# Pensions in the American Economy

Laurence J Kotlikoff and Daniel E Smith



# **Pensions In The American Economy**

Edited by Louis P. Cain, Edited by Price V. Fishback, Edited by Paul W. Rhode

#### **Pensions In The American Economy:**

Pensions in the American Economy Laurence J. Kotlikoff, Daniel E. Smith, 2008-04-15 For anyone with an interest in pensions workers and employers personnel directors accountants actuaries lawyers insurance agents financial analysts government officials and social scientists this book is required reading Now without the aid of a pension specialist anyone can determine how their particular pension plan stacks up against the average Using virtually all available government sources including computerized data unavailable in print and their own extensive surveys the authors present a comprehensive description of the structural features and financial conditions of U S private state city and municipal pension plans The introductions to the hundreds of tables explain and highlight the information The picture that emerges of the typical plan and its significant variations is crucial to all those with a financial stake in pensions The reader can compare pension vesting retirement and benefit provisions by plan type plan size industry union status and many more characteristics With this information workers can evaluate just how generous their employer is job applicants can compare fringe benefits of prospective employers personnel directors can judge their competitive edge The financial community will find especially interesting the analysis of the unfunded liabilities of private state and local pension funds The investment decisions of private and public pension funds and their return performances are described as well Government officials and social scientists will find the analysis of pension coverage the receipt of pension income by the elderly cost of living adjustments and disability insurance of special importance in evaluating the proper degree of public intervention in the area of old age income support Pensions in the American Economy is comprehensive and easy to use Every reader from small business owners and civil servants to pension fund specialists will find in it essential information about this increasingly important part of labor compensation and retirement finances Pensions in the U.S. Economy Zvi Bodie, John B. Shoven, David A. Wise, 2008-04-15 Pensions in the U S Economy is the fourth in a series on pensions from the National Bureau of Economic Research For both economists and policymakers this volume makes a valuable contribution to current research on pensions and the economics of the elderly The contributors report on retirement saving of individuals and the saving that results from corporate funding of pension plans and they examine particular aspects of the plans themselves from the employee's point of view Steven F Venti and David A Wise offer a careful analysis of who contributes to IRAs and why Benjamin M Friedman and Mark Warshawsky look at the reasons more retirement saving is not used to purchase annuities Personal saving through pension contribution is discussed by B Douglas Bernheim and John B Shoven in the context of recent government and corporate pension funding changes Michael J Boskin and John B Shoven analyze indicators of the economic well being of the elderly addressing the problem of why a large fraction of the elderly remain poor despite a general improvement in the economic status of the group as a whole The relative merits of defined contribution versus defined benefit plans with emphasis on the risk aspects of the two types of plans for the individual are examined by Zvi Bodie Alan J Marcus and Robert C Merton In the

final paper pension plans and worker turnover are the focus of the discussion by Edward P Lazear and Robert L Moore who propose pension option value rather than the commonly used accrued pension wealth as a measure of pension value Future of Pensions in the United States Ray Schmitt, 1993 Table of Contents A History of Public Sector Pensions in the United States Robert L. Clark, Lee A. Craig, Jack W. Wilson, 2003-05-12 From the Wharton School offering a comprehensive assessment of the political and financial dimensions of public sector pensions from the colonial period until the emergence of modern retirement plans in the twentieth century The Oxford Handbook of American Economic History, vol. 1 Edited by Louis P. Cain, Edited by Price V. Fishback, Edited by Paul W. Rhode, 2018-06-15 American economic history describes the transition of a handful of struggling settlements on the Atlantic seaboard into the nation with the most successful economy in the world today As the economy has developed so have the methods used by economic historians to analyze the process Interest in economic history has sharply increased in recent years among the public policy makers and in the academy The current economic turmoil calling forth comparisons with the Great Depression of the 1930s is in part responsible for the surge in interest among the public and in policy circles It has also stimulated greater scholarly research into past financial crises the multiplier effects of fiscal and monetary policy the dynamics of the housing market and international economic cooperation and conflict Other pressing policy issues including the impending retirement of the Baby Boom generation the ongoing expansion of the healthcare sector and the environmental challenges imposed by global climate change have further increased demand for the long run perspective given by economic history Confronting this need The Oxford Handbook of American Economic History affords access to the latest research on the crucial events themes and legacies of America's economic history from colonial America to the Civil War up to present day More than fifty contributors address topics as wide ranging as immigration agriculture and urbanization Over its two volumes this handbook gives readers not only a comprhensive look at where the field of American economic history currently stands but where it is headed in the years to come The Economics of Pensions Salvador Valdés-Prieto, 1997 This book first published in 1997 offers up to date research about publicly regulated pensions for old age The Oxford Handbook of American Economic History Volume 1 Edited by Louis P. Cain, Edited by Price V. Fishback, Edited by Paul W. Rhode, 2018-06-15 The Oxford Handbook of American Economic History affords access to the latest research on the crucial events themes and legacies of America s economic history from colonial America to the Civil War up to present day Technology and the American Economy; Report United States. National Commission on Technology, Automation, and Economic Progress, 1966 The Political Economy of Public Pensions Eileen Norcross, Daniel J. Smith, 2021-09-02 Public pensions in the United States face an impending funding crisis in the wake of the financial crisis and the COVID 19 recession Many cities and states will struggle to meet these growing obligations without major cuts in government services reneging on pension promises or raising taxes This Element examines the development of the pension crisis through the lens of political economy We analyze

the knowledge and incentive problems inherent in the institutional structure governance and accounting of public pensions. We conclude by offering several institutional governance and reporting reforms to address the pension funding crisis

