

Pension Reform

Giuliano Bonoli, Toshimitsu Shinkawa

[The Politics of Pension Reform](#) Giuliano Bonoli, 2000-09-14 A comparative study of European countries' efforts to reform pension systems in the context of ageing populations.

Privatizing Pensions Mitchell A. Orenstein, 2008-08-11 To what extent do international organizations, global policy networks, and transnational policy entrepreneurs influence domestic policy makers? Have we entered a new phase of globalization that, unbeknownst to most citizens, shapes policies that used to be the sole domain of domestic politics? *Privatizing Pensions* reveals how international institutions--such as the World Bank, USAID, and other transnational policy actors--have played a seminal role in the development, diffusion, and implementation of new pension reforms that are transforming the postwar social contract in more than thirty countries worldwide, including the United States. Mitchell Orenstein shows how transnational actors have driven change in a policy area once thought to be beyond reform in many countries, and how they have done so by deploying their unique resources and legitimacy to promote new ideas, recruit disciples worldwide, and provide a broad range of technical assistance to government reformers over the long term. He demonstrates that while domestic decision makers may retain veto power over these reforms--which replace traditional social security with individual pension savings accounts--transnational policy makers play the role of proposal actors, shaping the information, preferences, and resources of their domestic clients. *Privatizing Pensions* argues that even the most quintessentially domestic areas of policy have been thoroughly globalized, and that these international influences must be better understood.

Prospects for Social Security Reform Olivia S. Mitchell, Robert Julius Myers, Howard Young, 1999-01-29 The United States social security system is the nation's largest social insurance program. As such, it has a far-reaching impact throughout the economy, influencing not only old-age economic security but also many behaviors, including corporate employment policy, retirement patterns, and personal saving. In the past, the system's universal coverage and generous benefits ensured popular support to a degree enjoyed by no other form of big government social spending. Yet over two-thirds of all Americans today believe that the social security system will face bankruptcy by the time they retire. The question of social security reform—how to reform the system or whether the system needs reform at all—is the subject of heated debate at all levels of government, in the media, and among workers, pensioners, and employers. *Prospects for Social Security Reform* informs the

debate by exploring why the system is at a crossroads today and what to do about it. Contributors detail the size and nature of the problem, explain views of key stakeholders regarding reform options, and report new evidence on how reform might affect the economy. Research findings and public opinion polls are analyzed, as are lessons from other countries experimenting with new ways to deliver old-age benefit promises. No other volume includes as diverse and expert a set of perspectives on reform and privatization as those gathered here from economists, actuaries, employers, investment managers, and representatives of organized labor. Among its chapters is the path-breaking study *Social Security Money's Worth*, the 1999 winner of the TIAA-CREF's Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security.

Pension Reform and the Development of Pension Systems Emily S. Andrews, 2006 Formal pension systems are an important means of reducing poverty among the aged. In recent years, however, pension reform has become a pressing matter, as demographic aging, poor administration, early retirement, and unaffordable benefits have strained pension balances and overall public finances. Pension systems have become a source of macroeconomic instability, a constraint to economic growth, and an ineffective and/or inequitable provider of retirement income.

German Pension Reform Christina Benita Wilke, 2009 The German pension system was the first formal pension system in the world, designed by Bismarck nearly 120 years ago. It has been very successful in providing high and reliable pension levels at reasonable contribution rates. While the generosity of the German pension system is considered a great social achievement, negative incentive effects of past reforms in the 1970s and 1980s and population aging are threatening the very core of the system. This has led to fundamental pension reforms since 1992. Based on a detailed simulation model of the German pension system, this book provides a thorough assessment of the system and its reforms. It shows that the latest reforms have put the system back onto a stable path and moved it from the old monolithic towards a multi-pillar system.

US Pension Reform Martin Neil Baily, 2009

Pension Reform in India H. Sadhak, 2013-09-17 Changing population dynamics have challenged the socio-economic stability of nations globally. This has brought into focus pension reform as one of the most critical socio-economic-political agendas. Against this background, this book gives a comprehensive account of the Indian pension system and the ongoing reforms. Pension Reform in India discusses the current National Pension System (NPS) structure and architecture extensively and also throws light on the alternative old-age financial-security schemes available in the country. To enable a better understanding of the critical issues of the hour, the author provides insights into pension reforms in many emerging-economy countries. Drawing upon his years of experience in this field and also from exhaustive research of data and publications of international agencies and eminent scholars, the author proposes methods for designing a pension system that is both viable and robust.

