0	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.46**	**0.62**	**0.96**	**1.11**	**1.3**	**1.42**	**1.54**	**1.65**	**1.74**	**1.85**	**1.95**	**2.1**	**2.23**	**2.35**	**2.44**	**2.5**	**2.44**	**2.38**	**2.31**	**2.25**
Dominican Republic (Medium population country; upper middle-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.12	0.12	0.11	0.11	0.1	0.09	0.09	0.08	0.08	0.08	0.07	0.07	0.06	0.06	0.06	0.06
Child benefit	0	0	0.29	0.33	0.36	0.39	0.42	0.44	0.46	0.47	0.49	0.5	0.51	0.51	0.52	0.52	0.49	0.46	0.44	0.42
Disability benefit	0	0.09	0.11	0.12	0.13	0.14	0.15	0.14	0.14	0.14	0.15	0.16	0.16	0.17	0.16	0.15	0.14	0.14	0.13	0.12
Old age pension	0.31	0.36	0.41	0.46	0.52	0.57	0.62	0.66	0.7	0.76	0.82	0.87	0.92	0.97	0.94	0.92	0.9	0.88	0.85	0.83
Caregivers' allowance	0	0	0	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05
Total	**0.31**	**0.45**	**0.81**	**0.95**	**1.18**	**1.27**	**1.35**	**1.4**	**1.45**	**1.51**	**1.6**	**1.67**	**1.73**	**1.79**	**1.75**	**1.72**	**1.65**	**1.59**	**1.53**	**1.48**
Ecuador (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.5%)																				
Maternity benefit	0	0	0	0	0.13	0.12	0.12	0.12	0.11	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08
Child benefit	0	0	0.27	0.32	0.36	0.4	0.44	0.48	0.51	0.54	0.57	0.6	0.63	0.65	0.67	0.69	0.67	0.65	0.64	0.62
Disability benefit	0	0	0	0	0	0	0.02	0.01	0.01	0.02	0.04	0.05	0.06	0.08	0.07	0.07	0.06	0.05	0.05	0.04
Old age pension	0.14	0.19	0.25	0.31	0.38	0.45	0.52	0.6	0.68	0.78	0.89	1	1.11	1.23	1.24	1.25	1.26	1.28	1.29	1.3
Caregivers' allowance	0	0	0	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.14**	**0.19**	**0.51**	**0.67**	**0.91**	**1.03**	**1.16**	**1.27**	**1.37**	**1.52**	**1.68**	**1.83**	**1.99**	**2.15**	**2.16**	**2.19**	**2.17**	**2.15**	**2.15**	**2.13**
Egypt (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.5%)																				
Maternity benefit	0	0	0	0	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.08	0.08
Child benefit	0	0	0.21	0.26	0.3	0.34	0.38	0.41	0.43	0.46	0.48	0.49	0.51	0.52	0.52	0.53	0.5	0.47	0.44	0.41
Disability benefit	0	0.07	0.09	0.1	0.11	0.13	0.14	0.13	0.12	0.13	0.14	0.15	0.15	0.16	0.15	0.14	0.14	0.13	0.12	0.12
Old age pension	0.16	0.19	0.22	0.26	0.3	0.33	0.37	0.41	0.44	0.48	0.52	0.55	0.59	0.62	0.6	0.59	0.58	0.57	0.56	0.55
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Total	**0.16**	**0.26**	**0.52**	**0.66**	**0.91**	**0.99**	**1.08**	**1.13**	**1.17**	**1.24**	**1.31**	**1.36**	**1.41**	**1.46**	**1.42**	**1.41**	**1.36**	**1.31**	**1.24**	**1.2**
El Salvador (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.8%)																				
Maternity benefit	0	0	0	0	0.12	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08	0.07	0.07	0.07
Child benefit	0	0	0.28	0.32	0.36	0.4	0.43	0.47	0.5	0.52	0.55	0.57	0.59	0.61	0.62	0.64	0.61	0.59	0.57	0.54
Disability benefit	0	0.1	0.12	0.13	0.14	0.16	0.18	0.17	0.17	0.18	0.19	0.2	0.21	0.22	0.22	0.21	0.2	0.2	0.19	0.19
Old age pension	0.34	0.38	0.43	0.47	0.52	0.58	0.63	0.69	0.75	0.83	0.91	1	1.08	1.16	1.15	1.15	1.15	1.15	1.14	1.14
Caregivers' allowance	0	0	0	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.07	0.07	0.07	0.07
Total	**0.34**	**0.48**	**0.83**	**0.97**	**1.19**	**1.31**	**1.42**	**1.5**	**1.59**	**1.69**	**1.81**	**1.93**	**2.04**	**2.16**	**2.15**	**2.16**	**2.11**	**2.08**	**2.04**	**2.01**

Equatorial Guinea (Younger population country; upper middle-income country; projected annual GDP growth rate = 2.6%)																			
Maternity benefit	0	0	0	0	0.28	0.28	0.28	0.27	0.27	0.27	0.26	0.26	0.25	0.25	0.24	0.24	0.24	0.23	0.23	0.22
Child benefit	0	0	0.23	0.35	0.45	0.55	0.65	0.74	0.83	0.92	1	1.08	1.15	1.22	1.29	1.36	1.42	1.47	1.53	1.5
Disability benefit	0	0.11	0.13	0.15	0.19	0.24	0.29	0.31	0.33	0.33	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.31	0.31	0.31
Old age pension	0.28	0.33	0.39	0.45	0.5	0.56	0.61	0.67	0.72	0.73	0.74	0.75	0.76	0.77	0.78	0.78	0.79	0.8	0.81	0.81
Caregivers' allowance	0	0	0	0.04	0.05	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.28**	**0.44**	**0.75**	**0.99**	**1.47**	**1.69**	**1.9**	**2.06**	**2.23**	**2.33**	**2.41**	**2.49**	**2.56**	**2.64**	**2.71**	**2.78**	**2.85**	**2.89**	**2.96**	**2.92**
Eswatini (Medium population country; lower middle-income country; projected annual GDP growth rate = 2.5%)																			
Maternity benefit	0	0	0	0	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12
Child benefit	0	0	0.39	0.45	0.51	0.57	0.62	0.67	0.72	0.76	0.8	0.84	0.88	0.91	0.94	0.97	0.94	0.91	0.88	0.86
Disability benefit	0	0.03	0.05	0.06	0.08	0.1	0.11	0.11	0.11	0.12	0.14	0.15	0.17	0.18	0.17	0.17	0.17	0.16	0.16	0.15
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.04	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0**	**0.03**	**0.44**	**0.54**	**0.81**	**0.89**	**0.95**	**0.99**	**1.03**	**1.09**	**1.14**	**1.2**	**1.25**	**1.29**	**1.31**	**1.33**	**1.3**	**1.25**	**1.22**	**1.19**
Ethiopia (Younger population country; low-income country; projected annual GDP growth rate = 7.5%)																			
Maternity benefit	0	0	0	0	0.21	0.2	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.12	0.11	0.1	0.1	0.09	0.08	0.08
Child benefit	0	0	0.2	0.28	0.34	0.4	0.45	0.49	0.52	0.54	0.56	0.58	0.59	0.59	0.59	0.59	0.59	0.59	0.58	0.54
Disability benefit	0	0.09	0.1	0.11	0.13	0.16	0.19	0.19	0.19	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.11
Old age pension	0.23	0.25	0.27	0.29	0.31	0.33	0.35	0.37	0.38	0.37	0.36	0.35	0.33	0.32	0.31	0.3	0.29	0.28	0.27	0.26
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.04	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.03
Total	**0.23**	**0.34**	**0.57**	**0.71**	**1.02**	**1.13**	**1.22**	**1.27**	**1.3**	**1.29**	**1.28**	**1.27**	**1.24**	**1.22**	**1.2**	**1.16**	**1.14**	**1.12**	**1.08**	**1.02**
Fiji (Medium population country; upper middle-income country; projected annual GDP growth rate = 3.2%)																			
Maternity benefit	0	0	0	0	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09	0.08
Child benefit	0	0	0.16	0.21	0.26	0.3	0.34	0.37	0.41	0.43	0.46	0.49	0.51	0.53	0.55	0.56	0.54	0.51	0.49	0.47
Disability benefit	0	0	0.01	0.02	0.03	0.05	0.06	0.06	0.05	0.06	0.07	0.08	0.09	0.1	0.1	0.09	0.08	0.08	0.07	0.07
Old age pension	0	0	0	0	0	0	0	0	0	0.03	0.08	0.12	0.17	0.2	0.18	0.17	0.16	0.15	0.15	0.14
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0**	**0**	**0.17**	**0.27**	**0.47**	**0.54**	**0.58**	**0.61**	**0.63**	**0.69**	**0.77**	**0.86**	**0.94**	**0.99**	**0.99**	**0.98**	**0.93**	**0.89**	**0.86**	**0.82**
Gabon (Younger population country; upper middle-income country; projected annual GDP growth rate = 2.9%)																			
Maternity benefit	0	0	0	0	0.23	0.23	0.22	0.22	0.21	0.21	0.21	0.21	0.2	0.2	0.2	0.19	0.19	0.19	0.18	0.18
Child benefit	0	0	0.02	0.11	0.19	0.27	0.35	0.42	0.49	0.56	0.63	0.69	0.75	0.8	0.85	0.9	0.95	1	1.04	1.02
Disability benefit	0	0.1	0.12	0.13	0.17	0.21	0.25	0.27	0.29	0.29	0.28	0.28	0.28	0.28	0.27	0.27	0.27	0.27	0.26	0.26
Old age pension	0.31	0.34	0.38	0.42	0.47	0.52	0.56	0.61	0.66	0.67	0.68	0.69	0.7	0.71	0.72	0.73	0.74	0.75	0.76	0.78
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07

