

## 21. France

With an overall score of 70%, France drops two places to 21<sup>st</sup> in the 2018 Global Retirement Index. While France delivers superior performance in the Health Index for 2018, it was not enough to offset lower scores in the Finances (33<sup>rd</sup>) and Material Wellbeing (27<sup>th</sup>) sub-indices.

In the Finances sub-index, France experienced declines across multiple indicators. Compared to 2017, the country posted lower scores for tax pressure, interest rate, government indebtedness, governance and old-age dependency indicators. Three key challenges are represented by low rankings for tax pressure, old-age dependency, and government indebtedness.

France drops four places in Material Wellbeing after ranking 23<sup>rd</sup> last year. It records lower scores for both income per capita and income equality. Adding to the challenges is a score for the employment indicator which ranks among the lowest of all GRI countries.

France's largest sub-index gain comes in Quality of Life (16<sup>th</sup>), where it records improvements in both the air quality and happiness indicators. It ranks in the top ten for several indicators, with biodiversity finishing sixth, environmental factors ranking eighth and air quality finishing ninth among all GRI countries.

France's highest ranked sub-index, Health (2<sup>nd</sup>), has a slightly better performance on the back of gains in the life expectancy indicator. It has the second-highest score for the insured health expenditure indicator and the sixth-highest life expectancy among all countries.

