

## References

- AFG (Association française de la gestion financière) (2010) *Press release: strong growth in PERCO assets in 2009*, 8 March 2010.
- Alber, J. (2010) 'What the European and American Welfare States Have in Common and Where They Differ: Facts and Fiction in Comparisons of the European Social Model and the United States', *Journal of European Social Policy*, Vol. 20, No. 2.
- Amenta, E. (2003) 'What we know about the development of social policy', in Mahoney, J. and Rueschemeyer, D. (eds.) *Comparative Historical Analysis in the Social Sciences*, Cambridge: Cambridge University Press, pp. 91–130.
- apRoberts, L. (2007) 'L'âge de la retraite en question', *Chronique internationale de l'IRES*, No. 109, pp. 22–33.
- Assemblée Nationale (1998) *Colloque 'Pour sauver nos retraites : quels fonds de retraite pour les Français?'*, Organisé et présidé par Philippe Douste-Blazy, Ancien ministre, Député des Hautes-Pyrénées, Président du Groupe UDF-Alliance de l'Assemblée nationale.
- Banks, J. and Blundell, R. (2005) 'Private Pension Arrangements and Retirement in Britain', *Fiscal Studies*, Vol. 26, No. 1, pp. 35–53.
- Barr, N. and Diamond, P. (2009) 'Reforming Pensions: Principles, Analytical Errors and Policy Directions', *International Social Security Review*, Vol. 62, No. 2.
- Berkel, B. and Börsch-Supan, A. (2004) 'Pension Reform in Germany: The Impact on Retirement Decisions',

- WP 62-2004, Mannheim Research Institute for the Economics of Aging.
- Berkel, B. and Börsch-Supan, A. (2005) 'Patterns of retirement in Germany: how they emerged, and how to change them', in Fornero, E. and Sestito, P. (eds.) *Pension Systems: Beyond Mandatory Retirement*, Cheltenham: Edward Elgar, pp. 115–149.
- Bernaudo, V. (2011) 'Le Conseil constitutionnel et la réforme des retraites: une inertie discutable', *Droit Social*, March, pp. 305–309.
- Bichot, J. (1999) *Retraites en péril*, Paris: Presses de Sciences Po.
- Blackburn, R. (2008) 'The Anglo-American pension regime', in Arza, C. and Kohli, M. (eds.) *Pension Reform in Europe: Politics, Policies and Outcomes*, Abingdon: Routledge, pp. 155–174.
- Blanchet, D. and Legros, F. (2002), 'France: the difficult path to consensual reforms', in Feldstein, M. and Siebert, H. (eds.) *Social Security Pension Reform in Europe*, Chicago: The University of Chicago Press, pp. 109–135.
- Blanchet, D. and Pelé, L.-P. (1997) 'Social Security and Retirement in France', NBER Working Paper No. 6214, Cambridge, MA: National Bureau of Economic Research.
- Bleses, P. and Seeleib-Kaiser, M. (2004) *The Dual Transformation of the German Welfare State*, Basingstoke: Palgrave Macmillan.
- Blundell, R. (2004) 'Pension incentives and early retirement' in Overbye, E. and Kemp, P. (eds.) *Pensions: Challenges and Reforms*, vol. 9, Aldershot: Ashgate, pp. 3–20.
- Blundell, R., Meghir, C. and Smith, S. (2002) 'Pension Incentives and the Pattern of Early Retirement', *The Economic Journal*, Vol. 112, pp. CC153–170.
- BMAS (Bundesministerium für Arbeit und Soziales) (2006) 'Die Rente mit 67 – ein wichtiger Baustein für eine zukunftsfeste Alterssicherung', *Informationen zur Anpassung der Regelaltersgrenze und die demografische Entwicklung und zur Stärkung der Finanzierungsgrundlagen der gesetzlichen Rentenversicherung*, Berlin: BMAS.
- Bode, I. (2007) 'From the Citizen's Wage to Self-Made Pensions? The Changing Culture of Old Age Provision in Canada and Germany', *Current Sociology*, Vol. 55, No. 5, pp. 696–717.
- Bonoli, G. (2000) *The Politics of Pension Reform, Institutions and Policy Change in Western Europe*, Cambridge: Cambridge University Press.

