



Private Pensions Versus Social Inclusion??: Non-State Provision for Citizens at Risk in Europe

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Over the last decade pension reform in the West has focused upon the need for more private provision in order to combat the effects of societal ageing. The consequences of these reforms for citizens' incomes during retirement are currently under-explored - including questions such as how protective public-private pension systems are, particularly for citizens without lifelong, full-time employment biographies? This book aims to shed light on these issues. This rigorous study assesses the extent to which six European multi-pillar pension regimes are socially inclusive, by micro-simulating retirement income for hypothetical citizens facing typical post-industrial risks. This timely book suggests that non-state provision has significant limitations, yet also identifies the political and institutional conditions under which private pensions are indeed reconcilable with social inclusion. "Private Pensions versus Social Inclusion?" will appeal to policymakers, scholars and experts from NGOs and other statistical organisations involved in comparative social policy and pension analysis. Post-graduate students of comparative social policy, gerontology, public economics and economic sociology will also find much to engage them within the book.

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