Estimated financing gap in all countries with gradual implementation

Total	**0.31**	**0.44**	**0.52**	**0.7**	**1.1**	**1.28**	**1.44**	**1.59**	**1.72**	**1.8**	**1.87**	**1.94**	**2**	**2.06**	**2.11**	**2.16**	**2.22**	**2.28**	**2.31**	**2.31**
Gambia (Younger population country; low-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.22	0.21	0.2	0.19	0.18	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.12	0.11
Child benefit	0	0	0.2	0.28	0.36	0.43	0.49	0.54	0.59	0.63	0.67	0.7	0.73	0.75	0.77	0.79	0.8	0.81	0.82	0.78
Disability benefit	0	0.09	0.11	0.12	0.15	0.18	0.22	0.23	0.24	0.23	0.22	0.22	0.21	0.21	0.2	0.19	0.19	0.18	0.18	0.17
Old age pension	0.22	0.25	0.29	0.32	0.36	0.39	0.42	0.45	0.48	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.41	0.4	0.39
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Total	**0.22**	**0.34**	**0.6**	**0.75**	**1.13**	**1.25**	**1.38**	**1.46**	**1.55**	**1.58**	**1.58**	**1.59**	**1.6**	**1.61**	**1.6**	**1.59**	**1.59**	**1.57**	**1.56**	**1.49**
Georgia (Ageing population country; upper middle-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.04	0.04	0.04
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Disability benefit	0	0.05	0.07	0.07	0.08	0.1	0.1	0.09	0.08	0.08	0.07	0.07	0.08	0.08	0.08	0.09	0.08	0.07	0.07	0.06
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05
Total	**0**	**0.05**	**0.07**	**0.13**	**0.22**	**0.24**	**0.23**	**0.22**	**0.21**	**0.19**	**0.18**	**0.19**	**0.2**	**0.19**	**0.19**	**0.2**	**0.19**	**0.17**	**0.17**	**0.15**
Ghana (Younger population country; lower middle-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.2	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11	0.1
Child benefit	0	0	0.18	0.25	0.32	0.38	0.44	0.49	0.53	0.57	0.61	0.64	0.66	0.69	0.7	0.72	0.73	0.74	0.75	0.72
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.23	0.22	0.21	0.21	0.2	0.19	0.19	0.18	0.17	0.17	0.16
Old age pension	0.27	0.3	0.33	0.38	0.41	0.45	0.48	0.52	0.55	0.55	0.55	0.54	0.53	0.53	0.52	0.52	0.51	0.51	0.5	0.5
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Total	**0.27**	**0.4**	**0.62**	**0.78**	**1.12**	**1.26**	**1.37**	**1.48**	**1.55**	**1.57**	**1.6**	**1.59**	**1.59**	**1.61**	**1.59**	**1.6**	**1.59**	**1.58**	**1.57**	**1.52**
Grenada (Ageing population country; upper middle-income country; projected annual GDP growth rate = 2.7%)																				
Maternity benefit	0	0	0	0	0.09	0.09	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Disability benefit	0	0.11	0.13	0.14	0.16	0.17	0.19	0.18	0.17	0.16	0.16	0.17	0.18	0.19	0.2	0.21	0.2	0.19	0.19	0.18
Old age pension	0.49	0.54	0.6	0.67	0.75	0.83	0.92	0.99	1.06	1.12	1.16	1.26	1.35	1.44	1.52	1.6	1.57	1.54	1.51	1.49
Caregivers' allowance	0	0	0	0.06	0.06	0.07	0.07	0.07	0.07	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.08	0.08	0.08
Total	**0.49**	**0.65**	**1.02**	**1.19**	**1.4**	**1.53**	**1.65**	**1.73**	**1.81**	**1.86**	**1.92**	**2.05**	**2.17**	**2.28**	**2.35**	**2.43**	**2.37**	**2.29**	**2.25**	**2.2**
Guatemala (Medium population country; upper middle-income country; projected annual GDP growth rate = 3.8%)																				
Maternity benefit	0	0	0	0	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09
Child benefit	0	0	0.32	0.37	0.43	0.47	0.52	0.56	0.59	0.62	0.65	0.68	0.7	0.72	0.74	0.75	0.72	0.69	0.66	0.64
Disability benefit	0	0.11	0.12	0.13	0.15	0.17	0.19	0.18	0.18	0.19	0.2	0.21	0.23	0.24	0.23	0.22	0.22	0.21	0.21	0.2
Old age pension	0.1	0.14	0.17	0.2	0.23	0.27	0.3	0.34	0.37	0.42	0.46	0.51	0.56	0.6	0.6	0.6	0.6	0.6	0.61	0.61

Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.1**	**0.25**	**0.61**	**0.74**	**1.01**	**1.11**	**1.21**	**1.28**	**1.33**	**1.42**	**1.49**	**1.59**	**1.67**	**1.74**	**1.74**	**1.74**	**1.7**	**1.66**	**1.63**	**1.6**
Guinea (Younger population country; lower middle-income country; projected annual GDP growth rate = 7.7%)																				
Maternity benefit	0	0	0	0	0.2	0.18	0.17	0.16	0.15	0.14	0.13	0.12	0.11	0.1	0.1	0.09	0.08	0.08	0.07	0.07
Child benefit	0	0	0.19	0.25	0.31	0.36	0.4	0.43	0.46	0.48	0.5	0.51	0.51	0.52	0.52	0.51	0.51	0.5	0.49	0.46
Disability benefit	0	0.08	0.09	0.1	0.12	0.14	0.16	0.17	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.1	0.1	0.09
Old age pension	0.24	0.25	0.26	0.26	0.27	0.29	0.3	0.3	0.31	0.3	0.28	0.27	0.26	0.25	0.23	0.22	0.21	0.2	0.19	0.18
Caregivers' allowance	0	0	0	0.02	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.02	0.02
Total	**0.24**	**0.33**	**0.54**	**0.63**	**0.93**	**1**	**1.07**	**1.1**	**1.13**	**1.12**	**1.1**	**1.07**	**1.05**	**1.03**	**1**	**0.97**	**0.94**	**0.9**	**0.87**	**0.82**
Guinea-Bissau (Younger population country; low-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.23	0.22	0.21	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12
Child benefit	0	0	0.2	0.28	0.36	0.43	0.5	0.56	0.61	0.66	0.7	0.74	0.77	0.8	0.83	0.85	0.87	0.88	0.9	0.86
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.24	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.21	0.2	0.2	0.19	0.19
Old age pension	0.23	0.26	0.28	0.3	0.33	0.36	0.38	0.4	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.23**	**0.36**	**0.59**	**0.73**	**1.11**	**1.24**	**1.36**	**1.45**	**1.54**	**1.58**	**1.61**	**1.62**	**1.64**	**1.66**	**1.67**	**1.69**	**1.69**	**1.69**	**1.7**	**1.65**
Haiti (Medium population country; lower middle-income country; projected annual GDP growth rate = 1.5%)																				
Maternity benefit	0	0	0	0	0.19	0.19	0.18	0.18	0.18	0.17	0.17	0.17	0.16	0.16	0.16	0.15	0.15	0.15	0.15	0.14
Child benefit	0	0	0.34	0.42	0.48	0.54	0.6	0.66	0.72	0.78	0.84	0.88	0.93	0.98	1.04	1.07	1.06	1.05	1.03	1.01
Disability benefit	0	0.11	0.13	0.15	0.17	0.19	0.21	0.21	0.21	0.23	0.25	0.27	0.29	0.31	0.3	0.3	0.3	0.3	0.3	0.29
Old age pension	0.19	0.22	0.26	0.29	0.34	0.38	0.43	0.49	0.54	0.61	0.67	0.74	0.81	0.88	0.89	0.91	0.92	0.94	0.96	0.97
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.19**	**0.33**	**0.73**	**0.89**	**1.22**	**1.35**	**1.47**	**1.59**	**1.71**	**1.85**	**1.99**	**2.13**	**2.27**	**2.42**	**2.47**	**2.52**	**2.51**	**2.52**	**2.52**	**2.48**
Honduras (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.8%)																				
Maternity benefit	0	0	0	0	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.1	0.1	0.09
Child benefit	0	0	0.28	0.34	0.39	0.44	0.49	0.53	0.56	0.6	0.63	0.65	0.67	0.69	0.71	0.73	0.69	0.66	0.63	0.61
Disability benefit	0	0.11	0.13	0.14	0.15	0.17	0.19	0.18	0.18	0.19	0.2	0.22	0.23	0.24	0.23	0.23	0.22	0.21	0.21	0.2
Old age pension	0.18	0.21	0.24	0.28	0.31	0.35	0.39	0.43	0.47	0.52	0.57	0.62	0.67	0.73	0.73	0.74	0.75	0.76	0.77	0.78
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.18**	**0.32**	**0.65**	**0.8**	**1.06**	**1.16**	**1.28**	**1.34**	**1.41**	**1.5**	**1.58**	**1.68**	**1.75**	**1.84**	**1.84**	**1.87**	**1.83**	**1.79**	**1.77**	**1.74**
India (Medium population country; lower middle-income country; projected annual GDP growth rate = 6.5%)																				
Maternity benefit	0	0	0	0	0.1	0.09	0.09	0.08	0.07	0.07	0.06	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.03	0.03
Child benefit	0	0	0.26	0.29	0.31	0.34	0.35	0.37	0.38	0.39	0.39	0.4	0.4	0.4	0.4	0.39	0.37	0.34	0.32	0.3
Disability benefit	0	0.1	0.12	0.12	0.13	0.15	0.15	0.14	0.13	0.14	0.14	0.15	0.15	0.15	0.14	0.13	0.13	0.12	0.11	0.1

Old age pension	0.28	0.31	0.35	0.39	0.42	0.46	0.49	0.52	0.55	0.59	0.63	0.66	0.69	0.72	0.7	0.68	0.65	0.63	0.61	0.59
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04
Total	**0.28**	**0.41**	**0.73**	**0.84**	**1**	**1.08**	**1.12**	**1.15**	**1.17**	**1.23**	**1.26**	**1.32**	**1.34**	**1.37**	**1.33**	**1.28**	**1.23**	**1.16**	**1.11**	**1.06**
Indonesia (Medium population country; upper middle-income country; projected annual GDP growth rate = 5.1%)																				
Maternity benefit	0	0	0	0	0.12	0.11	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.05
Child benefit	0	0	0.07	0.1	0.14	0.16	0.19	0.21	0.23	0.24	0.26	0.27	0.28	0.28	0.29	0.29	0.26	0.24	0.22	0.2
Disability benefit	0	0.11	0.12	0.13	0.14	0.16	0.17	0.16	0.15	0.16	0.16	0.17	0.17	0.18	0.17	0.16	0.15	0.14	0.14	0.13
Old age pension	0.29	0.33	0.37	0.42	0.47	0.52	0.58	0.63	0.69	0.75	0.8	0.86	0.91	0.95	0.93	0.92	0.9	0.88	0.86	0.84
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05
Total	**0.29**	**0.44**	**0.56**	**0.69**	**0.91**	**1**	**1.09**	**1.15**	**1.21**	**1.29**	**1.36**	**1.43**	**1.5**	**1.54**	**1.52**	**1.49**	**1.42**	**1.37**	**1.33**	**1.27**
Iran (Medium population country; lower middle-income country; projected annual GDP growth rate = 2.0%)																				
Maternity benefit	0	0	0	0	0.1	0.1	0.1	0.09	0.09	0.09	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Child benefit	0	0	0.23	0.27	0.31	0.34	0.37	0.4	0.43	0.46	0.49	0.52	0.54	0.56	0.59	0.61	0.59	0.58	0.56	0.55
Disability benefit	0	0.12	0.14	0.15	0.17	0.19	0.21	0.2	0.2	0.21	0.23	0.24	0.26	0.27	0.27	0.26	0.25	0.25	0.24	0.24
Old age pension	0.38	0.45	0.52	0.6	0.68	0.77	0.86	0.96	1.06	1.19	1.33	1.48	1.62	1.77	1.8	1.83	1.87	1.91	1.95	1.99
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.08	0.09	0.09	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Total	**0.38**	**0.57**	**0.89**	**1.07**	**1.32**	**1.46**	**1.61**	**1.72**	**1.85**	**2.02**	**2.22**	**2.42**	**2.6**	**2.78**	**2.84**	**2.88**	**2.89**	**2.92**	**2.93**	**2.96**
Iraq (Younger population country; upper middle-income country; projected annual GDP growth rate = 4.1%)																				
Maternity benefit	0	0	0	0	0.21	0.21	0.2	0.19	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13
Child benefit	0	0	0.18	0.26	0.34	0.41	0.48	0.54	0.59	0.64	0.69	0.73	0.77	0.8	0.83	0.86	0.88	0.9	0.92	0.89
Disability benefit	0	0.1	0.12	0.13	0.16	0.2	0.24	0.25	0.27	0.26	0.25	0.25	0.24	0.24	0.23	0.23	0.22	0.22	0.21	0.21
Old age pension	0.27	0.28	0.31	0.36	0.4	0.44	0.49	0.53	0.58	0.59	0.59	0.6	0.61	0.62	0.62	0.62	0.63	0.63	0.63	0.63
Caregivers' allowance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**0.27**	**0.38**	**0.61**	**0.75**	**1.11**	**1.26**	**1.41**	**1.51**	**1.63**	**1.67**	**1.71**	**1.75**	**1.78**	**1.82**	**1.83**	**1.86**	**1.87**	**1.89**	**1.89**	**1.86**
Jamaica (Medium population country; upper middle-income country; projected annual GDP growth rate = 1.6%)																				
Maternity benefit	0	0	0	0	0.09	0.09	0.09	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05
Child benefit	0	0	0	0	0	0	0	0	0	0.02	0.04	0.06	0.08	0.09	0.11	0.12	0.1	0.09	0.07	0.05
Disability benefit	0	0.12	0.14	0.15	0.17	0.19	0.2	0.2	0.19	0.21	0.22	0.23	0.24	0.25	0.25	0.24	0.24	0.23	0.22	0.22
Old age pension	0.34	0.39	0.46	0.54	0.62	0.72	0.82	0.91	1.01	1.12	1.23	1.34	1.46	1.57	1.58	1.59	1.6	1.6	1.61	1.62
Caregivers' allowance	0	0	0	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.34**	**0.51**	**0.6**	**0.74**	**0.93**	**1.06**	**1.17**	**1.25**	**1.34**	**1.5**	**1.63**	**1.78**	**1.93**	**2.07**	**2.09**	**2.1**	**2.09**	**2.07**	**2.04**	**2.03**
Jordan (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.17	0.16	0.16	0.16	0.15	0.15	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12
Child benefit	0	0	0.35	0.41	0.47	0.52	0.58	0.62	0.67	0.71	0.75	0.79	0.83	0.86	0.89	0.92	0.9	0.88	0.86	0.84

