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RISK ASPECTS OF INVESTMENT-BASED SOCIAL SECURITY REFORM

EDITED BY

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Risk Aspects Of Investment Based Social Security Reform

Christoph Borgmann



Risk Aspects Of Investment Based Social Security Reform:

Risk Aspects of Investment-Based Social Security Reform John Y. Campbell, Martin Feldstein, 2009-02-15 Our current social security system operates on a pay as you go basis benefits are paid almost entirely out of current revenues As the ratio of retirees to taxpayers increases concern about the high costs of providing benefits in a pay as you go system has led economists to explore other options One involves prefunding in which a person's withholdings are invested in financial instruments such as stocks and bonds the eventual returns from which would fund his or her retirement The risks such a system would introduce such as the volatility in the market prices of investment assets are the focus of this offering from the NBER Exploring the issues involved in measuring risk and developing models to reflect the risks of various investment based systems economists evaluate the magnitude of the risks that both retirees and taxpayers would assume The insights that emerge show that the risk is actually moderate relative to the improved return as well as being balanced by the ability of an investment based system to adapt to differences in individual preferences and conditions

Administrative Aspects of Investment-Based Social Security Reform John B. Shoven, 2007-12-01 Social security reform in the United States continues to be a pressing and contentious issue with advocates touting some form of a centralized or a privatized system of personal accounts In general centralized systems offer low administrative costs but are potentially subject to political mismanagement and appropriation Privatized account systems on the other hand offer higher yields with more flexibility but may prove too expensive and logistically daunting to implement Uniting learned and outspoken proponents on both sides of the debate this volume provides the first comprehensive analysis of the issues involved in administering a system of essentially private social security accounts The contributors together come to startlingly similar conclusions generally agreeing that a centralized system of accounts could deliver the benefits of privatization in a feasible and cost efficient way by accessing administrative mechanisms already in existence This is perhaps the most far reaching synthesis yet envisioned of functional and implementable social security reform

The Distributional Aspects of Social Security and Social Security Reform

Martin Feldstein, Jeffrey B. Liebman, 2007-11-01 Social security is the largest and perhaps the most popular program run by the federal government Given the projected increase in both individual life expectancy and sheer number of retirees however the current system faces an eventual overload Alternative proposals have emerged ranging from reductions in future benefits to a rise in tax revenue to various forms of investment based personal retirement accounts As this volume suggests the distributional consequences of these proposals are substantially different and may disproportionately affect those groups who depend on social security to avoid poverty in old age Together these studies persuasively show that appropriately designed investment based social security reforms can effectively reduce the long term burden of an aging society on future taxpayers increase the expected future income of retirees and mitigate poverty rates among the elderly

Social Security, Demographics, and Risk Christoph Borgmann, 2005 This volume addresses the most important issues of the ongoing

discussion on designing social security It provides fundamental results for pay as you go social security covers the issues of social security during demographic transition and examines the inclusion of risk aspects into the analysis of social security An empirical case study of Germany yields the surprising result that de facto the German public pension scheme already comprises an implicit demographic factor This book allows a subtle understanding of how interacting risks are treated within different pension systems and thereby provides a basis for the development of innovative ways of risk sharing

Pension Reform, Investment Restrictions and Capital Markets Mr.Jorge Roldos,2004-09-01 Pension reform in several emerging market countries has been associated with rapid growth in assets under management and a positive impact on the development of local securities markets However limitations on such development may lead to asset price distortions bubbles and concentration of risks Regulatory limits on pension fund investments are assessed in light of these risks and developments in modern portfolio theory A gradual but decisive loosening of restrictions on equity and foreign investments is recommended Changes in these regulations ought to be coordinated with measures designed to foster the development of local securities markets as well as with macroeconomic policies

Social Security Policy in a Changing Environment Jeffrey R. Brown,Jeffrey B. Liebman,David A. Wise,2009-12-15 Social Security Policy in a Changing Environment analyzes the changing economic and demographic environment in which social insurance programs that benefit elderly households will operate It also explores how these ongoing trends will affect future beneficiaries under both the current social security program and potential reform options In this volume an esteemed group of economists probes the challenge posed to Social Security by an aging population The researchers examine trends in private sector retirement saving and health care costs as well as the uncertain nature of future demographic economic and social trends including marriage and divorce rates and female participation in the labor force Recognizing the ambiguity of the environment in which the Social Security system must operate and evolve this landmark book explores factors that policymakers must consider in designing policies that are resilient enough to survive in an economically and demographically uncertain society

Restructuring Retirement Risks David Blitzstein,Olivia S. Mitchell,Stephen P. Utkus,2006-08-03 Highlighting retirement security as a major policy concern this book addresses the question What are the risks rewards in pensions what paths can stakeholders chose to solve these problems It deals with employees needs expectations employers intentions realizations policymakers efforts to resolve the many challenges

Tax Policy and the Economy James M. Poterba,2001 Based on a National Bureau of Economic Research conference Tax Policy and the Economy is a timely review of issues in the current tax debate Focusing on the economic effects of tax policies written in a nontechnical style accessible to policymakers corporate managers lawyers and economists each article demonstrates how economic research can make an important contribution to tax policy debates

Pensions: Challenges and Reforms Einar Overbye,Peter A. Kemp,2017-11-28 Throughout the developed world public and private pension schemes face major challenges that are creating irresistible pressures for reform Major structural changes in Latin

America and in Central and Eastern Europe have led to particularly fierce pressure Two member states of the European Union Italy and Sweden have introduced radical reform of their public pensions systems controversial pension reforms have been proposed in France and Germany and the British government has been widely criticized over its pension reforms and its 2002 white paper This exceptional volume examines the challenges faced by pension schemes in the advanced economies and the reforms that have been introduced to tackle these challenges A team of international contributors provides an up to date invaluable analysis of different aspects of pension problems prospects and reforms The book incorporates cross national chapters as well as a focus on individual countries including Belgium Brazil Colombia Finland Greece Italy Sweden the UK and the USA American Economic Policy in the 1990s Jeffrey A. Frankel, Peter R. Orszag, 2002 An examination of U S economic policy in the 1990s by leading policy makers as well as academic economists

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