
SOCIAL SECURITY

Privatizing Social Security

Jerry W. Markham

Privatizing Social Security:

Would a Privatized Social Security System Really Pay a Higher Rate of Return? John Geanakoplos,Olivia S. Mitchell,Stephen P. Zeldes,1998 *Should the United States Privatize Social Security?* Henry J. Aaron,John B. Shoven,1999 On the privatization of social security in the U S *Privatizing Social Security* Martin Feldstein,2008-04-15 This volume represents the most important work to date on one of the pressing policy issues of the moment the privatization of social security Although social security is facing enormous fiscal pressure in the face of an aging population there has been relatively little published on the fundamentals of essential reform through privatization Privatizing Social Security fills this void by studying the methods and problems involved in shifting from the current system to one based on mandatory saving in individual accounts *Building Social Security* Xenia Scheil-Adlung,2017-11-30 In recent years in both the specialist press and the tabloids the idea of privatization of social security has become a shimmering catch phrase Politicians base election campaigns on promises of more or less privatization in social security Many governments introduce private business management methods into their social security systems Representatives of social security institutions and academics prepare theory papers on the possible outcomes of privatization And international financial organizations describe doomsday scenarios based on the premise of failure to privatize What is the role of privatization today in the development of national social security systems How does privatization concern the developments in different social security programs such as old age sickness unemployment accident insurance and family allowances What are the visions and effects of privatization in social security This volume provides an overview of the various positions of supporters and opponents of privatization in the main branches of social security followed by national experience of privatized or part privatized social security systems While the perspective of each of the contributors is markedly different the overall objective cuts across differences namely to develop the most efficient and cost effective system of social security protection The authors views and knowledge are derived from their firsthand experiences with social security in Africa Asia the Americas and Europe Representatives of the leading international organizations dealing with social security issues the International Labour Organization the OECD the World Bank and the World Health Organization further expand the parameters of the viewpoints and experiences expressed This multifaceted book allows the reader to learn about the challenge of privatization in the various forms of social security by assembling a set of highly up to date technically complex and legal issues based on practical analysis and actual experience It will be of interest to those concerned with national social policy in a comparative context This is the sixth volume in an ongoing series that aims to review social security in a comparative global context Xenia Scheil Adlung is program manager International Social Security Association Geneva Switzerland *Issues in Privatizing Social Security* National Academy of Social Insurance (U.S.). Panel on Privatization of Social Security,1999 This study addresses many important aspects of two politically charged proposals to remedy the Social Security crisis Building Social Security Xenia

