

1. The new demography of Europe is driven by the lowest fertility levels combined with the continuous increases of life expectancy. Population ageing leads to changes in the

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Background Information

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Source: AGENTA Project Policy Brief No 3 Measuring the economic and fiscal challenges of population ageing

3. The economic challenge

The economic challenge of population ageing is reflected in the projected growth in the number of pensioners and the projected decline in the working-age population. This will put pressure on public pension systems and on the economy as a whole.

Population ageing is a long-term process. It is projected that by 2050, the number of pensioners in the EU will have increased by 50% compared to 2005. This will put significant pressure on public pension systems, particularly in countries where pension benefits are generous and where there is a low level of private saving.

At the same time, the working-age population is projected to decline by 15% over the same period. This will reduce the tax base available to finance public pensions and other social welfare programs. It will also put pressure on the labour market, as there will be fewer workers available to support the growing number of pensioners.

To address these challenges, it is important to take a long-term perspective and to plan for the future. This means preparing for the demographic transition and taking steps to ensure that pension systems are sustainable in the long run. It also means taking into account the needs of the elderly population and ensuring that they have access to adequate care and support services.

There are several ways to achieve this. One approach is to reform pension systems to make them more sustainable. This could involve increasing the retirement age, reducing benefits, or changing the way pensions are funded. Another approach is to encourage people to save for their retirement through private pension plans. This would help to build up a sufficient level of savings to cover the costs of retirement.

It is also important to ensure that the elderly population has access to adequate care and support services. This includes providing access to home care, residential care, and medical services. It also involves ensuring that the elderly population has access to social support networks and that they are able to live independently for as long as possible.

In conclusion, the economic challenge of population ageing is a complex issue that requires a long-term perspective and a multi-faceted approach. By addressing this challenge, we can ensure that the elderly population is able to enjoy a dignified and fulfilling old age, while also ensuring the sustainability of public pension systems and the broader economy.

5. Write the following:

pension, including career breaks due to unemployment.