- Bonoli, G. and Palier, B. (1998) 'Changing the Politics of Social Programmes: Innovative Change in British and French Welfare Reforms', *Journal of European Social Policy*, Vol. 8, No. 4, pp. 317–330.
- Bonoli, G. and Palier, B. (2007) 'When Past Reforms Open New Opportunities: Comparing Old-age Insurance Reforms in Bismarckian Welfare Systems', *Social Policy and Administration*, Vol. 41, No. 6, pp. 555–573.
- Bonoli, B. and Shinkawa, T. (eds.) (2005) *Ageing and Pension Reform around the World: Evidence from Eleven Countries*, Cheltenham: Edward Elgar.
- Börsch-Supan, A. (2001a) 'Six countries – and no pension system alike', in Börsch-Supan, A. and Miegel, M. (eds.) *Pension Reform in Six Countries – What Can We Learn from Each Other?* Berlin: Springer Verlag, pp. 1–12.
- Börsch-Supan, A. (2001b) 'The German retirement insurance system', in Börsch-Supan, A. and Miegel, M. (eds.) *Pension Reform in Six Countries – What Can We Learn from Each Other?* Berlin: Springer Verlag, pp. 13–38.
- Börsch-Supan, A., Brugiavini, A. and Croda, E. (2009) 'The Role of Institutions and Health in European Patterns of Work and Retirement', *Journal of European Social Policy*, Vol. 19, No. 4, pp. 341–358.
- Börsch-Supan, A. and Wilke, C.B. (2004) 'The German Public Pension System: How It Was, How It Will Be', Working Paper 10525, National Bureau of Economic Research.
- Börsch-Supan, A., Reil-Held A. and Schnabel, R. (2001) 'Pension provision in Germany', in Disney, R. and Johnson, P. (eds.) *Pension Systems and Retirement Incomes across OECD Countries*, Cheltenham: Edward Elgar, pp. 160–196.
- Bosworth, B. and Weaver, R.K. (2011) *Social Security on Auto-Pilot: International Experience with Automatic Stabilizer Mechanisms*, CRR WP 2011-18, Chestnut Hill, MA: Centre for Retirement Research at Boston College.
- Bridgen, P. and Meyer, T. (2011) 'The impact of the new public and private pension settlements in Britain and Germany on citizens' income in old age', in Clasen, J. (ed.) *Converging Worlds of Welfare? British & German Social Policy in the 21st Century*, Oxford: Oxford University Press, pp. 180–217.

- Brooks, R. and Denham, J. (2005) *The Politics of Pension Reform*, London: Fabian Society.
- Brugiavini, A., Peracchi, F. and Wise, D.A. (2003) 'Pensions and Retirement Incentives: A Tale of Three Countries: Italy, Spain and the USA', *CEIS Tor Vegata Research Paper Series*, WP No. 6, Vol. 2.
- Buffa, A. and Monticone, C. (2006) 'Do European Pension Reforms Improve the Adequacy of Saving?' Working Paper 50/06, Moncalieri: Center for Research on Pensions and Welfare Policies.
- Bundesministerium für Familie, Senioren, Frauen und Jugend (2005) *Fünfter Bericht zur Lage der älteren Generation in der Bundesrepublik Deutschland. Potenziale des Alters in Wirtschaft und Gesellschaft. Der Beitrag älterer Menschen zum Zusammenhalt der Generationen*. Bericht der Sachverständigenkommission, Deutsches Zentrum für Altersfragen (DZA) Berlin, Drucksache 16/2190, Berlin: Deutscher Bundestag.
- Bunt, K., Adams, L. and Leo, C. (2006) 'Understanding the Relationship between the Barriers and Triggers to Claiming Pension Credit', Research Report No. 336, London: Department for Work and Pensions.
- Burtless, G. and Quinn, J.F. (2002) 'Is Working Longer the Answer for an Aging Workforce?' Issue in Brief No. 11, Chestnut Hill, MA: Center for Retirement Research at Boston College.
- CBI (Confederation of British Industry) (2004) *Securing Our Future: Developing Sustainable Pension Provision in the UK*, London: CBI.
- CeRP (2006) 'Flexibility in Retirement: A Framework for the Analysis and a Survey of European Countries', Report for DG Employment, Social Affairs and Equal Opportunities, European Commission, Montcalieri, Italy: CeRP, available at [http://www.cerp.carloalberto.org/images/stories/publicazioni/report\\_flexibility\\_.pdf](http://www.cerp.carloalberto.org/images/stories/publicazioni/report_flexibility_.pdf).
- Charpentier, F. (2009) *Les retraites en France et dans le monde. Nouvelles problématiques*, Paris: Economica.
- Chauchard, J.-P. (2011) 'Sur un malentendu tenace: "la retraite à 60 ans"', *Droit Social*, March, pp. 244–249.
- Clasen, J. (2005) *Reforming European Welfare States: Germany and the United Kingdom Compared*, Oxford: Oxford University Press.
- Commission of the European Communities (2010) 'Green Paper towards Adequate, Sustainable and Safe European Pension Systems', COM(2010) 365 final.

- Commission of the European Communities (2011a) 'Annual Growth Survey 2012', COM(2011) 815 final.
- Commission of the European Communities (2011b) 'The 2012 Ageing Report: Underlying Assumptions and Projections', European Economy 4.
- Commission of the European Communities (2012a) *Employment and Social Developments in Europe 2011*, Luxembourg: Publications Office of the European Union.
- Commission of the European Communities (2012b) 'White Paper: An Agenda for Adequate, Safe and Sustainable Pensions', COM(2012) 55 final.
- Cutright, P. (1965) 'Political Structure, Economic Development, and National Social Security Programs', *American Journal of Sociology*, Vol. 70, No. 5, pp. 537–550.
- Daykin, C. (2002) *Pension Systems: The EU and Accession Countries: Lessons for the UK*, London: Politeia.
- Diamond, P. (2005) 'Reforming Public Pensions in the US and the UK', Discussion Paper 543 (UBS Paper 038), UBS Pensions Programme at the LSE, London: London School of Economics.
- Diamond, P. and Gruber, J. (1997) 'Social Security and Retirement in the U.S.', Working Paper 6079, Cambridge, MA: National Bureau of Economic Research.
- Disney, R. (1996) *Can We Afford to Grow Older? A Perspective on the Economics of Aging*, Cambridge, MA and London, UK: The MIT Press.
- Disney, R. (2000) 'Declining Public Pensions in an Era of Demographic Ageing: Will Private Provision Fill the Gap?' *European Economic Review*, Vol. 44, pp. 957–973.
- Disney, R. (2001) 'The UK system of pension provision', in Börsch-Supan, A.H. and Miegel, M. (eds.) *Pension Reform in Six Countries – What Can We Learn from Each Other?* Berlin: Springer Verlag, pp. 87–110.
- Disney, R. and Johnson, P. (2001) 'An overview', in Disney, R. and Johnson, P. (eds.) *Pension Systems and Retirement Incomes across OECD Countries*, Cheltenham: Edward Elgar, pp. 1–47.
- Dreyfus, M. and Feller, E. (2008) '« Régimes spéciaux » et spécificités françaises', in Pigenet, M. (ed.) *Retraites: Une histoire des régimes spéciaux*, Issy-les-Moulineaux: ESF Editeur.
- DTI (2006) *The Impact of Age Regulations on Pension Schemes*, London: Department of Trade and Industry.