Scheil-Adlung,2001 In recent years in both the specialist press and the tabloids the idea of privatization of social security has become a shimmering catch phrase Politicians base election campaigns on promises of more or less privatization in social security Many governments introduce private business management methods into their social security systems Representatives of social security institutions and academics prepare theory papers on the possible outcomes of privatization And international financial organizations describe doomsday scenarios based on the premise of failure to privatize What is the role of privatization today in the development of national social security systems How does privatization concern the developments in different social security programs such as old age sickness unemployment accident insurance and family allowances What are the visions and effects of privatization in social security This volume provides an overview of the various positions of supporters and opponents of privatization in the main branches of social security followed by national experience of privatized or part privatized social security systems While the perspective of each of the contributors is markedly different the overall objective cuts across differences namely to develop the most efficient and cost effective system of social security protection The authors views and knowledge are derived from their firsthand experiences with social security in Africa Asia the Americas and Europe Representatives of the leading international organizations dealing with social security issues the International Labour Organization the OECD the World Bank and the World Health Organization further expand the parameters of the viewpoints and experiences expressed This multifaceted book allows the reader to learn about the challenge of privatization in the various forms of social security by assembling a set of highly up to date technically complex and legal issues based on practical analysis and actual experience It will be of interest to those concerned with national social policy in a comparative context This is the sixth volume in an ongoing series that aims to review social security in a comparative global context Xenia Scheil Adlung is program manager International Social Security Association Geneva Switzerland Privatization of Social Security in the US Caroline Mutuku,2018-07-12 Polemic Paper from the year 2018 in the subject Business economics Economic Policy grade 1 language English abstract This paper will provide a comprehensive argument against the proposal for the privatization of social security Privatization of social security seems to have created an unprecedented debate in the past decade This is attributable to the conflict of ideas between the critics of moving social security into private accounts and supporters of the proposal From an economic perspective the proposal to move social security into private account is believed to have been suggested in order to prevent financial shortfalls in the future as it was the case in 1980s when financial difficulties were experienced Historically social security was created in 1935 through the Social Security Act which was signed by President Franklin D Roosevelt This was meant establish a social insurance system that would protect workers and their families from catastrophic financial losses owing to retirement disability or death Since its inception the US social security program provides monthly income benefits to workers who are under the social security system As such it ensures that workers and their families are protected against wage loss For instance in 2009 69% of social security benefits were offered to retired workers as well as their families whereas disabled workers and survivors of the deceased workers received 18% and 13% of social security benefits respectively Currently most Americans rely on social security program as the main retirement plan and this phenomenon has raised concerns on its sustainability in the future It is projected that over forty million Americans will attain their retirement age between 2010 and 2040 This implies that the social security will become one of the greatest single expenditures of the federal budget This is probably why proponents of the proposal for moving social security to private accounts maintain that privatization will address insolvency in the future Despite the benefits associated with the privatization of social security there are numerous disadvantages which will create problems to the beneficiaries of the social security program Privatizing Social Security Alan L. Gustman,1995 This paper investigates individual responses to a simple scheme to privatize social security The analysis explores the sensitivity of outcomes to how individuals project life expectancy how they value spouse and survivor benefits and to expected future reductions in social security benefits Depending on assumptions made first year participation ranges from 20% to almost 100% Estimated time paths for taxes decline immediately with privatization but the decline in benefits grows slowly over a period of two or three decades Labor force participation rates are not greatly affected by privatization even if major changes in pensions are induced **Privatizing Social Security** Jerry W. Markham,2012 The 2000 presidential election focused attention on an idea that has been surfacing for some time the privatization of Social Security Although opposition remains fierce proposals for privatization have been gradually gaining acceptance as the inadequacy of benefits from the present system become more apparent and bankruptcy becomes certain in the absence of additional onerous funding Resistance to privatization largely centers on concerns that existing participants will lose their contributions and that private accounts may result in investment losses which would leave future pensioners penniless The disability and survivor benefits of the present Social Security system also raise concerns for the plight of the disadvantaged should those features of Social Security be eliminated However proponents of private accounts argue that such accounts would provide far more social security and retirement benefits than available under the present government system which offers little more than a poverty line existence to individuals dependent on Social Security for retirement Proponents further contend that the system can be privatized without undue hardship and that survivor and disability benefits can be privately insured more effectively than through existing governmental programs This Article will address the debate and discuss regulatory concerns that would arise with the creation of private social security accounts As will be shown the present system fails to provide real social security and deprives those most in need of a retirement program of an opportunity to increase their wealth or to have a comfortable retirement Shifting to a private system would be expensive but could be accomplished through recognition of the benefits of private investments and through a program of tax credits and deductions Existing regulatory requirements protect private social security account holders from fraud as well as overreaching and unsuitable investments The question remains whether the government should be the custodian and provider of investment choices in a privatized Social Security system As explained in this Article government control would ignite a never ending war over the role of the government in selecting socially responsible investments **Would Privatizing Social Security Raise Economic Welfare?** Martin S. Feldstein,1995 A funded social security retirement program would imply a larger capital stock and a higher level of real income than an unfunded program that provides the same level of benefits The transition from an unfunded program to a funded program that does not reduce the benefits of existing retirees or the present value of the benefit entitlements of existing employees would however require substituting explicit government debt for the equally large implicit debt of the unfunded program This paper shows that such a debt financed transition from an unfunded program to a funded program is not just a change of form without economic effects Such a debt financed transition would raise economic welfare if three conditions are met 1 the marginal product of capital exceeds the rate of economic growth 2 the capital intensity of the economy is below the welfare maximizing level i e the marginal product of capital exceeds the appropriate consumption discount rate and 3 the rate of economic growth is positive Illustrative calculations based on U S experience since 1960 suggest that the present value of the gain from a debt financed transition to a funded program would substantially exceed the current level of GDP More explicitly even with a relatively high real consumption discount rate of 4 4 percent the present value gain would be about 1 5 dollars per dollar of current net social security wealth or about 17 trillion **The Pros and Cons of Privatizing Social Security** Allison Lavella,2016 Social Security is the largest social insurance program in the United States Each year actuaries and the Social Security Administration evaluate the financial status of the program In 2015 a review of Social Security showed that Social Security s finances would not be able to support all of their promised benefits by 2034 Changes must be made to the current program to ensure benefit payments in the future This paper considers various Social Security reform options policymakers could implement in order to create financial stability within the program After discussing how the current program works with an emphasis on the calculation of Social Security retirement benefits reform options were analyzed Traditional reform options including increasing taxes and decreasing benefits were discussed Then reform plans involving privatization or the movement of a portion of Social Security from the public sector to the private sector were examined Such reform options include investing Social Security assets in the securities market and incorporating a program of individual retirement accounts The impact on Social Security s finances the likelihood of implementation and the impact on national savings were considered for each reform option After considering the different reform options a plan to reform Social Security through a tax increase while investing in the securities market is proposed The Case for Privatizing Social Security Joseph V. Kennedy,1997 **Privatizing Social Security in the United States** Laurence J. Kotlikoff,1996 Ideas for Privatizing Social Security ,1998 There has been considerable interest recently in privatizing Social Security Although dormant for many years the idea is not really new It dates back to the system TMs inception 60 years ago when Congress rejected amendments to delete old age benefits from the Social Security Act of 1935 and to exempt workers from the system if their employers provided more generous pensions The renewed interest is wide ranging from adoption of a totally revamped system of personal retirement accounts similar to an approach taken by Chile in 1983 to permitting optional earmarking of a portion of existing payroll taxes for personal savings to using federal budget surpluses to create them Others suggest that additional payroll withholding be required over and above today TMs payroll taxes for personal savings Still others suggest that the government should invest the Social Security trust funds in stocks and bonds instead of federal securities Many privatization advocates feel that with expenditures approaching 400 billion a year Social Security has gotten too big They argue that it is outmoded that the public is skeptical about its future and that there would be more economic growth if people saved and invested privately instead Some take issue with the system TMs social features which they contend are inappropriate for a retirement program that workers pay for They argue for an approach that aligns benefits more closely with what people pay Still others feel that the system cannot survive for long as evidenced by Congress TM repeatedly having to address its long run deficits and that a more reliable means of retirement savings must be adopted The system TMs supporters contend that it is not broken and that moderate fixes will solve its problems They fear that privatization would erode the social purposes of the system and tilt it in favor of highly paid workers and argue that features such as inflation adjustments and the system TMs disability and survivor benefits are not easily replicated in private plans They stress that the risks inherent in personal investing are high and may leave many people who made unwise or unlucky choices with inadequate retirement income They further contend that to the extent that privatization requires foregoing taxes federal budget deficits would be larger there may not be enough revenue to finance existing benefits and drastic benefit cuts may be needed to restore long run solvency Invoking the Invisible Hand Robert Asen,2009-03-02 In Invoking the Invisible Hand Robert Asen scrutinizes contemporary debates over proposals to privatize Social Security Asen argues that a rights based rhetoric employed by Social Security s original supporters enabled advocates of privatization to align their proposals with the widely held belief that Social Security functions simply as a return on a worker s contributions and that it is not in fact a social insurance program By analyzing major debates over a preeminent American institution Asen reveals the ways in which language is deployed to identify problems for public policy craft policy solutions and promote policies to the populace He shows how debate participants seek to create favorable contexts for their preferred policies and how they connect these policies to idealized images of the nation **Evaluating Issues in Privatizing Social Security** National Academy of Social Insurance (U.S.). Panel on Privatization of Social Security,1998 **Pension Puzzles** Melissa Hardy,Lawrence Hazelrigg,2007-07-19 The rancorous debate over the future of Social Security reached a fever pitch in 2005 when President Bush unsuccessfully proposed a plan for private retirement accounts Although efforts to reform Social Security seem to have reached an impasse the long term problem the projected

