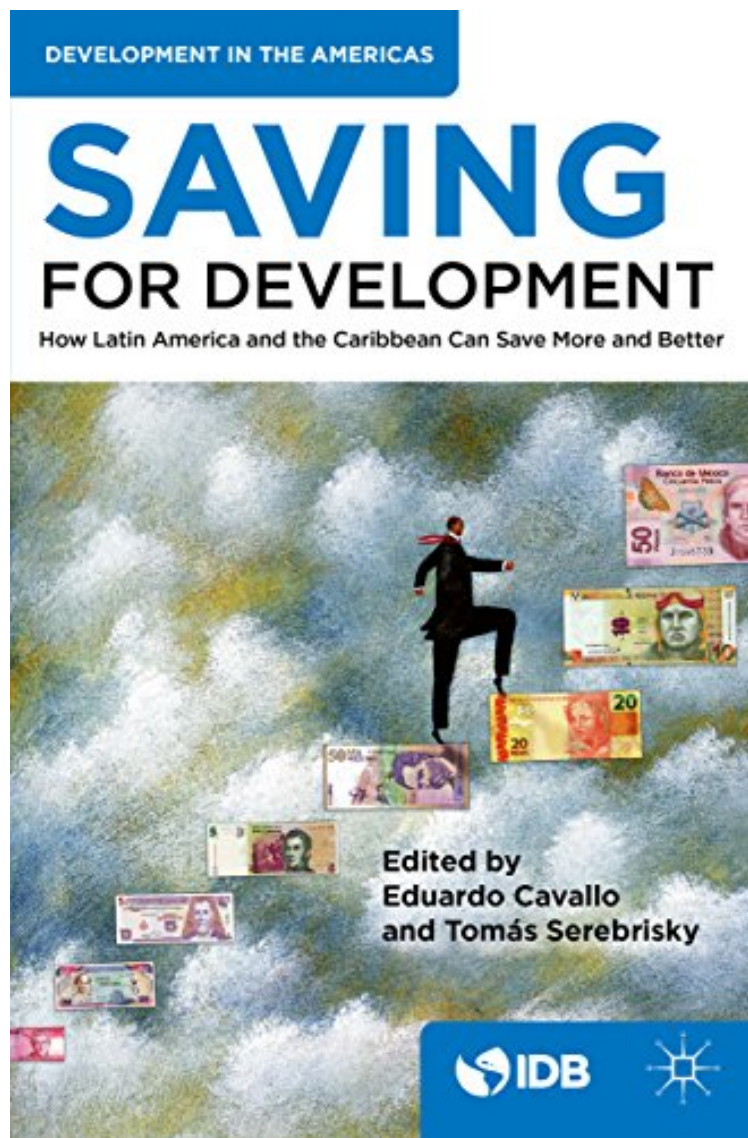


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Why should people - and economies - save? This book on the savings problem in Latin America and the Caribbean suggests that, while saving to survive the bad times is important, saving to thrive in the good times is what really counts. People must save to invest in health and education, live productive and fulfilling lives, and make the most of their retirement years. Firms must save to grow their enterprises, employ more workers in better jobs, and produce quality goods. Governments must save to build the infrastructure required by a productive economy, provide quality services to their citizens, and assure their senior citizens a dignified, worry-free retirement. In short, countries must save not for the proverbial rainy day, but for a sunny day - a time when everyone can bask in the benefits of growth, prosperity, and well-being.

Latin America saves 10 to 15 percentage points of GDP less than the leading Asian economies. Do we grow slowly because we save too little? Or do we save too little because growth is slow? This fascinating report provides answers to these and other key questions. Highly recommended for academic economists, policymakers, and anyone concerned with the economic future of Latin America. (Andrés Velasco, Former Finance Minister, Chile) This year's IDB flagship (DIA) presents a comprehensive analysis of a key issue in development: the dynamics of saving and saving behaviors. This is particularly important for Latin America where saving rates have traditionally been very low. This book addresses such complex issues as pension reform in a greying region and the constraints individuals face to save. The analysis is rigorous and illuminating. A must read for academics working on this issue and for policymakers as well. (Orazio Attanasio, Jeremy Bentham Professor of Economics, University College London, UK) This remarkably encompassing and pedagogical overview of Latin America's saving challenges explores why the region has not been very good at saving. It also offers realistic solutions to minimize the risks of a "do-nothing" scenario. Among the many concrete and innovative insights is a discussion of how to mobilize savings to finance infrastructure investments to make Latin America more productive. In a nutshell, consider this book required reading for researchers, concerned citizens, and politicians who care about their voters. (Antonio Estache, Professor of Economics, Université libre de Bruxelles, Belgium) From the Back Cover Why should people - and economies - save? This book on the savings problem in Latin America and the Caribbean suggests that, while saving to survive the bad times is important, saving to thrive in the good times is what really counts. People must save to invest in health and education, live productive and fulfilling lives, and make the most of their retirement years. Firms must save to grow their enterprises, employ more workers in better jobs, and produce quality goods. Governments must save to build the infrastructure required by a productive economy, provide quality services to their citizens, and assure their senior citizens a dignified, worry-free retirement. In short, countries must save not for the proverbial rainy day, but for a sunny day - a time when everyone can bask in the benefits of growth, prosperity, and well-being.