# Heimildir

**Kafli 1:**

Alþjóðabankinn: „Averting the Old Age Crisis“ - <http://documents.worldbank.org/curated/en/973571468174557899/pdf/multi-page.pdf>

Holzmann og Hinz: „Old Age Income Support in the 21st Century“ - <https://openknowledge.worldbank.org/bitstream/handle/10986/7336/32672.pdf?sequence=1&isAllowed=y>

Alþjóðabankinn: „The World Bank Pension Conceptual Framework“ - <http://siteresources.worldbank.org/INTPENSIONS/Resources/395443-1121194657824/PRPNoteConcept_Sept2008.pdf>

Queisser, Whitehouse og Whiteford: „The public-private mix in OECD countries“ - <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.555.8417&rep=rep1&type=pdf>

**Kafli 2:**

Tafla 3: OECD Factbook 2015-2016 - <http://www.oecd-ilibrary.org/economics/oecd-factbook-2015-2016/public-and-private-expenditure-on-pensions-as-a-percentage-of-gdp-2011_factbook-2015-graph171-en>

ESB um þriggja stoða kerfi: White paper on pensions 2012 - <http://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=1194&furtherNews=yes>

OECD um stefnu í lífeyrismálum (pension policy recommendations) í Pensions Outlook 2016 - http://www.oecd.org/pensions/Highlights-2016-Pensions-Outlook.pdf

Tafla 4: OECD Pension Markets in Focus 2016 - <https://www.oecd.org/daf/fin/private-pensions/Pension-Markets-in-Focus-2016.pdf>

Skattlagning iðgjalda, ávöxtunar og lífeyris:

OECD-skýrsla: Stocktaking of the Tax Treatment of Funded Private Pension Plans in OECD and EU Countries - <http://www.egm.org.tr/makaleler/Stocktaking%20Of%20The%20Tax%20Treatment%20Of%20Funded%20Private%20Pension%20Plans%20in%20OECD%20and%20EU%20Countries,%202015.pdf>

OECD-viðauki: OECD and EU Country Profiles - <http://www.oecd.org/daf/fin/private-pensions/tax-treatment-pension-plans-country-profiles.pdf>

**Kafli 3:**

OECD Pensions at a Glance 2015 - <http://www.oecd-ilibrary.org/docserver/download/8115201e.pdf?expires=1487760988&id=id&accname=guest&checksum=02E45B7AD122FD8C4DA32BAA1FD79ACE>

**Kafli 4:**

Töflur 10-13 um GINI, fátækt, ráðstöfunartekjur - gagnasafn OECD: <http://stats.oecd.org/Index.aspx?DataSetCode=IDD>

Tafla 14: OECD Pensions at a Glance 2015 - <http://www.oecd-ilibrary.org/docserver/download/8115201e.pdf?expires=1487760988&id=id&accname=guest&checksum=02E45B7AD122FD8C4DA32BAA1FD79ACE>

**Kafli 5:**

Tafla 15: OECD gagnagrunnur um útgjöld til félagsmála – OECD Social Expenditure Database - <https://www.oecd.org/social/expenditure.htm> og OECD-skýrsla um þjóðarútgjöld - <http://www.oecd-ilibrary.org/economics/national-accounts-of-oecd-countries_2221433x>

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Upplýsingasíður landanna um lífeyrismál:

Bretland: <https://www.gov.uk/new-state-pension> og <http://www.pensionspolicyinstitute.org.uk/pension-facts/pensions-primer-a-guide-to-the-uk-pensions-system>

Danmörk: <https://www.borger.dk/pension-og-efterloen/Pensionssystemet-i-Danmark/Om-pension> og <http://www.forsikringogpension.dk/Sider/forside.aspx>

Holland: <https://www.svb.nl/int/en/aow/> og <http://telegraafpensioenfonds.nl/fileadmin/user_upload/PDF/TheDutchPensionSystem.pdf>

Ísland: <http://www.tr.is/> og <https://www.ll.is/is>

Svíþjóð: <https://www.pensionsmyndigheten.se/> og <http://www.dn.se/ekonomi/pensionsskolan/sa-fungerar-din-pension/>

Tafla 17: Eurostat gagnagrunnur um lífeyrisútgjöld - <http://ec.europa.eu/eurostat/statistics-explained/index.php/Social_protection_statistics_-_pension_expenditure_and_pension_beneficiaries>

**Kafli 6:**

Tafla 18: CIA factbook <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2177rank.html> og OECD - <https://data.oecd.org/pop/population.htm>

Tafla 19: OECD Pensions at a Glance 2015 - <http://www.oecd-ilibrary.org/docserver/download/8115201e.pdf?expires=1487760988&id=id&accname=guest&checksum=02E45B7AD122FD8C4DA32BAA1FD79ACE>

Tafla 20: OECD Pensions at a Glance 2015 - <http://www.oecd-ilibrary.org/docserver/download/8115201e.pdf?expires=1487760988&id=id&accname=guest&checksum=02E45B7AD122FD8C4DA32BAA1FD79ACE>

**Kafli 7:**

Melbourne Mercer Global Pension Index 2016 - <https://www.mercer.com/content/dam/mercer/attachments/global/Retirement/gl-2016-mmgpi-impact-ageing-populations-full-report.pdf>

Allianz Pension Sustainability Index 2016 - <http://projectm-online.com/app/uploads/Allianz_2016_Pension_Sustainability_Index.pdf>