Disability benefit	0	0.11	0.13	0.14	0.16	0.18	0.2	0.19	0.19	0.2	0.22	0.23	0.25	0.26	0.26	0.25	0.25	0.24	0.24	0.23
Old age pension	0.19	0.22	0.26	0.3	0.35	0.41	0.48	0.55	0.62	0.71	0.79	0.88	0.97	1.07	1.09	1.1	1.12	1.13	1.15	1.16
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.19**	**0.33**	**0.74**	**0.89**	**1.19**	**1.32**	**1.47**	**1.57**	**1.68**	**1.83**	**1.97**	**2.12**	**2.26**	**2.41**	**2.46**	**2.48**	**2.48**	**2.45**	**2.45**	**2.43**
Kazakhstan (Medium population country; upper middle-income country; projected annual GDP growth rate = 3.1%)																				
Maternity benefit	0	0	0	0	0.11	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.07
Child benefit	0	0	0.34	0.4	0.45	0.49	0.54	0.58	0.62	0.66	0.69	0.73	0.76	0.79	0.81	0.84	0.82	0.8	0.78	0.76
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0.02	0.1	0.19	0.27	0.35	0.34	0.32	0.31	0.3	0.28	0.27
Caregivers' allowance	0	0	0	0.01	0.01	0.01	0.02	0.02	0.02	0.02	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.03
Total	**0**	**0**	**0.34**	**0.41**	**0.57**	**0.61**	**0.67**	**0.7**	**0.74**	**0.8**	**0.91**	**1.04**	**1.16**	**1.27**	**1.28**	**1.28**	**1.25**	**1.22**	**1.18**	**1.13**
Kenya (Younger population country; lower middle-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.21	0.2	0.19	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.11	0.11	0.1
Child benefit	0	0	0.18	0.26	0.34	0.4	0.46	0.52	0.56	0.6	0.64	0.67	0.7	0.72	0.74	0.75	0.77	0.77	0.78	0.74
Disability benefit	0	0.09	0.1	0.11	0.14	0.18	0.21	0.22	0.23	0.22	0.21	0.21	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.16
Old age pension	0.01	0.04	0.06	0.09	0.12	0.14	0.17	0.2	0.22	0.22	0.22	0.21	0.21	0.21	0.2	0.2	0.19	0.19	0.18	0.18
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04
Total	**0.01**	**0.13**	**0.34**	**0.49**	**0.85**	**0.96**	**1.08**	**1.18**	**1.25**	**1.26**	**1.28**	**1.29**	**1.31**	**1.31**	**1.31**	**1.31**	**1.29**	**1.28**	**1.27**	**1.22**
Kiribati (Younger population country; lower middle-income country; projected annual GDP growth rate = 2.1%)																				
Maternity benefit	0	0	0	0	0.21	0.2	0.2	0.2	0.19	0.19	0.19	0.19	0.18	0.18	0.18	0.17	0.17	0.17	0.16	0.16
Child benefit	0	0	0.18	0.26	0.34	0.41	0.48	0.55	0.62	0.68	0.74	0.8	0.85	0.91	0.96	1	1.05	1.1	1.14	1.12
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0**	**0**	**0.18**	**0.3**	**0.59**	**0.66**	**0.74**	**0.82**	**0.88**	**0.94**	**1**	**1.06**	**1.1**	**1.16**	**1.21**	**1.24**	**1.29**	**1.34**	**1.37**	**1.35**
Kyrgyzstan (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.3%)																				
Maternity benefit	0	0	0	0	0.11	0.11	0.1	0.09	0.09	0.08	0.08	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.04	0.04
Child benefit	0	0	0	0	0	0	0.02	0.05	0.07	0.09	0.11	0.13	0.14	0.15	0.16	0.16	0.14	0.11	0.08	0.05
Disability benefit	0	0.1	0.12	0.12	0.14	0.15	0.16	0.15	0.15	0.16	0.16	0.17	0.18	0.18	0.18	0.17	0.16	0.16	0.15	0.14
Old age pension	0	0	0	0	0	0	0	0	0.03	0.07	0.11	0.15	0.18	0.21	0.19	0.17	0.15	0.13	0.11	0.09
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04
Total	**0**	**0.1**	**0.12**	**0.16**	**0.29**	**0.3**	**0.32**	**0.33**	**0.38**	**0.44**	**0.51**	**0.57**	**0.62**	**0.65**	**0.64**	**0.61**	**0.55**	**0.5**	**0.43**	**0.36**
Lao PDR (Medium population country; lower middle-income country; projected annual GDP growth rate = 2.0%)																				
Maternity benefit	0	0	0	0	0.17	0.17	0.16	0.16	0.16	0.15	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12

Child benefit	0	0	0.37	0.44	0.5	0.56	0.61	0.67	0.71	0.76	0.81	0.85	0.89	0.93	0.96	1	0.97	0.95	0.93	0.9
Disability benefit	0	0.11	0.13	0.15	0.17	0.19	0.21	0.21	0.2	0.22	0.24	0.26	0.27	0.29	0.29	0.28	0.28	0.28	0.27	0.27
Old age pension	0.18	0.21	0.25	0.29	0.34	0.4	0.45	0.51	0.57	0.64	0.71	0.78	0.85	0.93	0.94	0.96	0.97	0.99	1	1.02
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.18**	**0.32**	**0.75**	**0.92**	**1.22**	**1.37**	**1.48**	**1.6**	**1.69**	**1.83**	**1.97**	**2.11**	**2.22**	**2.37**	**2.41**	**2.45**	**2.43**	**2.42**	**2.4**	**2.39**
Lesotho (Younger population country; lower middle-income country; projected annual GDP growth rate = 1.7%)																				
Maternity benefit	0	0	0	0	0.2	0.2	0.2	0.2	0.19	0.19	0.19	0.18	0.18	0.18	0.17	0.17	0.17	0.16	0.16	0.16
Child benefit	0	0	0	0	0.05	0.12	0.2	0.27	0.34	0.4	0.46	0.52	0.58	0.64	0.69	0.74	0.79	0.84	0.88	0.86
Disability benefit	0	0.09	0.11	0.12	0.16	0.2	0.25	0.27	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.28	0.28	0.28	0.28	0.28
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0**	**0.09**	**0.11**	**0.16**	**0.45**	**0.58**	**0.71**	**0.8**	**0.88**	**0.95**	**1**	**1.06**	**1.11**	**1.18**	**1.22**	**1.26**	**1.31**	**1.35**	**1.4**	**1.38**
Liberia (Younger population country; low-income country; projected annual GDP growth rate = 5.5%)																				
Maternity benefit	0	0	0	0	0.23	0.21	0.21	0.2	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.11	0.11
Child benefit	0	0	0.2	0.28	0.36	0.43	0.48	0.54	0.58	0.62	0.66	0.69	0.71	0.73	0.75	0.76	0.77	0.78	0.78	0.75
Disability benefit	0	0.09	0.11	0.12	0.14	0.18	0.21	0.22	0.23	0.22	0.21	0.2	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.16
Old age pension	0.23	0.25	0.28	0.3	0.33	0.35	0.37	0.39	0.41	0.4	0.39	0.38	0.37	0.36	0.36	0.35	0.34	0.34	0.33	0.32
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Total	**0.23**	**0.34**	**0.59**	**0.73**	**1.09**	**1.21**	**1.32**	**1.4**	**1.46**	**1.47**	**1.48**	**1.48**	**1.48**	**1.47**	**1.48**	**1.46**	**1.45**	**1.45**	**1.42**	**1.38**
Libya (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.2%)																				
Maternity benefit	0	0	0	0	0.14	0.13	0.13	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.11	0.11	0.11	0.11	0.1	0.1
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Disability benefit	0	0.09	0.11	0.13	0.15	0.17	0.19	0.18	0.18	0.19	0.21	0.23	0.24	0.25	0.25	0.24	0.24	0.23	0.23	0.22
Old age pension	0.14	0.17	0.2	0.25	0.31	0.37	0.45	0.53	0.63	0.74	0.85	0.97	1.1	1.24	1.28	1.33	1.37	1.42	1.46	1.49
Caregivers' allowance	0	0	0	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.14**	**0.26**	**0.31**	**0.42**	**0.64**	**0.72**	**0.82**	**0.9**	**1**	**1.1**	**1.25**	**1.39**	**1.53**	**1.69**	**1.73**	**1.76**	**1.8**	**1.84**	**1.88**	**1.9**
Madagascar (Younger population country; low-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.25	0.24	0.23	0.22	0.21	0.2	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
Child benefit	0	0	0.22	0.31	0.39	0.47	0.54	0.6	0.65	0.7	0.74	0.78	0.81	0.84	0.87	0.89	0.9	0.92	0.93	0.89
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.24	0.23	0.22	0.22	0.21	0.21	0.2	0.19	0.19	0.18	0.18
Old age pension	0.25	0.28	0.31	0.34	0.37	0.4	0.42	0.45	0.48	0.47	0.46	0.46	0.46	0.45	0.45	0.44	0.44	0.43	0.43	0.42
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.05	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04
Total	**0.25**	**0.38**	**0.64**	**0.8**	**1.2**	**1.35**	**1.46**	**1.55**	**1.64**	**1.67**	**1.67**	**1.69**	**1.72**	**1.72**	**1.74**	**1.74**	**1.73**	**1.73**	**1.73**	**1.66**
Malawi (Younger population country; low-income country; projected annual GDP growth rate = 4.6%)																				

