

# The Pension Governance in the World

## — Promoting Compliance in Social Security Pensions —

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### 1 Forward

The Retirement Income Security Systems would be very important in every country in the world for establishing better and stable society in the 21<sup>st</sup> century, so how to establish the Social Security scheme would be one of the most important policies in every country.

The Compliance is essentially very important for the Social Security scheme, particularly for the Social Security ( Public ) Pension system, in the ageing society in the 21<sup>st</sup> century.

Curiously enough, almost all social security pension policy debates in the world have been dominated by the question of Public-Private responsibility, and the fundamental issues of Pension Governance, such as the rigid collection of contributions, have remained on the sideline of actions.

In the article, I study the current situation of the collection systems of social security pension contributions and the contribution evasion in the world, and I point out the importance of compliance in the social security pension systems and some amendment policies.

### 2 Social Security System and Compliance

The main objectives of the mandatory Social Security pension systems seek to counteract myopia and unreasonable greater desires of decreasing social security costs by employers and workers, and to provide Social Security protection to people on the universal basis.

No social security pension, funded or pay-as-you-go, defined-benefit plan or defined-contribution plan, publicly or privately managed, and no matter how well it may

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キーワード: Pension Governance, Social Security Pension, Compliance Evasion

be designed, will achieve its objectives, if participants do not comply with the contribution conditions, not only in advanced countries but also in under-developed countries.

“Pension governance is more important than the pension amendment” (Gillion et al, Social Security Pensions: Development & Reform (ILO, 2000))”.

Pension governance is the important fundamental principle of the social security pensions which means fairness, efficiency and transparency not only in the designs but also in management of the Social Security pension systems.

Compliance is one of the most important basic aspects of the pension governance. Without promoting compliance, it would be impossible to establish better pension governance not only in under-developed countries and transitional countries from the former Soviet Union, but also in advanced countries.

Contribution evasion would threaten the legitimacy, the financial sustainability and adequacy of retirement benefits in any social security pension system.

So the problem of contribution evasion warrants greater attention, and it is very important to develop strategies for promoting greater compliance.

Social Security systems can function efficiently only with the stronger support of its participants (insureds).

Therefore Social Security Agencies (Organizations) should be reformed to be more effective, fair and transparent for establishing greater trust and credibility of the participants of the social security pensions. Enforcement of compliance is necessary to re-build “public trust” in the social security pensions.

### **3 Ignorance of the Importance of Compliance**

Almost all social security pension policy debates in the world have been dominated mainly by the subject of public-private responsibility, and the fundamental issues of pension governance, such as the compliance of the collection of contributions or contribution evasion have remained on the sideline of actions.

Unfortunately, even the important tripartite social security dialogues in the world have rarely touched on this fundamentally important problems.

Only few researches and investigations have been made into the fundamental characteristics of compliance evasion, not only in under-developed countries but also in advanced countries.

Particularly in under-developed countries, compliance is very low and contribution evasion is high. In general, and with certain exceptions, the coverage and effectiveness

of existing social security pensions in under-developed countries are weaker.

This is attributable to a number of factors, some political and economic, and others which reflect failures in governance at all levels, from design of systems to their operation and management.

Because of lower and weaker compliance, it would be very difficult for developing countries to establish better and stable universal pensions in near future.

#### 4 Principal Types of Evasion

There are many types of contribution evasions as for employers, employees (workers) and Government/Social Security Agencies in the world.

But I would like to put them into some typical types of evasion for further studies of compliance or contribution evasion.

Following are the principal types of contribution evasion by employers, employees (workers) and Government/Social Security Agencies:

(1) Principal types by employers:

- a . Under-reporting numbers of employees, to decrease their financial burden of social security contributions,
- b . under-reporting earnings of workers,
- c . misreporting employees as casual, part-time workers or contractors,
- d . failure to remit contributions of employees/employers or delaying remitting contributions to government/social security agencies or pension funds,
- e . employers in informal sector are particularly very eager for non-compliance not only in developing countries but also in advanced countries.

