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EUROPEAN SOCIAL POLICY NETWORK (ESPN)

Assessment of pension adequacy

Turkey

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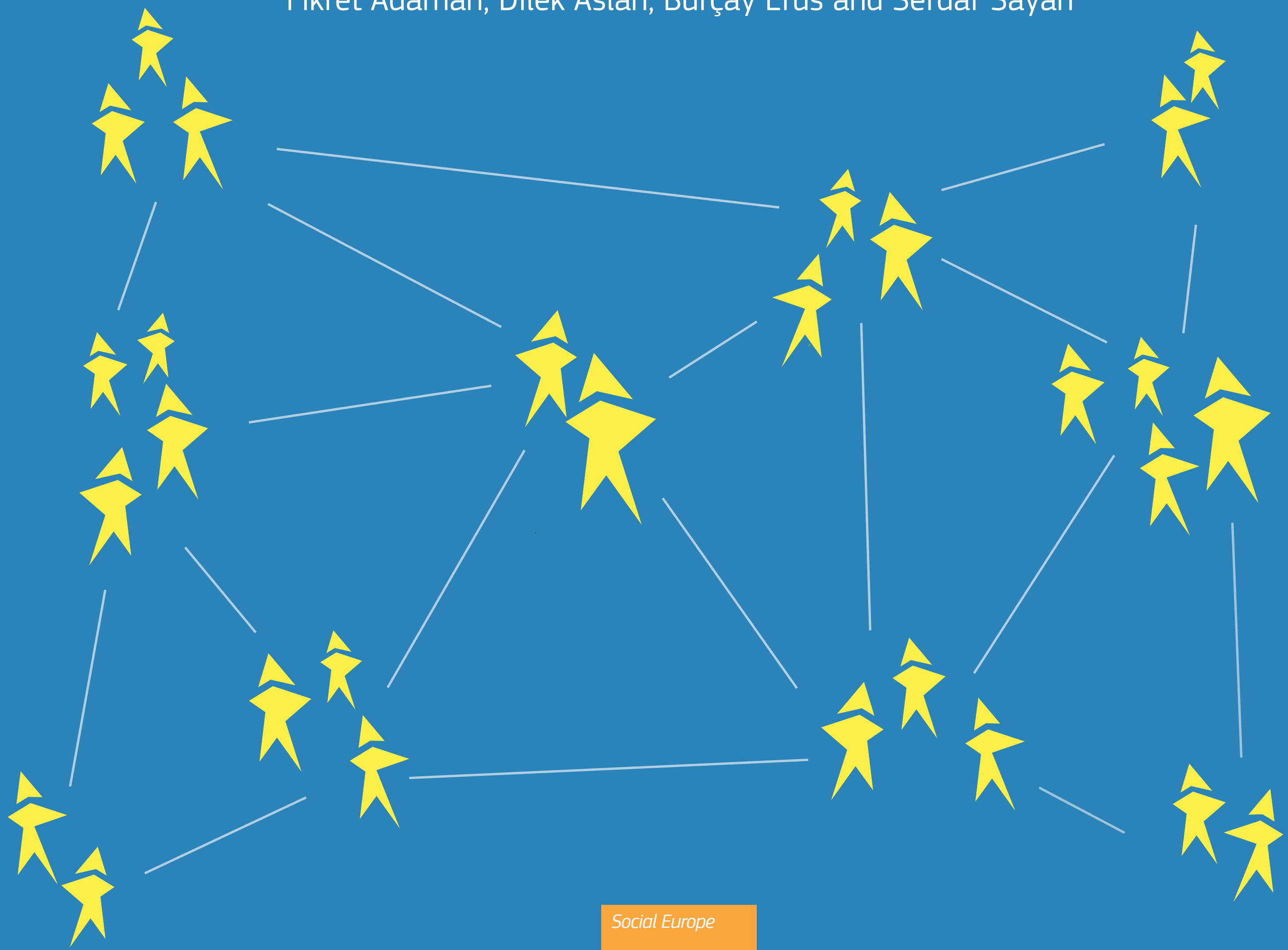

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European Social Policy Network (ESPN)

