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# RISK ASPECTS OF INVESTMENT-BASED SOCIAL SECURITY REFORM

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MARTIN FELDSTEIN

# Risk Aspects Of Investment Based Social Security Reform

**Einar Overbye, Peter A. Kemp**



## **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

*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, Demographics, and Risk** Christoph Hendrik Borgmann, 2005-11-15 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.

*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.

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 choose to solve these problems? It deals with employees' needs, expectations, employers' intentions, realizations, policymakers' efforts to resolve the many challenges.

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. *Nominations of Tony Fratto, David Bohigian, David Spooner, Vincent Ventimiglia, Richard Crowder, and Jeffrey Brown*. United States. Congress. Senate. Committee on Finance, 2005.

Developments in the Economics of Aging David A. Wise, 2009-08-01. The number of Americans eligible to receive Social Security benefits will increase from forty-five million to nearly eighty million in the next twenty years. Retirement systems must therefore adapt to meet the demands of the largest aging population in our nation's history. In *Developments in the Economics of Aging*, David A. Wise and a distinguished group of analysts examine the economic issues that will confront policymakers as they seek to design policies to protect the economic and physical health of these older Americans. The volume looks at such topics as factors influencing work and retirement decisions at older ages, changes in life satisfaction associated with retirement, and the shift in responsibility for managing retirement assets from professional money managers of traditional pension plans to individual account holders of 401(k)s. *Developments in the Economics of Aging* also addresses the complicated relationship between health and economic status, including why health behaviors vary across populations and how socioeconomic measures correlate with health outcomes. **Reimagining Pensions** Olivia S. Mitchell, Richard C. Shea, 2016. The 1964 termination of the Studebaker Corporation's pension plan wiped out or significantly reduced the pensions of thousands of the automaker's employees and retirees. In response, the US Congress passed the 1974 Employee Retirement Income Security Act (ERISA), a monumental and revolutionary piece of legislation crafted to address corporate pension underfunding. The bill also set new rules regarding defined benefit (DB) and other retirement plans and established the Pension Benefit Guaranty Corporation as a government-run insurer to serve as a backdrop to U.S. corporate pensions. Despite the bill's far-ranging scope, in the decades since its passage, it has become evident that ERISA failed to achieve many of its intended objectives. The corporate pension scene today is in turmoil, and most private employers have terminated or frozen their traditional DB plans. In their place, employers are increasingly substituting defined contribution (DC) retirement saving plans, which pose a new set of responsibilities on employees and their firms. This volume investigates how and why traditional approaches to pension risk management have failed, and we also explore the new mechanisms required to strengthen retirement security for the future. Lessons from international experience are also included, ranging from

Singapore to Switzerland and the Netherlands to Australia      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      *Economics of the Welfare State* N. A. Barr, 2012-03 The fifth edition of this successful textbook discusses the different parts of the welfare system and in particular cash benefits the health service and education The text is organized into four parts Concepts Cash benefits Benefits in kind and Epilogue      **Ageing, Financial Markets and Monetary Policy** Alan J. Auerbach, Heinz Herrmann, 2013-11-11 net income It draws on the experience gained when the social security system in Italy was reformed in the early 1990s which led to drastic reductions in the number of claims against the statutory pension scheme The various sectors of the population elderly people young people public employees as opposed to private sector employees etc were affected to differing degrees From Brugiavini s estimates it becomes clear that a reduction in claims against the statutory pension system has led to a markedly increased willingness to save particularly in the sectors of the population which were most affected Reinhold Schnabel starts by discussing possible consequences of a pension cut from a German perspective He discusses possible effects on saving and labour supply In the second part of his comments he questions whether all of Brugiavini s interpretations of the Italian experiment are convincing He doubts in particular whether the reform was unexpected      *The Pension Challenge* Olivia S. Mitchell, Kent Smetters, 2003-11-13 This book the first in a new series produced by the Pension Research Council of the Wharton School in collaboration with Oxford University Press explores ways to enhance retirement security in a volatile financial environment Mitchell and Smetters begin by assessing the myriad retirement risks confronting employees retirees employers and governments and it shows how stakeholders can work to reinvent pensions that perform well in a competitive global setting Contributors then indicate how pension systems can be better designed to help protect against these risks Of special interest is a discussion of new financial products and structures to meet and manage challenges to old age security Examples considered include pension investment guarantees and hedges adapting catastrophe bonds to the pension context and key regulatory structures and portfolio requirements designed to protect unwary or unwitting pension participants The contributors draw important lessons for a wide range of countries drawing from both developed and developing market experiences Contributors include world famous finance experts and risk management faculty development economists pension regulators and pension consultants

Private Pensions and Public Policies William G. Gale, John B. Shoven, Mark J. Warshawsky, 2004-04-21 The private pension system together with Social Security has provided millions of Americans with income security in retirement But over the past thirty years pension coverage has stagnated leaving behind some vulnerable groups Defined contribution plans have exposed workers to greater investment risk while cash balance and other hybrid plans may have adverse effects on older workers caught in the transition Pension regulations infamous for their complexity can be bewildering to policy analysts and policymakers Private Pensions and Public Policies sheds timely and much needed light on specific issues within the broader

context and framework of pension reform Contributors focus on topics that must be addressed in any reform effort including the effects of the shift in emphasis toward defined contribution plans after the 1974 Employee Retirement Income and Security Act and hybrid plans from the 1990s regulatory issues such as nondiscrimination rules and contribution limits how to increase the information available to participants and improve financial education how participants in defined contribution plans make choices on questions such as asset allocation back loaded versus front loaded saving and annuities versus lump sum distributions and the interaction of the private pension system with Social Security Contributors include Robert L Clark North Carolina State University Sylvester J Schieber Watson Wyatt Worldwide Richard A Ippolito George Mason University School of Law Alan L Gustman Dartmouth College Thomas L Steinmeier Texas Tech University John Karl Scholz University of Wisconsin Dean M Maki JPMorgan Chase William Even Miami University of Ohio Jagadeesh Gokhale American Enterprise Institute Laurence J Kotlikoff Boston University Mark J Warshawsky TIAA CREF Institute Annika Sunden Boston College Andrew A Samwick Dartmouth College David A Wise Harvard University Joel Dickson T

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**Frontiers in Pension Finance** Dirk Broeders, Sylvester C. W. Eijffinger, Aerd C. F. J. Houben, 2009-01-01 In this fresh and valuable volume experts from across the world provide guidance on pension design risk management and governance that is urgently needed in this rapidly changing pension environment Aging populations are putting pressure on pay as you go pension systems and spurring a shift to prefunded plans Greater prefunding requires efficient risk management and judicious regulation and supervision This book provides state of the art analyses of these issues and should be required reading for scholars practitioners and anyone interested in the future of pensions Alicia H Munnell Boston College Carroll School of Management and Center for Retirement Research US How to deliver adequate pension benefits at reasonable costs is a huge challenge confronting our ageing societies This book delivers a comprehensive overview of the latest insights into pension finance pension system design pension governance and risk based supervision It combines state of the art analyses with innovative policy proposals to increase the efficiency and resilience of pension systems and to advance these systems contribution to global financial stability Renowned pension experts offer cutting edge guidance for future decision making and the development of best practices This exciting exploration of the frontiers in pension finance highlights key aspects of securing long term retirement provisions Frontiers in Pension Finance will be of interest to a wide ranging audience especially academic researchers pension practitioners supervisors and public sector policymakers

**Innovations in Retirement Financing** Olivia S. Mitchell, 2002-02-26 From the Wharton School

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