(2) Principal types by employees (workers):

- a . under-reporting earnings by collusion with employers, for decreasing their financial burden of social security contributions,
- b . claiming to be self-employed
- c . changing their jobs from the formal sector to the in-formal sector,
- d . opting for early-retirement or seeking a disability pension.

(3) Principal types by Government/Social Security Agencies:

- a . poor design of social security pensions,
- b . inefficient and trouble-some management of Agencies,
- c . poor ability of Agencies of collecting contributions,
- d . many un-fair and un-transparent activities for tolerating evasions,
- e . little authority or few resources to enforce compliance with laws,

f . poor working-morale of staffs in Agencies.

## 5 Main Effects of Evasions

Contribution evasion has many severe effects in every country where the universal social security pension has been established.

It is generally supposed that contribution evasion would have obvious implications only for individual participants. But it would have many serious effects not only for employers but also to the government.

Contribution evasion would decrease greatly the solvency of social security pension systems, so it has severe implications for the State, which may be lobbied to supplement inadequate pension benefits from the general revenues. Contribution evasion would change dramatically the universal and compulsory pension systems to the voluntary system.

Main effects of contribution evasion are followings:

(1) Employees:

- a . increasing in-equities between employees,
- b . decreasing greatly the retirement benefits,
- c . bigger possibilities for many employees to be obliged to live poorly in their retirement, and
- d . to be obliged to increase their retirement ages contrary to their intents.

(2) Employers and Self-employed:

- a . increasing in-equities between employers,
- b . risks of severe punishments, and
- c . bad reputations in the industry or society with bigger damages to their businesses.

(3) Social security pension systems/Government:

- a . poor solvency of the systems to sustain sufficient retirement benefits,
- b . lower benefits (lower replacement rates) or higher contribution rates,
- c . bigger possibilities of unfair privatizations,
- d . greater possibility to supplement inadequate pension benefits from general revenues,
- e . drastic changes of the universal and compulsory pensions to the voluntary pensions,
- f . abolishment (termination) of the social security pension systems, and
- g . bigger possibilities of unfair privatizations.

## 6 Main Reasons of Evasion

There are many reasons for contribution evasion in the world.

But the main common reasons are the larger size of shadow/informal sector in the economy, greater eagerness of employers and self-employeds (particularly in informal sector) to neglect financial burdens of social security pension system, myopia of employees, un-fair design of the pension system, "poor collection system" of contributions, un-fair and in-efficient management of social security Agencies, and poor working morale of staffs of Agencies.

Of course, these main reasons of contribution evasion are there mainly in developing countries. In many countries in Central and Eastern Europe, and in Africa, South America and Asia, there have been the common characteristic in social security reforms to neglect the important function of the collection system of contributions.

But even in advanced countries, we can easily find many of these reasons.

To summarize, the typical reasons of contribution evasion are as follows:

### (1) Economic/Labour situations:

a. larger size of the shadow/informal sector,

Bulgaria 36%, Romania 33%, Poland 27% (% of GDP, 2001)

b. higher un-employment rate, and

	1990	2000
Bulgaria	13.2%	20.8%
Slovakia	0.6	20.6
Poland	3.4	14.4

c. higher Inflation rate.

### (2) Responsibility of employers and self-employeds:

a. unlawful stronger eagerness to reduce labour costs and financial burdens of contributions,

b. poor ability for record-keeping and management of smaller employers, and

c. poor compliance sensitivity of self-employeds, including farmers and fishing workers.