ESPN Thematic Report: Assessment of Pension Adequacy

Turkey

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Highlights

- Turkey's statutory pay-as-you-go pension scheme run by the state provides basic coverage for all workers. Supplementary pension coverage is available on an optional basis to anyone who wants to contribute to a personal (funded) pension plan offered by private companies.
- Law No. 6740, which came into effect in January 2017, requires all publicly and privately employed wage and salary earners aged 45 and younger to be automatically assigned to a personal pension plan to supplement the basic scheme, though they have the right to opt out.
- According to Eurostat, among people aged 65 and over, in 2017 the rate of those at risk of poverty or social exclusion (AROPE) and the at-risk-of-poverty rate (AROP) were 32.1% and 16.6%, respectively. By comparison, Turkey's AROPE rate for people aged 55 and over in 2017 was 15 percentage points higher than the EU-27's AROPE rate of 20.6% in the same year. While clearly higher than the EU-27, the AROPE (and AROP) rate for the 65+ population was lower than for the population aged under 65; this was due primarily to the high risk of poverty among children and young people, the low wages among the working population (especially those in informal jobs) and the relatively generous retirement regime that was in place prior to the reforms of the 2000s.
- Balancing adequacy with financial sustainability is the major challenge of the publicly managed pension system, which provides the basic statutory coverage. Significant cuts to pension benefits and the resulting damage to adequacy could be avoided – even without increasing contribution rates – if the government were to decisively combat informality and reduce unregistered employment, and if it worked to boost female labour force participation rates, so as to increase the number of contributors to the system.

1 General description of the national pension system

The pension system in Turkey has a basic statutory scheme run by the state on a pay-as-you-go (PAYG) basis. This provides compulsory old-age insurance coverage to all workers and the self-employed. The retirement benefits provided to current retirees are financed from the social security contributions of current workers, and any resulting deficits are covered by the government budget.

Optional supplementary coverage is available through personal funded plans that private companies offer. This option has been available since 2003, when a law was enacted to allow private companies to offer everyone the opportunity to purchase a supplementary pension plan, regardless of their employment status. Of the working-age population, 14% have voluntarily purchased a personal funded plan to supplement the statutory basic scheme. In addition, 6.4% (OECD, 2019) have remained in the privately managed/funded plan that they were automatically enrolled in following the enactment of Law No. 6740, which came into effect in 2017. The law stipulates that all publicly and privately employed wage and salary earners (covered under Articles 4a and 4c of Law No. 5510) aged 45 and younger must be automatically assigned to a personal funded plan; they can opt out within two months of their automatic enrolment. This automatic inclusion in the personal (funded) pension system for wage and salary earners was expected to significantly increase the number of participants, as the number of working individuals aged 45 and younger was estimated to be over 10 million (Sayan, 2017). This compares favourably with 6.9 million people, as of March 2019, who have been voluntarily enrolled in optional supplementary retirement plans. Voluntary participants created a total fund value of about 107.4 billion Turkish lira (TRY) (about €16.9 billion)[1] through their and state contributions over the past years. This fund value corresponds to about 2-2.5% of Turkey’s GDP.

As for automatic enrolment, the government hoped that a large majority would make use of the plan and remain in it; however, the early signs indicate a greater-than-expected withdrawal rate. Currently, the total opt-out and exit rate is 52.0% for private-sector and 43.6% for public-sector employees, based on the number of accounts (EGM, 2020). Even so, the current number of individuals enrolled stands at 5.4 million. Collectively, these have created a fund value of TRY 8.7 billion (€1.4 billion) since 2017. In other words, the new scheme could still give a major boost to the revenues of private companies that offer personal pension plans, but it is still too early to assess the impact of the new legislation.

Prior to 2006, the publicly managed pillar of the system that provided compulsory pension coverage (as well as other social insurance benefits, covering occupational disease, work accidents, sickness, maternity, invalidity and death) was made up of three independent institutions, each offering retirement benefits to different groups within the working population through PAYG schemes that operated with different parameters, rules and regulations: the Social Insurance Institution (SSK) covered all blue-collar workers and white-collar workers employed in the private sector; Emekli Sandığı covered white-collar workers employed by local and central government; and Bağ-Kur covered farmers, artisans and other self-employed people.

