

# 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

**United States. Congress. Senate.  
Committee on Agriculture, Nutrition,  
and Forestry**

## **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 in 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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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 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

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Ebbinghaus,2006-07-20 Comparing the USA eight European countries and Japan this book demonstrates significant cross national differences in early retirement across countries and over time The study evaluates the impact of major variations in welfare regimes production systems and labor relations and provides comprehensive empirical analysis and a balanced approach to studying both the pull and the push factors affecting early exit from work needed to understand the development of early retirement regimes      **Reforming Early Retirement in Europe, Japan and the USA** Bernhard

Ebbinghaus,2008-10-16 Since the 1970s early exit from work has become a major challenge in modern welfare states Governments employers and unions alike once thought of early retirement as a peaceful solution to the economic problems of mass unemployment and industrial restructuring Today governments and international organizations advocate the postponement of retirement and an increase in activity among older workers Comparing the USA eight European countries and Japan this book demonstrates significant cross national differences in early retirement across countries and over time The study evaluates the impact of major variations in welfare regimes production systems and labor relations It stresses the importance of the pull factor of extensive welfare state provisions particularly in Continental Europe the push factor of labor shedding strategies by firms particularly in Anglo American market economies and the role of employers and worker representatives in negotiating retirement policies particularly in coordinated market economies Over the last three decades early retirement has become a popular social policy and employment practice in the workplace adding to the fiscal crises and employment problems of today s welfare states Attempts to reverse early retirement policies have led to major reform debates Unilateral government policies to cut back on social benefits have not had the expected employment results due to resistance from employers workers and their organizations Successful reforms require the cooperation of both sides This study provides comprehensive empirical analysis and a balanced approach to studying both the pull and the push factors affecting early exit from work needed to understand the development of early retirement regimes      **Reforming Public**

**Pensions Sharing the Experiences of Transition and OECD Countries** OECD,2004-01-07 This conference proceedings compares public pension reform efforts in Central and Eastern Europe with those in other OECD countries looking at the reasons for reform policy choices and constraints the well being of older people distributional consequences of reform and implementation      *Reform of Retirement Income Policy* Keith G. Banting,Robin W. Boadway,Queen's University (Kingston, Ont.). School of Policy Studies,1997 The retirement income system has been hailed as one of the great successes of Canadian

social policy However contemporary pressures have generated a vigorous debate about the way ahead 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

*Tax Policy Reforms* United States. Congress. Senate. Committee on Agriculture, Nutrition, and Forestry,1996

**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

Retirement in Japan and South Korea Masa Higo,Thomas R. Klassen,2015-04-10 This book analyses reforms to retirement policies in Japan and South Korea especially in the context of rapid population ageing A defining feature of the labour markets and workplaces in these two nations and the lives of workers and families is involuntary retirement at relatively young ages The book explains past developments and recent reforms of retirement policies both in the two countries as well as in a cross national comparative manner At the core of the book is an examination of the social economic and political conflicts around retirement such as between younger and older workers between employers and governments and between employers and workers The policy recommendations offered apply not only to Japan and South Korea but also to other nations such as China The volume is of value particularly for those interested in labour markets and workplaces population ageing and contemporary East Asia in addition to those studying retirement and pensions Policymakers business leaders worker organizations researchers and students will benefit from the insights about the past present and future of retirement

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