



## Symposium Key Issues in Introducing Pre-Funded Pension Schemes . Schmollers Jahrbuch, 120. Jg. (2000), Heft 3 (S. 309-534).

By Holzmann, Robert und Robert Palacios:

Duncker & Humblot, 03.04.2001., 2001. Paperback. Book Condition: Neu. IV, 226 S. Pension reform is high on the agenda worldwide. In the developed world, population aging has put pressure on pay-as-you-go schemes, especially those that provide comprehensive income replacement packages. In developing countries, despite more favorable demographic structures and more limited coverage, the financial problems have already arrived due to overly generous benefit promises, massive contribution evasion and mismanagement of pension reserves. The need to provide secure benefits for the elderly in a financially sustainable manner has prompted the World Bank, after extensive research, to propose a multi-pillar system (World Bank 1994). Balancing defined benefit and defined contribution provisions, unfunded and funded financing, and public and private management in an appropriate manner was, and still is, seen as a useful benchmark for any reform (Holzmann and Stiglitz 2001). While the hands-on experience in more than 60 countries in the world has indicated that countries and their starting positions differ and thereby require a country-specific reform approach, the reform work has also signaled the need for more research on basic design and implementation questions and more extensive sharing of country reform experiences. In order to provide this intellectual support for pension reforms...

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