The social security reform package that came into effect in 2006 required these three institutions to be restructured and merged into a new public agency, the Social Security Institution (SSI). The newly created SSI was put in charge of running both the PAYG-based social insurance schemes and the transfer payments made to people living below the poverty line, through non-contributory social assistance schemes. Variations in rules and regulations (such as entitlement conditions or the calculation of pensions and other benefits) that applied to the different working groups previously covered by the three separate institutions were also largely harmonised. Coverage provided to workers previously covered by the SSK, Bağ-Kur and Emekli Sandığı is now regulated by Articles

[1] At the average exchange rate for 2019 of TRY 6.36/euro.

4a, 4b and 4c, respectively, of the current Social Security Law (Law No. 5510). In fact, workers whose pension coverage is subject to rules spelt out in these articles are now referred to as 4a, 4b and 4c groups. Pensioners (and their living dependent survivors) who are currently collecting benefits, and active contributors (and their dependants) make up about 85% of the present population. In other words, only 15% of the entire population lack direct or indirect coverage by the SSI. (It should be noted that unregistered workers may continue to collect benefits as survivors or dependants of registered workers.)

All wage and salary earners (and their employers), as well as the self-employed, are required by law to pay contributions to the basic pension scheme run by the state, in the form of payroll taxes. Voluntary participation through self-paid contributions is also possible for people who do unpaid work, such as unpaid family workers in agriculture and housewives. Yet, there are serious compliance problems even among people whose work falls into a compulsory coverage category. Evasion of payroll taxes is common. Unregistered workers – who currently account for about a third of the total workforce – do not pay any contributions. Furthermore, many registered workers under-declare their earnings, in order to reduce contribution payments. Failure to pay regular contributions on time is also common among the self-employed, as the cost of late payment is negligible.

Presently, the minimum number of contribution days for a worker to become eligible to retire on a pension is 7,200 (20 years)[2] for private-sector employees covered under Article 4a, and 9,000 (25 years) for civil servants and self-employed workers covered under Articles 4b and 4c (Law No. 5510, Article 27). In addition to minimum contributory periods, there is also a legislated pensionable age at which people can start collecting their monthly pensions: 58/60 years for women/men who entered the workforce after the 1999 reform; meanwhile, people who were already working in 1999 are subject to a gradual (phased) increase in the retirement age. An additional scheme, due to come into effect after 2036, was introduced during the reform wave of 2006: this will gradually increase the minimum entitlement ages for women and men, so as to equalise them (at 65) by 2048. There are early retirement options and relaxed conditions for part-time workers, miners and other workers in hazardous jobs, and for disabled people.

The overall contribution rate for old-age insurance is 20%. Contributions are collected out of the (gross) earnings base of each worker at a rate of 11% from the employer and 9% from the worker. Those pensioners who take on a new job after retirement are subject to so-called social security support premiums, collected at a rate of 30% (22.5% from employers and 7.5% from the pensioners).

The monthly pension is calculated by multiplying the present value of the average monthly earnings throughout a worker's career by a replacement rate, which is 2 percentage points for every 360 days of contributions, with a cap at 90%.

Article 40 of the Social Security Law (No. 5510) treats workers in arduous and hazardous jobs (WAHJ) differently, according them special status in terms of their eligibility under the general retirement scheme. Called the Active Service Term Increment, the treatment has two components: a reduction in the pension entitlement age and higher premium rates paid by employers throughout the working lives of WAHJ. For every 10 years of active work by a WAHJ, 20 months' worth of contributions are added to the period of service in the retirement calculations. As such, it is easier for a WAHJ to complete the minimum number of active work days required for retirement. Furthermore, the minimum age of retirement is reduced from 60 to 57.5 for men, and from 58 to 55.5 for

[2] The number of days is the same for people working on a half-time basis. Since the amount of contributions is calculated based on work earnings, adjustment for half-time work is done through earnings reported. The minimum daily earnings that could be reported to the SSI is one thirtieth of the legal monthly minimum wage.

women. The increment also translates into higher retirement benefits, thanks in part to an extra 1% of monthly earnings that is added to the employer's share of contributions.

