



## Protecting Pension Rights in Times of Economic Turmoil (Social Europe Series)

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The financial and economic crisis of 2007 to the present led to the failure of large financial institutions, the bailout of banks by national governments, and downturns in stock markets around the world. The crisis meant the failure of key businesses, the decline of consumer wealth, and the birth of substantial financial commitments by governments. This significant decline in economic activity has had its impact on the design of pension schemes. Statutory pensions, occupational retirement schemes, and individual retirement accounts have all been hit by the economic malaise. This book analyzes the reaction of some countries with regard to the effect of the economic downturn on pensions. Both European and Anglo-Saxon countries are examined. It thus clarifies the main problems with regard to accounting standards for occupational retirement schemes, the funding of both defined contribution and defined benefit pension schemes, and the governmental troubles with pay-as-you-go schemes. Recommendations and lessons from these various countries give an insight into possible solutions. All professionals in the field of social protection will find this book of interest. Due to its multidisciplinary approach - economics, law, and sociology - the book gives a detailed insight into the mechanisms of pension schemes throughout the world. This volume was written under the auspices of the European Network of Researchers of Supplementary Pensions (ENRSP), a multidisciplinary network of academics and professionals for the promotion of independent studies of retirement systems. All contributors are members of this network.

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