

# Pension Regimes and Saving

G.A. Mackenzie, Philip Gerson, and Alfredo Cuevas



INTERNATIONAL MONETARY FUND  
Washington DC  
August 1997

# Pension Regimes And Saving Occasional Paper Intl Monetary Fund

**Sergio Clavijo**



## **Pension Regimes And Saving Occasional Paper Intl Monetary Fund:**

### **The Challenge of Public Pension Reform in Advanced and Emerging Economies** Mr.Benedict J.

Clements,Mr.David Coady,Frank Eich,Mr.Sanjeev Gupta,Mr.Alvar Kangur,Baoping Shang,Mauricio Soto,2013-01-25 Pension reform is high on the policy agenda of many advanced and emerging market economies In advanced economies the challenge is generally to contain future increases in public pension spending as the population ages In emerging market economies the challenges are often different Where pension coverage is extensive the issues are similar to those in advanced economies Where pension coverage is low the key challenge will be to expand coverage in a fiscally sustainable manner This volume examines the outlook for public pension spending over the coming decades and the options for reform in 52 advanced and emerging market economies

### **The Challenge of Public Pension Reform in Advanced and Emerging Economies**

International Monetary Fund. Fiscal Affairs Dept.,2011-12-28 This paper reviews past trends in public pension spending and provides projections for 27 advanced and 25 emerging economies over 2011 2050 In constructing these projections the paper incorporates the impact of recent pension reforms and highlights the key assumptions underlying these projections and associated risks The paper also presents reform options to address future pension spending pressures in the advanced and emerging economies These reforms mainly increasing retirement ages reducing replacement rates or increasing payroll taxes are discussed in the context of their role in fiscal consolidation and their implications for both equity and economic growth In addition the paper examines the challenge of emerging economies of expanding coverage in a fiscally sustainable manner

*Pension Reform in the Baltics, Russia, and other Countries of the Former Soviet Union (BRO)* International Monetary Fund,1998-02-01 Despite their increasing fiscal burden the public pension systems of BRO countries are failing to provide adequate social protection Although there is a broad consensus about the need for pension reforms BRO countries are debating whether to embark on systemic reforms or whether to correct the distortions in their pay as you go PAYG pension systems The paper reviews the measures taken by BRO countries during the transition period to address their pension problems and examines the options for further reform It makes a strong case for a gradual reform approach aimed at establishing a multi pillar system over the long run but initially focused on implementation of high quality reforms of the PAYG system

### **Increasing Dependency Ratios, Pensions, and Tax Smoothing** Mr.Vito Tanzi,Efraim Sadka,1998-09-01

The implication of increasing dependency ratios for pay as you go defined benefit pension programs are examined Modifications aimed at smoothing contributions while maintaining benefits intact are analyzed for both open and closed economies

**Should Public Pensions be Funded?** Mr.Richard Hemming,1998-03-01 This paper outlines some of the arguments for and against the funding of public pensions with a view to establishing whether there is an economic basis for judging funding to be superior to pay as you go PAYG It is argued that funding does not have a clear advantage and the case for a shift from PAYG to funding is thus an uneasy one There is nonetheless growing advocacy of funded public pensions as

part of an ideal pension system which raises more general issues about the role of the public sector in pension provision

*Implications for Savings of Aging in the Asian "Tigers"* Mr.Peter S. Heller,Mr.Steven A. Symansky,1997-10-01 Significant aging is projected for many high saving emerging economies of East and Southeast Asia By 2025 the share of the elderly in their populations will at least double in most of these countries The share of the young will fall Aging populations could adversely affect saving rates in these economies particularly after 2025 For the world one may observe that initially the Asian Tigers could become increasingly important for world savings reflecting their increased weight in the world economy their high saving and growth rates and the aging of the industrial countries After 2025 the aging of the Tigers may reinforce the tendency toward a declining world saving rate **Fiscal Policy and Long-Term Growth** International Monetary

Fund,2015-04-20 This paper explores how fiscal policy can affect medium to long term growth It identifies the main channels through which fiscal policy can influence growth and distills practical lessons for policymakers The particular mix of policy measures however will depend on country specific conditions capacities and preferences The paper draws on the Fund s extensive technical assistance on fiscal reforms as well as several analytical studies including a novel approach for country studies a statistical analysis of growth accelerations following fiscal reforms and simulations of an endogenous growth model

*IMF Working Paper* ,1997 **Fiscal Effects of the 1993 Colombian Pension Reform** Sergio Clavijo,1998-11-01 This study examines the fiscal impact of the pension reform adopted in Colombia in 1993 which established a fully funded privately administered pension system alongside the existing pay as you go state scheme The reform increased the contribution rate and reduced the benefits of the state scheme However the fiscal cost of the reform was high estimated at 1 5 to 2 3 percent of GDP annually over the next three decades This reflects concessions made to special groups of public servants the delay in making effective the new retirement conditions and the minimum pension guarantee A new generation of pension reforms needs to be adopted **The IMF and Argentina, 1991-2001** Mrs.Isabelle Mateos y Lago,Shinji

Takagi,Mr.Ricardo Martin,Ms.Misa Takebe,Mr.Benjamin H. Cohen,2004-09-30 This report evaluates the role of the IMF in Argentina during 1991 2001 focusing particularly on the period of crisis management from 2000 until early 2002 The primary purpose of the evaluation is to draw lessons for the IMF in its future operational work The evaluation suggests ten lessons in the areas of surveillance and program design crisis management and the decision making process and on the basis of these lessons offers six sets of recommendations to improve the effectiveness of IMF policies and procedures *Bulgaria*