Chile: 4 % (compliance rate of contribution by self-employeds in 1998)

### (3) Responsibility of employees and self-employed:

a. myopic behavior,

b. severe poverty,

c. bigger pressing responsibilities to their family,

- d . seeking early retirements, disability pension benefits, or job changes into informal sector, and
  - e . pretending to be self-employed, for decreasing financial burdens of contributions.
- (4) Responsibility of the Government/Social Security Agencies:
- a . un-fair and poor designs of pension plans:
    - weaker links between contributions and benefits
    - poorer design of same contribution/same benefit amount for richer/poorer insureds
    - some vested conditions which tempt easier contribution evasion
    - little harmonization of the pension age with the average life expectancy
  - b . too high rates of contributions in weaker economy:
  - c . poorer quality of governance:
    - administrative complexity of compliance procedures
    - in-efficiencies of pension management
    - poor introductions and or poor systems of IT, including computerization and telecommunication networks
    - poorer abilities of control, inspection and enforcement
  - d . bigger moral-risks of the minimum guaranteed pension benefits financed by general revenues:
  - e . Poor collection system of contributions:

## 7 Problems of collection systems of contributions

In many countries, how to establish collection systems for social security contributions is one of the most important problems in the country. The efficiency of the contribution system could decrease or increase the level of contribution evasion in each country.

According to ISSA materials and my interview research, collection systems of social security pension contributions in the world can be classified as following three systems: the Centralization (Integration) system, the Semi-Centralization system and the De-Centralization system.

### (1) The Centralization (Integration) system:

After researching the contribution systems in the world, we can find easily a trend toward the centralization system of collecting social security contributions with taxes by the tax agency. Because income-tax collection agency has extensive important information, verification, oversight and enforcement functions.

But I can find no new movement toward de-centralization of contribution collection.

This is mainly due to characteristics of in-efficiency and lack of cost-effectiveness of the de-centralization system.

USA has established a collection system in which the Social Security Administration (SSA) is charged with identifying those who are delinquent in paying taxes (contributions) of OASDHI, but that the Internal Revenue Service (IRS) has responsibility for collecting taxes, auditing taxpayers and payments.

UK has established the collection system where the responsibility for social security contribution collection was shifted to the Tax Agency (BIR) in 1998, and separate Agencies have responsibility for inspections and enforcement.

Sweden has established the collection system that the Tax Agency collects contributions of the social security pension, including the Individual Account Plan, which was introduced in the 1999 Pension Reform.

Year by year many countries have introduced the Centralization system, regardless of defined-benefit plans or defined contribution plans.

This Centralization System is mainly introduced in following countries:

Europa: Albania, Bulgaria, Croatia, Estonia, Hungary, Ireland, Italy,

Norway, Russia, Slovak Republic, Slovenia, Sweden, UK

North America: Canada, USA

Central & South America: Argentina,

Asia & Pacific: Australia, South Korea(from 2009), New Zealand,

Africa:

You can enjoy more detailed information in (Chart 1) as followings.

(Chart 1) The Distribution of Collection Systems of  
Social Security Contributions in the World (2007)

	A Centralization System	B Semi-Centralization System	C De-Centralization System
1 Europe:	Albania, Bulgaria, Croatia, Denmark, Estonia, Finland Hungary, Ireland, Italy, Latvia Malta, Netherlands, Norway Russia, Slovak Republic Sweden, UK	Belgium, Czech Republic Cyprus, Georgia, Greece Poland, Portugal, Slovenia Spain, Lithuania, Many former Soviet Union countries	Austria, France, Germany, Romania, ★Iceland ★Switzerland
2 North America:	Canada, USA		

3 Central and South America:	★Argentine	Brazil, Dominica, Mexico Uruguay	★Chile,★El Salvador ★Peru,
4 Asia and Pacific:	South Korea (2009)	Indonesia, Israel Pakistan, Philippine Saudi Arabia, Taiwan Thailand	Japan (★2010) ★Australia ★Hong Kong★India ★Malaysia ★New Zealand ★Singapore
5 Africa:		Algeria, Cameroon, Congo Egypt, Ghana, Kenya Mauritius, Morocco, Nigeria Seychelles, Sierra Leone, Sudan, Swaziland, Tanzania, Togo, Tunisia, Uganda, Zambia Zimbabwe	★Nigeria ★South Africa

A Centralization system: Collection system of pension contributions by the Tax Agency.

B Semi-Centralization system: Collection system of pension contributions by the Social Security Agency.