- Dudek, C.M. and Omtzigt, P. (2001) 'The Role of Brussels in National Pension Reform', EUI Working Paper RSC No. 2001/47, San Domenico: European University Institute.
- Dupont, G. and Sterdyniak, H. (2000) *Quel avenir pour nos retraites?* Paris: La Découverte.
- DWP (Department for Work and Pensions) (2006a) 'Estimating Economic and Social Welfare Impacts of Pension Reform', Pensions Technical Working Paper, Leeds: Department for Work and Pensions, Crown copyright, available at: <http://www.dwp.gov.uk/docs/dwptechworkingpaper.pdf>.
- DWP (Department for Work and Pensions) (2006b) 'Pensions Bill – Regulatory Impact Assessment', available at <http://www.dwp.gov.uk/docs/pensions-bill-ria.pdf>.
- DWP (Department for Work and Pensions) (2006c) 'Security in Retirement: Towards a New Pensions System', Summary of responses to the consultation, London: The Stationary Office, Crown copyright, available at <http://www.dwp.gov.uk/pensionsreform/pdfs/pens-wp-response.pdf>.
- DWP (Department for Work and Pensions) (2006d) 'Security in Retirement: Towards a New Pensions System', White Paper, London: The Stationary Office, Crown copyright, available at [http://www.dwp.gov.uk/pensionsreform/pdfs/white\\_paper\\_complete.pdf](http://www.dwp.gov.uk/pensionsreform/pdfs/white_paper_complete.pdf).
- DWP (Department for Work and Pensions) (2006e) Personal accounts: a new way to save, available at: <http://www.dwp.gov.uk/docs/pa-personalaccountsfull.pdf>.
- Ebbinghaus, B. (2011) 'The Role of Trade Unions in European Pension Reforms: From "Old" to "New" Politics?' *European Journal of Industrial Relations*, Vol. 18, No. 4, pp. 315–331.
- Ebbinghaus, B. and Hassel, A. (2000) 'Striking Deals: Concertation in the Reform of Continental European Welfare States', *Journal of European Public Policy*, Vol. 7, No. 1, pp. 44–62.
- Elphicke, C. (2003) *Ending Pensioner Poverty: Reforming the State Pension System*, London: Centre for Policy Studies.
- Emmerson, C. and Johnson, P. (2001) 'Pension provision in the United Kingdom', in Disney, R. and Johnson, P. (eds.) *Pension Systems and Retirement Incomes across OECD Countries*, Cheltenham: Edward Elgar, pp. 296–333.
- Ervik, R., Helgøy, I. and Christensen, D.A. (2006), 'Ideas and Policies on Active Ageing in Norway and the UK', *International Social Security Journal*, Vol. 58, No. 190, pp. 571–584.

- Esping-Andersen, G. (1990) *The Three Worlds of Welfare Capitalism*, Cambridge: Polity Press.
- Eurobarometer (2004) 'The Future of Pension Systems', Special Eurobarometer 161, fieldwork: September–October 2001.
- Eurobarometer (2005) 'The Lisbon Agenda', Special Eurobarometer 215, fieldwork: November 2004.
- Eurobarometer (2007) 'European Social Reality', Special Eurobarometer 273, fieldwork: November–December 2006.
- Eurobarometer (2012) 'Active Ageing', Special Eurobarometer 378, fieldwork: September–November 2011.
- Eurofound (2012) *Income from Work after Retirement in the EU*, Luxembourg: Publications Office of the European Union.
- Fenge, R. and Pestieau, P. (2005) *Social Security and Early Retirement*, Cambridge, MA: MIT Press.
- Fields, G.S. and Mitchell, O.S. (1984) 'The Effects of Social Security Reforms on Retirement Ages and Retirement Incomes', NBER Working Paper No. 1348, Cambridge, MA: National Bureau of Economic Research.
- Fornero, E. and Sestito, P. (2005) *Pension Systems: Beyond Mandatory Retirement*, Cheltenham: Edward Elgar.
- Franco, D. (2002) 'Italy: a never-ending pension reform', in Feldstein, M. and Siebert, H. (eds.) *Social Security Pension Reform in Europe*, Chicago: The University of Chicago Press, pp. 211–261.
- Gern, K.-J. (2002) 'Recent developments in old age pension systems: an international overview', in Feldstein, M. and Siebert, H. (eds.) *Social Security Pension Reform in Europe*, Chicago: The University of Chicago Press, pp. 439–478.
- Gerring, J. (2007) *Case Study Research: Principles and Practices*, Cambridge: Cambridge University Press.
- Ginn, J. and Arber, S. (1999) 'Changing Patterns of Pension Inequality: The Shift from State to Private Sources', *Aging and Society*, Vol. 19, pp. 319–342.
- Gruber, J. and Wise, D. (1997) 'Social Security Programs and Retirement Around the World', Working Paper 6134, Cambridge, MA: National Bureau of Economic Research.
- Gruescu, S. (2006) 'Die Rentenreformvorschläge der "Turner-Kommission" in Großbritannien', *RVaktuell*, Vol. 03/06, pp. 94–100.
- Guillemard, A.-M. (1989) 'The trend towards early labour force withdrawal and the reorganisation of the life course: a cross-national

