

# Matching Contributions For Pensions: A Review Of International Experience

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The use of matching contributions to enhance the participation and level of savings in pensions system has now been in use for nearly three decades in a number of high income countries. Increasingly, countries across the full range of economic development are looking to the design as a means of addressing the low rates of participation in formal pension and other retirement savings systems. A number of countries have recently introduced innovations in their pension systems that significantly rely on contributions matches and related types of direct subsidies to provide incentives for groups that mandates and other indirect methods such as preferential tax treatment have been unsuccessful in reaching. There is particular interest among developing countries in utilizing this design to extend coverage to informal sector and low income workers that typically do not pay income related taxes. This volume provides descriptions and analysis of the design, experience and outcomes achieved in the high income countries where there information about the dynamics and outcomes that this approach has achieved is not beginning to emerge. It also reviews new efforts to use the design in a number of other settings in which the matching contributions have been included as a significant element in reform of the pension system. The review of the experience with matching contribution across this full range of settings provides important observations and some initial lessons for policy makers and analysts who may be considering or evaluating the use of this approach to increase pension coverage. Publisher: World Bank Publications Illustration: N Language: ENG Title: Matching Contributions for Pensions: A Review of International Experience Pages: 00356 (Encrypted EPUB) / 00356 (Encrypted PDF) On Sale: 2012-10-26 SKU-13/ISBN: 9780821394922 Category: Business & Economics : Labor

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