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RISK ASPECTS OF INVESTMENT-BASED SOCIAL SECURITY REFORM

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Risk Aspects Of Investment Based Social Security Reform

Mr.Jorge Roldos



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 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.

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.

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 policy makers 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 it 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

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

Brookings Papers on Economic Activity 1997 William C. Brainard, George L. Perry, 2004-07-01 Subscribe to Brookings Papers on Economic Activity For almost thirty years Brookings Papers on Economic Activity BPEA has provided academic and business economists government officials and members of the financial and business communities with timely research on current economic issues

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

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

Banking on Death Robin Blackburn, 2020-05-05 Banking on Death offers a panoramic view of the history and future of pension provision A work of unique scope it traces the origins and development

of the pension idea from the days of the French Revolution to the troubles of the modern welfare state As we live longer employers are closing their pension schemes and many claim that public treasuries will not be able to cope with the retirement of the babyboomers Banking on Death analyses the challenge facing public schemes and the malfunctioning of private retirement provision concluding with a bold proposal for how to pay for decent pensions for all Robin Blackburn argues that pension funds have been depleted by wasteful promotion and used as gambling chips by ruthless and overpaid top executives This is the world of grey capitalism where employees savings are sequestered from them and pressed into the service of corporate aggrandisement Even the best companies find it hard to run a business and a pension fund at the same time especially when the latter is larger than the former The fund managers notorious short termism and herd instinct and their failure to curb the greed and irresponsibility of the corporate elite lead to obscene inequalities and a blighted social landscape The pension privatisation lobby Blackburn shows has lost major battles in France and Germany the United States and Italy because of the popular fears it evokes And the case for privatisation looks intellectually threadbare after withering critiques from such notable theorists as Joseph Stiglitz and Pierre Bourdieu Banking on Death shows that pensions are political dynamite and have undone governments from France and Italy to Argentina Popular outcries led Reagan Clinton and Blair to change tack will this happen to George W Bush too Blackburn argues that the ageing society will generate increased costs but so long as the new life course is properly financed all age groups will gain He proposes a public regime of asset based welfare drawing on the ideas of John Maynard Keynes and Rudolf Meidner that could ensure secondary pensions for all and foster a more responsible egalitarian and humane pattern of economic development

The Role of Annuity Markets in Financing Retirement Jeffrey R. Brown, Olivia S. Mitchell, James M. Poterba, Mark J. Warshawsky, 2001-11-09 Annuity insurance products help protect retirees against outliving their incomes Dramatic advances in life expectancy mean that today s retirees must plan on living into their eighties their nineties and even beyond Longer life expectancies are the symbol of a prosperous society but this progress also means that some retirees will need to plan conservatively and cut back substantially on their living standards or risk living so long that they exhaust their resources This book examines the role that life annuities can play in helping people protect themselves against such outcomes A life annuity is an insurance product that pays out a periodic amount for as long as the annuitant is alive in exchange for a premium The book begins with a history of life annuity markets during the twentieth century in the United States and elsewhere It then explores recent trends in annuity pricing and money s worth as well as the economic value generated for purchasers of these products The book explains the potential importance of inflation protected annuities and stock market linked variable annuities in providing more complete retirement security The concluding chapters examine life annuities in various institutional settings and the tax treatment of annuity products

Handbook of the Economics of Population Aging John Piggott, Alan Woodland, 2016-12-01 Handbook of the Economics of Population Aging Volume 1A provides the economic literature on aging

and associated subjects including social insurance and healthcare costs This text explores the economic literature on aging and associated subjects including social insurance health care costs the interests of policymakers and the role of academics As the first of two volumes users will find it a great resource on the topics associated with the economics of aging Together with its companion volume 1B this work includes literature that has appeared in general economics journals in various field journals in economics especially but not exclusively those covering labor market and human resource issues information from interdisciplinary social science and life science journals and data presented in papers by economists published in journals associated with gerontology history sociology political science and demography amongst others Provides the latest economics literature on aging and its associated subjects including the aspects of social insurance and healthcare costs Includes valuable data from a variety of general economics journals and interdisciplinary social and life science publications Critical text for policymakers and academics that describes and analyzes valuable information since the inception of the study of the science of population aging in the late 1970s

World Scientific Handbook Of Global Migration (In 3 Volumes)
Robert M Sauer, 2024-02-21

As globalization and the flow of labor across the world accelerated during the latter part of the 20th century the presence of foreign born workers in a country's labor market became one of the most prominent and controversial features of modern economies Countries that facilitated the arrival of foreign born individuals often benefited from the increase in labor supply An important channel for the benefits is through lower prices for consumer goods and services in the host country This is not surprising because immigration is just another form of international trade which often leads to cost savings and more diversity in the market The immigrants themselves have also gained from international migration as it provides an opportunity to improve one's standard of living pass remittances to family in the country of origin and find new opportunities for general human flourishing in newly adopted surroundings Despite the myriad benefits that can result from the free movement of labor around the world there is still deep concern and political debate about immigration's aftermath The main economic concern apart from social concerns such as social cohesion centers on whether international migrants adversely impact labor market opportunities of natives The labor market prospects for foreign born individuals both in an absolute sense and in comparison to natives are also very different across continents as well as between countries that are in close proximity to one another This variation could be driven by differences in the flexibility and structure of the host country's labor market or differences in the characteristics of the immigrants themselves Examining the relative importance of these and other possible factors is another main theme in the study of immigration and the labor market It is also addressed in the research presented in this Handbook

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