Social Security deficit remains In Pension Puzzles sociologists Melissa Hardy and Lawrence Hazelrigg explain for a general audience the fiscal challenges facing Social Security and explore the larger political context of the Social Security debate Pension Puzzles cuts through the sloganeering of politicians in both parties presenting Social Security s technical problems evenhandedly and showing how the Social Security debate is one piece of a larger political struggle Hardy and Hazelrigg strip away the ideological baggage to explicate the basic terms and concepts needed to understand the predicament of Social Security They compare the cases for privatizing Social Security and for preserving the program in its current form with adjustments to taxes and benefits and they examine the different economic projections assumed by proponents of each approach In pursuit of its privatization agenda Hardy and Hazelrigg argue the Bush administration has misled the public on an issue that was already widely misunderstood The authors show how privatization proponents have relied on dubious assumptions about future rates of return to stock market investments and about the average citizen s ability to make informed investment decisions In addition the administration has painted the real but manageable shortfalls in Social Security revenue as a fiscal crisis Projections of Social Security revenues and benefits by the Social Security Administration have treated revenues as fixed when in fact they are determined by choices made by Congress Ultimately as Hardy and Hazelrigg point out the clash over Social Security is about more than technical fiscal issues it is part of the larger culture wars and the ideological struggle over what kind of social responsibilities and rights American citizens should have This rancorous partisan wrangling the alarmist talk about a crisis in Social Security and the outright deception employed in this debate have all undermined the trust between citizens and government that is needed to restore the solvency of Social Security for future generations of retirees Drawing together economic analyses public opinion data and historical narratives Pension Puzzles is a lucid and engaging guide to the major proposals for Social Security reform It is also an insightful exploration of what that debate reveals about American political culture in the twenty first century A Volume in the American Sociological Association s Rose Series in Sociology Why Privatizing Social Security Would Hurt Women ,2000 **The Plot Against Social Security** Michael A. Hiltzik,2009-10-13 Relentless and ominous the drumbeat echoes across the land Social Security is on the verge of bankruptcy These repeated warnings have become a dismal article of faith for the millions of Americans who pay Social Security taxes and expect to collect benefits someday But they are flatly untrue Social Security today is on a stronger financial footing than it has been for decades The Plot Against Social Security will explain who is really behind the efforts to reform this system and will show that the most frequently proposed fix increased privatization will damage it beyond repair by undermining retirement security for generations to come Award winning journalist Michael Hiltzik also offers a clear set of remedies for those few elements of Social Security that do need repair proposals that will shore up the most efficient social insurance program in America s history rather than destroying it in the name of reform

