

**Net Replacement Rates for six family types: initial phase of unemployment**  
2001, different earnings levels (1)

	67% of APW						100% of APW						150% of APW					
	No children			2 children			No children			2 children			No children			2 children		
	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple
Australia	48	42	53	60	74	72	34	30	44	53	64	60	25	22	36	42	52	51
Austria	55	58	80	75	78	86	55	57	76	72	73	81	55	56	72	65	66	76
Belgium	83	73	83	79	74	85	63	55	71	63	58	74	46	41	58	48	45	62
Canada	64	66	81	69	70	88	64	66	78	75	77	85	45	47	63	59	59	69
Czech Republic	50	50	77	63	61	82	50	50	72	64	60	77	50	50	67	62	61	70
Denmark	87	88	93	92	91	95	64	64	77	79	75	80	49	50	64	67	62	67
Finland	74	81	81	89	87	86	61	69	75	82	81	80	48	54	66	67	65	70
France	83	87	92	91	91	92	71	67	82	78	78	83	70	69	79	70	69	79
Germany	63	67	89	81	82	93	61	60	86	74	78	91	62	61	83	67	71	88
Greece	63	66	74	72	72	76	45	45	62	49	49	62	32	32	49	35	35	49
Hungary	65	65	81	73	73	85	47	47	68	58	57	73	35	35	57	46	46	63
Iceland	62	53	81	78	66	86	46	41	69	64	55	75	33	30	56	50	44	63
Ireland	40	59	71	60	67	77	29	44	59	54	54	66	21	31	47	41	40	53
Italy	50	50	77	54	57	81	52	56	71	60	62	76	46	49	63	57	60	67
Japan	73	71	89	81	71	88	63	62	80	74	62	81	62	61	75	63	62	76
Korea	54	54	77	55	54	77	55	55	73	56	55	73	47	47	64	47	46	64
Luxembourg	85	82	90	90	90	94	85	84	89	89	89	92	87	85	88	92	89	91
Netherlands	80	88	85	86	89	85	71	73	83	76	77	83	61	63	74	66	64	74
New Zealand	55	80	56	77	83	65	38	54	46	62	66	52	27	38	36	45	49	42
Norway	66	68	83	89	76	86	66	67	80	84	73	83	53	53	69	65	58	72
Poland	68	69	76	62	62	85	47	48	62	51	46	69	32	33	48	35	35	56
Portugal	86	84	95	86	86	92	78	76	88	76	76	87	83	79	88	80	78	87
Slovak Republic	72	73	81	77	78	84	64	68	78	72	75	83	47	49	64	56	56	69
Spain	76	72	88	77	77	89	72	72	84	76	74	87	49	50	66	63	63	76
Sweden	82	82	91	92	90	92	78	78	87	89	82	88	56	56	70	69	61	72
Switzerland	79	78	88	82	83	89	71	71	81	82	81	87	71	69	79	81	80	86
United Kingdom	64	63	63	50	50	73	45	45	53	46	46	62	31	31	42	35	35	50
United States	63	63	81	54	53	84	59	60	75	56	55	77	42	41	60	40	40	61

1. Initial phase of unemployment but following any waiting period. No social assistance "top-ups" are assumed to be available in either the in-work or out-of-work situation. Any income taxes payable on unemployment benefits are determined in relation to annualised benefit values (*i.e.* monthly values multiplied by 12) even if the maximum benefit duration is shorter than 12 months. See Annex A for details. For married couples the percentage of APW relates to one spouse only; the second spouse is assumed to be "inactive" with no earnings in a one-earner couple and to have full-time earnings equal to 67% of APW in a two-earner couple. Children are aged 4 and 6 and neither childcare benefits nor childcare costs are considered. Comparability with 1999 results [OECD (2003), *Benefits and Wages*]: for some countries, calculation models have been revised in line with clarifications received from country experts and this introduces a break in the time-series. Details are provided in Annex A and need to be kept in mind when interpreting observed changes as some of them are due to clarifications of the calculations rather than policy reforms.

Source: OECD, Tax-Benefit Model: [www.oecd.org/els/social/workincentives](http://www.oecd.org/els/social/workincentives)

