

Foreword

This third edition of *Pensions at a Glance* provides a range of indicators for comparing pension policies between OECD countries. Four special chapters provide deeper analysis that should help inform debates about the design of retirement-income systems and pension reforms.

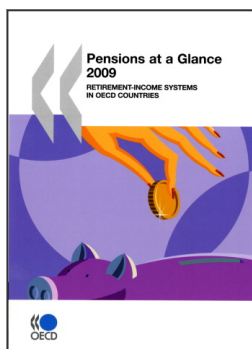
With the economic and financial situation ever changing, and frequent changes to pension systems as a response, please note that this report reflects the position as at the end of May 2009.

The report was prepared by a team, led by Edward Whitehouse, in the Social Policy Division of the OECD's Directorate for Employment, Labour and Social Affairs. Anna Cristina D'Addio and Andrew Reilly were responsible for maintaining and updating the OECD pension models and for drafting the discussion of the main indicators. National officials supplied active and invaluable help in modelling information on their countries' pension and tax systems. The results of the OECD pension models have been confirmed and validated by national authorities.

The special chapters on "Pension systems during the financial and economic crisis" and "The pension gap and voluntary retirement savings" were written by Edward Whitehouse, with contributions from colleagues in the Directorate for Employment, Labour and Social Affairs and from Pablo Antolín, André Laboul, Robert Ley, Jean-Marc Salou, Fiona Stewart and Juan Yermo of the OECD's Directorate for Financial and Enterprise Affairs. Delegates to the OECD Working Party on Social Policy provided useful input to earlier drafts of these chapters. Edward Whitehouse wrote the special chapter on "Recent pension reforms". Edward Whitehouse and Asghar Zaidi of the Social Policy Division of OECD were responsible for "Incomes and poverty of older people". This chapter draws heavily on the database collected for the OECD report published in 2008, *Growing Unequal?*.

The report has also benefited from guidance and commentary of numerous colleagues in the OECD, notably Martine Durand, Michael Förster, John P. Martin, Mark Pearson and Monika Queisser.

The report is a product of a joint project co-financed by the European Commission and the OECD. The OECD pension models, that underpin most of the indicators presented, use the APEX (Analysis of Pension Entitlements across Countries) infrastructure, which was developed by Axia Economics with the help of funding from the OECD and the World Bank.



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