NTA age profiles of 21 countries

Presentation of the expanded data · AINU.Systems · 18 November 2026

What was added

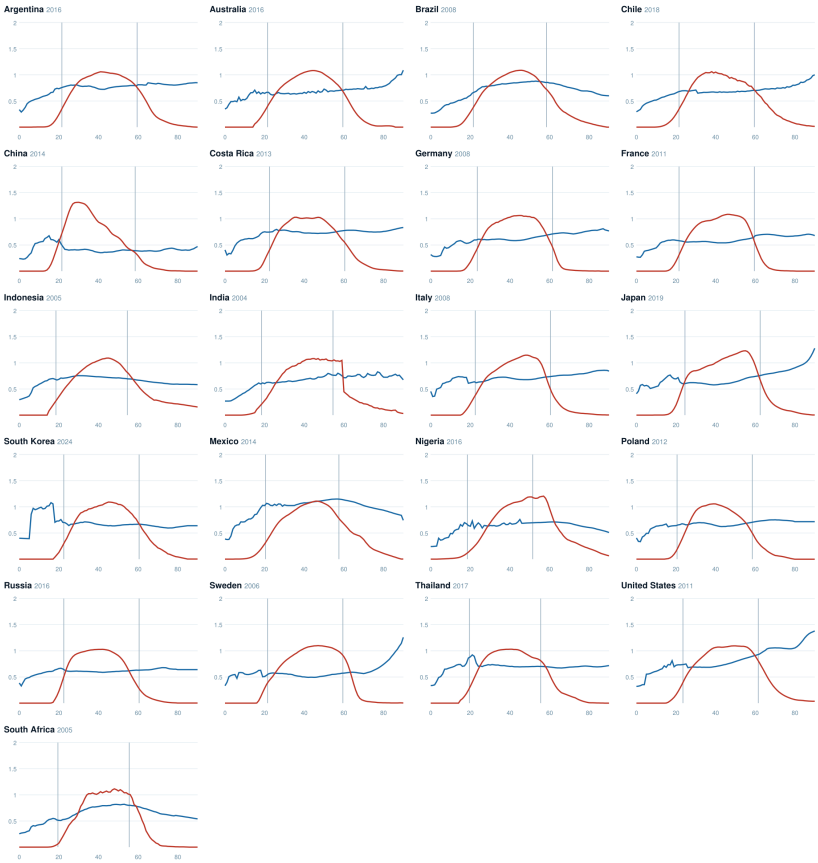
- Age profiles of consumption (C), labor income (YL) and, where available, saving (S) for **21 countries**: the 11 already in the repository and **10 new** ones from the National Transfer Accounts portal (Russia, Sweden, Thailand, Australia, Poland, South Africa, Indonesia, Germany, Chile and Costa Rica), in each country's latest year.
- For each country we estimate **each cohort's share** (Descendants, Structurers and Ascendants) of total consumption and the **life-cycle window** in which labor income exceeds consumption, compared with the age cut-offs AINU.Systems uses.
- Everything is reproducible: code, tests and data are in the public repository; the interactive page offers the curves, tables and files for verification.

To verify

- Page with curves and tables
  https://ainu.systems/perfis-nta/
- Profiles (CSV)
  https://github.com/itibere-muarrek/Ainu-Narayama/blob/main/data/raw/nta_perfis_C_YL_S.csv
- Sources, attribution and licenses
  https://github.com/itibere-muarrek/Ainu-Narayama/blob/main/docs/nta_perfis_fonte.md
- Third-party data terms
  https://github.com/itibere-muarrek/Ainu-Narayama/blob/main/THIRD_PARTY_DATA.md
- Paper 3 (full text, Zenodo)
  https://doi.org/10.5281/zenodo.24326808