Maternity benefit	0	0	0	0	0.25	0.24	0.23	0.23	0.22	0.21	0.2	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14
Child benefit	0	0	0.22	0.31	0.4	0.48	0.56	0.62	0.68	0.74	0.79	0.83	0.87	0.9	0.93	0.96	0.98	1	1.01	0.98
Disability benefit	0	0.1	0.11	0.13	0.16	0.2	0.23	0.24	0.26	0.25	0.25	0.24	0.24	0.23	0.23	0.22	0.22	0.21	0.21	0.2
Old age pension	0.19	0.21	0.23	0.25	0.27	0.29	0.31	0.33	0.36	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.36	0.37
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.19**	**0.31**	**0.56**	**0.72**	**1.12**	**1.25**	**1.38**	**1.47**	**1.58**	**1.61**	**1.65**	**1.66**	**1.7**	**1.71**	**1.73**	**1.74**	**1.76**	**1.76**	**1.78**	**1.74**
Malaysia (Medium population country; upper middle-income country; projected annual GDP growth rate = 4.0%)																				
Maternity benefit	0	0	0	0	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06
Child benefit	0	0	0.2	0.24	0.27	0.3	0.33	0.36	0.38	0.4	0.42	0.44	0.45	0.47	0.48	0.49	0.47	0.45	0.44	0.42
Disability benefit	0	0.07	0.09	0.1	0.12	0.14	0.15	0.14	0.13	0.15	0.16	0.17	0.17	0.18	0.17	0.17	0.16	0.15	0.15	0.14
Old age pension	0.32	0.37	0.42	0.48	0.54	0.6	0.67	0.72	0.78	0.86	0.93	1.01	1.08	1.16	1.15	1.14	1.14	1.13	1.13	1.13
Caregivers' allowance	0	0	0	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0.32**	**0.43**	**0.71**	**0.86**	**1.07**	**1.18**	**1.29**	**1.36**	**1.43**	**1.54**	**1.64**	**1.76**	**1.84**	**1.95**	**1.93**	**1.93**	**1.9**	**1.85**	**1.84**	**1.81**
Maldives (Medium population country; upper middle-income country; projected annual GDP growth rate = 4.0%)																				
Maternity benefit	0	0	0	0	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04
Child benefit	0	0	0.11	0.13	0.15	0.17	0.19	0.21	0.22	0.23	0.24	0.25	0.26	0.27	0.28	0.29	0.27	0.26	0.25	0.23
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.06	0.06	0.06
Total	**0**	**0**	**0.11**	**0.17**	**0.26**	**0.29**	**0.31**	**0.32**	**0.33**	**0.34**	**0.36**	**0.37**	**0.37**	**0.39**	**0.4**	**0.41**	**0.38**	**0.37**	**0.36**	**0.33**
Mali (Younger population country; low-income country; projected annual GDP growth rate = 5.1%)																				
Maternity benefit	0	0	0	0	0.31	0.3	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.2	0.19	0.18	0.17
Child benefit	0	0	0.27	0.38	0.49	0.58	0.67	0.74	0.81	0.88	0.93	0.98	1.02	1.06	1.09	1.12	1.14	1.16	1.17	1.13
Disability benefit	0	0.09	0.11	0.12	0.15	0.18	0.21	0.23	0.24	0.23	0.23	0.22	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18
Old age pension	0.17	0.18	0.2	0.21	0.23	0.24	0.26	0.27	0.29	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04
Total	**0.17**	**0.27**	**0.58**	**0.74**	**1.21**	**1.34**	**1.48**	**1.57**	**1.66**	**1.7**	**1.74**	**1.77**	**1.8**	**1.82**	**1.84**	**1.85**	**1.86**	**1.86**	**1.86**	**1.8**
Marshall Islands (Younger population country; upper middle-income country; projected annual GDP growth rate = 1.6%)																				
Maternity benefit	0	0	0	0	0.14	0.13	0.13	0.13	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.11	0.11	0.11	0.1	0.1
Child benefit	0	0	0.12	0.17	0.22	0.26	0.3	0.34	0.37	0.41	0.44	0.48	0.51	0.54	0.57	0.6	0.62	0.65	0.67	0.66
Disability benefit	0	0.09	0.1	0.11	0.13	0.16	0.19	0.19	0.2	0.19	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.15
Old age pension	0.33	0.37	0.41	0.47	0.52	0.57	0.63	0.68	0.74	0.75	0.76	0.77	0.78	0.79	0.8	0.81	0.81	0.82	0.82	0.83
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.33**	**0.46**	**0.63**	**0.78**	**1.05**	**1.16**	**1.3**	**1.39**	**1.5**	**1.53**	**1.56**	**1.6**	**1.64**	**1.67**	**1.71**	**1.73**	**1.75**	**1.78**	**1.79**	**1.79**

Mauritania (Younger population country; lower middle-income country; projected annual GDP growth rate = 1.0%)																			
Maternity benefit	0	0	0	0	0.28	0.28	0.28	0.29	0.28	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29
Child benefit	0	0	0.23	0.34	0.45	0.56	0.67	0.78	0.89	0.99	1.1	1.2	1.31	1.41	1.51	1.61	1.71	1.81	1.91	1.92
Disability benefit	0	0.09	0.11	0.12	0.15	0.2	0.24	0.27	0.29	0.3	0.3	0.31	0.31	0.32	0.32	0.33	0.33	0.34	0.34	0.35
Old age pension	0.24	0.26	0.28	0.31	0.35	0.39	0.43	0.48	0.53	0.54	0.56	0.57	0.59	0.61	0.62	0.64	0.66	0.68	0.7	0.72
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.24**	**0.35**	**0.62**	**0.8**	**1.27**	**1.48**	**1.68**	**1.88**	**2.06**	**2.19**	**2.32**	**2.44**	**2.57**	**2.7**	**2.82**	**2.95**	**3.07**	**3.2**	**3.32**	**3.36**
Mauritius (Ageing population country; upper middle-income country; projected annual GDP growth rate = 3.0%)																			
Maternity benefit	0	0	0	0	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01
Child benefit	0	0	0.02	0.04	0.06	0.08	0.1	0.12	0.13	0.14	0.15	0.17	0.17	0.18	0.16	0.15	0.13	0.12	0.1	0.09
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0.02**	**0.04**	**0.1**	**0.12**	**0.14**	**0.15**	**0.16**	**0.17**	**0.18**	**0.19**	**0.19**	**0.2**	**0.18**	**0.16**	**0.14**	**0.13**	**0.11**	**0.1**
Mexico (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.1%)																			
Maternity benefit	0	0	0	0	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11	0.1	0.1	0.1	0.1	0.09	0.09	0.09	0.09
Child benefit	0	0	0.06	0.11	0.16	0.2	0.24	0.28	0.32	0.35	0.39	0.42	0.45	0.47	0.5	0.52	0.5	0.48	0.46	0.44
Disability benefit	0	0.04	0.06	0.07	0.09	0.12	0.13	0.13	0.12	0.14	0.15	0.17	0.18	0.19	0.19	0.18	0.18	0.17	0.17	0.16
Old age pension	0	0	0	0	0	0	0.01	0.09	0.18	0.3	0.42	0.54	0.66	0.79	0.81	0.82	0.83	0.85	0.86	0.86
Caregivers' allowance	0	0	0	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0**	**0.04**	**0.12**	**0.23**	**0.43**	**0.51**	**0.57**	**0.69**	**0.81**	**0.98**	**1.16**	**1.33**	**1.49**	**1.65**	**1.7**	**1.72**	**1.7**	**1.69**	**1.68**	**1.65**
Micronesia (Fed. States of) (Medium population country; lower middle-income country; projected annual GDP growth rate = 1.0%)																			
Maternity benefit	0	0	0	0	0.2	0.2	0.2	0.19	0.19	0.19	0.19	0.18	0.18	0.18	0.17	0.17	0.17	0.16	0.16	0.16
Child benefit	0	0	0.41	0.49	0.56	0.63	0.7	0.77	0.84	0.91	0.97	1.03	1.1	1.15	1.21	1.27	1.25	1.24	1.22	1.21
Disability benefit	0	0.11	0.13	0.14	0.16	0.19	0.21	0.2	0.2	0.22	0.24	0.26	0.28	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Old age pension	0.22	0.27	0.33	0.39	0.46	0.52	0.58	0.65	0.71	0.79	0.86	0.93	1	1.08	1.08	1.08	1.08	1.08	1.07	1.07
Caregivers' allowance	0	0	0	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.22**	**0.38**	**0.87**	**1.06**	**1.43**	**1.59**	**1.75**	**1.87**	**2**	**2.17**	**2.33**	**2.47**	**2.64**	**2.8**	**2.85**	**2.91**	**2.89**	**2.87**	**2.84**	**2.83**
Mongolia (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.0%)																			
Maternity benefit	0	0	0	0	0.1	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.05
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0.01	0.02	0.01	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Estimated financing gap in all countries with gradual implementation

