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Nota di contenuto	Executive summary -- The inverting pyramid -- The evolution of public pension programs -- Have the pension reforms to date been enough? -- The role of savings in the provision of retirement income -- Financing pensions in Europe and Central Asia -- Working more, longer, and more productively -- Lessons from two decades of pension reform and policy solutions for the future.
Sommario/riassunto	Europe's pension systems -among the most celebrated features of its social welfare model- face tremendous challenges. With only 11 percent of the world's population, Europe spends about 60 percent of global outlays on social protection, largely in pensions. In many countries, pension rules have encouraged people to retire sooner, while enjoying longer lives. Payroll taxes on a continuously expanding contributory base have financed these benefits. This model of pension provision is now being severely tested as pension systems reach maturity, while the population is aging and the labor force is