

- ✓ 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

E Durkheim



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