- analysis', in Johnson, P., Conrad, C. and Thomson, D. (eds.) *Workers Versus Pensioners: Intergenerational Justice in an Ageing World*, Manchester: Manchester University Press, pp. 164–180.
- Gustman, A.L. and Steinmeier, T.L. (1985) 'The 1983 Social Security Reforms and Labor Supply Adjustments of Older Individuals in the Long Run', *Journal of Labor Economics*, Vol. 3, No. 2, pp. 237–253.
- Gustman, A.L. and Steinmeier, T.L. (2005) 'The Social Security Early Entitlement Age in a Structural Model of Retirement and Wealth', *Journal of Public Economics*, Vol. 89, pp. 441–463.
- Hadas-Lebel, R. (2011) 'Les dix ans du Conseil d'orientation des retraites: la contribution du COR aux débats sur les retraites', *Droit Social*, March 2011, pp. 241–243.
- Hall, P.A., (1993) 'Policy Paradigms, Social Learning, and the State: The Case of Economic Policymaking in Britain', *Comparative Politics*, Vol. 25, No. 3, pp. 275–296.
- Harris, J. (2006) 'The roots of public pensions provision: social insurance and the Beveridge plan', in Pemberton, H., Thane, P. and Whiteside, N. (eds.) *Britain's Pensions Crisis: History and Policy*, The British Academy Occasional Paper 7, Oxford: Oxford University Press, pp. 27–38.
- Häusermann, S. (2010) *The Politics of Welfare State Reform in Continental Europe: Modernisation in Hard Times*, Cambridge: Cambridge University Press.
- Haverland, M. (2001) 'Another Dutch Miracle? Explaining Dutch and German Pension Trajectories', *Journal of European Social Policy*, Vol. 11, No. 4, pp. 308–323.
- Hayward, M.D. and Hardy, M.A. (1985) 'Early Retirement Processes Among Older Men', *Research on Aging*, Vol. 7, No. 4, pp. 491–515.
- Hemerijck, A. and van Kersbergen, K. (1999) 'Negotiated policy change: towards a theory of institutional learning in tightly coupled welfare states', in Braun, D., and Busch, A. (eds.) *Public Policy and Political Ideas*, Cheltenham: Edward Elgar, pp. 166–185.
- Hinrichs, K. (2000) 'Elephants on the Move: Patterns of Public Pension Reform in OECD Countries', *European Review*, Vol. 8, No. 3, pp. 353–378.
- Hinrichs, K. (2003) 'Between Continuity and Paradigm Shift: Pension Reforms in Germany', ZeS-Arbeitspapier Nr. 14/03, Zentrum für Sozialpolitik, Bremen, Germany.

- Hinrichs, K. (2005) 'New century – new paradigm: Pension reforms in Germany', in Bonoli, G. and Shinkawa, T. (2005) *Ageing and Pension Reform Around the World: Evidence from Eleven Countries*, Cheltenham: Edward Elgar.
- Hinrichs, K. (2011) 'Pension reforms in Europe: directions and consequences', in Eren Vural, I. (ed.) *Converging Europe: Transformation of Social Policy in the Enlarged European Union and Turkey*, Farnham: Ashgate, pp. 93–116.
- Hinrichs, K. and Aleksandrowicz, P. (2006) 'Reforming European Pension Systems for Active Ageing', *International Social Science Journal*, Vol. 58, No. 190, pp. 585–599.
- Holden, S. and Reid, B. (2008) 'The Role of Individual Retirement Accounts in US Retirement Planning', PRC Working Paper 2007 – 25, Philadelphia: Pension Research Council.
- House of Commons (2006) *Pensions Bill. Explanatory Notes*, London: The Stationary Office, available at <http://www.publications.parliament.uk/pa/cm200607/cmbills/012/en/2007012en.pdf>
- Hungerford, T.L. (2003) 'Is There an American Way of Aging? Income Dynamics of the Elderly in the United States and Germany', *Research on Aging*, Vol. 25, No. 5, pp. 435–455.
- Hurnard, R. (2005) 'The Effect of New Zealand Superannuation Eligibility Age on the Labour Force Participation of Older People', New Zealand Treasury, Working Paper 05/09, Wellington, NZ.
- Hutton, J. (2006) 'We Must Plan to Raise Pension Age Now or Pass on a Big Bill to our Children', Department for Work and Pensions News Release, Reference PENS-005, 23 November 2006.
- Jacobs, A.M. (2008) 'The Politics of When: Redistribution, Investment and Policy Making for the Long Term', *British Journal of Political Science*, Vol. 38, pp. 193–220.
- Join-Lambert, O. and Lefresne, F. (2007) 'Des retraites encore plus tardives. Des pensions plus égalitaires?' *Chronique internationale de l'IRES*, no. 109.
- Katsumata, Y.M. (2004) 'The relationship between the role of the corporate pension and the public pension plan in Japan', in Rein, M. and Schmähl, W. (eds.) *Rethinking the Welfare State: The Political Economy of Pension Reform*, Cheltenham: Edward Elgar, pp. 56–80.
- Katznelson, I. (1986) 'Rethinking the Silences of Social and Economic Policy', *Political Science Quarterly*, Vol. 101, No. 2, pp. 307–325.