Total	**0**	**0**	**0**	**0**	**0.1**	**0.1**	**0.1**	**0.09**	**0.09**	**0.09**	**0.09**	**0.09**	**0.1**	**0.11**	**0.09**	**0.08**	**0.07**	**0.06**	**0.06**	**0.05**
Morocco (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.6%)																				
Maternity benefit	0	0	0	0	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08	0.07	0.07
Child benefit	0	0	0.28	0.33	0.37	0.4	0.44	0.47	0.49	0.52	0.54	0.56	0.58	0.59	0.61	0.62	0.59	0.57	0.55	0.53
Disability benefit	0	0.11	0.13	0.14	0.15	0.17	0.18	0.17	0.17	0.18	0.19	0.2	0.21	0.21	0.21	0.2	0.19	0.19	0.18	0.17
Old age pension	0.34	0.39	0.46	0.52	0.59	0.66	0.73	0.79	0.85	0.94	1.02	1.09	1.17	1.25	1.24	1.23	1.22	1.21	1.21	1.2
Caregivers' allowance	0	0	0	0.05	0.05	0.05	0.06	0.05	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0.34**	**0.5**	**0.87**	**1.04**	**1.29**	**1.4**	**1.53**	**1.59**	**1.67**	**1.8**	**1.91**	**2.02**	**2.12**	**2.21**	**2.22**	**2.2**	**2.15**	**2.12**	**2.08**	**2.04**
Mozambique (Younger population country; low-income country; projected annual GDP growth rate = 11.4%)																				
Maternity benefit	0	0	0	0	0.27	0.25	0.22	0.2	0.18	0.17	0.15	0.14	0.12	0.11	0.1	0.09	0.08	0.07	0.07	0.06
Child benefit	0	0	0.26	0.36	0.43	0.48	0.52	0.55	0.57	0.57	0.58	0.57	0.56	0.55	0.53	0.51	0.49	0.47	0.45	0.41
Disability benefit	0	0.09	0.11	0.12	0.14	0.16	0.18	0.18	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.1	0.09	0.09	0.08	0.07
Old age pension	0.2	0.22	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.22	0.2	0.19	0.18	0.17	0.16	0.14	0.13	0.13	0.12	0.11
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.02	0.02
Total	**0.2**	**0.31**	**0.61**	**0.75**	**1.11**	**1.17**	**1.2**	**1.21**	**1.21**	**1.16**	**1.11**	**1.07**	**1.02**	**0.98**	**0.92**	**0.86**	**0.81**	**0.78**	**0.74**	**0.67**
Myanmar (Medium population country; lower middle-income country; projected annual GDP growth rate = 1.8%)																				
Maternity benefit	0	0	0	0	0.14	0.13	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11	0.11	0.1	0.1	0.1	0.1	0.09
Child benefit	0	0	0.26	0.31	0.35	0.4	0.44	0.49	0.53	0.56	0.6	0.63	0.67	0.7	0.72	0.75	0.73	0.71	0.7	0.68
Disability benefit	0	0.11	0.13	0.15	0.16	0.19	0.2	0.2	0.19	0.21	0.23	0.24	0.25	0.27	0.26	0.26	0.26	0.25	0.25	0.24
Old age pension	0.28	0.33	0.39	0.45	0.52	0.59	0.67	0.75	0.83	0.93	1.02	1.12	1.21	1.31	1.32	1.32	1.33	1.33	1.34	1.34
Caregivers' allowance	0	0	0	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.28**	**0.44**	**0.78**	**0.96**	**1.22**	**1.36**	**1.5**	**1.63**	**1.73**	**1.88**	**2.04**	**2.17**	**2.32**	**2.47**	**2.49**	**2.51**	**2.5**	**2.47**	**2.47**	**2.43**
Namibia (Younger population country; upper middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.21	0.21	0.2	0.2	0.19	0.19	0.18	0.18	0.18	0.17	0.17	0.16	0.16	0.16	0.15	0.15
Child benefit	0	0	0	0	0	0	0	0	0	0.05	0.1	0.15	0.2	0.25	0.29	0.33	0.36	0.4	0.43	0.41
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06
Total	**0**	**0**	**0**	**0.03**	**0.25**	**0.26**	**0.26**	**0.26**	**0.26**	**0.31**	**0.35**	**0.4**	**0.45**	**0.49**	**0.53**	**0.56**	**0.59**	**0.63**	**0.64**	**0.62**
Nauru (Younger population country; upper middle-income country; projected annual GDP growth rate = 1.8%)																				
Maternity benefit	0	0	0	0	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.2	0.2	0.2	0.2	0.2	0.19	0.19	0.19
Child benefit	0	0	0	0	0.04	0.12	0.19	0.27	0.34	0.41	0.48	0.55	0.62	0.68	0.74	0.81	0.87	0.92	0.98	0.97
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0**	**0**	**0**	**0.03**	**0.29**	**0.38**	**0.46**	**0.54**	**0.62**	**0.69**	**0.76**	**0.83**	**0.89**	**0.95**	**1.01**	**1.08**	**1.14**	**1.18**	**1.24**	**1.23**
Nepal (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.13	0.12	0.12	0.11	0.1	0.1	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06
Child benefit	0	0	0.16	0.21	0.24	0.27	0.3	0.33	0.35	0.36	0.38	0.39	0.4	0.4	0.4	0.41	0.38	0.35	0.32	0.3
Disability benefit	0	0	0	0	0.01	0.02	0.03	0.03	0.02	0.03	0.03	0.04	0.05	0.05	0.04	0.04	0.03	0.02	0.02	0.01
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Total	**0**	**0**	**0.16**	**0.25**	**0.42**	**0.45**	**0.49**	**0.51**	**0.51**	**0.53**	**0.55**	**0.57**	**0.58**	**0.58**	**0.56**	**0.57**	**0.53**	**0.48**	**0.44**	**0.41**
Nicaragua (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.15	0.15	0.14	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.09	0.08
Child benefit	0	0	0.34	0.39	0.44	0.48	0.52	0.56	0.59	0.62	0.65	0.67	0.7	0.72	0.73	0.75	0.72	0.69	0.66	0.64
Disability benefit	0	0.11	0.13	0.14	0.15	0.18	0.19	0.18	0.18	0.19	0.2	0.21	0.23	0.24	0.23	0.22	0.22	0.21	0.2	0.2
Old age pension	0.25	0.29	0.33	0.36	0.41	0.45	0.5	0.55	0.61	0.67	0.74	0.81	0.88	0.95	0.96	0.97	0.97	0.98	0.99	0.99
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06
Total	**0.25**	**0.4**	**0.8**	**0.93**	**1.19**	**1.31**	**1.4**	**1.47**	**1.56**	**1.65**	**1.77**	**1.87**	**1.99**	**2.09**	**2.09**	**2.11**	**2.07**	**2.04**	**2.01**	**1.97**
Niger (Younger population country; low-income country; projected annual GDP growth rate = 6.0%)																				
Maternity benefit	0	0	0	0	0.3	0.29	0.27	0.26	0.25	0.24	0.23	0.21	0.2	0.19	0.18	0.17	0.16	0.16	0.15	0.14
Child benefit	0	0	0.26	0.37	0.47	0.55	0.63	0.69	0.75	0.8	0.84	0.88	0.91	0.93	0.95	0.96	0.97	0.97	0.98	0.93
Disability benefit	0	0.09	0.1	0.11	0.14	0.17	0.2	0.21	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.16
Old age pension	0.18	0.2	0.22	0.24	0.26	0.28	0.29	0.31	0.32	0.32	0.31	0.3	0.29	0.29	0.28	0.27	0.27	0.26	0.26	0.25
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Total	**0.18**	**0.29**	**0.58**	**0.75**	**1.2**	**1.33**	**1.43**	**1.52**	**1.59**	**1.62**	**1.64**	**1.64**	**1.64**	**1.64**	**1.64**	**1.62**	**1.61**	**1.6**	**1.59**	**1.52**
Nigeria (Younger population country; lower middle-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.27	0.26	0.25	0.25	0.24	0.23	0.22	0.22	0.21	0.2	0.2	0.19	0.18	0.18	0.17	0.17
Child benefit	0	0	0.23	0.33	0.42	0.51	0.59	0.67	0.73	0.8	0.86	0.91	0.96	1.01	1.05	1.08	1.12	1.15	1.17	1.14
Disability benefit	0	0.1	0.12	0.13	0.16	0.2	0.24	0.26	0.27	0.27	0.26	0.26	0.26	0.25	0.25	0.25	0.24	0.24	0.23	0.23
Old age pension	0.22	0.25	0.27	0.3	0.33	0.36	0.39	0.42	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.45
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05
Total	**0.22**	**0.35**	**0.62**	**0.79**	**1.22**	**1.38**	**1.52**	**1.66**	**1.74**	**1.8**	**1.84**	**1.89**	**1.93**	**1.96**	**2**	**2.02**	**2.04**	**2.07**	**2.06**	**2.04**
Pakistan (Younger population country; lower middle-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.21	0.21	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12
Child benefit	0	0	0.19	0.27	0.34	0.41	0.47	0.53	0.58	0.62	0.67	0.7	0.74	0.77	0.79	0.81	0.83	0.85	0.86	0.83
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.24	0.23	0.23	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18

Old age pension	0.31	0.35	0.38	0.42	0.46	0.49	0.53	0.56	0.59	0.58	0.57	0.56	0.55	0.54	0.53	0.52	0.51	0.51	0.5	0.49
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.31**	**0.45**	**0.68**	**0.84**	**1.2**	**1.35**	**1.48**	**1.57**	**1.66**	**1.68**	**1.7**	**1.72**	**1.73**	**1.72**	**1.73**	**1.72**	**1.73**	**1.73**	**1.72**	**1.67**
Palau (Ageing population country; upper middle-income country; projected annual GDP growth rate = 2.2%)																				
Maternity benefit	0	0	0	0	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
Child benefit	0	0	0.09	0.12	0.15	0.18	0.2	0.23	0.25	0.27	0.29	0.31	0.33	0.35	0.34	0.32	0.31	0.3	0.29	0.27
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0.32	0.39	0.47	0.55	0.64	0.74	0.84	0.95	1.06	1.15	1.25	1.37	1.48	1.6	1.71	1.81	1.79	1.76	1.74	1.71
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.08	0.08	0.08	0.08
Total	**0.32**	**0.39**	**0.56**	**0.72**	**0.94**	**1.06**	**1.18**	**1.32**	**1.45**	**1.56**	**1.68**	**1.83**	**1.95**	**2.1**	**2.2**	**2.29**	**2.25**	**2.2**	**2.17**	**2.12**
Papua New Guinea (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.1%)																				
Maternity benefit	0	0	0	0	0.2	0.19	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.15	0.14	0.14	0.13	0.13
Child benefit	0	0	0.42	0.49	0.56	0.62	0.67	0.73	0.78	0.82	0.87	0.91	0.94	0.98	1.01	1.03	1.01	0.98	0.95	0.93
Disability benefit	0	0.11	0.13	0.14	0.16	0.18	0.19	0.19	0.19	0.2	0.22	0.23	0.24	0.26	0.25	0.25	0.24	0.24	0.24	0.23
Old age pension	0.12	0.15	0.17	0.2	0.24	0.28	0.32	0.37	0.42	0.47	0.52	0.57	0.62	0.67	0.67	0.68	0.68	0.69	0.69	0.7
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.12**	**0.26**	**0.72**	**0.86**	**1.2**	**1.31**	**1.42**	**1.52**	**1.62**	**1.71**	**1.83**	**1.93**	**2.02**	**2.12**	**2.14**	**2.17**	**2.13**	**2.11**	**2.07**	**2.05**
Paraguay (Medium population country; upper middle-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09
Child benefit	0	0	0.18	0.24	0.28	0.33	0.37	0.41	0.44	0.47	0.5	0.52	0.54	0.56	0.58	0.6	0.57	0.54	0.52	0.49
Disability benefit	0	0.11	0.12	0.14	0.15	0.17	0.18	0.18	0.17	0.18	0.2	0.21	0.22	0.23	0.22	0.22	0.21	0.2	0.2	0.19
Old age pension	0	0	0	0	0	0	0	0.02	0.07	0.14	0.2	0.27	0.33	0.39	0.38	0.37	0.37	0.36	0.35	0.34
Caregivers' allowance	0	0	0	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06
Total	**0**	**0.11**	**0.3**	**0.42**	**0.63**	**0.7**	**0.74**	**0.79**	**0.85**	**0.97**	**1.07**	**1.17**	**1.26**	**1.35**	**1.34**	**1.35**	**1.31**	**1.25**	**1.21**	**1.16**
Peru (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.5%)																				
Maternity benefit	0	0	0	0	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09	0.08	0.08
Child benefit	0	0	0.17	0.21	0.26	0.3	0.34	0.38	0.41	0.45	0.48	0.5	0.53	0.55	0.58	0.6	0.58	0.55	0.53	0.51
Disability benefit	0	0.09	0.11	0.12	0.14	0.16	0.18	0.17	0.16	0.18	0.19	0.21	0.22	0.23	0.23	0.22	0.22	0.21	0.2	0.2
Old age pension	0.39	0.45	0.5	0.57	0.63	0.7	0.77	0.85	0.92	1.04	1.15	1.27	1.38	1.5	1.51	1.53	1.54	1.54	1.55	1.56
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.06	0.06	0.06	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0.39**	**0.54**	**0.78**	**0.95**	**1.22**	**1.35**	**1.47**	**1.58**	**1.67**	**1.85**	**2.01**	**2.17**	**2.32**	**2.47**	**2.51**	**2.53**	**2.52**	**2.48**	**2.45**	**2.44**
Philippines (Medium population country; lower middle-income country; projected annual GDP growth rate = 6.3%)																				
Maternity benefit	0	0	0	0	0.11	0.11	0.1	0.1	0.09	0.09	0.08	0.08	0.07	0.07	0.06	0.06	0.05	0.05	0.05	0.04
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Disability benefit	0	0.1	0.12	0.12	0.14	0.15	0.16	0.15	0.14	0.14	0.15	0.15	0.16	0.16	0.15	0.14	0.13	0.13	0.12	0.11
Old age pension	0.01	0.04	0.08	0.11	0.15	0.18	0.22	0.25	0.28	0.31	0.34	0.37	0.4	0.42	0.4	0.38	0.36	0.34	0.32	0.3
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.04	0.04	0.04	0.04	0.04	0.03
Total	**0.01**	**0.14**	**0.2**	**0.27**	**0.44**	**0.48**	**0.52**	**0.54**	**0.55**	**0.58**	**0.61**	**0.64**	**0.67**	**0.7**	**0.65**	**0.62**	**0.58**	**0.56**	**0.53**	**0.48**
Republic of Congo (Younger population country; upper middle-income country; projected annual GDP growth rate = 3.9%)																				
Maternity benefit	0	0	0	0	0.26	0.26	0.25	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18
Child benefit	0	0	0.22	0.32	0.41	0.5	0.59	0.66	0.74	0.8	0.87	0.93	0.98	1.03	1.08	1.12	1.16	1.19	1.22	1.19
Disability benefit	0	0.1	0.12	0.13	0.16	0.2	0.24	0.25	0.27	0.26	0.26	0.26	0.25	0.25	0.25	0.24	0.24	0.23	0.23	0.23
Old age pension	0.22	0.25	0.28	0.32	0.36	0.4	0.43	0.47	0.51	0.52	0.52	0.53	0.53	0.53	0.54	0.54	0.54	0.55	0.55	0.55
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.22**	**0.35**	**0.62**	**0.8**	**1.23**	**1.41**	**1.57**	**1.69**	**1.82**	**1.88**	**1.94**	**2**	**2.04**	**2.08**	**2.14**	**2.16**	**2.2**	**2.22**	**2.25**	**2.21**
Rwanda (Younger population country; low-income country; projected annual GDP growth rate = 7.0%)																				
Maternity benefit	0	0	0	0	0.2	0.19	0.18	0.16	0.16	0.15	0.14	0.13	0.12	0.12	0.11	0.1	0.1	0.09	0.08	0.08
Child benefit	0	0	0.18	0.25	0.32	0.37	0.42	0.46	0.49	0.52	0.54	0.56	0.57	0.58	0.59	0.59	0.59	0.59	0.58	0.55
Disability benefit	0	0.09	0.11	0.11	0.14	0.17	0.19	0.2	0.2	0.19	0.18	0.17	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12
Old age pension	0.28	0.3	0.33	0.35	0.37	0.38	0.39	0.41	0.42	0.4	0.38	0.37	0.35	0.34	0.32	0.31	0.3	0.29	0.29	0.28
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.03	0.03	0.03	0.03
Total	**0.28**	**0.39**	**0.62**	**0.74**	**1.06**	**1.15**	**1.23**	**1.28**	**1.32**	**1.31**	**1.28**	**1.27**	**1.25**	**1.24**	**1.21**	**1.18**	**1.16**	**1.13**	**1.11**	**1.06**
Samoa (Younger population country; lower middle-income country; projected annual GDP growth rate = 2.0%)																				
Maternity benefit	0	0	0	0	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.2	0.2	0.2	0.19	0.19
Child benefit	0	0	0.18	0.26	0.34	0.42	0.49	0.57	0.64	0.71	0.77	0.84	0.9	0.96	1.02	1.08	1.14	1.19	1.24	1.23
Disability benefit	0	0.02	0.04	0.05	0.08	0.12	0.16	0.17	0.19	0.19	0.19	0.18	0.18	0.18	0.18	0.18	0.17	0.17	0.17	0.17
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0**	**0.02**	**0.22**	**0.35**	**0.68**	**0.81**	**0.92**	**1.02**	**1.11**	**1.18**	**1.24**	**1.3**	**1.36**	**1.42**	**1.48**	**1.53**	**1.58**	**1.63**	**1.67**	**1.66**
Sao Tome and Principe (Younger population country; lower middle-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.24	0.23	0.23	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.16	0.15
Child benefit	0	0	0.2	0.29	0.38	0.46	0.53	0.61	0.67	0.73	0.79	0.84	0.89	0.93	0.98	1.01	1.04	1.07	1.1	1.07
Disability benefit	0	0.1	0.11	0.13	0.16	0.2	0.23	0.25	0.26	0.26	0.25	0.25	0.25	0.24	0.24	0.23	0.23	0.23	0.22	0.22
Old age pension	0.29	0.31	0.35	0.38	0.42	0.46	0.49	0.53	0.57	0.57	0.57	0.57	0.57	0.58	0.58	0.58	0.59	0.6	0.6	0.61
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Total	**0.29**	**0.41**	**0.66**	**0.83**	**1.24**	**1.4**	**1.54**	**1.67**	**1.77**	**1.83**	**1.87**	**1.92**	**1.96**	**2**	**2.04**	**2.05**	**2.09**	**2.12**	**2.14**	**2.11**
Senegal (Younger population country; lower middle-income country; projected annual GDP growth rate = 5.5%)																				
Maternity benefit	0	0	0	0	0.23	0.22	0.21	0.2	0.19	0.19	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12	0.11

