

## **Najat El Mekkaoui de Freitas**

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Najat El Mekkaoui de Freitas is senior research fellow at LEDa-DIAL, Université Paris Dauphine. Her research focuses on the economics of aging, demographic changes and social security programs.

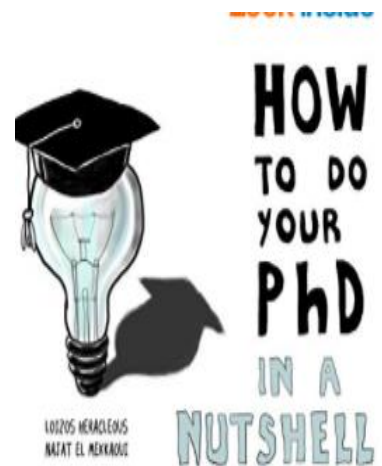
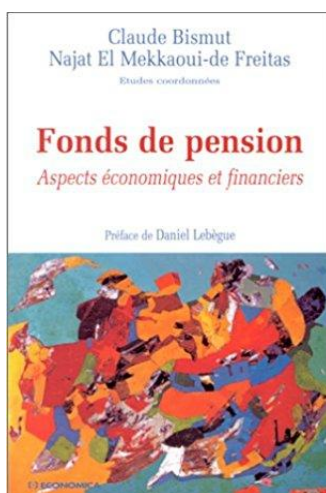
Najat graduated from Pantheon-Sorbonne, M-Phil, and completed her DPhil (PhD) in economics from the Université Paris-Dauphine.

She is research fellow at Economic Research Forum (ERF) and NETSPAR and she is involved with the UN-ESCWA and the National Council of Human Rights (Morocco) to promote and to protect the rights of older persons.

Each year she coordinates an International Conference on Pension, Insurance and Savings.

### **Selected Publications**

#### *Books*



### *Selected Journal Articles*

Who pays for the consumption of young and old?, with Hippolyte D'Albis, Carole Bonnet, Xavier Chojnicki, Angela Greulich, *Population and Development Review*, 2018.

Ageing and pensions coverage in Arab countries, Policy Portal, Economic Research Forum (ERF), January, 2018.

<https://theforum.erf.org.eg/2018/01/09/ageing-pensions-coverage-arab-countries/>

Private asset income in France: Is there a breakdown of intergenerational equity between 1979 and 2011?, with d'Albis H., Badji I. and Navaux J., *The Journal of the Economics of Ageing*, 2017.

Valuation of longevity-linked life annuities, with Bravo J., *Insurance: Mathematics and Economics*, 2017.

“A Financial Fraud Detection Indicator for Investors: An IDeA”, “D’un indice de détection d’anomalies à l’usage des investisseurs”, with Bernard, B. Maillet, A. Modesto, *Revue Economique*, 2016.

“Pension Reform: Securing Morocco’s Elderly”, ERF Policy Brief, No. 2 June, 2015.

Constitution d'un revenu complémentaire de retraite: quels sont les facteurs déterminants? with Bérangère Legendre, *Economie et Statistique*, N° 472-473, *Economie et Statistique*, 2014.

“Health, Pension Benefits and Longevity: How they affect household savings?” with J. Oliveira Martins, *The Journal of the Economics of Ageing*, 3, 2014.

“Social coverage, solidarity and promoting the rights of the elderly people”, DIFI Family Research and Proceedings 2013, Special issue on “Protecting the Arab Family from Poverty: Employment, Social Integration and Intergenerational Solidarity”, 2013.

“Individual Private Retirement Insurances: Holding Behaviours Among Pensioners” with G. Clark, B. Legendre, *Economics Bulletin*, vol.33, Issue 1, 2013.