



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	59.8	49.2	69.4	63.4	C	6 th of 11
2010	57.3	54.3	59.0	60.0	C	10 th of 14
2011	58.1	58.7	54.4	62.5	C	10 th of 16
2012	59.0	58.3	58.4	61.1	C	9 th of 18
2013	58.2	56.6	57.8	61.2	C	11 th of 20
2014	57.9	55.2	58.5	61.2	C	13 th of 25
2015	56.3	55.1	54.4	61.1	C	14 th of 25
2016	56.4	53.5	57.1	59.9	C	13 th of 27
2017	57.8	57.0	57.1	60.1	C	17 th of 30

The United States' Retirement Income System comprises a social security system with a progressive benefit formula based on lifetime earnings, adjusted to a current dollar basis, together with a means-tested top-up benefit; and voluntary private pensions, which may be occupational or personal.

**Reminder:* Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

The 2017 Report's Policy Recommendations

The overall index value for the American system could be increased by:

- Raising the minimum pension for low-income pensioners
- Adjusting the level of mandatory contributions to increase the net replacement for median-income earners
- Improving the vesting of benefits for all plan members and maintaining the real value of retained benefits through to retirement
- Reducing pre-retirement leakage by further limiting the access to funds before retirement
- Introducing a requirement that part of the retirement benefit must be taken as an income stream
- Increasing the funding level of the social security program
- Raising the state pension age and the minimum access age to receive benefits from private pension plans
- Providing incentives to delay retirement and increase labour force participation at older ages
- Providing access to retirement plans on an institutional group basis for workers who don't have access to an employer sponsored plan.

Recent Media Mentions

Media 2015

- [US Continues Decline in Ranking of Global Pension Index](#)
- [Increase in life expectancy and reduced estimate in funding available for social security cited as primary reasons for drop](#)
- [US Continues Decline in Ranking of Global Pension Index](#)

Media 2014

- [Improving how the U.S. retires](#)
- [Finnish pension system ranks among world's best](#)