

And the Winner Is...

The **Netherlands**, which scored highest on key quality-of-life issues important to older people and society in general.

On a scale of 1 to 5 FIVE IS TOPS	Netherlands	Australia	Sweden	Finland	Switzerland	Norway	Denmark	Japan	France	Canada	Ireland	Spain	United States	United Kingdom	Germany	Italy
Mandatory Retirement	1	5	1	1	1	1	1	1	1	1	1	1	5	1	1	1
Age-Discrimination Laws	5	5	4	5	1	1	1	1	3	5	5	5	5	1	1	3
Unemployment Rate	5	4	4	2	5	5	4	5	2	3	5	1	4	5	2	2
College Education	4	3	2	2	2	5	4	3	1	3	2	2	5	3	1	1
Per Capita Income	3	3	2	2	3	5	3	2	2	3	4	1	5	3	2	2
Total Tax Burden	3	5	1	2	5	2	1	5	2	4	5	4	5	3	4	2
Home Care	3	5	2	3	2	4	5	2	2	4	1	1	2	1	2	1
Retirement Age for Full Benefits	3	3	3	3	3	1	1	3	5	3	3	3	1	3	3	3
Public Pension Replacement Rate	4	1	4	3	3	2	3	2	4	1	1	5	2	1	1	4
Employers Pension Coverage	5	5	5	5	5	3	5	3	5	2	3	1	3	3	3	1
Economic Inequality	4	2	5	5	4	5	4	3	4	3	3	3	1	2	4	2
Economic Inequality for the Elderly	5	1	5	5	4	3	5	5	4	5	3	4	2	3	5	4
Public Spending on Social Programs	3	2	5	4	3	4	5	1	3	2	1	3	1	3	5	4
Total Health Costs	4	4	4	5	3	4	4	5	4	4	5	5	1	5	3	5
Universal Health Care	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5
Universal Rx	5	5	5	5	5	5	5	5	5	4	5	5	3	5	5	5
Life Expectancy at Birth	2	4	4	2	4	3	1	5	3	3	1	3	1	2	2	3
TOTAL	64	62	61	59	58	58	57	56	55	55	53	52	50	49	49	48

Understanding the Chart...

Mandatory Retirement Australia and the United States are the only countries on the list above that prohibit companies from making their employees retire at a certain age.

Age-Discrimination Laws The EU expects to have laws by 2006, but experts are skeptical that all countries will make the deadline.

Unemployment Rate In 2003, the Netherlands averaged lowest (3.8%); Spain, the highest (11.3%). The U.S. had 6%.

College Education The U.S. and Norway both get an A on this one: 28% of adults age 25–64 have a college degree.

Per Capita Income Compared with the countries above, the U.S. has the highest average standard of living; Norway is next.

Total Tax Burden Sweden collects the most taxes (51.4% of GDP).

Home Care In Australia and Denmark, more than 20% of those 65 and over receive home help—from medical care to tidying up. (In the Netherlands, it's 12.8%; in the U.S., less than 10%.)

Retirement Age for Full Benefits Most grant benefits at 65. France is lowest—at 60—with citizens strongly protesting change; Denmark is 67.

Public Pension Replacement Rate Spain's retirement benefit as a percentage of an average worker's earnings is highest, at 88%. Spain also has a high tax burden and the lowest income.

Employers Pension Coverage About 50% of U.S. workers have pension coverage at work. In some countries—Finland and Australia—employer pensions are required by law.

Economic Inequality Using an international definition, this is the percent of those whose income is in the lower quarter.

Economic Inequality for the Elderly In the U.S., the elderly fare slightly better than the general population.

Public Spending on Social Programs Income-support programs, such as social security and welfare, vary widely. Scandinavian countries traditionally offer the most.

Total Health Costs Americans spend the most (14.6% of GDP); Finland and Ireland, the least (7.3%).

Universal Health Care The U.S. is odd man out: 45 million—41%—have no health insurance, though most seniors have Medicare.

Universal Rx Canada has limitations and some gaps at the provincial level; 88% have coverage. The U.S. scores lowest, but changes in Medicare represent progress for the elderly.

Life Expectancy at Birth In the U.S., babies born in 2004 can expect to live to 77.3; in the Netherlands, to 78.6. Japan is highest at 81.9.