C Decentralization system: Other systems including Privatization.

★ : Privatization of Social Security Pension System

Korea: Change of Collection System of all Social Security Contributions from the Decentralization System to the Centralization System from 2009.

Japan: Partial Privatization of Collection Systems of the National Pension Contributions (Universal Pension Plan ) from 2010.

(Sources: The Social Security Governance in the World (2007)(The Research by Prof. Noriyasu Watanabe to over 150 ISSA Members (social security agencies and/or governments) in the world(2006) & ISSA, International conference on Changes in the structure and organization of social security administration(2004))

(2) The Semi-Centralization System:

In this system, the National Social Security Agency collects all Social Security contributions.

The National Social Security Agency has much information about Social Security Systems in its country. But compared with the Tax Agency, the National Social Security Agency has smaller information, verification, oversight and enforcement functions.

From the history of social security systems in the world, we can easily find the



following facts:

- a . the countries which established social security systems earlier have introduced the collection system by social security agency, mainly because the Tax Agency system was not established well and the function of social security contributions are very different from taxes, and
- b . the countries which established the social security systems later have introduced the collection system by the Tax Agency, mainly because the Tax Agency system was established well,
- c . but in the countries where people do not trust the Government and the Tax Agency, there would be greater possibility that the National Social Security Agency can collect the contributions well compared with the Tax Agency, like in Poland.

This Semi-Centralization System is mainly introduced in following countries:

Europa: Belgium, Czech Republic, Georgia, Greece, Poland, and many other former Soviet Union.

North America: -

Central & South America: Brazil, Mexico

Asia & Pacific: Indonesia, Thailand,

Africa: Many African countries

(3) The De-Centralization System:

In this system, the collection function of contributions of social security systems is divided into each (or several) Social Security Agencies and other institutions, mainly because of different history, social-economical situations, and culture in each country.

There are five types of the De-Centralization system as followings.

In general, but with some exceptions, the De-Centralization System would not be able to enjoy higher efficiency, cost-effectiveness and higher functions of enforcements. Therefore, year by year many countries with the De-Centralization system have introduced the Centralization system or the Semi-Centralization system.

The German type and French type of system seem to be in-efficient, but they have enjoyed high compliance levels using the De-Centralization system.

Japanese type and Romania type of systems would be classified as very in-efficient and costly types. Mainly because of higher in-efficiency, costliness, greater contribution evasion and poor working-morale of staffs in Agency, there has been a strong movement for privatizing the National Social Security Agency system in the Japanese Parliament in 2006.

Privatization would result in higher cost and higher management fees to the

applicants. The new government in Chile intends to amend the current system in near future.

a . German type: In Germany, the Social Security (Public) Pension contributions are collected by the Social Security (Public) Health Insurance System (some 1,200 statutory sickness funds), which are reimbursed by the pension system for the collection costs. The public pension agencies conduct on-site supervision to determine whether the contributions were correctly collected.

As "the Pension benefit is tomorrow's problem to participants, but health care is today's problem", so this collection system can promote higher level of compliance.

b . French type: In France, Public Pension agencies and Institution providing complementary pensions collect jointly public pension contributions.

As French workers have enjoyed the universal occupational pension system in reality, this system has established better functions.

c . Japanese type: Japan established the universal pension insurance system and the universal health insurance system in early 1980', and there are main five public pension insurance systems and main six public health insurance systems. Generally speaking, each system collects its own contributions with main exception of the National Social Security (Insurance) Agency which manages the collection of contributions of two public pension systems and one public health system.

Some scholars have proposed (a) to establish better governance and better compliance by introducing a universal pension system and a universal health insurance system for better social solidarity and income re-distribution, and (b) to collect all social security contributions by the Tax Agency with taxes for promoting more efficiency and higher compliance in Japan.

d . Romania type: Each Social Security system collects its own contributions in-efficiently.

It is said that movement toward the centralized collection administration in Rumania is exceptionally piecemeal.

e . Privatization type: Each pension fund collects its own contributions for the individual account funded pension plan.