**Net Replacement Rates for six family types: initial phase of unemployment**  
2002, different earnings levels (1)

	67% of APW						100% of APW						150% of APW					
	No children			2 children			No children			2 children			No children			2 children		
	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple
Australia	46	40	53	60	73	70	32	29	44	52	63	58	24	21	36	41	50	49
Austria	55	58	80	75	78	85	55	57	76	71	73	81	55	56	72	65	67	77
Belgium	87	77	84	82	77	86	66	58	72	66	61	75	49	43	59	51	47	63
Canada	64	66	81	68	69	87	64	66	78	76	77	85	44	46	62	57	58	68
Czech Republic	50	50	77	63	61	81	50	50	72	65	61	76	50	50	67	61	60	70
Denmark	86	87	92	91	90	94	63	63	76	78	74	79	48	49	64	67	62	67
Finland	78	82	82	90	88	87	64	70	77	83	82	81	50	54	67	67	65	71
France	80	81	91	91	90	91	71	67	82	76	76	82	70	69	80	69	69	79
Germany	63	66	89	82	82	93	61	60	86	75	78	91	62	61	83	68	71	88
Greece	65	67	75	74	74	77	46	46	62	50	50	62	33	33	50	36	36	50
Hungary	61	61	79	71	70	83	44	44	66	55	54	71	34	34	57	45	44	62
Iceland	66	55	82	80	68	87	49	43	70	65	57	76	35	32	57	51	45	64
Ireland	40	62	71	60	68	77	29	45	60	54	55	66	22	32	47	40	40	53
Italy	50	50	77	54	56	81	52	56	71	60	60	76	46	49	63	57	59	67
Japan	73	70	88	81	70	88	63	61	79	74	61	81	62	60	75	62	61	76
Korea	54	54	77	55	54	77	55	55	73	56	54	73	42	42	61	42	41	61
Luxembourg	84	82	90	90	90	94	85	84	89	89	89	93	87	84	88	92	89	91
Netherlands	79	88	85	85	89	85	71	74	83	78	78	83	61	63	74	65	64	74
New Zealand	54	79	56	77	82	63	37	54	45	62	66	51	26	38	36	45	48	41
Norway	66	67	83	89	75	86	66	67	80	84	73	83	53	53	69	65	58	71
Poland	65	66	74	60	60	86	44	46	61	51	51	70	30	31	47	35	35	55
Portugal	85	83	94	85	85	92	78	76	88	76	77	87	83	79	88	80	78	87
Slovak Republic	69	72	81	76	77	83	62	65	78	69	72	82	44	46	63	52	54	67
Spain	76	73	88	77	77	89	70	71	83	76	75	87	48	49	66	62	62	75
Sweden	82	82	91	92	90	92	81	81	89	90	83	90	58	58	72	69	61	73
Switzerland	79	78	88	82	82	89	70	71	81	84	85	87	71	69	79	80	80	86
United Kingdom	63	63	63	49	49	74	45	45	52	46	46	62	31	31	42	34	34	50
United States	63	61	81	54	53	84	57	57	74	55	53	76	40	39	59	39	38	60

1. Initial phase of unemployment but following any waiting period. No social assistance "top-ups" are assumed to be available in either the in-work or out-of-work situation. Any income taxes payable on unemployment benefits are determined in relation to annualised benefit values (i.e. monthly values multiplied by 12) even if the maximum benefit duration is shorter than 12 months. See Annex A for details. For married couples the percentage of APW relates to one spouse only; the second spouse is assumed to be "inactive" with no earnings in a one-earner couple and to have full-time earnings equal to 67% of APW in a two-earner couple. Children are aged 4 and 6 and neither childcare benefits nor childcare costs are considered. Comparability with 1999 results [OECD (2003), *Benefits and Wages*]: for some countries, calculation models have been revised in line with clarifications received from country experts and this introduces a break in the time-series. Details are provided in Annex A and need to be kept in mind when interpreting observed changes as some of them are due to clarifications of the calculations rather than policy reforms.

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**Net Replacement Rates for six family types: initial phase of unemployment**  
2003, different earnings levels (1)