Child benefit	0	0	0.2	0.29	0.37	0.44	0.51	0.56	0.61	0.66	0.69	0.73	0.75	0.77	0.79	0.81	0.82	0.83	0.83	0.79
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.23	0.22	0.22	0.21	0.2	0.2	0.19	0.18	0.18	0.17	0.17
Old age pension	0.27	0.29	0.32	0.34	0.37	0.4	0.43	0.45	0.48	0.47	0.46	0.45	0.44	0.44	0.43	0.43	0.42	0.41	0.41	0.4
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.05	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04
Total	**0.27**	**0.39**	**0.63**	**0.78**	**1.16**	**1.3**	**1.42**	**1.49**	**1.58**	**1.61**	**1.6**	**1.62**	**1.61**	**1.61**	**1.62**	**1.62**	**1.6**	**1.59**	**1.57**	**1.51**
Sierra Leone (Younger population country; lower middle-income country; projected annual GDP growth rate = 4.6%)																				
Maternity benefit	0	0	0	0	0.22	0.21	0.2	0.2	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.11
Child benefit	0	0	0.2	0.28	0.35	0.42	0.48	0.54	0.59	0.63	0.67	0.7	0.73	0.76	0.78	0.8	0.82	0.83	0.84	0.8
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.24	0.23	0.23	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18
Old age pension	0.23	0.26	0.28	0.31	0.34	0.37	0.39	0.42	0.45	0.44	0.44	0.43	0.43	0.43	0.42	0.42	0.42	0.41	0.41	0.4
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04
Total	**0.23**	**0.36**	**0.59**	**0.74**	**1.1**	**1.23**	**1.34**	**1.44**	**1.53**	**1.55**	**1.56**	**1.57**	**1.59**	**1.6**	**1.6**	**1.61**	**1.62**	**1.61**	**1.61**	**1.53**
Solomon Islands (Younger population country; lower middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.23	0.23	0.23	0.22	0.22	0.21	0.21	0.21	0.2	0.2	0.19	0.19	0.18	0.18	0.17	0.17
Child benefit	0	0	0.2	0.29	0.38	0.46	0.54	0.62	0.69	0.76	0.82	0.88	0.94	0.99	1.04	1.09	1.13	1.17	1.2	1.18
Disability benefit	0	0.1	0.12	0.14	0.17	0.21	0.26	0.28	0.29	0.29	0.29	0.29	0.28	0.28	0.28	0.27	0.27	0.27	0.26	0.26
Old age pension	0.27	0.3	0.34	0.38	0.42	0.47	0.51	0.56	0.61	0.63	0.64	0.66	0.67	0.69	0.7	0.71	0.72	0.73	0.75	0.75
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0.27**	**0.4**	**0.66**	**0.84**	**1.24**	**1.42**	**1.6**	**1.75**	**1.88**	**1.96**	**2.03**	**2.11**	**2.16**	**2.23**	**2.28**	**2.33**	**2.37**	**2.42**	**2.45**	**2.43**
Somalia (Younger population country; low-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.34	0.33	0.32	0.31	0.3	0.29	0.28	0.27	0.26	0.25	0.25	0.24	0.23	0.22	0.21	0.21
Child benefit	0	0	0.29	0.42	0.53	0.64	0.73	0.82	0.9	0.97	1.04	1.1	1.15	1.2	1.24	1.28	1.31	1.34	1.36	1.32
Disability benefit	0	0.09	0.11	0.12	0.15	0.19	0.22	0.24	0.25	0.25	0.25	0.24	0.24	0.24	0.23	0.23	0.23	0.22	0.22	0.21
Old age pension	0.19	0.21	0.24	0.26	0.28	0.31	0.33	0.35	0.37	0.37	0.36	0.36	0.36	0.36	0.35	0.35	0.35	0.34	0.34	0.34
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.19**	**0.3**	**0.64**	**0.83**	**1.33**	**1.51**	**1.65**	**1.77**	**1.88**	**1.94**	**1.98**	**2.02**	**2.06**	**2.1**	**2.12**	**2.15**	**2.17**	**2.17**	**2.18**	**2.13**
South Africa (Medium population country; upper middle-income country; projected annual GDP growth rate = 1.8%)																				
Maternity benefit	0	0	0	0	0.16	0.15	0.15	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.13	0.13	0.13	0.12	0.12	0.12
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.05	0.05	0.06	0.06	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Total	**0**	**0**	**0**	**0.05**	**0.21**	**0.21**	**0.21**	**0.21**	**0.21**	**0.21**	**0.21**	**0.22**	**0.21**	**0.22**	**0.22**	**0.22**	**0.22**	**0.21**	**0.21**	**0.21**
South Sudan (Younger population country; low-income country; projected annual GDP growth rate = 4.9%)																				