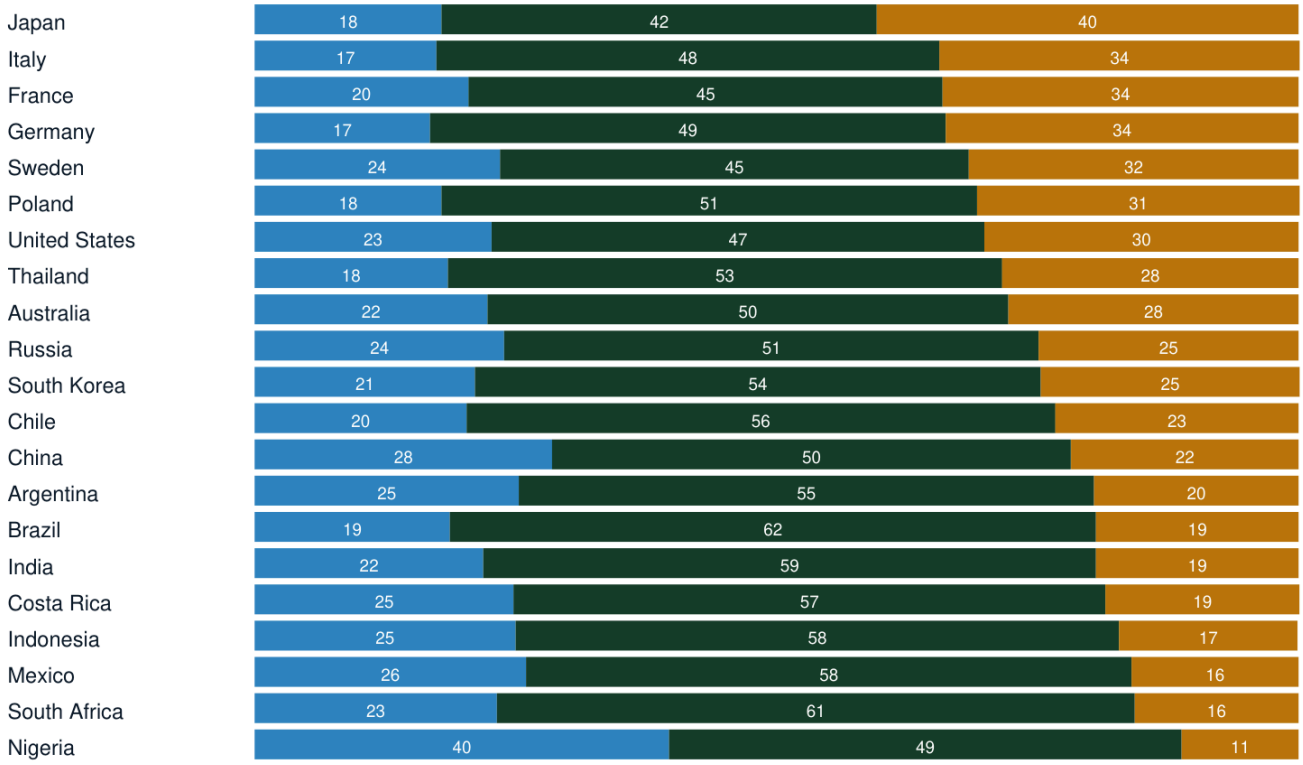
Age curves

Consumption (blue) and labor income (red), each divided by the country's mean labor income at ages 30–49. Dashed lines: cohort cut-offs.



Each cohort's share of consumption (%)

Blue: Descendants; green: Structurers; ochre: Ascendants. NTA profile × 2025 UN population, with each country's age cut-offs.



Life-cycle surplus window

Country	Cuts D/A	Desc. %	Struct. %	Asc. %	Surplus	Start–D	End–A
Japan	24/63	17.9	41.7	40.4	24–61	+0	-2
Italy	22/61	17.4	48.2	34.5	27–58	+5	-3
France	21/60	20.5	45.4	34.1	25–58	+4	-2
Germany	23/62	16.8	49.4	33.8	26–58	+3	-4
Sweden	21/60	23.5	44.9	31.6	26–63	+5	+3
Poland	20/59	17.9	51.3	30.9	27–55	+7	-4
United States	23/62	22.7	47.2	30.1	29–59	+6	-3
Thailand	19/56	18.5	53.1	28.4	25–57	+6	+1
Australia	21/60	22.3	49.9	27.8	26–59	+5	-1
Russia	22/61	23.9	51.2	24.9	24–55	+2	-6
South Korea	22/61	21.1	54.2	24.8	28–60	+6	-1
Chile	21/60	20.3	56.4	23.3	27–59	+6	-1
China	21/59	28.5	49.7	21.8	21–56	+0	-3
Argentina	21/60	25.3	55.1	19.6	29–58	+8	-2
Brazil	21/59	18.7	61.9	19.4	30–55	+9	-4
India	18/55	21.9	58.7	19.4	26–59	+8	+4
Costa Rica	22/61	24.8	56.7	18.6	28–56	+6	-5
Indonesia	18/55	25.0	57.8	17.1	29–57	+11	+2
Mexico	20/58	26.0	58.0	16.0	45–46	+25	-12
South Africa	19/56	23.2	61.1	15.7	30–59	+11	+3
Nigeria	18/52	39.7	49.1	11.2	29–62	+11	+10

Working hypothesis: the life cycle turns to surplus a few years after the Descendants cut-off and ends near the Ascendants cut-off. Caution: the raw window depends on the relative level of the curves (Mexico 2014: aggregate ratio of 0.46, window of ages 45–46; the data match the portal).

Sources, attribution and limits

- National Transfer Accounts Project, ntaccounts.org (accessed November 2026), type "Smooth Mean". For comparative use: Lee, R.; Mason, A. (eds.) (2011), *Population Aging and the Generational Economy*, Edward Elgar.
- Japan: IPSS (fiscal year 2019, v3.0). South Korea: KOSIS, table DT_1NTA2003 (2024). National teams listed by the portal: Russia, M. Denisenko and V. Kozlov; Sweden, N. Adjei, T. Lindh and G. Öberg; Costa Rica, P. Jiménez-Fontana.
- Values rounded to 5 significant digits, in nominal local currency. Smoothed profiles of one year that may differ from the population year; the last age of the profile is extended to older ages; total consumption (private and public). Shares and windows are **exploratory estimates** by AINU.Systems, not peer reviewed.
- The 10 new countries were added on 18 Nov 2026 with the attribution the portal requests; corrections or removal requests are welcome (issues in the repository).

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