Technology and the American Economy United States. National Commission on Technology, Automation, and Economic Technology and the American Economy: The outlook for technological change and employment United States. National Commission on Technology, Automation, and Economic Progress, 1966 **Public Choice Analyses** of American Economic History Joshua Hall, Marcus Witcher, 2018-10-04 This book the second of two volumes looks at episodes in American economic history from a public choice perspective Each chapter discusses citizens special interests and government officials responding to economic incentives in both markets and politics In doing so the book provides fresh insights into important periods of American history from the First Nationalist Movement of 1783 to the perpetual renewal of the Federal Reserve in 1927 This volume features the work of prominent economic historians such as Hugh Rockoff well known public choice scholars such as Joshua Hall and J R Clark and younger scholars such as Marcus Witcher and Zachary Gocenour This book will be useful for researchers and students interested in economics history political science economic history public choice and political economy Public Pensions and Economic Growth Berthold U. Wigger, 2013-03-20 This book contains material that I have presented in seminars at the Universities of Bochum Mannheim Munich Salerno and Southern California at Los Angeles the Institute for Advanced Studies in Vienna the Max Planck Institute for Demographic Research in Rostock and on various international meetings and conferences In preparing and revising the material I have benefited from comments discussions and advice from several colleagues I had particularly close and friendly collaboration with Alexander Kemnitz and Robert von Weizsicker to whom I am very grateful I am also grateful to Michele Boldrin Axel Borsch Supan Friedrich Breyer Karen Feist Tullio Jappelli Leo Kaas Marco Pagano Gerhard Schwooiauer Carl Christian von Weizsacker and Wolfgang Wiegard for their comments and suggestions Finally I would like to thank the Deutsche Forschungsgemeinschaft for financial support Mannheim January 2002 Berthold U Wigger Contents 1 Introduction 1 2 Public Pensions and Economic Growth The Basic Framework 5 2 1 The Analytical Elements 7 2 1 1 The Individuals 7 2 1 2 The Firms 10 2 1 3 The Public Pension Program 11 2 1 4 The Competitive Equilibrium 12 2 2 Productivity Growth 13 2 3 Allocative Efficiency 19 2 4 Public Pension Reform 25 Appendix 2 30 3 The Allocative Role of Intergenerational Transfers in Endogenous Growth Economies 33 3 1 Investment Externalities Intergenerational Transfers and Pareto improvements 35 Contents x 3 1 1 A Subsidy to Private Savings 35 3 1 2 A Pareto Improving Policy 38 3 2 Public Pensions, Capital Formation, And Economic Growth Miltiadis Nektarios, 2019-09-16 Dr Nektarios examines the principles and criteria under lying public pension programs and assesses the effect of these programs on general economic growth He begins by discussing the economic rationale of public pensions then analyzes the influence of economic and demographic variables on the cost of a pension program and the effects of public pension systems on aggregate levels of income and capital stock

Suggesting that Feldstein's social security wealth SSW variable overestimates the amount of wealth generated by public pensions Dr Nektarios constructs a new SSW variable and uses it to estimate the impact of the u s Old Age and Survivors Insurance OASI program on capital formation and economic growth in the U S economy The results of his econometric analysis suggest that operation of the OASI program has reduced capital formation by 10to 14 percent Economic Outlook 2008 OECD, 2007-11-07 This first OECD Latin American Economic Outlook provides original insights and comparative indicators on four key issues fiscal performance and democratic legitimacy pension fund reform telecommunications access and trade with China and India Pension Reform in Latin America and Its Lessons for International Policymakers Tapen Sinha, 2012-12-06 The experience of privatization of social security has been predominantly in the Latin American region Eight countries have undertaken either full or partial privatization of pensions Argentina Bolivia Chile Colombia El Salvador Mexico Peru and Uruguay What did the policymakers expect Were expectations realized Can we learn anything from the collective experience of these countries Can they be applied to other countries that are aspiring to privatize How did the World Bank and other international institutions affect these policies Pension Reform in Latin America and Its Lessons for International Policymakers analyzes in detail these important questions The book begins with a detailed account of economic conditions in Latin America It then discusses various models that policymakers rely on Starting with a purely demographic model it lays out advanced models of overlapping generations of Samuelson The book gives extensive details of privatized pensions in each of the eight reforming countries Two chapters are devoted to analyzing the reform in each country Finally detailed lessons are drawn that will help shape the debate for policymakers in other countries

Aging in the United States and Japan Yukio Noguchi, David A. Wise, 2008-04-15 Japanese and American economists assess the present economic status of the elderly in the United States and Japan and consider the impact of an aging population on the economics of the two countries With essays on labor force participation and retirement housing equity and the economic status of the elderly budget implications of an aging population and financing social security and health care in the 1990s this volume covers a broad spectrum of issues related to the economics of aging Among the book s findings are that workers are retiring at an increasingly earlier age in both countries and that as the populations age baby boomers in the United States will face diminishing financial resources as the ratio of retirees to workers sharply increases The result of a joint venture between the National Bureau of Economic Research and the Japan Center for Economic Research this book complements Housing Markets in the United States and Japan 1994 by integrating research on housing markets with economic issues of the aged in the United States and Japan Promoting and Expanding Pensions for American Workers United States. Congress. House. Committee on Economic and Educational Opportunities. Subcommittee on Employer-Employee Relations,1996

Latin American Economic Outlook 2011 How Middle-Class Is Latin America? OECD,2010-12-03 This year s Latin American Economic Outlook includes a macroeconomic overview of the ongoing

economic recovery from the global financial crisis as well as an in depth report on the middle class in Latin America

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 | Kotlikoff Boston University Mark | 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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