2 Reform trends

The publicly administered pillar of the pension system, providing the PAYG-based basic coverage in Turkey, was reshaped by three major pieces of legislation gradually introduced after 1999. The primary purpose of these laws was to curb the pension deficit, which had already reached unsustainable proportions. The initial stages of the reforms involved parametric adjustments, leading to higher statutory entitlement ages and lower replacement rates – and, hence, reduced pension benefits. With the institutional reforms that followed, the reform process targeting the compulsory state-run pillar was largely completed by the end of the 2000s. With the social security deficit now reduced to about 1% of GDP, and with the planned gradual increase (until after 2036) in the pension entitlement age, there is no major parametric reform on the horizon that will affect the publicly run part of the pension system. Recent steps taken to further reform the pension system have focused mostly on extending (the optional) coverage of the voluntarily funded pillar.

The most notable step taken to address this need was Law No. 6740, which was enacted in August 2016 and came into effect in January 2017. Under this new law, all publicly and privately employed wage and salary earners (covered under Articles 4a and 4c of Law No. 5510) under the age of 45 are automatically assigned to a personal pension plan and start contributing at the minimum rate of 3% of their taxable earnings, unless they opt out within two months of enrolment.

3 Assessment of adequacy

3.1 Current adequacy

According to Eurostat, 32.1% of people aged 65 and over were at risk of poverty or social exclusion (AROPE) in 2017, 4.4 percentage points lower than the year before (see Section 5, Statistical Annex).[3] The at-risk-of-poverty (AROP) rate in 2017 was 16.6%. While this is lower than the rate within the general population (22.2%), this is largely due to the high risk of poverty among children and young people (33.3% among those under 18). It should also be noted that the value of the relative poverty gap (31.1%) is high, having increased by 0.7 percentage points since 2008.

In terms of gender, the AROP rate for elderly males (aged 65 and over) is always lower than the corresponding rate for elderly females (14.1% versus 18.5% in 2017). The gender gap in AROP rates has fluctuated between 1.7 percentage points in 2008 and 4.4 percentage points in 2017. This is mainly due to two factors. The first is the difference in average wages/earnings, which favours males throughout the working lives of both genders: higher average earnings enable males to retire on higher pensions on average, and hence to have higher incomes in later years of life as well. Second, female workers typically have breaks in their careers due to childbearing and child care, and hence are forced to have shorter contribution periods than their male colleagues. They therefore often end up entitled to lower pensions on average.

Regarding the change across time, the AROP rates for people aged 65 and over declined from 18.9% in 2008 to 16.6% in 2017, indicating some improvement over time in poverty among the elderly.[4] This is due, in part, to a solid growth performance by the

[3] The rate is 22.9 percentage points lower than in 2008, but that is largely due to the change in questions on material deprivation in 2012-2013.

[4] As a matter of fact, the total number of people in Turkey at risk of poverty or social exclusion declined by almost 11.7 million from 2008 to 2017

economy after 2010; however, the exceptionally high AROP rate in 2008 – the first year of the global recession – also contributed to the emergence of this base effect, which makes the 2017 rate look better. Another indicator that takes the duration of poverty into account is the persistent at-risk-of-poverty (PAROP) rate, which in 2017 was 12.2% for people aged 65 and over – about 2 percentage points lower than in 2014, but 2 points higher than in 2016. The PAROP rate for the elderly also compares favourably to the rate for the general population (14.9% in 2017).

As of 2017, the relative median income ratio of the 65+ population (relative to the population aged 18-64) was 0.91. The income quintile share ratio was 6.78, somewhat lower than the ratio for the overall population (8.68). The first figure shows that the elderly are quite similar to the general population when it comes to income inequality. The second indicator suggests that the elderly population has a relatively more equal distribution of income; however, given the relatively high inequality of overall distribution, this is not a huge consolation.

The aggregate replacement ratio in 2017 was 96%, indicating that gross median individual pension income of the population aged 65-74 is quite close to the gross median individual earnings from work in the population aged 50-59, excluding other social benefits. This primarily reflects two facts. First, wages are low especially in informal jobs, which constitute about a third of the total workforce. Second, the retirement regime prior to the reforms in the 2000s was relatively generous and offered relatively high pensions.

Regarding the duration of pension payments, the rather early eligibility of the 1990s retirement system means that the average retirement age is quite low, at 51 years. Average life expectancy at age 51 is 29.6 years. While it is common for retired individuals to continue working after retirement, the employment rate for 55-64-year-olds is low (35.3% in 2018), and much lower among women. Unregistered employment is fairly common among retired workers, as this has financial benefits for both the worker and the employer, enabling them to avoid additional payroll taxes.

