

## 71 percent of TRS members retired before age 60

Age at retirement	Total number of retirees	Cumulative % of total
40-44		0.0%
45-49	362	0.4%
50-54	21,303	22.1%
55-59	48,278	71.3%
60-64	23,291	95.0%
65-69	4,200	99.3%
70-74	572	99.9%
75-79	96	100.0%
80-84	20	100.0%
85-89	2	100.0%
90+		
<b>Total</b>	<b>98,124</b>	

**Source:** Freedom of Information Act data from the Teachers' Retirement System (2013)

# Reforming Retirement Policies

**Keith G. Banting, Robin W.  
Boadway, Queen's University  
(Kingston, Ont.). School of Policy  
Studies**

## **Reforming Retirement Policies:**

**Reforming Retirement Policies** Committee for Economic Development. Research and Policy Committee, 1981

Social Security Reform and Retirement Income Policy United States. Congress. Senate. Special Committee on Aging, 1982

**Reforming Pensions: Principles and Policy Choices** Nicholas Barr, Peter Diamond, 2008-09-17 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: Pension systems have multiple objectives: consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. Good analysis should be framed in a second-best context: simple economic models are a bad guide to policy design in a world with imperfect information and decision-making incomplete markets and taxation. Any choice of pension system has risk-sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation and of experiences, both good and bad, in many countries, with particular attention to Chile and China.

*Reforming Early Retirement in Europe, Japan and the USA* Bernhard Ebbinghaus, 2008-10-16 Since the 1970s, early exit from work has become a major challenge in modern welfare states. Governments, employers, and unions alike once thought of early retirement as a peaceful solution to the economic problems of mass unemployment and industrial restructuring. Today, governments and international organizations advocate the postponement of retirement and an increase in activity among older workers. Comparing the USA, eight European countries, and Japan, this book demonstrates significant cross-national differences in early retirement across countries and over time. The study evaluates the impact of major variations in welfare regimes, production systems, and labor relations. It stresses the importance of the pull factor of extensive welfare state provisions, particularly in Continental Europe; the push factor of labor shedding strategies by firms, particularly in Anglo-American market economies; and the role of employers and worker representatives in negotiating retirement policies, particularly in coordinated market economies. Over the last three decades, early retirement has become a popular social policy and employment practice in the workplace, adding to the fiscal crises and employment problems of today's welfare states. Attempts to reverse early retirement policies have led to major reform debates. Unilateral government policies to cut back on social benefits have not had the expected employment results due to resistance from employers, workers, and their organizations. Successful reforms require the cooperation of both sides. This study provides comprehensive empirical analysis and a balanced approach to studying both the pull and the push factors.

affecting early exit from work needed to understand the development of early retirement regimes      **US Pension Reform** Martin Neil Baily, Jacob Funk Kirkegaard, 2008-11-30 It is generally accepted that Social Security must be reformed but there is little agreement on what should be done to reform the program US Pension Reform Lessons from Other Countries looks at the social pension reforms of twelve other countries assesses the current US Social Security program and evaluates how these twelve models inform opportunities for adaptation of the current system The authors consider governments current fiscal balances in order to contextualize countries initial financial liabilities and pension program infrastructure The book concludes with an integrated reform proposal for Social Security These prescriptions suggest concrete plans to address issues such as underfunding benefits for high income participants and the elderly demographic segment as well as the creation of an individual account program This volume forges significant advances and boldly confronts the challenge of reconstructing the US Social Security program      Reforming Pensions in Developing and Transition Countries K.

Hujo, 2014-08-22 This book moves beyond technical studies of pension systems by addressing the political economy of pension reform in different contexts It provides insights into key issues related to pension policy and its developmental implications drawing on selected country studies in Africa Asia Eastern Europe the Middle East and Latin America

**Economic Policy Reforms 2017 Going for Growth** OECD, 2017-03-17 Going for Growth is the OECD s regular report on structural reforms in policy areas that have been identified as priorities to boost incomes in OECD and major non OECD countries Brazil the People s Republic of China Colombia Costa Rica India Indonesia Lithuania the Russian Federation

*Reforming Public Pensions Sharing the Experiences of Transition and OECD Countries* OECD, 2004-01-07 This conference proceedings compares public pension reform efforts in Central and Eastern Europe with those in other OECD countries looking at the reasons for reform policy choices and constraints the well being of older people distributional consequences of reform and implementation      Civil Service Pension Reform Act of 1985 United States. Congress. Senate. Committee on Governmental Affairs, 1986