This is the case of the privatized mandatory or voluntary individual account funded plans.

This Privatization type is mainly introduced in following countries:

Europe: Iceland, Switzerland

North America: -

Central & South America: Chile, El Salvador, Peru

Asia & Pacific: Australia, Hong Kong, Malaysia, New Zealand, Singapore

Africa: Nigeria, South Africa

## 8 Amendment policies

I point out some main amendment policies as followings.

### (1) Amendment of Agencies:

To establish better governance systems with principles of social solidarity and fair income re-distribution, existing Social Security Agencies should be amended to be more efficient, with higher accountability and bigger trust of participants, by introducing modern IT techniques and efficient management of successful private companies. These techniques would be very useful to developing countries with few resources.

More close co-operations between related government agencies, and better inspection, audit, enforcement and monitoring systems should be introduced as soon as possible. Employers' records should undergo more scrutiny of cross-checks and audits.

Systems of penalties, fines and other sanctions should be amended to be more severe and more efficient as soon as possible, including regular publication of names of evasion employers.

But every effort should be made for reducing burdens of enforcing compliance by relying on in-direct policies which require employers to prove their full compliance to gain government benefits, such as import/export licenses, government tenders, lower rate loans, subsidies, or to be listed contribution evading employers on the stock market.

Contribution evasion is very popular in the black economy and the informal sector in developing countries. With better economic and social development, the size of the black economy and informal sector should decrease. The number of self-employed would decrease through economic and social developments.

### (2) Public communication and education:

Associations of Employers and Labour Unions should realize correctly the importance of compliance. Representatives of Employers' Associations and Labour Unions should be given bigger opportunities to participate in the supervision of management of public pensions and Social Security Agencies.

Participants of social security systems should be given easier one point contact with

the agency for their obligations and entitlements.

Public education, public meetings and mass-media should be used more efficiently to teach the importance of social security pensions and their contribution compliance to people.

Not only the Annual Report of Pensions but also the Individual Annual Report to the insureds should be made and delivered regularly to make participants know easily and correctly the long-term financial situations of pension system and the contents of their vested rights.

(3) Privatization:

Many arguments support not only privatizing Social Security pension systems but also privatizing Social Security Agencies.

But it is very difficult to reconcile the motives of private organizations with the task of administering mandatory social security pensions. There are no clear indications that large-scale privatization would result in more effective systems. Efficiencies through competition may be counteracted by the loss of economies of scale or because of advertising costs of private organizations.

There is an inherent contradiction between the objectives of a mandatory social security pension which seeks to counteract myopia of people and to provide social protection on the universal basis, and the motives and approaches of a private sector organization, which seeks to maximize income and minimize expenditure.

There are arguments to evaluate highly privatization and defined contribution plans in Chile and Argentina. But it would be impossible to expect predictability from the defined contribution plans and/or mandatory savings plans. Predictability should be the essential and integral part of social protection, particularly in the 21<sup>st</sup> century.

Chile and Argentina have suffered greatly from the lower rate of coverage and higher rate of contribution evasion. Chile's new government intends to amend its DC system because of poor coverage and higher management costs.

(4) Collection system - New movements toward centralization:

How to establish the collection system of social security contributions is the essential problem for the financial sustainability of Social Security systems.

Therefore, there are many collection systems in the world.

But there are greater new movements to the centralization of collection systems of social security contributions with taxes to the tax agency. The tax agency has many resources and techniques to gather taxes from people and companies. Centralization allows the Tax Agency to achieve greater economies of scale, to obtain easily

information on liable employers/employees from multiple sources within government, and to ease the reporting burden associated with compliance.

Of course, the existing tax system and tax agency should be fair, efficient and transparent, enjoying the trust of taxpayers.

The centralization of all social security contributions by a social security agency could be another efficient and practical option.

Many different types of institutions collect contributions in the world, and their collective experience fails to demonstrate that one is inherently superior to others. The greater shift from an existing collection system to a new one always involves transitional costs.