Pension benefits are taken into account in means testing for eligibility for home-care and institutional care. The only exceptions are the TRY 1,000 (€157) payments made to retirees twice a year, during the religious holidays. These payments are not included in incomes for means-testing purposes.

3.2 Future adequacy

Though it may seem contradictory, the biggest challenge to pension adequacy has been the generosity of the pension system itself. The main reason underlying the huge deficits that the Turkish pension system began to generate after the 1990s was the generosity of pension benefits for retirees and their survivors, relative to the amount and duration of contributions. While the pensions paid were not high enough to allow individuals to avoid the risk of poverty altogether, the total amount paid to retirees and their survivors was high enough to risk the macroeconomic stability of the country. Workers (and their employers) paid relatively little in contributions during their typically short working periods (they would mostly work to accrue just enough contribution days for retirement), and began to collect pensions immediately, since the minimum pension entitlement age was removed (Sayan, 2006). The pension reforms of the 2000s raised the average retirement age from the 40s to the 50s, helping to restore some fiscal balance. Under the circumstances, any improvements in adequacy will depend largely on the growth of national income. Yet the macroeconomic environment in Turkey does not point to a sustainable growth path for the country's GDP in the near future. Adequacy will likely

(https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=ilc_peps01&lang=en, accessed on 17 April 2020).

fluctuate along with the fluctuating growth performance of the Turkish economy, as suggested by the numbers in the following table.

Table 1: Fluctuations in inflation-adjusted values of minimum monthly pensions for retirees (other than civil servants and the self-employed)

Period	Semi-annual growth rate of real monthly pension	*Annual* growth rate of:	
		Real monthly pension	GDP
2010 1st Half	3.65	7.12	8.49
2010 2nd Half	1.85		
2011 1st Half	5.17	1.77	11.11
2011 2nd Half	-0.30		
2012 1st Half	1.07	-0.61	4.79
2012 2nd Half	-0.00		
2013 1st Half	-0.61	-1.18	8.49
2013 2nd Half	0.77		
2014 1st Half	-1.94	0.55	5.17
2014 2nd Half	2.25		
2015 1st Half	-1.66	11.85	6.09
2015 2nd Half	3.13		
2016 1st Half	8.46	-2.11	3.18
2016 2nd Half	0.00		
2017 1st Half	-2.11	0.43	7.47
2017 2nd Half	1.88		
2018 1st Half	-1.43	1.02	2.83
2018 2nd Half	-3.32		
2019 1st Half	4.49	n.a.	n.a.
2019 2nd Half	-0.85		

Source: Nominal monthly pension figures are from the SSI (as reported in http://www.sgk.gov.tr/wps/portal/sgk/tr/kurumsal/istatistik/aylik_istatistik_bilgileri accessed on 22 May 2019); consumer price index (CPI) is from Turkstat; annual growth rates of GDP are from the World Development Indicators database of the World Bank, and the rest are the authors' calculations.

3.3 Challenges for future adequacy

The huge deficits that the Turkish pension system began to generate following the government's move in the early 1990s to do away with the statutory entitlement age and leave contributory days as the only criterion for starting to collect a pension continue to be a major obstacle in addressing pension adequacy issues. With hundreds of thousands of workers taking early retirement in their 40s or even 30s, contributor-to-retiree ratios (or active-passive ratios) in the Turkish pension system fell to alarmingly low levels (below 2, as recently as the early 2000s). The absence of a legislated pensionable age often meant periods of retirement significantly longer than the period of active contribution for many beneficiaries (Sayan, 2006). Measures brought about by the pension reforms of 1999 and 2006-2008 to combat unsustainable pension deficits included raising the entitlement age and reducing replacement rates. As a result, pensions collected after retirement now replace a smaller proportion of work-time earnings, unless individuals top up their pension income with pensions from personal plans that they have opted to purchase. One problem with such funded plans is that it is difficult for most workers to make monthly contributions that are large enough to generate any significant addition to pension incomes from the compulsory state-run PAYG schemes. Thus, the introduction in 2013 of direct state contributions, at a rate of 25%, to complement individual contributions, seems like a step in the right direction.