Maternity benefit	0	0	0	0	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.08	0.08	0.07
Child benefit	0	0	0.13	0.18	0.23	0.28	0.32	0.36	0.39	0.42	0.45	0.47	0.49	0.5	0.52	0.53	0.54	0.54	0.55	0.52
Disability benefit	0	0.06	0.07	0.08	0.1	0.12	0.14	0.15	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.11	0.11
Old age pension	0.14	0.15	0.17	0.19	0.21	0.23	0.25	0.27	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.28
Caregivers' allowance	0	0	0	0.02	0.02	0.03	0.03	0.03	0.04	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Total	**0.14**	**0.21**	**0.37**	**0.47**	**0.71**	**0.8**	**0.88**	**0.94**	**1**	**1.01**	**1.03**	**1.04**	**1.06**	**1.05**	**1.07**	**1.06**	**1.07**	**1.06**	**1.06**	**1.01**
Sri Lanka (Ageing population country; lower middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.11	0.11	0.11	0.1	0.1	0.1	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.07	0.07	0.07
Child benefit	0	0	0.35	0.39	0.42	0.45	0.48	0.51	0.53	0.56	0.58	0.6	0.62	0.63	0.61	0.59	0.57	0.55	0.53	0.51
Disability benefit	0	0.08	0.1	0.11	0.12	0.14	0.15	0.15	0.14	0.13	0.13	0.14	0.15	0.16	0.16	0.17	0.17	0.16	0.15	0.15
Old age pension	0.4	0.48	0.55	0.63	0.71	0.79	0.86	0.94	1.01	1.08	1.15	1.25	1.35	1.45	1.54	1.64	1.62	1.61	1.59	1.58
Caregivers' allowance	0	0	0	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.08	0.08	0.08
Total	**0.4**	**0.56**	**1**	**1.19**	**1.42**	**1.55**	**1.67**	**1.77**	**1.85**	**1.93**	**2.01**	**2.15**	**2.28**	**2.4**	**2.47**	**2.57**	**2.53**	**2.47**	**2.42**	**2.39**
Saint Vincent and the Grenadines (Ageing population country; upper middle-income country; projected annual GDP growth rate = 2.7%)																				
Maternity benefit	0	0	0	0	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06
Child benefit	0	0	0.29	0.32	0.35	0.38	0.4	0.42	0.44	0.46	0.48	0.49	0.51	0.52	0.51	0.49	0.47	0.46	0.45	0.43
Disability benefit	0	0.11	0.13	0.14	0.15	0.17	0.18	0.17	0.16	0.15	0.15	0.16	0.17	0.17	0.18	0.19	0.18	0.18	0.17	0.16
Old age pension	0.39	0.44	0.49	0.55	0.63	0.71	0.8	0.89	0.97	1.04	1.1	1.19	1.28	1.37	1.45	1.53	1.5	1.47	1.44	1.42
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.07	0.07	0.08	0.08	0.08	0.07	0.07
Total	**0.39**	**0.55**	**0.91**	**1.06**	**1.28**	**1.41**	**1.53**	**1.62**	**1.71**	**1.79**	**1.87**	**1.98**	**2.1**	**2.2**	**2.28**	**2.36**	**2.29**	**2.25**	**2.19**	**2.14**
Sudan (Younger population country; low-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.22	0.21	0.2	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13	0.12
Child benefit	0	0	0.19	0.27	0.35	0.42	0.48	0.53	0.59	0.63	0.67	0.71	0.74	0.77	0.8	0.82	0.84	0.85	0.87	0.83
Disability benefit	0	0.08	0.1	0.1	0.13	0.16	0.19	0.2	0.21	0.2	0.2	0.2	0.19	0.19	0.18	0.18	0.18	0.17	0.17	0.16
Old age pension	0.23	0.24	0.26	0.28	0.31	0.34	0.37	0.39	0.42	0.42	0.41	0.41	0.41	0.4	0.4	0.39	0.39	0.38	0.38	0.38
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04
Total	**0.23**	**0.32**	**0.55**	**0.68**	**1.04**	**1.17**	**1.28**	**1.36**	**1.46**	**1.48**	**1.5**	**1.53**	**1.55**	**1.56**	**1.57**	**1.57**	**1.59**	**1.57**	**1.59**	**1.53**
Suriname (Medium population country; upper middle-income country; projected annual GDP growth rate = 3.8%)																				
Maternity benefit	0	0	0	0	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04
Child benefit	0	0	0.07	0.05	0.08	0.1	0.12	0.14	0.15	0.17	0.18	0.19	0.2	0.21	0.21	0.22	0.2	0.19	0.18	0.16
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Total	**0**	**0**	**0.07**	**0.08**	**0.19**	**0.2**	**0.22**	**0.24**	**0.24**	**0.26**	**0.27**	**0.29**	**0.29**	**0.3**	**0.3**	**0.31**	**0.29**	**0.27**	**0.26**	**0.24**

Tajikistan (Younger population country; lower middle-income country; projected annual GDP growth rate = 4.5%)																				
Maternity benefit	0	0	0	0	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11
Child benefit	0	0	0.17	0.24	0.3	0.36	0.42	0.47	0.52	0.56	0.6	0.64	0.67	0.7	0.72	0.74	0.76	0.78	0.79	0.76
Disability benefit	0	0.1	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.24	0.23	0.22	0.22	0.21	0.21	0.2	0.2	0.19	0.18	0.18
Old age pension	0	0	0	0.01	0.06	0.11	0.15	0.2	0.24	0.24	0.23	0.23	0.22	0.21	0.2	0.2	0.19	0.18	0.17	0.16
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0**	**0.1**	**0.28**	**0.4**	**0.74**	**0.89**	**1.02**	**1.13**	**1.23**	**1.26**	**1.28**	**1.3**	**1.32**	**1.32**	**1.32**	**1.32**	**1.33**	**1.32**	**1.31**	**1.26**
Tanzania (Younger population country; lower middle-income country; projected annual GDP growth rate = 6.2%)																				
Maternity benefit	0	0	0	0	0.26	0.25	0.24	0.23	0.22	0.21	0.2	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
Child benefit	0	0	0.23	0.33	0.41	0.49	0.56	0.61	0.67	0.71	0.75	0.78	0.81	0.83	0.85	0.86	0.87	0.88	0.88	0.84
Disability benefit	0	0.09	0.11	0.11	0.14	0.17	0.2	0.21	0.22	0.21	0.2	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.16	0.15
Old age pension	0.22	0.23	0.24	0.26	0.28	0.3	0.3	0.32	0.34	0.34	0.32	0.32	0.32	0.32	0.3	0.3	0.3	0.3	0.3	0.28
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Total	**0.22**	**0.32**	**0.58**	**0.72**	**1.11**	**1.24**	**1.35**	**1.43**	**1.5**	**1.51**	**1.53**	**1.55**	**1.54**	**1.54**	**1.53**	**1.53**	**1.53**	**1.51**	**1.51**	**1.44**
Thailand (Ageing population country; upper middle-income country; projected annual GDP growth rate = 2.4%)																				
Maternity benefit	0	0	0	0	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Child benefit	0	0	0.2	0.23	0.25	0.27	0.29	0.31	0.33	0.35	0.36	0.38	0.39	0.4	0.39	0.38	0.36	0.35	0.34	0.33
Disability benefit	0	0.1	0.12	0.13	0.14	0.16	0.17	0.16	0.15	0.14	0.13	0.14	0.15	0.16	0.17	0.18	0.17	0.16	0.16	0.15
Old age pension	0.17	0.26	0.36	0.47	0.59	0.71	0.83	0.96	1.08	1.2	1.32	1.5	1.67	1.84	2	2.15	2.12	2.1	2.07	2.03
Caregivers' allowance	0	0	0	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.1	0.1	0.11	0.12	0.11	0.11	0.11	0.11
Total	**0.17**	**0.36**	**0.68**	**0.9**	**1.12**	**1.29**	**1.43**	**1.57**	**1.7**	**1.83**	**1.95**	**2.17**	**2.36**	**2.55**	**2.72**	**2.88**	**2.81**	**2.77**	**2.72**	**2.66**
Timor-Leste (Ageing population country; upper middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11
Child benefit	0	0	0	0	0.01	0.07	0.12	0.17	0.22	0.26	0.3	0.34	0.37	0.4	0.43	0.45	0.43	0.4	0.38	0.35
Disability benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01	0.01	0	0	0	0	0
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.07	0.07	0.06	0.06	0.06	0.06	0.06
Total	**0**	**0**	**0**	**0.04**	**0.23**	**0.3**	**0.34**	**0.39**	**0.43**	**0.47**	**0.51**	**0.55**	**0.57**	**0.62**	**0.64**	**0.64**	**0.62**	**0.58**	**0.56**	**0.52**
Togo (Younger population country; low-income country; projected annual GDP growth rate = 5.5%)																				
Maternity benefit	0	0	0	0	0.23	0.22	0.22	0.21	0.2	0.19	0.18	0.18	0.17	0.16	0.15	0.15	0.14	0.13	0.13	0.12
Child benefit	0	0	0.21	0.29	0.37	0.44	0.5	0.56	0.61	0.65	0.69	0.73	0.75	0.78	0.8	0.82	0.83	0.84	0.85	0.81
Disability benefit	0	0.09	0.11	0.12	0.15	0.18	0.21	0.22	0.23	0.22	0.21	0.21	0.2	0.19	0.19	0.18	0.17	0.17	0.16	0.16
Old age pension	0.23	0.25	0.28	0.3	0.33	0.35	0.38	0.4	0.42	0.42	0.41	0.41	0.4	0.39	0.39	0.38	0.38	0.37	0.37	0.36
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04

