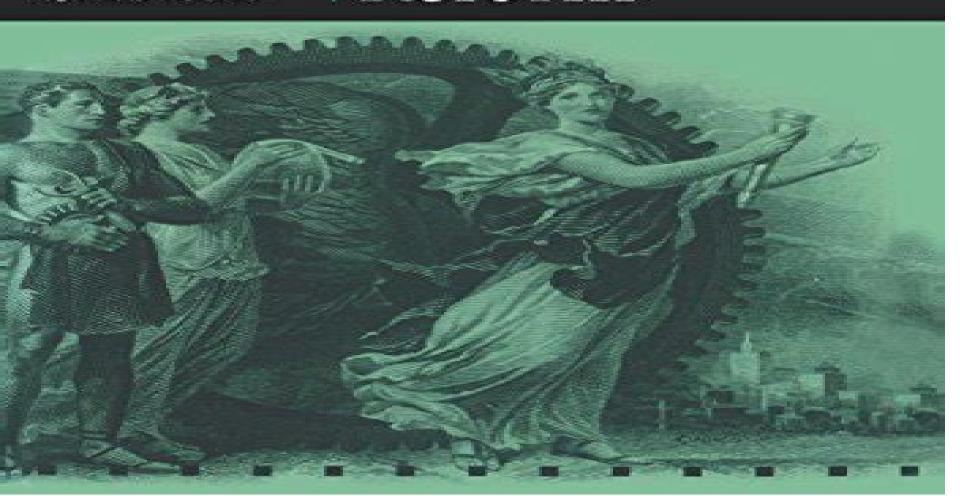
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OUVIA S. MITCHELL,
ROBERT J. MYERS,
AND
HOWARD YOUNG

Prospects for Social Security Reform



Prospects For Social Security Reform

International Monetary Fund. Asia and Pacific Dept

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Prospects for Social Security Reform Olivia S. Mitchell, Robert Julius Myers, Howard Young, 1999-01-29 Aging populations are stressing underfunded national social security systems From the Pension Research Council of the Wharton School this book explores proposals to reform social security including privatization means testing and raising retirement ages as well as tax and benefit changes Economists actuaries gerontologists and academics join in a search for viable solutions drawing **Social Security Reform** Paul A. McCulley,1982 lessons from the global context **Social Security** Peter J. Ferrara, Peter Ferrara, 1985 Based on papers presented at a conference held by the Cato Institute in Washington D C in June 1983 Includes bibliographical references **Long-term Outlook for Social Security** United States. Congress. Senate. Committee on Finance, 2005 The Economics of Social Security Reform Peter A. Diamond, 1998 Economic analysis centers on three guestions whether to have a mixed defined contribution DC defined benefit DB plan and how to invest the funding The paper compares a DB funded plan with a funded DC plan without any individual choice The paper then considers individu choice about benefits with particular attention to widows Portfolio choice is considered for a central fund and in individual accounts particularly the costs of implementation as are the implications of greater funding The implications for the labor market are examined The major economic issues are not controversial More funding involves higher taxes or lower benefits in the near term in order to have lower taxes or higher benefits in the long run More funding can reduce the frequency of needed adjustments to Social Security and can increase national savings These economic effects are similar with or without individual accounts although the politics will differ The financial advantage of a diversified portfolio applies to a central fund whether for a DC or a DB Indeed a DB that adjusts well handles risk better than a DC Economically the case for diversification is clear but political questions arise about investing well and avoiding improper interference in corporate governance Individual accounts respond to political concerns and allow diversity in individual portfolios but add to administrative costs and raise questions about the quality of individual investment decisions They also raise the political question of maintaining redistribution It is unclear whether individual accounts would make the labor market more or less efficient My bottom line is that a well run DB system is economically more efficient than a mixed DC DB system The real issue then becomes how well the US government could run either system International Perspectives on Social Security Reform Rudolph Gerhard Penner, 2007 Papers from a February 24 2006 conference held by the Urban Institute to examine social security reform in six OECD countries Social Security Under the Gun Arthur Benavie, 2015-01-13 This updated edition reveals everything you need to know about Social Security reform that the politicians aren t telling you

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