



# Lessons from Pension Reform in the Americas (Pensions Research Council)

*Pension Research Council*

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**Lessons from Pension Reform in the Americas (Pensions Research Council)** Pension Reseach Council Latin American experiments with pension reform began when Chile converted its public pay-as-you-go system to a system of private individual accounts in 1981. In the 1990s, several other countries followed suit, inspired both by Chile's reforms and World Bank recommendations that stressed adopting compulsory government-mandated individual savings accounts. Following the lead of Latin America, individual accounts were subsequently introduced in a number of countries in both Europe and Asia. The World Bank and governments in the region have now begun to seriously re-evaluate these privatisations, with the most dramatic effort to 'reform the reform' coming from Chile, where President Michelle Bachelet backed a comprehensive initiative aimed at making the system more efficient and equitable. This volume is the first to assess pension reforms in this new 'post-privatization' era.

Section 1 of the book begins with a discussion on demographic trends by Nobel laureate Robert W. Fogel and is followed by chapters on system design and their policy implications, including chapters on demographic trends, pension system default options, and an analysis of World Bank's policies and how they have evolved (by three former and current World Bank experts). This section concludes with two chapters with differing views on reform and the role of gender (an important and understudied topic). Section 2 contains in-depth chapters on major reform efforts in the United States, Canada, Mexico, Costa Rica, Brazil, Peru, Uruguay and Argentina.

In addressing the most pressing policy issues and highlighting a broad range of country experiences, this volume provides an unparalleled account of the lessons from pension reform in the Americas.

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