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Lance Christensen and
Adrian Moore Preface
Reason Foundation, a
nonprofit 501(c)(3)
policy research
organization, created
the Pension Reform
Project to both
advocate for reform
and assist
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Two very smart
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smoothing, poverty relief, insurance, and redistribution, that we live in a 'second best' world, and that, because countries vary significantly in their stage of development, fiscal capacities, and administrative capabilities, there is no single best pension design.

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purposes--consumption
smoothing, poverty
relief, insurance, and

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The state's pension systems alone are \$138 billion short of the assets needed to pay promised benefits, with cities and other local governments short tens of billions.

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