Estimated financing gap in all countries with gradual implementation

Total	**0.23**	**0.34**	**0.6**	**0.74**	**1.11**	**1.23**	**1.36**	**1.44**	**1.51**	**1.53**	**1.54**	**1.58**	**1.57**	**1.57**	**1.57**	**1.57**	**1.56**	**1.55**	**1.55**	**1.49**
Tonga (Younger population country; upper middle-income country; projected annual GDP growth rate = 1.2%)																				
Maternity benefit	0	0	0	0	0.19	0.19	0.19	0.19	0.18	0.18	0.18	0.18	0.18	0.17	0.17	0.17	0.17	0.16	0.16	0.15
Child benefit	0	0	0.16	0.24	0.31	0.38	0.44	0.51	0.57	0.63	0.69	0.75	0.81	0.86	0.91	0.96	1.01	1.06	1.1	1.09
Disability benefit	0	0	0	0.01	0.04	0.08	0.12	0.13	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.13	0.13	0.12	0.12	0.12
Old age pension	0.07	0.11	0.16	0.22	0.29	0.37	0.46	0.54	0.63	0.66	0.68	0.69	0.7	0.71	0.71	0.72	0.72	0.72	0.72	0.72
Caregivers' allowance	0	0	0	0.04	0.05	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.07**	**0.11**	**0.32**	**0.51**	**0.88**	**1.08**	**1.28**	**1.44**	**1.61**	**1.7**	**1.77**	**1.84**	**1.91**	**1.95**	**2**	**2.06**	**2.11**	**2.14**	**2.18**	**2.16**
Tunisia (Medium population country; lower middle-income country; projected annual GDP growth rate = 1.2%)																				
Maternity benefit	0	0	0	0	0.11	0.11	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.09
Child benefit	0	0	0.25	0.29	0.33	0.37	0.41	0.44	0.48	0.51	0.54	0.57	0.61	0.64	0.67	0.7	0.69	0.68	0.67	0.66
Disability benefit	0	0.11	0.13	0.15	0.17	0.19	0.21	0.2	0.2	0.21	0.23	0.25	0.26	0.28	0.28	0.27	0.27	0.26	0.26	0.26
Old age pension	0.41	0.49	0.59	0.68	0.78	0.89	1.02	1.14	1.25	1.4	1.56	1.71	1.87	2.03	2.07	2.1	2.13	2.16	2.19	2.22
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.07	0.07	0.07	0.08	0.09	0.09	0.1	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Total	**0.41**	**0.6**	**0.97**	**1.17**	**1.45**	**1.62**	**1.81**	**1.95**	**2.1**	**2.3**	**2.52**	**2.72**	**2.94**	**3.16**	**3.23**	**3.28**	**3.3**	**3.31**	**3.33**	**3.34**
Türkiye (Ageing population country; upper middle-income country; projected annual GDP growth rate = 4.1%)																				
Maternity benefit	0	0	0	0	0.09	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05
Child benefit	0	0	0.29	0.32	0.34	0.37	0.39	0.4	0.42	0.43	0.44	0.45	0.46	0.46	0.44	0.42	0.4	0.38	0.36	0.35
Disability benefit	0	0.08	0.1	0.11	0.12	0.14	0.15	0.14	0.13	0.12	0.12	0.12	0.13	0.14	0.14	0.15	0.14	0.13	0.12	0.12
Old age pension	0.32	0.38	0.45	0.51	0.57	0.62	0.69	0.77	0.84	0.9	0.95	1.03	1.12	1.2	1.29	1.37	1.36	1.35	1.34	1.33
Caregivers' allowance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**0.32**	**0.46**	**0.84**	**0.95**	**1.12**	**1.23**	**1.32**	**1.39**	**1.47**	**1.52**	**1.58**	**1.68**	**1.77**	**1.86**	**1.94**	**2**	**1.95**	**1.91**	**1.87**	**1.85**
Turkmenistan (Medium population country; upper middle-income country; projected annual GDP growth rate = 2.3%)																				
Maternity benefit	0	0	0	0	0.16	0.15	0.15	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.13	0.13	0.13	0.13	0.13
Child benefit	0	0	0.37	0.43	0.48	0.53	0.58	0.63	0.67	0.71	0.76	0.8	0.83	0.87	0.91	0.94	0.92	0.9	0.88	0.86
Disability benefit	0	0.11	0.13	0.14	0.16	0.19	0.2	0.2	0.2	0.21	0.23	0.25	0.26	0.28	0.27	0.27	0.27	0.26	0.26	0.25
Old age pension	0.15	0.19	0.23	0.29	0.36	0.43	0.5	0.57	0.65	0.74	0.82	0.91	1	1.1	1.11	1.12	1.13	1.14	1.14	1.14
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.15**	**0.3**	**0.73**	**0.9**	**1.2**	**1.35**	**1.48**	**1.6**	**1.71**	**1.86**	**2.01**	**2.17**	**2.3**	**2.47**	**2.51**	**2.54**	**2.53**	**2.51**	**2.49**	**2.46**
Tuvalu (Medium population country; upper middle-income country; projected annual GDP growth rate = 1.7%)																				
Maternity benefit	0	0	0	0	0.16	0.15	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
Child benefit	0	0	0.36	0.41	0.47	0.51	0.56	0.6	0.65	0.69	0.73	0.78	0.82	0.86	0.9	0.94	0.92	0.91	0.9	0.89
Disability benefit	0	0.1	0.11	0.12	0.14	0.15	0.17	0.16	0.16	0.17	0.18	0.2	0.21	0.22	0.22	0.22	0.22	0.22	0.22	0.21
Old age pension	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Total	**0**	**0.1**	**0.47**	**0.57**	**0.81**	**0.86**	**0.93**	**0.95**	**1**	**1.05**	**1.11**	**1.18**	**1.24**	**1.29**	**1.33**	**1.37**	**1.35**	**1.34**	**1.33**	**1.31**
Uganda (Younger population country; low-income country; projected annual GDP growth rate = 6.0%)																				
Maternity benefit	0	0	0	0	0.24	0.22	0.21	0.2	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.1
Child benefit	0	0	0.22	0.3	0.38	0.45	0.51	0.56	0.61	0.65	0.68	0.7	0.72	0.74	0.75	0.76	0.77	0.77	0.77	0.73
Disability benefit	0	0.09	0.1	0.11	0.14	0.17	0.19	0.2	0.21	0.2	0.2	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.14
Old age pension	0.10	0.11	0.12	0.14	0.16	0.18	0.19	0.21	0.23	0.22	0.22	0.22	0.22	0.21	0.21	0.20	0.20	0.20	0.19	0.19
Caregivers' allowance	0.00	0.00	0.00	0.03	0.03	0.04	0.04	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.03	0.03
Total	**0.10**	**0.20**	**0.44**	**0.58**	**0.95**	**1.06**	**1.14**	**1.22**	**1.29**	**1.30**	**1.31**	**1.31**	**1.31**	**1.31**	**1.31**	**1.30**	**1.29**	**1.29**	**1.25**	**1.19**
Uzbekistan (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.7%)																				
Maternity benefit	0	0	0	0	0.14	0.13	0.12	0.11	0.11	0.1	0.09	0.09	0.08	0.08	0.07	0.07	0.06	0.06	0.06	0.05
Child benefit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Disability benefit	0	0	0.01	0.01	0.03	0.04	0.05	0.04	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.05	0.04	0.04	0.03	0.03
Old age pension	0.05	0.09	0.12	0.16	0.21	0.26	0.3	0.34	0.37	0.41	0.45	0.49	0.52	0.55	0.53	0.51	0.5	0.48	0.46	0.44
Caregivers' allowance	0	0	0	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Total	**0.05**	**0.09**	**0.12**	**0.21**	**0.42**	**0.47**	**0.51**	**0.53**	**0.55**	**0.59**	**0.64**	**0.68**	**0.71**	**0.74**	**0.71**	**0.68**	**0.65**	**0.63**	**0.59**	**0.56**
Vanuatu (Younger population country; lower middle-income country; projected annual GDP growth rate = 2.2%)																				
Maternity benefit	0	0	0	0	0.25	0.24	0.24	0.24	0.24	0.24	0.23	0.23	0.23	0.23	0.23	0.22	0.22	0.22	0.22	0.21
Child benefit	0	0	0.21	0.3	0.4	0.49	0.58	0.66	0.74	0.82	0.9	0.97	1.05	1.12	1.18	1.25	1.31	1.37	1.43	1.41
Disability benefit	0	0.1	0.12	0.13	0.17	0.22	0.26	0.28	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.29
Old age pension	0.32	0.37	0.42	0.47	0.52	0.58	0.64	0.7	0.76	0.77	0.78	0.8	0.81	0.83	0.84	0.86	0.87	0.86	0.83	0.84
Caregivers' allowance	0	0	0	0.04	0.04	0.05	0.06	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Total	**0.32**	**0.47**	**0.75**	**0.94**	**1.38**	**1.58**	**1.78**	**1.95**	**2.12**	**2.21**	**2.29**	**2.38**	**2.47**	**2.56**	**2.63**	**2.71**	**2.78**	**2.83**	**2.86**	**2.83**
Venezuela (Medium population country; lower middle-income country; projected annual GDP growth rate = 3.0%)																				
Maternity benefit	0	0	0	0	0.14	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.1	0.1	0.09	0.09	0.09	0.08
Child benefit	0	0	0.3	0.35	0.39	0.44	0.48	0.52	0.56	0.59	0.62	0.65	0.68	0.7	0.72	0.74	0.72	0.7	0.67	0.65
Disability benefit	0	0.12	0.14	0.15	0.16	0.18	0.2	0.19	0.18	0.2	0.21	0.22	0.23	0.24	0.23	0.23	0.22	0.21	0.21	0.2
Old age pension	0	0	0	0	0	0	0	0	0	0.03	0.13	0.23	0.33	0.43	0.41	0.4	0.38	0.36	0.34	0.33
Caregivers' allowance	0	0	0	0.05	0.06	0.06	0.07	0.06	0.06	0.07	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.08	0.08	0.08
Total	**0**	**0.12**	**0.44**	**0.55**	**0.75**	**0.82**	**0.89**	**0.9**	**0.93**	**1.02**	**1.15**	**1.3**	**1.43**	**1.57**	**1.55**	**1.56**	**1.5**	**1.44**	**1.39**	**1.34**
Viet Nam (Medium population country; lower middle-income country; projected annual GDP growth rate = 5.3%)																				
Maternity benefit	0	0	0	0	0.09	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.04
Child benefit	0	0	0.22	0.25	0.28	0.3	0.32	0.34	0.35	0.37	0.38	0.38	0.39	0.4	0.4	0.4	0.38	0.36	0.34	0.33
Disability benefit	0	0.04	0.05	0.06	0.07	0.08	0.09	0.08	0.07	0.08	0.08	0.09	0.09	0.1	0.09	0.08	0.07	0.06	0.06	0.05

Old age pension	0.28	0.33	0.39	0.45	0.53	0.59	0.66	0.72	0.77	0.84	0.91	0.97	1.03	1.09	1.06	1.03	1	0.97	0.94	0.91
Caregivers' allowance	0	0	0	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05
Total	**0.28**	**0.37**	**0.66**	**0.81**	**1.02**	**1.11**	**1.21**	**1.27**	**1.32**	**1.41**	**1.5**	**1.57**	**1.64**	**1.71**	**1.67**	**1.63**	**1.56**	**1.5**	**1.44**	**1.38**
Yemen (Younger population country; low-income country; projected annual GDP growth rate = 5.0%)																				
Maternity benefit	0	0	0	0	0.26	0.25	0.24	0.23	0.22	0.21	0.2	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.15	0.14
Child benefit	0	0	0.24	0.34	0.43	0.51	0.58	0.65	0.71	0.76	0.8	0.84	0.88	0.91	0.93	0.95	0.97	0.98	1	0.95
Disability benefit	0	0.1	0.12	0.13	0.16	0.19	0.23	0.24	0.25	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.21	0.2	0.2	0.19
Old age pension	0.19	0.21	0.23	0.25	0.28	0.3	0.33	0.35	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.39
Caregivers' allowance	0	0	0	0.03	0.04	0.04	0.05	0.05	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Total	**0.19**	**0.31**	**0.59**	**0.75**	**1.17**	**1.29**	**1.43**	**1.52**	**1.62**	**1.66**	**1.67**	**1.7**	**1.72**	**1.74**	**1.75**	**1.75**	**1.77**	**1.76**	**1.78**	**1.72**
Zambia (Younger population country; lower middle-income country; projected annual GDP growth rate = 4.8%)																				
Maternity benefit	0	0	0	0	0.25	0.24	0.24	0.23	0.22	0.21	0.2	0.2	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
Child benefit	0	0	0.22	0.31	0.4	0.48	0.55	0.62	0.68	0.73	0.78	0.82	0.86	0.9	0.93	0.95	0.97	0.99	1	0.97
Disability benefit	0	0.09	0.11	0.12	0.15	0.19	0.22	0.23	0.24	0.24	0.23	0.23	0.22	0.22	0.21	0.21	0.2	0.2	0.19	0.19
Old age pension	0.13	0.15	0.17	0.2	0.22	0.24	0.26	0.29	0.31	0.32	0.32	0.33	0.33	0.33	0.34	0.35	0.35	0.35	0.36	0.36
Caregivers' allowance	0	0	0	0.03	0.03	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.04	0.04
Total	**0.13**	**0.24**	**0.5**	**0.66**	**1.05**	**1.19**	**1.32**	**1.42**	**1.5**	**1.55**	**1.58**	**1.63**	**1.65**	**1.68**	**1.7**	**1.73**	**1.73**	**1.74**	**1.74**	**1.7**
Zimbabwe (Younger population country; lower middle-income country; projected annual GDP growth rate = 3.5%)																				
Maternity benefit	0	0	0	0	0.25	0.24	0.24	0.23	0.23	0.22	0.21	0.21	0.2	0.2	0.19	0.19	0.18	0.17	0.17	0.16
Child benefit	0	0	0.21	0.3	0.39	0.48	0.55	0.63	0.7	0.76	0.82	0.88	0.93	0.97	1.01	1.05	1.09	1.12	1.15	1.12
Disability benefit	0	0.09	0.11	0.12	0.16	0.2	0.23	0.25	0.26	0.26	0.26	0.25	0.25	0.24	0.24	0.24	0.23	0.23	0.22	0.22
Old age pension	0.27	0.29	0.3	0.31	0.33	0.35	0.36	0.38	0.4	0.39	0.38	0.38	0.37	0.37	0.38	0.38	0.39	0.4	0.41	0.42
Caregivers' allowance	0	0	0	0.03	0.04	0.05	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05
Total	**0.27**	**0.38**	**0.62**	**0.76**	**1.17**	**1.32**	**1.43**	**1.55**	**1.65**	**1.69**	**1.73**	**1.78**	**1.81**	**1.84**	**1.88**	**1.91**	**1.94**	**1.97**	**2**	**1.97**

Scepticism over cost has stalled the global commitment to universal social security, leaving many in the world unprotected. Various estimates of the financing gap have led to calls for restrictive, poverty-targeted schemes that repeatedly fail to reach the majority of those in need.

This report challenges that pessimism by introducing a pragmatic, progressive realisation costing model. Building on previous research by Development Pathways and Act Church of Sweden, the paper presents an alternative approach to estimating costs grounded in real-world benefit levels rather than poverty lines.

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