Building Social Security XENIA. SCHEIL-ADLUNG,2017 In recent years in both the specialist press and the tabloids the idea of privatization of social security has become a shimmering catch phrase Politicians base election campaigns on promises of more or less privatization in social security Many governments introduce private business management methods into their social security systems Representatives of social security institutions and academics prepare theory papers on the possible outcomes of privatization And international financial organizations describe doomsday scenarios based on the premise of failure to privatize What is the role of privatization today in the development of national social security systems How does privatization concern the developments in different social security programs such as old age sickness unemployment accident insurance and family allowances What are the visions and effects of privatization in social security This volume provides an overview of the various positions of supporters and opponents of privatization in the main branches of social security followed by national experience of privatized or part privatized social security systems While the perspective of each of the contributors is markedly different the overall objective cuts across differences namely to develop the most efficient and cost effective system of social security protection The authors views and knowledge are derived from their firsthand experiences with social security in Africa Asia the Americas and Europe Representatives of the leading international organizations dealing with social security issues the International Labour Organization the OECD the World Bank and the World Health Organization further expand the parameters of the viewpoints and experiences expressed This multifaceted book allows the reader to learn about the challenge of privatization in the various forms of social security by assembling a set of highly up to date technically complex and legal issues based on practical analysis and actual experience It will be of interest to those concerned with national social policy in a comparative context This is the sixth volume in an ongoing series that aims to review social security in a comparative global context Xenia Scheil Adlung is program manager International Social Security Association Geneva Switzerland Provided by publisher

This book delves into Privatizing Social Security. Privatizing Social Security is an essential topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Privatizing Social Security, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
    - Chapter 1: Introduction to Privatizing Social Security
    - Chapter 2: Essential Elements of Privatizing Social Security
    - Chapter 3: Privatizing Social Security in Everyday Life
    - Chapter 4: Privatizing Social Security in Specific Contexts
    - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of Privatizing Social Security. This chapter will explore what Privatizing Social Security is, why Privatizing Social Security is vital, and how to effectively learn about Privatizing Social Security.
3. In chapter 2, the author will delve into the foundational concepts of Privatizing Social Security. This chapter will elucidate the essential principles that need to be understood to grasp Privatizing Social Security in its entirety.
4. In chapter 3, this book will examine the practical applications of Privatizing Social Security in daily life. This chapter will showcase real-world examples of how Privatizing Social Security can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Privatizing Social Security in specific contexts. This chapter will explore how Privatizing Social Security is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Privatizing Social Security. This chapter will summarize the key points that have been discussed throughout the book.
   The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Privatizing Social Security.

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Privatizing Social Security Introduction

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