- Kay, A. (2005) 'A Critique of the Use of Path Dependency in Policy Studies', *Public Administration*, Vol. 83, No. 3, pp. 553–571.
- Kessler, F. (1995) 'Analyse comparative des réformes récentes du droit des pensions de retraite en France et en Allemagne', in Cochemé, B. and Legros, F. (eds.) *Les retraites. Genèse, acteurs, enjeux*, Paris : Armand Colin, pp. 186–199.
- Korpi, W. and Palme, J. (2003) 'New Politics and Class Politics in the Context of Austerity and Globalization: Welfare State Regress in 18 Countries', *American Political Science Review*, Vol. 97, No. 3, pp. 425–446.
- Legendre, N. and Pelé, L.-P. (2001) 'Pension provision in France', in Disney, R. and Johnson, P. (eds.) *Pension Systems and Retirement Incomes across OECD Countries*, Cheltenham: Edward Elgar, pp. 131–159.
- Light, P.C. (1995) *Still Artful Work: The Continuing Politics of Social Security Reform*, New York: McGraw Hill.
- Lipset, S. M. (1996) *American Exceptionalism: A Double-Edged Sword*, New York, London: Norton, ch. 2.
- Mandin, C. and Palier, B. (2005) 'The politics of pension reform in France: the end of exceptionalism?' in Bonoli, B. and Shinkawa, T. (eds.) *Ageing and Pension Reform around the World: Evidence from Eleven Countries*, Cheltenham: Edward Elgar, pp. 74–93.
- Marier, P. (2008) 'Bureaucrats and the Welfare State: A Comparative Analysis of Pension Reform', presented to the RC 19 Annual Meeting in Stockholm, 4–6 September 2008.
- Marshall, T.H. (1950) 'Citizenship and social class', in Pierson, C. and Castles, F.G. (eds.) (2000) *The Welfare State Reader*, Cambridge: Polity Press, pp. 32–41.
- Math, A. (2004) 'The impact of pension reforms on older people's income: a comparative view', in Hughes, G. and Stewart, J. (eds.) *Reforming Pensions in Europe: Evolution of Pension Financing and Sources of Retirement Income*, Cheltenham: Edward Elgar, pp. 105–138.
- Mau, S. (2003) *The Moral Economy of Welfare States, Britain and Germany Compared*, London: Routledge.
- Mayntz, R. (2004) 'Mechanisms in the Analysis of Social Macro-Phenomena', *Philosophy of the Social Sciences*, Vol. 34, pp. 237–259.
- Meadows, P. (2002) *Early Retirement and Income in Later Life*, Bristol: The Policy Press.

- Montalto, C.P. (2001) 'Retirement Wealth and Its Adequacy: Assessing the Impact of Changes in the Age of Eligibility for Full Social Security Benefits', CRR Working Paper 2001–2007, Chestnut Hill, MA: Center for Retirement Research at Boston College.
- Munnell, A.H. and Soto, M. (2005) 'How Do Pensions Affect Replacement Rates?' Issue in Brief No. 37, Chestnut Hill, MA: Center for Retirement Research at Boston College.
- Munnell, A.H., Triest, R.K. and Jivan, N.A. (2004) 'How Do Pensions Affect Expected and Actual Retirement Ages', CRR Working Paper 2004–27, Chestnut Hill, MA: Center for Retirement Research at Boston College.
- Myles, J. (2002) 'A new social contract for the elderly?' in Esping-Andersen, G. et al. (eds.) *Why We Need a New Welfare State*, Oxford: Oxford University Press.
- Myles, J. and Quadagno, J. (2002) 'Political Theory of the Welfare State', *Social Service Review*, Vol. 76, pp. 34–57.
- Naegele, G. and Walker, A. (2002) *Ageing and Social Policy: Towards an Agenda for Policy Learning between Britain and Germany*, London: Anglo-German Foundation for the Study of Industrial Society.
- Natali, D. (2003) 'The Role of Trade Unions in the Pension Reforms in France and Italy in the 1990's: New Forms of Political Exchange?' EUI Working Paper, SPS No. 2003/3, Badia Fiesolana, San Domenico, Italy: European University Institute.
- Natali, D. and Rhodes, M. (2008) 'The "new politics" of pension reforms in Continental Europe', in Arza, C. and Kohli, M. (eds.) *Pension Reform in Europe: Politics, Policies and Outcomes*, Abdingdon: Routledge, pp. 25–46.
- Ney, S. (2003) 'The rediscovery of politics: democracy and structural pension reform in Continental Europe', in Holzmann, R., Orenstein, M. and Rutkowski, M. (eds.) *Pension Reform in Europe: Process and Progress*, Washington, DC: The World Bank, pp. 79–110.
- Nyce, S. and Schieber, S.J. (2005) *The Economic Implications of Aging Societies: The Costs of Living Happily Ever After*, New York: Cambridge University Press.
- OECD (2001) *Ageing and Income: Financial Resources and Retirement in 9 OECD Countries*, Paris: OECD Publications.
- OECD (2006) *Ageing and Employment Policies: Live Longer, Work Longer*, Paris: OECD Publications.