Pension Reform in Six Countries Axel H. Börsch-Supan,2001-03-27 Reviews developments in pensions in Chile, Germany, Netherlands, Switzerland, the UK and USA in the period 1960-1996, with projections to the year 2050. Compares the multi-pillar pension systems and respective contribution and replacement rates, population ageing, and reform options.

Rethinking Pension Reform Franco Modigliani,Arun Muralidhar,2004-08-02 This book is unique as it presents an academic and a practical aspect on managing pension funds to clarify the global debate on social security. The authors establish the basic choices in designating any system to help policy makers develop the system that achieves their many objectives. The success of reforms depends on financial innovation to mitigate key risks and some innovations are discussed, which also demonstrates how pension reform choices affect the achievement of retirement objectives. Finally, the authors examine some proposed hybrid options to show how the beneficial features of these hybrids can be captured through good design in a single fund.

Reforming Pensions Nicholas Barr,Peter Diamond,2009-11-30 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: * Pension systems have multiple objectives--consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. * Good analysis should be framed in a second-best context-- simple economic models are a bad guide to policy design in a world with imperfect information and decision-making, incomplete markets and taxation. * Any choice of pension system has risk-sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation, and of experiences, both good and bad, in many countries, with particular attention to Chile and China.

China's Pension Reforms Ke Meng,2018-09-03 Existing literature has looked at many factors which have shaped Chinese pension reforms. As China's pension reform proceeds in an expanding and localising fashion, this book argues that there is a pressing need to examine it in the context of China's political institutions and economic transformations. The book takes a unique approach by looking at political institutions of the Chinese state and the changing conditions of the Chinese economy, which rarely receive proper treatment in the current analysis of China's pension reforms.

Ageing and Pension Reform Around the World Giuliano Bonoli,Toshimitsu Shinkawa,2006-01-01 This is an admirable example of a multi-authored comparative book. The two editors set the scene very carefully in the opening chapter and the

subsequent chapters follow the framework set out and use the concepts explored there. In this never simple policy area, national systems are explained as clearly as possible by each author. Michael Hill, *Journal of Social Policy* This is an enlightening introduction to the global dimensions and complexity of pension reform. Recommended. J.F. O Connell, *Choice* Population ageing and the resulting pressures on existing pension systems constitutes one of the most important challenges modern societies will have to face over the coming decades. Although governments have responded to such pressures by adopting a plethora of pension reforms, the adaptation process is far from over. This book comprehensively documents developments in pension policy in eleven advanced industrial countries in Western Europe, East Asia and North America. In order to explore what population ageing means for the sustainability of pension systems, the authors present a detailed review of pension policy making over the past two decades and provide up-to-date analysis of current pension legislation. They examine the factors that can facilitate or impede the adaptation of pension systems and the features that shape and determine reforms. They also highlight the fact that although the path of reform taken by each country is somewhat different, the processes at work are often very similar. Ageing populations throughout the world are extremely reluctant to see their pension systems dismantled and are therefore prepared to mobilise in their defence. This process of mobilisation interacts with demographic pressures and institutional constraints to help determine the future direction of pension policy. The breadth of geographic coverage provides an almost global picture of the impact of ageing on pension reform, at least in terms of high income countries. Academics and students with an interest in economics, social policy, sociology and political science will find this a worthwhile and rewarding volume. It will also be of value to policymakers interested in how the problem of unsustainable pension systems can be resolved.

Reforming Pensions: Principles and Policy Choices Nicholas Barr, Peter Diamond, 2008-09-17 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: * Pension systems have multiple objectives--consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. * Good analysis should be framed in a second-best context-- simple economic models are a bad guide to policy design in a world with imperfect information and decision-making, incomplete markets and taxation. * Any choice of pension system has risk-sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation, and of experiences, both good and

bad, in many countries, with particular attention to Chile and China.