	67% of APW						100% of APW						150% of APW					
	No children			2 children			No children			2 children			No children			2 children		
	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple
Australia	45	39	53	59	72	69	32	28	44	51	62	57	23	21	36	40	49	49
Austria	55	58	80	75	78	85	55	57	76	71	73	81	55	56	72	65	66	76
Belgium	85	75	83	81	76	85	65	57	71	65	60	74	48	43	59	50	46	63
Canada	63	66	81	69	70	87	63	65	77	76	77	84	43	45	61	57	57	68
Czech Republic	50	50	77	63	60	81	50	50	72	65	61	75	50	50	67	60	60	70
Denmark	85	87	92	91	90	95	63	63	76	78	74	79	48	49	64	66	61	67
Finland	76	81	81	89	87	86	62	69	76	82	81	80	49	53	66	66	64	71
France	78	81	90	90	90	90	69	65	81	75	75	81	67	67	78	67	67	78
Germany	63	66	89	90	83	97	61	60	87	82	83	95	62	61	83	79	77	92
Greece	73	75	74	85	85	76	51	51	60	58	58	61	36	36	49	40	40	48
Hungary	57	55	77	71	70	82	42	40	66	53	52	70	33	32	57	44	43	62
Iceland	66	55	82	80	69	87	49	43	70	65	57	76	35	32	57	51	45	64
Ireland	41	64	71	62	69	78	30	46	60	56	57	66	22	33	48	43	43	54
Italy	49	50	79	53	55	85	54	56	75	60	62	80	47	50	66	57	59	69
Japan	70	68	87	77	68	87	60	58	77	68	58	79	50	49	67	58	50	68
Korea	54	54	77	56	54	77	55	55	73	56	55	73	39	39	59	39	39	59
Luxembourg	84	82	90	90	90	94	85	84	89	89	89	93	87	84	88	93	90	92
Netherlands	80	87	84	86	88	85	71	75	82	79	79	82	60	61	72	64	62	73
New Zealand	54	79	56	78	83	63	37	54	45	63	67	51	26	38	36	45	48	41
Norway	65	67	83	89	74	86	66	67	80	84	73	83	53	54	69	65	58	71
Poland	76	79	76	70	70	84	52	55	62	60	54	69	35	37	48	41	41	54
Portugal	85	83	94	96	96	92	78	76	88	86	85	87	84	79	88	82	78	87
Slovak Republic	67	72	81	75	76	86	62	64	78	70	70	79	44	45	62	52	52	66
Spain	75	73	88	77	77	88	69	69	82	75	74	87	47	48	65	60	60	74
Sweden	82	82	91	92	90	92	79	79	88	89	82	89	56	56	71	68	60	72
Switzerland	79	79	88	82	82	89	70	72	81	82	81	87	71	69	79	81	80	86
United Kingdom	64	60	63	70	69	77	45	45	52	64	64	65	31	31	42	49	49	52
United States	62	61	82	53	52	84	62	62	77	61	59	80	46	45	62	44	43	64

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2004, different earnings levels (1)

	67% of APW						100% of APW						150% of APW					
	No children			2 children			No children			2 children			No children			2 children		
	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple	Single person	One-earner married couple	Two-earner married couple	Lone parent	One-earner married couple	Two-earner married couple
Australia	45	39	53	60	81	68	31	28	44	51	69	57	23	20	36	39	54	48
Austria	55	58	80	74	76	86	55	57	76	70	71	82	55	56	72	65	67	77
Belgium	83	71	83	79	75	85	63	54	71	64	59	74	46	41	59	49	46	63
Canada	65	67	81	70	71	87	62	64	77	75	76	83	43	45	60	56	57	67
Czech Republic	50	50	76	64	60	79	50	50	72	64	61	74	50	50	67	57	60	68
Denmark	84	85	91	90	89	94	61	63	74	76	73	77	47	48	62	65	60	66
Finland	73	80	81	88	85	86	60	67	75	80	79	79	48	52	66	65	62	70
France	77	79	90	90	89	89	73	69	84	77	77	84	67	67	78	67	67	78
Germany	62	65	89	82	82	93	61	60	86	75	77	91	62	61	83	69	71	88
Greece	71	71	74	81	81	74	48	48	59	55	55	60	34	34	48	38	38	48
Hungary	58	54	77	70	69	81	43	39	65	53	52	70	34	31	57	44	43	62
Iceland	69	60	84	82	73	88	51	47	71	67	61	77	37	35	58	52	48	65
Ireland	42	65	71	63	70	76	30	48	60	60	58	65	23	35	49	47	44	53
Italy	50	50	78	54	55	84	54	56	75	60	62	79	46	50	65	56	58	69
Japan	70	69	86	78	68	87	60	59	77	68	59	79	50	50	67	58	51	68
Korea	54	54	77	55	54	77	51	51	71	51	50	71	36	36	57	36	35	56
Luxembourg	84	82	90	90	90	94	85	84	89	89	89	93	87	84	88	93	91	92
Netherlands	81	87	84	85	87	85	71	76	82	80	80	83	59	60	72	64	62	73
New Zealand	53	79	55	78	83	62	37	54	45	63	67	50	26	38	36	44	48	40
Norway	65	67	82	89	74	86	66	67	80	83	73	83	53	53	69	65	58	71
Poland	75	78	76	76	70	84	52	54	62	81	54	68	35	37	48	56	41	53
Portugal	81	79	92	93	93	91	78	77	89	87	86	88	84	79	89	82	78	88
Slovak Republic	61	58	83	59	57	85	64	58	81	62	57	83	49	46	67	49	46	70
Spain	76	73	88	77	77	89	69	69	82	75	75	87	48	48	65	60	60	74
Sweden	82	82	91	92	90	92	77	77	87	88	81	88	55	55	70	67	59	71
Switzerland	80	79	88	82	82	88	70	71	81	81	81	87	71	68	79	80	79	86
United Kingdom	63	61	63	71	69	77	45	45	52	65	65	65	31	31	42	50	50	52
United States	62	61	82	52	51	84	62	62	77	61	59	80	45	45	62	43	43	64

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