International Monetary Fund,2000-04-18 This paper assesses key aspects of Bulgaria s competitiveness The behavior of a variety of a real exchange rate indicators and export performance is also examined in this study The Balassa Samuelson effect refers to the impact of differential productivity growth rates in the tradables and nontradables sectors on the real exchange rate The following statistical data are also included in detail total and private agricultural production income accounts labor force employment and unemployment monetary survey foreign assets of the banking system and so on

**The Economics of Adjustment and Growth** Pierre-Richard Agénor, 2004-09-30 This book provides a systematic and coherent framework for understanding the interactions between the micro and macro dimensions of economic adjustment policies that is it explores short run macroeconomic management and structural adjustment policies aimed at promoting economic growth It emphasizes the importance of structural microeconomic characteristics in the transmission of policy shocks and the response of the economy to adjustment policies It has particular relevance to the economics of developing countries The book is directed to economists interested in an overview of the economics of reform economists in international organizations such as the UN the IMF and the World Bank dealing with development and economists in developing countries It is also a text for advanced undergraduate students pursuing a degree in economic policy and management and students in political science and public policy

**Finance & Development, December 1997** International Monetary Fund. External Relations Dept., 1997-01-01 For the latest thinking about the international financial system monetary policy economic development poverty reduction and other critical issues subscribe to Finance Development F D This lively quarterly magazine brings you in depth analyses of these and other subjects by the IMF s own staff as well as by prominent international experts Articles are written for lay readers who want to enrich their understanding of the workings of the global economy and the policies and activities of the IMF

*Pension Developments and Reforms in Transition Economies* Mr.M. Cangiano, Mr. Carlo Cottarelli, Mr. Luis M. Cubeddu, 1998-10-01 This paper reviews developments in pension systems in 11 transition economies during the 1990s highlighting the forces behind their rapid weakening It focuses on the challenges these systems face including those arising from demographic factors and discusses why most transition countries are considering shifting or have already shifted from traditional defined benefit pay as you go systems to defined contribution fully funded systems Finally the paper looks at the main options that arise in introducing fully funded components including the relative mix between funding and pay as you go and the speed of the transition toward the new system

**Research Activities of the IMF, January 1991-December 1999** International Monetary Fund, 2000-01-01 Research activity in the IMF emphasizes the links between the organization s policy and operational concerns The main objectives of research is IMF staff understanding of policy and operational issues relevant to the institution and to improve the analytical quality of the work prepared for management and the Executive Board and the advice provided to member countries The scope of research in the IMF is defined by the purposes and functions of the institution In order to foster innovation and ensure quality control the IMF makes much of its research available outside the institution and encourages staff to interact with academia and other research organizations through conferences seminars and occasional joint research projects The visiting scholar s program has also enhanced the quality of research done in the IMF This program brings in leading members of the economics profession from around the world to assist in the preparation of papers for the Executive Board and to conduct research on IMF related issues

Labor Markets and Social Policy in Central and Eastern Europe N. A. Barr, 2005-01-01 Labor Markets

and Social Policy in Central and Eastern Europe summarises social policy reform during the transition and EU accession and analyses the social policy challenges which continue to face both old and new member states Specifically the book amplifies two sets of arguments First social policy under communism was in important respects well suited to the old order and precisely for that reason was systematically badly suited to a market economy Strategic reform directions thus followed from the nature of the transition process and from constraints imposed by EU accession Secondly successful accession is not the end of the story economic and social trends over the past 50 years are creating strains for social policy which all countries old and new members will have to face This book will be of interest to readers interested in social policy particularly those with an interest in the process of post communist transition in EU accession and in future social policy challenges for the wider Europe It should be of interest to academics in departments of economics social policy and political science and to policy makers including government advisers and civil servants

**Sovereign Debt** Rob Quail,2011-02-25 An intelligent

analysis of the dangers opportunities and consequences of global sovereign debt Sovereign debt is growing internationally at a terrifying rate as nations seek to prop up their collapsing economies One only needs to look at the sovereign risk pressures faced by Greece Spain and Ireland to get an idea of how big this problem has become Understanding this dilemma is now more important than ever that s why Robert Kolb has compiled Sovereign Debt With this book as your guide you ll gain a better perspective on the essential issues surrounding sovereign debt and default through discussions of national defaults systemic risk associated costs and much more Historical studies are also included to provide a realistic framework of reference Contains up to date research and analysis on sovereign debt from today s leading practitioners and academics Details the dangers of defaults and their associated systemic risks Explores the past present and future of sovereign debt The repercussions of a national default are all encompassing as global markets are intricately interwoven in the modern world Sovereign Debt examines what it will take to overcome the challenges of this market and how you can deal with the uncertainty surrounding it

*The Impact of Fiscal Policy Variables on Output Growth* Mr.Philip R. Gerson,1998-01-01 This paper surveys the theoretical and empirical literature on the relationship between taxation and public expenditure and economic growth Particular attention is paid to the effect of taxation and government expenditure on the supply and productivity of labor and physical capital Studies suggest that well targeted government expenditures on health education and infrastructure should have a positive impact on growth By contrast the impact of taxation on the supplies of labor and capital and on output growth is more muted

Reforming Public Pensions Sharing the Experiences of Transition and OECD Countries OECD,2004-01-07 This conference proceedings compares public pension reform efforts in Central and Eastern Europe with those in other OECD countries looking at the reasons for reform policy choices and constraints the well being of older people distributional consequences of reform and implementation

IMF Survey International Monetary Fund. External Relations Dept.,1997-01-01 The Web edition of the IMF Survey is updated several times a week and contains a

wealth of articles about topical policy and economic issues in the news Access the latest IMF research read interviews and listen to podcasts given by top IMF economists on important issues in the global economy [www.imf.org/external/pubs/ft/survey/so/home.aspx](http://www.imf.org/external/pubs/ft/survey/so/home.aspx)

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