Equitable and Sustainable Pensions Mr. Benedict J. Clements, Frank Eich, Mr. Sanjeev Gupta, 2014-03-08 Pension reform is high on the agenda of many advanced and emerging market economies, for many reasons. First, public pensions often constitute a large share of government expenditure. Second, population aging means that reforms would be needed just to keep pension spending from rising in the future. Third, in many economies, low or falling pension coverage will leave large segments of the population without adequate income in old age and at risk of falling into poverty. Although a number of studies have assessed the effects of pension reforms on fiscal sustainability, a systematic analysis of equity issues in pension systems—and how countries have grappled with these issues—has yet to be undertaken. This book brings together the latest research on equity issues related to pension systems and pension reforms in the post-crisis world. Some of the key issues covered include: the effect of pension systems on intergenerational equity and the impact of pension reforms on poverty, the effects of pension reform measures on fiscal sustainability and equity, and the fiscal consequences of achieving different equity goals. It also presents country case studies. The volume provides a rich menu of material to assist policymakers and academic audiences seeking to understand the latest research in this area, as well as the lessons and challenges for the design of reforms.

Nonfinancial Defined Contribution Pension Schemes in a Changing Pension World Robert Holzmann, Edward Palmer, David Robalino, 2012-06-21 Pensions are under scrutiny worldwide in view of increasing life expectancy and adverse demographics. This volume offers an overview of unfunded individual accounts introduced in the mid-1990s in Italy, Latvia, Poland and Sweden in order to assure a successful adulthood and an even better start for the off-springs.

Pensions in the Public Sector Olivia S. Mitchell, Edwin C. Husted, 2001 From the Pension Research Council of the Wharton School, this book explores the diversity of governmental pension plans and investigates how these financial institutions must change in years to come.

Gender and the Politics of Welfare Reform Joanne L. Goodwin, 2007-12-01 The first study to explore the origins of welfare in the context of local politics, this book examines the first public welfare policy created specifically for mother-only families. Chicago initiated the largest mothers' pension program in the United States in 1911. Evolving alongside movements for industrial justice and women's suffrage, the mothers' pension movement hoped to provide justice for mothers and protection from life's insecurities. However, local politics and public finance derailed the policy, and most women were required to earn. Widows were more likely to receive pensions than deserted women and unwed mothers. And African-American mothers were routinely excluded because they were proven breadwinners yet did not compete with white men for jobs. Ultimately, the once-uniform commitment to protect motherhood faltered on the criteria of individual support, and wage-earning became a major component of the policy. This revealing study shows how assumptions about women's roles have historically shaped

public policy and sheds new light on the ongoing controversy of welfare reform.

Pensions: Challenges and Reforms Einar Overbye, 2017-11-28 Throughout the developed world, public and private pension schemes face major challenges that are creating irresistible pressures for reform. Major structural changes in Latin America and in Central and Eastern Europe have led to particularly fierce pressure. Two member states of the European Union - Italy and Sweden - have introduced radical reform of their public pensions systems; controversial pension reforms have been proposed in France and Germany; and the British government has been widely criticized over its pension reforms and its 2002 white paper. This exceptional volume examines the challenges faced by pension schemes in the advanced economies and the reforms that have been introduced to tackle these challenges. A team of international contributors provides an up-to-date, invaluable analysis of different aspects of pension problems, prospects and reforms. The book incorporates cross-national chapters as well as a focus on individual countries including Belgium, Brazil, Colombia, Finland, Greece, Italy, Sweden, the UK and the USA.

The Political Economy of Reform Lessons from Pensions, Product Markets and Labour Markets in Ten OECD Countries Tompson William, 2009-08-24 By looking at 20 reform efforts in ten OECD countries, this report examines why some reforms are implemented and other languish.

New Ideas about Old Age Security Robert Holzmann, 2001 Printed on Demand. Limited stock is held for this title. If you would like to order 30 copies or more please contact books@worldbank.org Contact books@worldbank.org, if currently unavailable. Policymakers worldwide are struggling to adapt their pension systems to the reality of aging populations, globalization, and tightening budgets. The World Bank actively supports these policymakers by helping them to identify the economic and demographic challenges facing them to highlighting potential policy responses and providing implementation support. *New Ideas about Old Age Security* is a selection of papers presented at a conference in September 1999 convened by the World Bank and attended by leading academics and policymakers from around the world. These papers, which have subsequently been revised, contain a sample of the most recent thinking in the global debate over pension reform. The papers in this volume explore a wide variety of pension reform issues. Some of the topics covered in this book include new approaches to multi-pillar pension reform, the relevance of index funds for pension investment in equities, and managing public pension reserves.

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