Perhaps a bigger challenge is to increase the coverage of (non-contributory) social assistance to the elderly poor, especially those who do not receive any pension or survivor's benefit income. Given how widespread unregistered employment is in Turkey, many people spend their working lives without being registered for social security; they then lose nearly all their income in old age. Currently (2020), those not covered by social security are entitled to a monthly payment of TRY 671 (€106). This is clearly low and does little to lift individuals above the poverty threshold.

3.4 Solidarity mechanisms

Individuals aged 65 and over who have not fully fulfilled the conditions for retirement are entitled to receive a monthly social pension, if they are needy (i.e. if they have no other income or income that is irregular or too little). These are regular, non-contributory cash transfers paid to older people out of the government budget, as stipulated by Law No. 2022. As in the case of regular pensions, the SSI was in charge of these social pensions until 2011; but since then, they have been handled by the Ministry of Family, Labour and Social Services.

The minimum monthly pension was set at TRY 1,000 (€157) in January 2019, and all pensions below that amount were raised accordingly, even if – based on the contributions paid and the total length of the contribution period – recipients were only entitled to a lower monthly pension. More recently, the government introduced another 50% increase in the minimum pension, as a response to the Covid pandemic, setting the minimum monthly pension at TRY 1,500 (€236).

Finally, it is worth mentioning that the frequent amnesties for those of the self-employed who fail to make their monthly contribution payments on time essentially serves as an implicit social solidarity mechanism. While some of the delays are genuinely due to the difficulties that some self-employed people face in making ends meet, especially during periods of recession, such frequent bending of the rules creates incentives for abuse, by essentially eliminating the cost of late payment of contributions.

4 Recommendations

A major challenge in Turkey is to balance adequacy with the financial sustainability of the compulsory pillar of the state-run pension system. The high dependency ratios shown in the Statistical Annex remain a major obstacle that prevent significant improvements to adequacy. There are, however, two channels by which the number of contributors to the system could be increased relatively quickly, in order to curb the increase in dependency ratios.

1. Currently, about a third of all workers in Turkey are not registered with the social security system. Reducing the rate of unregistered employment would mean increased revenue from contributions and improved active-passive ratios. Unregistered employment should be combated not only through better and more effective inspection, but also by tackling its underlying causes, such as low education levels and lack of skills in the workforce.

A relatively quick drop in unregistered employment could follow if (non-contributory) social assistance benefits were no longer tied to unemployment status; as things stand, the system encourages individuals to take unregistered jobs and deliberately to choose not to register with the social security system, so as to remain eligible for social assistance benefits. Better and more innovative channels must be created to provide social assistance to the present-day elderly poor, without causing more workers to turn into the elderly poor of the future.

2. The labour force participation rate (LFPR) for women in Turkey is rather low. About two thirds of working-age women remain outside the labour market. Measures to boost female LFPR – to the extent that they are effective – will increase contribution revenues for the social security system, and may hence help improve pension adequacy.

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Statistical Annex

Table A.1. Relative income

	2017			Change 2008-2017		
	Total	Men	Women	Total	Men	Women
Relative median income ratio, 65+ over 18-64	0.91	0.97	0.86	0.1	0.09	0.13
Income quintile share ratio (S80/S20), 65+	6.78	6.63	6.83	-1.12	-1.54	-1.15
Income quintile share ratio (S80/S20), 65+ - 0-64	-2.08	-2.18	-2.06	-0.54	-1	-0.21
Aggregate Replacement Ratio (ARR) %	96	84	-	-14	6	-
Pension ratio high / low earner	-	-	-	-	-	-

Source: Eurostat.

Table A.2. Poverty and material deprivation

	2017			Change 2008-2017		
	Total	Men	Women	Total	Men	Women
At-risk-of-poverty or social exclusion (AROPE), 65+ (%)	32.1	29	34.5	-22.9	-23.6	-22.2
At-risk-of-poverty rate (AROP), 65+ (%)	16.6	14.1	18.5	-2.3	-3.8	-1.1
Severe material deprivation (SMD), 65+ (%)	26	23.5	28	-26.1	-26.2	-26
At-risk-of-poverty or social exclusion (AROPE), 75+ (%)	35.3	32.5	37.4	-18.8	-19.4	-18.2
At-risk-of-poverty rate (AROP), 75+ (%)	20.1	17.8	21.7	0.4	0.4	0.5
Severe material deprivation (SMD), 75+ (%)	28.1	25.2	30.1	-23	-24.3	-22.1
Relative poverty gap, 65+ (%)	31.1	28.7	31.7	0.7	-0.9	0.3
At-risk-of-poverty rate (AROP), 65+: 50 % threshold (%)	11.7	9.6	13.4	-2	-2.9	-1.3
At-risk-of-poverty rate (AROP), 65+: 70 % threshold (%)	23.2	20.1	25.7	-1.6	-3.6	0
Material and social deprivation, age 65+ (% - change 2014)	30.8	30.3	31.2	-	-	-

