

1. Record Nr.	UNINA9910961671203321
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Titolo	The inverting pyramid : pension systems facing demographic challenges in Europe and Central Asia / / Anita M. Schwarz and Omar S. Arias
Pubbl/distr/stampa	Washington, DC : , : World Bank, , c2014
ISBN	9780821399095 0821399098
Edizione	[1st ed.]
Descrizione fisica	1 online resource (xxii, 276 pages) : illustrations (chiefly color) ; ; 24 cm
Collana	Europe and Central Asia reports
Altri autori (Persone)	SchwarzAnita Mahesh <1957->
Disciplina	331.25/2094
Soggetti	Pensions - Europe Pensions - Asia, Central Europe Population Asia, Central Population
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references.
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