

Equitable and Sustainable Pensions

Challenges and Experience



EDITORS
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and Sanjeev Gupta

I N T E R N A T I O N A L M O N E T A R Y F U N D

Equitable And Sustainable Pensions Challenges And Experience

International Monetary Fund



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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

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Critical Issues in Contemporary China Czeslaw Tubilewicz, 2016-12-12 Critical Issues in Contemporary China Unity Stability and Development comprehensively examines key problems crucial to understanding modern day China Organized around three interrelated themes of unity stability and development each chapter explores distinct issues and debate their significance for China domestically and for Beijing's engagement with the wider world While presenting contending explanatory approaches contributors advance arguments to further critical discussion on selected

topics Main issues analysed include political change military transformation legal reforms economic development energy security environmental degradation food security and safety demographic trends migration and urbanization labour unrest health and education social inequalities ethnic conflicts Hong Kong's integration cross Strait relations Given its thorough and up to date assessment of major political social and economic challenges facing China this fully revised and substantially expanded new edition is an essential read for any student of Chinese Studies **Malta** International Monetary Fund.

European Dept.,2016-01-20 This Selected Issues paper uses a multivariate filter approach to reassess potential output for Malta given national account data revisions and the ongoing labor market changes The analysis reveals that the impact of the global financial crisis on potential growth has been short lived The analysis of the sources of potential growth reveals that weak total factor productivity growth performance and sizeable investment declines post global financial crisis have been more than compensated by significant gains in potential employment Potential employment growth has been the key driver of potential growth in recent years reflecting growing working age population and rising labor force participation particularly among women albeit starting from low levels Structural Reforms and Macroeconomic Performance - Initial

Considerations for the Fund International Monetary Fund,2015-10-14 Structural policies have become a prominent feature of today's macroeconomic policy discussion For many countries lackluster economic growth and high unemployment cloud the outlook With fewer traditional policy options policymakers are increasingly focused on the complementary role of structural policies in promoting more durable job rich growth In particular the G20 has emphasized the essential role of structural reforms in ensuring strong sustainable and balanced growth Against this backdrop the 2014 Triennial Surveillance Review TSR called for further work to enhance the Fund's ability to selectively provide more expert analysis and advice on structural issues particularly where there is broad interest among member countries The purpose of this paper is to engage the Board on staff's post TSR work toward strengthening the Fund's capacity to analyze and where relevant offer policy advice on macro relevant structural issues **2014 Triennial Surveillance Review - External Study - Structural Policies in**

Fund Surveillance International Monetary Fund,2014-07-30 NULL **Pension Reform and Stock Market Development** Shujaat Khan,Bo Li,Mr. Yunhui Zhao,2025-02-28 We highlight the strong connection between developing fully funded individually owned collectively managed mandatory incentivized FICMI pension schemes and the development of domestic stock markets We do so by building a stylized model and complementing the analysis with cross country empirical analysis and case studies We also highlight the challenges of individual impatience network externalities and coordination failure in long term equity investments which are crucial for stock market development and technological innovation We find that FICMI pension schemes when sufficiently wide in coverage and large in size can serve as coordination devices to support long term equity investments Such investments will not only promote domestic stock market development and make it easier for firms to raise long term equity capital therefore supporting long term economic growth but also enhance financial

inclusion and enable more households to benefit from the overall economic development therefore contributing to inclusive growth Moreover we find that the introduction of FICMI pension schemes can impact household savings in two ways first FICMI pension can increase household savings through forced incentivized savings channel where households save too little without FICMI pension such as in many EMDEs and second FICMI pension can decrease household savings and increase household consumption by reducing non pension savings and decreasing precautionary savings where households save too much without FICMI pension such as in China In both cases FICMI pension schemes can help move the economy closer to the optimal level of household savings and may also help improve the structure of such savings Finally we discuss the enabling conditions such as a strong political commitment to the reform and a well designed fiscal strategy for financing the transition and policy design for FICMI pension schemes

Modern India John McLeod, 2019-11-15 This one volume thematic encyclopedia examines life in contemporary India with topical sections focusing on geography history government and politics economy social classes and ethnicity religion food etiquette literature and drama and more Modern Indian an addition to the Understanding Modern Nations series is an in depth and interdisciplinary encyclopedia While many books on life in India exist today this volume is unique as a concise accessible overview of multiple aspects of Indian society and history It will be a useful background or supplemental text for anyone interested in modern Indian life and culture Individual chapters address all aspects of life in 21st century India from geography and history to economy and religion to etiquette and sports Each chapter begins with an overview followed by entries on for example major political parties or literary works Each overview and entry is self contained and accompanied by an up to date Further Reading list

