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This book brings together in one volume what researchers have learned about workers, employers, and retirees that is important for formulating retirement income policies. As the U.S. population ages, there is increasing uncertainty about the solvency of the Social Security and Medicare systems and the adequacy of private pensions to provide for people's retirement needs. The volume covers such critical behaviors as workers' decisions to retire, people's choices of saving over consumption, and employers' decisions about hiring older workers and providing pension and health care benefits. Also covered are trends in mortality, health status, and health care costs that are key to projecting the likely costs and effects of alternative retirement income security policies and a strategy for combining data and research knowledge into a policy modeling framework.

"The Canadian population is aging, bringing with it an increasing number of social and economic challenges. With the aging of the workforce, the reconceptualization of older workers and retirement, the increasing share of women in the labour force, the elimination of mandatory retirement, the fluctuating economy, and the changes to the pension system, barriers to employment for older workers, such as ageism, need to be of central concern. Ageism at Work examines the subjective experiences of older workers in Canada and explores how they negotiate ageism and manage their interactions in the employment setting. Further, this book looks at the intersection between age and gender and the pervasiveness of gendered ageism in the labour market. Finally, this book examines employers' attitudes toward older workers quantitatively, while also exploring their firsthand accounts about them through qualitative inquiry. Understanding how ageism plays out in the labour market, how it intersects with sexism, and its consequences on a personal level are critical to moving the discussion on discrimination and human rights forward in Canada."--

Most countries implement social protection programs to help individuals manage risks such as unemployment, disability, illness, longevity or death. In many middle income countries, these are often based on a 'Bismarckian model' (named after Otto von Bismarck), where benefits are financed by contributions levied on salaried employment. In countries with a large informal sector, however, only a fraction of the population is covered by this system and non-contributory programs have been added or are planned to increase coverage. This can create distortions in the labor market, and the book is about policies to expand the coverage of social insurance programs to all workers, without reducing incentives to job creation and formal work. While few would argue against the need and social merits of social insurance and social assistance programs there are growing concerns about their unintended consequences on labor markets because of poor design. The programs can distort incentives and individual behaviors in ways that either reduce employment levels and/or promote informality, ultimately affecting productivity and economic performance. For instance, high social security contribution rates can reduce formal employment; badly designed unemployment benefits can reduce incentives to keep, search, and take jobs; and fragmented social assistance programs can become a tax on formal labor and encourage informality. The book reviews the evidence regarding the effects of social insurance and social assistance programs on labor market outcomes and discusses options to improve their design and implementation. The book focuses particularly on middle income countries in Latin America and Asia with a large informal sector and suggests ways to reduce these distortions and better manage and finance the subsidies to make coverage universal, while creating good jobs. The book compiles expert papers from the joint conferences of the World Bank (WB), the Institute for the Study of Labor (IZA) and the Inter-American Development Bank (IDB) on Employment and Development.

The Latin America and Caribbean (LAC) region has reduced its inequality and poverty, and is looking towards the future with greater optimism than in the past. As the region grows, new problems appear that economic policymakers must address. How to provide adequate pensions for the elderly is one such problem. This book offers an analysis of pension systems from the perspective of the functioning of the regions labor markets. It clarifies why, more than half a century after pension systems were created, only a minority of workers in the region save for their pension in the contributory systems through payroll taxes. The study points out that the problem lies not only in the lack of coverage, but also in the low level of benefits, even of contributory pensions. It argues that to design public policies for pensions, it is essential to understand the complex web of interactions between employers and workers that take place in the labor market.

### Résumé en anglais

A guide to the continually evolving field of labour economics. This volume concentrates on the following topics: interactions between the labour market and the macroeconomy; and policy issues within the labour market.

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