Source: Eurostat.

Table A.3. Gender difference

	2017	Change 2010-2017
Gender gap in pension income (65-79) (%)	28.3	-2
Gender gap in non-coverage rate (W-M in p.p.) (65-79)	34	3.7

Source: Eurostat.

Table A.4. Housing and health situation

	2017			Change 2008-2017		
	Total	Men	Women	Total	Men	Women
Housing cost overburden rate, 65+ (%)	4.4	3.1	5.4	-0.2	-0.9	-0.4
Self-reported unmet need for medical exam 65+ (%)	5.7	5.3	6.1	-12	-11.2	-12.6
Healthy life years at age 65 (years)	-	-	-	-	-	-
Life expectancy at age 65 (change 2013)	17.9	16.2	19.4	-0.1	0	-0.1

Source: Eurostat.

Table A.5 Sustainability and context

	2018			Change 2010-2018		
	Total	Men	Women	Total	Men	Women
Employment rate, age group 55-64 (%)	35.3	51,3	19.7	7.8	10.3	4.9
Gross public pensions as % of GDP (ESSPROS)	7.3			-0.1		

Source: Eurostat.

Table A.6 Population with (in)direct pension coverage through the SSI

	2000	2010	2015	December 2019
Total number of people covered by Article 4a (formerly SSK)	34,139,000	36,416,080	40,572,447	42,721,744
1. Contributors	5,283,000	10,575,935	14,802,222	16,010,002
2. Pensioners	3,339,000	5,135,697	6,441,029	7,597,064
3. Dependants	24,488,000	20,704,448	18,930,244	18,685,973
4. Contributors/Pensioners Ratio (1/2)	1.58	2.05	2.30	2.11
5. Dependency Ratio (2+3)/1	5.27	2.44	1.71	1.64
Total number of people covered by Article 4b (formerly Bağ-Kur)	13,905,000	15,019,561	14,810,840	15,302,071
1. Contributors	2,182,000	3,337,858	2,938,034	2,888,154
2. Pensioners	1,277,000	2,002,277	2,501,153	2,508,546
3. Dependants	10,446,000	9,679,426	9,330,879	9,742,341d
4. Contributors/Pensioners Ratio (1/2)	1.71	1.66	1.17	1.15
5. Dependency Ratio (2+3)/1	5.37	3.49	4.03	4.24
Total number of people covered by Article 4c (formerly Emekli Sandığı)	9,766,000	9,050,793	11,560,377	12,260,845
1. Contributors	2,164,000	2,282,511	3,032,971	3,102,808
2. Pensioners	1,297,000	1,682,720	1,865,983	2,108,933
3. Dependants	6,305,000	5,086,562	6,525,051	6,877,663
4. Contributors/Pensioners Ratio (1/2)	1.67	1.35	1.63	1.47
5. Dependency Ratio (2+3)/1	3.51	2.96	2.77	2.90
OVERALL TOTAL	57,810,000	60,487,434	67,330,236	70,704,680
1. Contributors	9,629,000	16,196,304	20,773,227	22,000,964
2. Pensioners	5,913,000	8,820,694	10,808,165	12,214,543
3. Dependants	41,239,000	35,470,436	34,786,174	35,305,977
4. Contributors/Pensioners Ratio	1.63	1.83	1.92	1.80

5. Dependency Ratio (2+3/1)	4.90	2.73	2.19	2.16
TOTAL POPULATION	68,036,000	73,922,988	78,741,053	83,154,997
THE SHARE OF POPULATION COVERED BY SSI (%)	87.1	81.8	85.5	85.0

Source: SSI http://bit.ly/2sUSoF3.

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