I believe that, except in unusual circumstances, a government which cannot make one collection system work well will be unlikely to do better with a different one.

The real determinants of success in collections do not lie in particular administrative arrangements but in a country's economic strength, efficient competencies and stronger political will of the government.

The fact that Hungary has introduced the centralization by tax agency and Poland has not would be interesting to other developing countries.

(5) Unification of Social Security pensions:

To establish better pension governance with more fairness, efficiency and transparency, the design of Social Security pension schemes should be amended. To establish better compliance, it would be essential to unify the income-related Social Security pension systems.

In many countries, Social Security pension systems are generally fragmented between different sections of industry or different risks with duplicated functions and inconsistencies. But it is inconsistent with social insurance principles, unfair for equal treatment, and its duplicated functions lead to higher administrative costs and higher evasion rate. Recently German government introduced the policy to simplify Social Security pension systems.

The income-related pension systems should be unified to one system.

But a higher contribution rate would result in higher contribution evasion. So it would be better for developing countries to establish a universal pension system as soon as possible with a lower contribution rate.

To supplement the lower pension benefits of the universal pension system, the occupational pension system should be introduced. The Occupational Pension Act to protect the vested rights of workers should be enacted or should be amended as soon

as possible for many industry/employers to more easily establish occupational pensions.

The anti-poverty social security pension should be changed to be financed not by contributions from participants but by general revenue. But the design of the minimum guaranteed pension should be made carefully so as not to cause moral hazard.

(6) Self-employed and workers in the informal sector

Self-employed (including farmers and fishers) and workers in the informal sector are the problematic group, because they are the main origins not only of contribution evasion but also of tax evasion.

To establish better systems to catch the correct incomes of self-employed, not only for prohibiting contribution evasion but also for prohibiting tax evasion, should be the urgent policy of the government. Un-fair treatment of insureds can not decrease contribution evasion in social security pension system.

How to define the minimum contribution rate for self-employed is a difficult problem. Some materials reported that it was 60% of average wage in Poland, 25% in Romania, and same as the minimum wage in Hungary in 2000-2001.

As the contribution rate or payroll tax is generally set as a flat rate, it represents a large percentage of income of lower wage workers. So it would be better for developing countries to levy lower contribution rates on workers of lower wages, as an efficient policy for decreasing the size of informal sector and contribution evasions.

This policy could reduce temptations for employers to hire people, mainly younger worker, as "off the books" particularly in the informal sector. Matching tax contributions by the governments to lower wage workers could also produce the same results.

When contribution evasion rates are high, as a second choice it could be a permissible policy for developing countries to establish a special pension for self-employed (and lower wage workers in the informal sector) with a lower contribution rate.

The rationale for such is that self-employed usually believe that they are unduly burdened with both halves of the contributions or payroll tax. But research and evidence indicate that the employers' financial share is borne by employees in the form of lower wages.

For many people, health care is today's problem but pension benefits are the future's problem. So it would be reasonable policy to establish the new rule that only insureds who have made full contributions to pensions could enjoy health care

benefits. Social security systems should be managed systematically and totally.

## 9 Conclusion

Greater contribution evasion would result in severe distrust and financial unsustainability of Social Security pension systems which break down the fundamental welfare policies in the 21<sup>st</sup> century.

So how to establish better system to promote compliance and to decrease contribution evasion should be the urgent and basic problem in many countries, particularly in developing countries.

But the easy reliance on borrowed models from other countries would be particularly ill-suited to the compliance field.

Because successful collection systems have always reflected correctly the fundamental elements of history, social-economical situations, different conditions of social security pension systems including size and resources in each country.

After comparative research of compliance in the world, each government should find its best policy which is most appropriate for its own country from the point of better pension governance.

But we cannot ignore the stronger movements to centralization.

About 2,500 years ago, the Buddah cleverly taught people as following:

Japanese/Chinese words: 「脚下照顧」

“To see your own feet” = “To know yourself clearly for your excellent human life”

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