

# The reforming process of EU pension systems

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- ✓ What kind of policies can be implemented in order to face the expected ageing of the European population and the slowdown in economic growth?
  1. Modify pension portfolio
  2. Increase contributions
  3. Decrease pension benefits
  4. Increase retirement age
- ✓ Each policy has associated risks & difficulties to be implemented
  1. Financial risks in an era of low interest rates; inter-generational distribution of burden
  2. Tax wedge and distortions
  3. Political costs and inter-generational distribution of the economic burden
  4. An older workforce, with implications on labour and total productivity

# Reforming Retirement Policies

**Bernhard Ebbinghaus**



## **Reforming Retirement Policies:**

Reforming Pensions: Principles and Policy Choices Nicholas Barr, Peter Diamond, 2008-09-17 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: Pension systems have multiple objectives: consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. Good analysis should be framed in a second-best context: simple economic models are a bad guide to policy design in a world with imperfect information and decision making, incomplete markets, and taxation. Any choice of pension system has risk sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation and of experiences, both good and bad, in many countries, with particular attention to Chile and China.

**Reforming Pensions** Nicholas Barr, Peter Diamond, 2009-11-30 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: Pension systems have multiple objectives: consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. Good analysis should be framed in a second-best context: simple economic models are a bad guide to policy design in a world with imperfect information and decision making, incomplete markets, and taxation. Any choice of pension system has risk sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation and of experiences, both good and bad, in many countries, with particular attention to Chile and China.

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Good policy needs to bear them all in mind Good analysis should be framed in a second best context simple economic models are a bad guide to policy design in a world with imperfect information and decision making incomplete markets and taxation Any choice of pension system has risk sharing and distributional consequences which the book recognizes explicitly Barr and Diamond s analysis includes labor markets capital markets risk sharing and gender and family with comparison of PAYG and funded systems recognizing that the suitable level of funding differs by country Alongside the economic principles of good design policy must also take account of a country s capacity to implement the system Thus the theoretical analysis is complemented by discussion of implementation and of experiences both good and bad in many countries with particular attention to Chile and China *Reforming Pensions in Developing and Transition Countries* K. Hujo,2014-08-22 This book moves beyond technical studies of pension systems by addressing the political economy of pension reform in different contexts It provides insights into key issues related to pension policy and its developmental implications drawing on selected country studies in Africa Asia Eastern Europe the Middle East and Latin America *Social Security Reform and Retirement Income Policy* United States. Congress. Senate. Special Committee on Aging,1982 *Lessons from Pension Reform in the Americas* Stephen J. Kay, Tapen Sinha,2008 Provides an analysis of pension reform in all the major countries in the Americas including successes and failures **US Pension Reform** Martin Neil Baily, Jacob Funk Kirkegaard,2008-11-30 It is generally accepted that Social Security must be reformed but there is little agreement on what should be done to reform the program US Pension Reform Lessons from Other Countries looks at the social pension reforms of twelve other countries assesses the current US Social Security program and evaluates how these twelve models inform opportunities for adaptation of the current system The authors consider governments current fiscal balances in order to contextualize countries initial financial liabilities and pension program infrastructure The book concludes with an integrated reform proposal for Social Security These prescriptions suggest concrete plans to address issues such as underfunding benefits for high income participants and the elderly demographic segment as well as the creation of an individual account program This volume forges significant advances and boldly confronts the challenge of reconstructing the US Social Security program **Reforming Pensions** N. A. Barr,2008 Mandatory pensions are a worldwide phenomenon However with fixed contribution rates monthly benefits and retirement ages pension systems aren t consistent with three long run trends declining mortality and fertility and earlier retirement Many systems need reform This book explains the economics of pension design Pension Reform in Europe Camila Arza, Martin Kohli,2007-08-07 Introduction the political economy of pension reform by Camila Arza and Martin Kohli The new politics of pension reforms in Continental Europe by David Natali and Martin Rhodes Between conflict and consensus The reform of Bismarckian pension regimes by Martin Schludi How do politicians get away with path breaking pension reforms the political psychology of pension reform in democracies by Einar Overbye The politics and outcomes of three pillar pension reforms in Central and Eastern Europe by Katharina Muller Changing European welfare A new

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Fundamental reforms are being proposed and Canadians face important choices

## **Economic Policy Reforms 2017**

**Going for Growth** OECD,2017-03-17 Going for Growth is the OECD s regular report on structural reforms in policy areas that have been identified as priorities to boost incomes in OECD and major non OECD countries Brazil the People s Republic of China Colombia Costa Rica India Indonesia Lithuania the Russian Federation

**The EU and the Domestic Politics of Welfare State Reforms** Paolo Graziano,2011-06-13 This book focuses on the relationship between European integration its outputs and national institutional and political settings It explores the political mechanisms through which the EU plays a role in domestic social policy changes

Reforming Retirement Policies Committee for Economic Development. Research and Policy Committee,1981

*Miscellaneous Tax Reforms* United States. Congress. House. Committee on Ways and Means,1996

*Pension Reforms in Central, Eastern, and Southeastern Europe* Igor Guardiancich,2013 This book traces and analyzes the legislation and implementation of pension reforms in four Central Eastern and Southeastern European countries Croatia Hungary Poland and Slovenia By comparing the political economy of their policymaking processes it seeks to pinpoint regularities between institutional settings actor constellations decision making strategies and reform Guardiancich employs a historical institutionalist framework to analyze the policies actors and institutions that characterized the period between the collapse of socialism and the global financial crisis of 2008 2011 He argues that viable pension reforms should not be seen simply as an event but rather as a continuing process that must be fiscally socially and politically sustainable In particular the primary goal of a pension scheme is to reduce poverty provide adequate retirement income and insure against the risks of old age within given fiscal constraints and this will happen only if the scheme enjoys continuing political support at all levels To this end the author individuates those institutional characteristics of countries that increase the consistency of reforms and lower the likelihood of policy reversals in time Pension Reforms in Central Eastern and Southeastern Europe will be of interest to students and scholars of political science political economy social policy and economics

**Pension Reform** United States. Congress. Senate. Committee on Finance,2000

**The Challenge of Public Pension Reform in Advanced and Emerging Economies** Mr.Benedict J. Clements,Mr.David Coady,Frank Eich,Mr.Sanjeev Gupta,Mr.Alvar

Kangur,Baoping Shang,Mauricio Soto,2013-01-25 Pension reform is high on the policy agenda of many advanced and emerging market economies In advanced economies the challenge is generally to contain future increases in public pension spending as the population ages In emerging market economies the challenges are often different Where pension coverage is extensive the issues are similar to those in advanced economies Where pension coverage is low the key challenge will be to expand coverage in a fiscally sustainable manner This volume examines the outlook for public pension spending over the coming decades and the options for reform in 52 advanced and emerging market economies

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