Bangladesh Asian Development Bank, 2016-09-01 Bangladesh has transformed its economy over the last 2 decades graduating to middle income status as average annual growth remained strong at 5% 6% The country's goal to become an upper middle income country by 2021 will require even stronger annual growth of 7 5% 8% This study finds that the most critical constraints to growth are i insufficient reliable energy supply ii policies that indirectly stunt development of economic activities unrelated to ready made garment exports and iii insufficient security about property and land rights due in part to inadequate registry systems If policies are designed to urgently tackle these constraints Bangladesh will be free to harness its potential for inclusive and sustainable growth

The Future of Saving Mr. David Amaglobeli, Hua Chai, Ms. Era Dabla-Norris, Mr. Kamil Dybczak, Mauricio Soto, Alexander F. Tieman, 2019-01-15 This SDN explores how demographic changes have affected and will affect public and private sector savings highlighting the interaction between pension systems labor markets and demographic variables

How to Achieve Inclusive Growth Valerie Cerra, Barry Eichengreen, Asmaa El-Ganainy, Martin Schindler, 2022 This authoritative book explains the sources and scale of current economic challenges and proposes solutions to craft a brighter future by building a sustainable green and inclusive society in the years ahead

IMF Engagement on Pension Issues in Surveillance and Program Work International Monetary, International Monetary Fund. Fiscal Affairs

Dept., International Monetary Fund. Strategy, Policy, & Review Department, 2022-06-15 The International Monetary Fund IMF is increasingly involved in offering policy advice on public pension issues to member countries Public pension spending is important from both fiscal and welfare perspectives Pension policy and its reforms can have significant fiscal and distribution implications can influence labor supply and labor demand decisions and may impact consumption and savings behavior This technical note provides guidance on assessing public pension systems macrocriticality i.e sustainability adequacy and efficiency it also discusses the issues and policy trade offs to be considered when designing responses aiming to address these dimensions of the pension system The paper emphasizes the importance of taking a long term comprehensive perspective when evaluating public pension spending and providing policy advice Where feasible reforms should be gradual and transparent to allow individuals ample time to adjust their work and savings decisions and to facilitate consumption smoothing over their lifecycle to avoid poverty in old age It is also important to ensure that pension systems design and reforms do not lead to undesirable impacts in other policy areas including general tax compliance health insurance coverage labor force participation among older workers or labor market informality The paper emphasizes the importance country specific social and economic objectives and constraints as well as political economy realities factors that can determine whether a pension reform is a success or failure

Generational Aspects of Inclusive Growth

Mr. Benedicte Baduel, Asel Isakova, Anna Ter-Martirosyan, 2021-03-12 Sharing economic benefits equitably across all segments of society includes addressing the specific challenges of different generations At present youth and elderly are particularly vulnerable to poverty relative to adults in their middle years Broad based policies should aim to foster youth integration into the labor market and ensure adequate income and health care support for the elderly Turning to the intergenerational dimension everyone should have the same chances in life regardless of their family background Policies that promote social mobility include improving access to high quality care and education starting from a very early age supporting lifelong learning effective social protection schemes and investing in infrastructure and other services to reduce spatial segregation

Inequality and Fiscal Policy Mr. Benedict J. Clements, Ruud A. de Mooij, Mr. Sanjeev Gupta, Mr. Michael Keen, 2015-09-21 The sizeable increase in income inequality experienced in advanced economies and many parts of the world since the 1990s and the severe consequences of the global economic and financial crisis have brought distributional issues to the top of the policy agenda The challenge for many governments is to address concerns over rising inequality while simultaneously promoting economic efficiency and more robust economic growth The book delves into this discussion by analyzing fiscal policy and its link with inequality Fiscal policy is the government's most powerful tool for addressing inequality It affects households consumption directly through taxes and transfers and indirectly via incentives for work and production and the provision of public goods and individual services such as education and health An important message of the book is that growth and equity are not necessarily at odds with the appropriate mix of policy instruments and careful policy design

