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Ownership of individual retirement accou ....

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# Ownership of individual retirement accounts – an empirical analysis based on SHARE

Pages 69-82 | Received 28 Sep 2015, Accepted 15 Jul 2016, Published online: 23 Aug 2016



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## **Abstract**

This paper examines the household retirement saving decisions in what concerns to the ownership of Individual Retirement Accounts (IRAs) in eight European Union (EU) countries. IRAs are more and more seen as an alternative to public pension benefits, which are decreasing. Therefore, understanding the enrolment in IRAs, both the socioeconomic factors and over time, is most important. Detailed empirical analysis of the

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significant for retired people. Policy implications are derived.

Q Keywords: Households savings retirement SHARE Europe

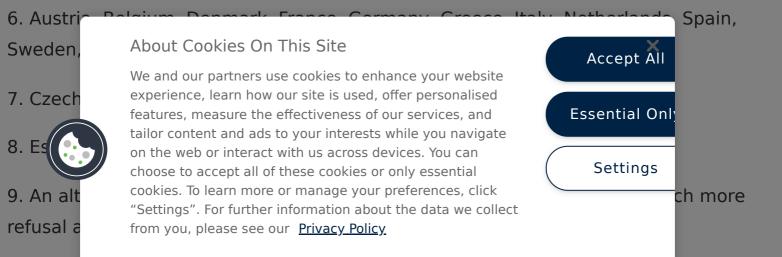
Q JEL classification: D14 E2 H55 C25

## Acknowledgements

We would like to thank the anonymous referee for most helpful comments. The usual disclaimer applies. This paper uses data from SHARE Wave 4 release 1.1.1, as of March 28th 2013 or SHARE Waves 1 and 2 release 2.6.0, as of 29 November 2013 or SHARELIFE release 1, as of 24 November 2010.

## Notes

- 1. See SHARE Survey of Health, Ageing and Retirement in Europe, 2012.
- 2. The third wave of data collection for SHARE is also known as SHARELIFE. The fieldwork for Wave 5 was done but collected data and the conclusions were not released yet.
- 3. France, Germany, Italy, Netherlands, Poland, Spain, Sweden and UK.
- 4. As mentioned, SHARELIFE is the designation for the third wave of data collection for SHARE.
- 5. Albania, Bosnia and Herzegovina, Bulgaria, Czech Republic, Croatia, Hungary, Macedonia FYR, Poland, Romania and Serbia.



- 10. According to the Mutual Information System on Social Protection (MISSOC), 65 years old is the prevalent legal retirement age.
- 11. The variable considered for income represents the total income received in previous years (2005 and 2009, respectively).



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