- OECD (2007) *Pensions at a Glance: Public Policies across OECD Countries*, Paris: OECD Publications.
- OECD (2009a) *The Political Economy of Reform: Lessons from Pensions, Product Markets and Labour Markets in Ten OECD Countries*, Paris: OECD Publications.
- OECD (2009b) *Trends in Pension Eligibility Ages and Life Expectancy, 1950–2050*, DELSA/ELSA/WPI(2009)9.
- OECD (2011) *Pensions at a Glance 2011: Retirement-Income Systems in OECD and G20 Countries*, Paris: OECD Publishing.
- Overbye, E. (2008) 'How do politicians get away with path-breaking pension reforms? The political psychology of pension reform in democracies', in Arza, C. And Kohli, M. (eds.) *Pension Reform in Europe: Politics, Policies and Outcomes*, Abingdon: Routledge, pp. 70–86.
- Pemberton, H., Thane, P. and Whiteside, N. (eds.) (2006) 'Britain's Pensions Crisis: History and Policy', The British Academy Occasional Paper 7, Oxford: Oxford University Press.
- Pensions Commission (2005) 'A New Pension Settlement for the Twenty-First Century'. The Second Report of the Pensions Commission, London: Pensions Commission.
- Pestieau, P. (2006) *The Welfare State in the European Union – Economic and Social Perspectives*, Oxford: Oxford University Press.
- Phillipson, C. and Smith, A. (2005) 'Extending Working Life: A Review of the Research Literature', Research Report No. 299, London: Department for Work and Pensions.
- Pierson, P. (1994) *Dismantling the Welfare State? Reagan, Thatcher, and the Politics of Retrenchment*, New York: Cambridge University Press.
- Pierson, P. (1996) 'The New Politics of the Welfare State', *World Politics*, Vol. 48, pp. 143–179.
- Pierson, P. (ed.) (2001) *The New Politics of the Welfare State*, Oxford: Oxford University Press.
- Pigenet, M. (2008) 'La défense des « régimes spéciaux »: une question explosive (1934–2003)', in Pigenet, M. (ed.) *Retraites: Une histoire des régimes spéciaux*, Issy-les-Moulineaux: ESF Editeur.
- Quadagno, J. and Street, D. (2006) 'Recent Trends in U.S. Social Welfare Policy: Minor Retrenchment or Major Transformation?' *Research on Aging*, Vol. 28, No. 3, pp. 303–316.

- Ragin, C. (1987) *The Comparative Method*, Berkeley: University of California Press.
- Rallet, D. (ed.) (2008) *Retraites: la solidarité a de l'avenir*, Institut de recherches de la FSU, Paris: Editions Nouveaux Regards, Editions Syllepse.
- Rein, M. and Schmähl, W. (2004) 'Introduction', in Rein, M. and Schmähl, W. (eds.) *Rethinking the Welfare State: The Political Economy of Pension Reform*, Cheltenham: Edward Elgar.
- Rein, M. and Turner, J. (2004) 'Pathways to pension coverage', in Hughes, G. and Stewart, J. (eds.) *Reforming Pensions in Europe: Evolution of Pension Financing and Sources of Retirement Income*, Cheltenham: Edward Elgar, pp. 285–300.
- Reynaud, E. (ed.) (2000) *Social Dialogue and Pension Reform: United Kingdom, United States, Germany, Japan, Sweden, Italy, Spain*, Geneva: International Labour Office.
- Rürup Kommission (2003) *Nachhaltigkeit in der Finanzierung der sozialen Sicherungssysteme. Bericht der Kommission*, Berlin: Bundesministerium für Gesundheit und Soziale Sicherung.
- Scharpf, F. W. (2000) *Interaktionsformen. Akteurzentrierter Institutionalismus in der Politikforschung*, Opladen: Leske und Budrich.
- Scherer, P. (2004) 'Financial resources in retirement: the roles of pensions and other sources', in Overbye, E. and Kemp, P. (eds.) *Pensions: Challenges and Reforms*, vol. 9, Aldershot: Ashgate, pp. 167–186.
- Schludi, M. (2005) *The Reform of Bismarckian Pension Systems: A Comparison of Pension Politics in Austria, France, Germany, Italy and Sweden*, Amsterdam: Amsterdam University Press.
- Schludi, M. (2008) 'Between conflict and consensus: the reform of Bismarckian pension regimes', in Arza, C. And Kohli, M. (eds.) *Pension Reform in Europe: Politics, Policies and Outcomes*, Abingdon: Routledge, pp. 47–69.
- Seeleib-Kaiser, M. (1993) *Amerikanische Sozialpolitik. Politische Diskussion und Entscheidungen der Reagan-Ära*, Opladen: Leske und Budrich.
- Soede, A.J., Vrooman, J.C., Ferraresi, P.M. and Segre, G. (2004) *Unequal Welfare States: Distributive Consequences of Population Ageing in Six European Countries*, The Hague: Social and Cultural Planning Office.
- Sozialverband Deutschland (2006) *Die Rente mit 67 benachteiligt Frauen*, Press release No. 14/2006, 7 March, Berlin: SoVD.