countries can in many cases achieve better distributional outcomes and improve economic efficiency Country studies on the Netherlands China India Republic of Congo and Brazil demonstrate the diversity of challenges across countries and their differing capacity to use fiscal policy for redistribution The analysis presented in the book builds on and extends work done at the IMF and also includes contributions from leading academics [Indonesia](#) International Monetary Fund, Asia and Pacific Dept,2015-03-19 This Selected Issues paper looks at links between Indonesia s commodities sector and recent corporate sector and banking system performance On the production side oil and natural gas output has fallen since 2010 with existing fields in decline while production of coal palm oil and rubber output has increased steadily Recent trends in commodity exports have had a significant impact on corporate revenues and profits For corporations operating in the nonrenewable commodities sector liabilities and debt ratios have increased significantly in recent years This paper highlights that risks facing the commodities sector will likely stay elevated in the near term given slowing growth of several major trading partners and the outlook for lower commodity prices *Fiscal Policy and Income Inequality* International Monetary Fund,2014-07-03 NULL [Regional Economic Outlook, April 2017, Asia and Pacific](#) Mr.Ranil M Salgado,2017-05-08 The Asia Pacific region continues to be the world leader in growth and recent data point to a pickup in momentum We expect the region to expand by 5.5 percent in 2017 up from 5.3 percent in 2016 Accommodative policies will underpin domestic demand offsetting tighter global financial conditions However the risks to the outlook on balance are slanted to the downside A possible shift toward protectionism in major trading partners could suppress Asia s trade while the continued tightening of global financial conditions and economic uncertainty could trigger capital flow volatility A bumpier than expected transition in China would also have large negative spillovers to the region Beyond the short term many parts of Asia face secular headwinds from population aging and slow productivity growth These challenges call for domestic policies that support growth while boosting resilience and inclusiveness To sustain long term growth structural reforms are needed to deal with challenges from demographic transition and to boost productivity [Fiscal Monitor, April 2015](#) International Monetary Fund, Fiscal Affairs Dept.,2015-04-15 Fiscal risks remain significant in both advanced and emerging market and developing economies Fiscal policy continues to play an essential role in building confidence and where appropriate sustaining aggregate demand According to this issue of the Fiscal Monitor strengthening fiscal frameworks particularly to manage public finance risks and ensure debt sustainability must be part of the fiscal policy response Countries should seize the moment created by lower oil prices to start the process of energy taxation and energy subsidy reform Finally fiscal policy can contribute substantially to macroeconomic stability through the workings of automatic stabilizers By doing so fiscal policy can also unlock significant growth dividends [How to Assess Fiscal Implications of Demographic Shifts](#) Mr.David Amaglobeli,Wei Shi,2016-09-27 Over the next few decades the world will experience significant demographic shifts with material fiscal implications In many advanced and emerging market economies aging populations will lead to higher

spending on pensions and health care Moreover projected population dynamics will adversely affect growth and government revenues Building on and extending a 2015 IMF Staff Discussion Note by Clements and others this note presents a simple framework that can assist researchers in quantifying the effects of demographic changes resulting from population aging on government fiscal balances It includes two country applications of the framework and an associated template The note addresses several key questions What are channels through which demographic changes could affect public finances How can we quantify the fiscal impact of demographic changes How can we tailor the assessment to country specific circumstances

Fiscal Monitor, October 2014 International Monetary Fund. Fiscal Affairs Dept.,2014-10-08 At a time when job creation tops the policy agenda globally this issue of the Fiscal Monitor explores if and how fiscal policy can do more for jobs It finds that while fiscal policy cannot substitute for comprehensive reforms it can support job creation in a number of ways First deficit reduction can be designed and timed to minimize negative effects on employment Second fiscal policy can facilitate structural reforms in the labor market by offsetting their potential short term costs And third targeted fiscal measures including labor tax cuts can help tackle challenges in specific segments of the labor market such as youth and older workers

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Table of Contents Equitable And Sustainable Pensions Challenges And Experience

1. Understanding the eBook Equitable And Sustainable Pensions Challenges And Experience
 - The Rise of Digital Reading Equitable And Sustainable Pensions Challenges And Experience
 - Advantages of eBooks Over Traditional Books
2. Identifying Equitable And Sustainable Pensions Challenges And Experience
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Equitable And Sustainable Pensions Challenges And Experience
 - User-Friendly Interface
4. Exploring eBook Recommendations from Equitable And Sustainable Pensions Challenges And Experience

- Personalized Recommendations
- Equitable And Sustainable Pensions Challenges And Experience User Reviews and Ratings
- Equitable And Sustainable Pensions Challenges And Experience and Bestseller Lists
- 5. Accessing Equitable And Sustainable Pensions Challenges And Experience Free and Paid eBooks
 - Equitable And Sustainable Pensions Challenges And Experience Public Domain eBooks
 - Equitable And Sustainable Pensions Challenges And Experience eBook Subscription Services
 - Equitable And Sustainable Pensions Challenges And Experience Budget-Friendly Options
- 6. Navigating Equitable And Sustainable Pensions Challenges And Experience eBook Formats
 - ePub, PDF, MOBI, and More
 - Equitable And Sustainable Pensions Challenges And Experience Compatibility with Devices
 - Equitable And Sustainable Pensions Challenges And Experience Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Equitable And Sustainable Pensions Challenges And Experience
 - Highlighting and Note-Taking Equitable And Sustainable Pensions Challenges And Experience
 - Interactive Elements Equitable And Sustainable Pensions Challenges And Experience
- 8. Staying Engaged with Equitable And Sustainable Pensions Challenges And Experience
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Equitable And Sustainable Pensions Challenges And Experience
- 9. Balancing eBooks and Physical Books Equitable And Sustainable Pensions Challenges And Experience
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Equitable And Sustainable Pensions Challenges And Experience
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Equitable And Sustainable Pensions Challenges And Experience
 - Setting Reading Goals Equitable And Sustainable Pensions Challenges And Experience
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Equitable And Sustainable Pensions Challenges And Experience

- Fact-Checking eBook Content of Equitable And Sustainable Pensions Challenges And Experience
- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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