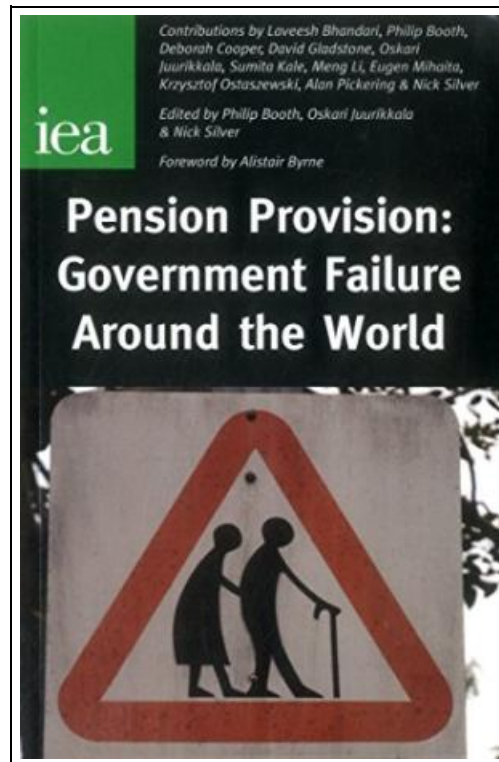


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PENSION PROVISION: GOVERNMENT FAILURE AROUND THE WORLD (PAPERBACK)



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Institute of Economic Affairs, United Kingdom, 2008. Paperback. Condition: New. New. Language: English . Brand New Book. This monograph surveys the results of government intervention in the market for retirement income provision throughout the world. The authors begin by looking at high-income democracies in which governments have, to a large degree, taken over the function of providing pensions. They find that state provision crowds out private provision and places a considerable fiscal burden on developed country governments. This fiscal burden is then combined with complex regulatory systems that are imposed on the private sector and which make pensions incomprehensible. Furthermore, as the authors show, the ageing populations may make meaningful reform of government pensions programmes impossible, as grey electors flex their muscles. The authors find the same patterns in middle-income and low-income countries. State pension systems are often found hand-in-hand with a lack of security, partly because of the problems of corruption and inflation. The state frequently does its best to crowd out private initiative, but, where they are allowed to, families make provision for retirement in all sorts of ingenious ways. The authors reject the World Bank blueprint of formal, structured pension systems. They suggest instead that governments focus on ensuring that the legal and financial infrastructure exists to allow people to make proper provision for their retirement. So-called market failure will always ensure that the result is imperfect. But, by comparison, government failure around the world has had catastrophic effects.



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