- Taylor-Gooby, P. (2005) 'UK pension reform: a test case for a liberal welfare state?' in Bonoli, G. and Shinkawa, T. (eds.) *Ageing and Pension Reform Around the World: Evidence from Eleven Countries*, Cheltenham: Edward Elgar, pp. 116–136.
- Thelen, K. and Steinmo, S. (1992) 'Historical institutionalism in comparative politics', in Steinmo, S., Thelen K. and Longstreth F. (eds.) *Structuring Politics – Historical Institutionalism in Comparative Analysis*, Cambridge: Cambridge University Press, pp. 1–32.
- Turner, J.A. (2007) 'Das Mindestrentenalter in der Sozialversicherung von OECD-Ländern: 1949–2035', *Internationale Revue für Soziale Sicherheit*, Vol. 60, No. 1, pp. 89–109.
- Vail, M.I. (1999) 'The Better Part of Valour: The Politics of French Welfare Reform', *Journal of European Social Policy*, Vol. 9, No. 4, pp. 311–329.
- VDR (Verband Deutscher Rentenversicherungsträger) (ed.) (2003) *Rentenversicherung im internationalen Vergleich*, Frankfurt: DRV-Schriften Band 44.
- Veil, M. (2007a) 'La retraite à 67 ans: âge légal, âge effectif, sorties de la vie active – quelles correspondances ?' *Chronique internationale de l'IRES*, no. 109.
- Veil, M. (2007b) 'Retraite à 67 ans: baisse des pensions ou nouvelle culture de travail dans la vieillesse?' *Chronique internationale de l'IRES*, no. 105.
- Verbon, J. (1988) *The Evolution of Public Pension Schemes*, Berlin/Heidelberg: Springer-Verlag.
- Verkindt, P.-Y. (2011) 'La réforme des retraites. Entre le clair et l'obscur', *Droit Social*, March, pp. 256–261.
- Ward, S. (2004) 'Are the UK's pension objectives attainable?' in Hughes, G. and Stewart, J. (eds.) *Reforming Pensions in Europe: Evolution of Pension Financing and Sources of Retirement Income*, Cheltenham: Edward Elgar.
- Weaver, R.K. (2003) 'The Politics of Pension Reform', CRR Working Paper 2003–2006, Chestnut Hill, MA: Center for Retirement Research at Boston College.
- Weaver, R.K. (2005) 'Public pension reform in the United States', in Bonoli, G. and Shinkawa, T. (eds.) *Ageing and Pension Reform Around the World: Evidence from Eleven Countries*, Cheltenham: Edward Elgar.
- Weir, M., Orloff, A.S. and Skocpol, T. (1988), *The Politics of Social Policy in the United States*, Princeton: Princeton University Press.

- Whiteford, P. (2004) 'Reforming pensions: the Australian experience', in Rein, M. and Schmähl, W. (eds.) *Rethinking the Welfare State: The Political Economy of Pension Reform*, Cheltenham: Edward Elgar.
- Whiteside, N. (2006) 'Adapting Private Pensions to Public Purposes: Historical Perspectives on the Politics of Reform', *Journal of European Social Policy*, Vol. 16, No. 1, pp. 43–54.
- Wilensky, H.L. (2002) *Rich Democracies: Political Economy, Public Policy, and Performance*. Berkeley: University of California Press.
- Willetts, D. (2003) *Old Europe? Demographic Change and Pension Reform*, London: Centre for European Reform.
- Willetts, D. and Yeo, S. (2003) *A Fair Deal for Everyone on Pensions*, London: Conservative Party.
- Williamson, J.B. and Pampel, F.C. (1993) *Old-Age Security in Comparative Perspective*, New York: Oxford University Press.
- Wise, D.A. (2001) 'United States: support in retirement: where we are and where we are going' in Börsch-Supan, A.H. and Miegel, M. (eds.) *Pension Reform in Six Countries: What Can We Learn from Each Other?* Berlin: Springer, pp. 111–138.
- World Bank (1994) *Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth*, Oxford: Oxford University Press.
- Zaidi, A. and Grech, A.G. (2007) 'Pension Policy in EU25 and Its Impact on Pension Benefits', *Benefits*, Vol. 15, No. 3, pp. 299–311.