The EU and the Domestic Politics of Welfare State Reforms Paolo Graziano, 2011-06-13 This book focuses on the relationship between European integration its outputs and national institutional and political settings It explores the political mechanisms through which the EU plays a role in domestic social policy changes      **Pension Reforms in Central, Eastern, and Southeastern Europe** Igor Guardiancich, 2013 This book traces and analyzes the legislation and implementation of pension reforms in four Central Eastern and Southeastern European countries Croatia Hungary Poland and Slovenia By comparing the political economy of their policymaking processes it seeks to pinpoint regularities between institutional settings actor constellations decision making strategies and reform Guardiancich employs a historical institutionalist framework to analyze the policies actors and institutions that characterized the period between the collapse of socialism and the global financial crisis of 2008 2011 He argues that viable pension reforms should not be seen simply as an event but rather as a continuing process that must be fiscally socially and politically sustainable In particular the primary

goal of a pension scheme is to reduce poverty provide adequate retirement income and insure against the risks of old age within given fiscal constraints and this will happen only if the scheme enjoys continuing political support at all levels To this end the author individuates those institutional characteristics of countries that increase the consistency of reforms and lower the likelihood of policy reversals in time Pension Reforms in Central Eastern and Southeastern Europe will be of interest to students and scholars of political science political economy social policy and economics *Making Reform Happen Lessons from OECD Countries* OECD,2010-05-26 This collection of essays analyses the reform experiences of the 30 OECD countries in nine major policy domains in order to identify lessons pitfalls and strategies that may help foster policy reform in the future **Economic Policy Reforms 2012 Going for Growth** OECD,2012-02-24 Going for Growth is the OECD s annual report highlighting developments in structural policies in OECD countries It identifies structural reform priorities to boost real income for each OECD country and key emerging economies **Lessons from Pension Reform in the Americas** Stephen J. Kay, Tapen Sinha,2008 Provides an analysis of pension reform in all the major countries in the Americas including successes and failures **Macroeconomic Effects of Public Pension Reforms** Ms.Anita Tuladhar,Mr.Philippe D Karam,Mr.Dirk Muir,Ms.Joana Pereira,2010-12-01 The paper explores the macroeconomic effects of three public pension reforms namely an increase in retirement age a reduction in benefits and an increase in contribution rates Using a five region version of the IMF s Global Integrated Monetary and Fiscal model GIMF we find that public pension reforms can have a positive effect on growth in both the short run propelled by rising consumption and in the long run due to lower government debt crowding in higher investment We also find that a reform action undertaken cooperatively by all regions results in larger output effects reflecting stronger capital accumulation due to higher world savings An increase in the retirement age reform yields the strongest impact in the short run due to the demand effects of higher labor income and in the long run because of supply effects **Reforming Pensions** Nicholas Barr,Peter Diamond,2009-11-30 Mandatory pensions are a worldwide phenomenon However with fixed contribution rates monthly benefits and retirement ages pension systems are not consistent with three long run trends declining mortality declining fertility and earlier retirement Many systems need reform This book gives an extensive nontechnical explanation of the economics of pension design The theoretical arguments have three elements Pension systems have multiple objectives consumption smoothing insurance poverty relief and redistribution Good policy needs to bear them all in mind Good analysis should be framed in a second best context simple economic models are a bad guide to policy design in a world with imperfect information and decision making incomplete markets and taxation Any choice of pension system has risk sharing and distributional consequences which the book recognizes explicitly Barr and Diamond s analysis includes labor markets capital markets risk sharing and gender and family with comparison of PAYG and funded systems recognizing that the suitable level of funding differs by country Alongside the economic principles of good design policy must also take account of a country s capacity to implement the

system Thus the theoretical analysis is complemented by discussion of implementation and of experiences both good and bad in many countries with particular attention to Chile and China Private Pension Plan Reform United States. Congress. Senate. Committee on Finance. Subcommittee on Private Pension Plans,1973 The Challenge of Public Pension Reform in Advanced and Emerging Economies Mr.Benedict J. Clements,Mr.David Coady,Frank Eich,Mr.Sanjeev Gupta,Mr.Alvar Kangur,Baoping Shang,Mauricio Soto,2013-01-25 Pension reform is high on the policy agenda of many advanced and emerging market economies In advanced economies the challenge is generally to contain future increases in public pension spending as the population ages In emerging market economies the challenges are often different Where pension coverage is extensive the issues are similar to those in advanced economies Where pension coverage is low the key challenge will be to expand coverage in a fiscally sustainable manner This volume examines the outlook for public pension spending over the coming decades and the options for reform in 52 advanced and emerging market economies *Reforming the Greek Pension System* Mr. Alvar Kangur,Niki Kalavrezou,Mr. Daehaeng Kim,2021-07-16 The Greek pension system has been costly complex and distortive which has contributed to Greece s fiscal problems and discouraged labor force participation Several attempts to reform the system faltered due to lack of implementation pushback by vested interests and court rulings leading to reversals A series of reforms introduced throughout 2015 17 unified benefit and contribution rules removed several distortions and reduced fragmentation and costs If fully implemented throughout the long term these reforms can go a long way towards enhancing the pension system affordability However reforms faced setbacks and fell short of creating stronger incentives to build long contribution histories to deliver sustainable growth by improving the fiscal policy mix and to ensure fairness and equitable burden sharing across generations and interest groups Policy priorities should aim towards fully implementing the 2015 17 reforms and complementing them with additional reforms to address these remaining objectives

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