IAA Releases a Discussion Paper on Interaction between Pensions and Housing

The International Actuarial Association (IAA) is pleased to announce the publication of the discussion paper *Interaction between Pensions and Housing* developed by its Population Issues Working Group.

Martin Stevenson, vice-chair of the Population Issues Working Group, who led the development of the paper said “In many circumstances, home ownership is a critical element for attaining an adequate retirement income. Consequently, the paper explores how consideration of the interaction of pensions and housing can lead to favourable outcomes for both for the economically active population and retirees.”

The paper describes Retirement Income Systems broadly as having two aims: to enable retirees to enjoy an adequate standard of living, and to alleviate poverty in old age. Further, it explores the role of housing in providing retirement wealth and income.

This paper discusses the current trends of Retirement Income Systems in several developed countries along with the characteristics of the housing markets in these countries. Inevitably the financial environment will change but regardless of the future scenarios that unfold, it is highly likely that an integrated approach to pensions and housing will continue to yield optimum results. Actuaries have the skill sets to provide insights and innovative solutions in this complex interaction, and this paper is intended to encourage holistic thinking in this area.

The paper is available on the IAA website under [PUBLICATIONS/PAPERS](#).

The Population Issues Working Group of the IAA will host a webinar on March 6 at 7:00AM (Eastern Time)/Noon GMT to present this paper. To register for the webinar, please [click here](#).

This activity supports the IAA’s mission to promote the role, reputation and recognition of the actuarial profession’s contribution to the well-being of society. Further, it contributes towards achieving the IAA’s strategic objectives to provide relevant supranational organizations with actuarial input and to facilitate the expansion of the scientific knowledge and skills of the actuarial profession.

To learn more about the work of the IAA on this topic, contact the [Director of Technical Activities](#) at the IAA Secretariat.

*Ce communiqué de nouvelles est aussi disponible en français.*
The IAA is the worldwide association of professional actuarial associations, representing approximately 70,000 actuaries in more than 115 countries, with seven special interest Sections for individual actuaries. The IAA was founded in 1895 and exists to encourage the development of a global actuarial profession, acknowledged as technically competent and professionally reliable, which will ensure that the public interest is served. The IAA has 74 Full Member Associations and 26 Associate Member Associations.