# Index

- ability to reform, 122, 123  
actor-centred institutionalism,  
126  
actors, 119, 120, 122, 128  
adequacy, 7, 39, 49, 71, 113, 133  
Averaged Indexed Monthly  
Earnings, 41
- Balladur, Edouard, 46, 52, 57,  
58, 62, 104  
blame avoidance, 4, 6, 7, 51, 76,  
109, 111, 112, 115
- case study, 34, 134  
selection, 34  
conditions of reform, 100  
Conseil d'orientation des  
retraites, 55, 60, 110  
consensus, 45, 50, 51, 75, 77,  
102, 131  
content of the reform, 122, 124  
context, 112, 132  
cost-of-living adjustment, 45,  
52, 53, 54  
culture, 128
- defined benefit, 91  
defined contribution, 91  
demography, 9, 52, 66, 76, 79, 89  
economic dependency ratio, 3  
fertility, 3, 53  
longer lives, 3, 68
- economic crisis, 3, 53, 57, 62,  
92, 107, 108, 129
- effective retirement age, 28, 30,  
53, 66, 67, 86  
employability, 28, 67  
employment rates, 87  
equity, 39, 49, 51  
EU, 54, 76, 108, 115, 133  
external constraints, 128
- Fillon reform, 47  
financial incentives, 86  
funded, 13, 22, 23, 49, 56, 89,  
104, 111  
funding crisis, 45, 53, 108,  
109
- generational fairness, 69  
generational trade-offs, 7,  
132
- health, 86
- institutions, 49, 50, 62, 68, 75,  
77, 79, 128  
interaction, 99, 103, 113, 114,  
126, 127, 128  
intertemporal trade-offs, 7, 8,  
99, 132
- Jospin, Lionel, 47, 54  
Juppé, Alain, 46, 51, 57, 58
- lump of labour fallacy, 28
- mandatory, 15, 16, 17, 39, 41, 70  
means-tested benefits, 73

- negotiation, 6, 8, 34, 41, 46, 47, 52, 57, 103, 110, 132
- occupational pension schemes, 17, 40, 66, 78, 85, 87, 90, 92, 94, 97
- OECD, 25, 27, 100, 104, 107, 110, 133
- orders of policy change, 5
- package, 52
- packaging, 52, 74, 110, 132, 133
- path dependence, 5, 65, 99, 113, 119, 120, 128
- pay-as-you-go, 3, 13, 15, 16, 18, 22, 23, 41, 49, 85
- pension
  - convergence, 13, 34, 35, 80, 89, 96
- pension entitlement age, 23, 28
  - automatic adjustments, 24, 66, 114, 134
  - delayed retirement, 24, 42, 45
  - early retirement, 24, 42, 45
  - minimum age, 24, 40, 42, 43, 60, 62, 66, 68, 76, 97
  - number of contribution years, 23, 42, 43, 44, 74
  - pensionable age, 23, 25, 39, 42, 43, 45, 46, 60, 66, 69
- pension system, 30, 34
  - Beveridgean, 16, 17, 27, 30, 65, 84
  - Bismarckian, 16, 17, 27, 30, 40, 65, 84
  - Bismarckian Lite, 19, 27, 40
  - classification, 15, 17, 19, 20, 27
- phasing-in, 58, 65, 107, 132
- poverty, 73, 74, 79
- Primary Insurance Amount, 41
- public opinion, 2, 5, 8, 47, 51, 53, 54, 56, 58, 59, 103, 105, 131, 133
  - Eurobarometer, 2, 70, 75, 113
- qualitative comparative analysis, 102
- Raffarin, Jean-Pierre, 47, 51, 58, 62
- Reagan, Ronald, 45, 50
- refinancing, 4
- reform conditions, 114
- reform context, 52
- régime général, 40, 41, 42, 46
- régimes spéciaux, 41, 46, 47
- regulations, 94
- replacement rate, 18, 19, 24, 39, 40, 42, 43, 46, 47, 62, 68, 71, 72, 76, 85, 87, 88, 90
- restructuration, 4
- retrenchment, 4, 6, 8, 54, 89, 91, 92, 99, 100, 112, 122, 131, 132, 133
  - stages, 89, 93
- Riester Reform, 71, 90, 94
- Rocard, Michel, 45, 56
- Rürup Commission, 65, 69, 71, 79, 93, 106, 109, 123
- Sarkozy, Nicolas, 60, 61, 105
- signalling, 94, 96
- social partners, 5, 78
  - employer representatives, 78
  - employers, 7, 55, 78
  - trade unions, 7, 46, 47, 55, 56, 57, 58, 62, 78, 100, 104, 110, 114, 122, 128, 129, 133
- special commission, 78, 79, 109, 133
- supplementary schemes, 5, 17, 18, 34, 40, 41, 56, 85, 96, 104, 110, 111, 115
- sustainability, 2, 3, 5, 7, 14, 52, 60, 65, 66, 69, 70, 71, 72, 76, 79, 93, 96, 108, 109, 113, 115, 122, 123, 131, 133
- systems, 119, 120, 122
- tax incentives, 14, 20, 40, 71, 90, 91, 92, 94, 95, 97, 111
- tax penalty, 94
- technical change, 44, 99, 106
- trading goals, 105, 110
- trust, 70, 79, 92, 112
- Turner Commission, 25, 27, 34, 65, 109, 124
- universal, 19, 20, 39, 70
- USA Social Security, 39, 42
- veto power, 5, 9, 49, 50, 102, 104, 105, 128
- welfare state regimes, 18, 39
- welfare state theory, 4, 119, 120, 121
- women, 25, 101