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PRIVATIZING SOCIAL SECURITY

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Privatizing Social Security

Martin Feldstein



Privatizing Social Security:

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 *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 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 **Social Security** Daniel Béland, 2005 Compact timely well researched and balanced this institutional history of Social Security s seventy years shows how the past still influences ongoing reform debates helping the reader both to understand and evaluate the current partisan arguments on both sides *Social Security Privatization* Olivia S. Mitchell, Stephen P. Zeldes, 1996 This paper identifies the key economic issues that must be addressed in the debate over a privatized social security system We examine a two pillar plan The first pillar would consist of a demogrant a small indexed pension of the same dollar amount for all retirees who had contributed to the system over a full lifetime of work The second pillar would consist of a fully funded individual defined contribution account financed by payroll taxes held in financial institutions and directed by participants We explore how such a system would affect the risks households face how it would alter the distribution of income and how it might influence household behavior including incentives to work and save and portfolio choices We also examine macroeconomic issues how the transition to a private plan would occur and what the likely effects would be on national saving We conclude that a two

pillar system offers several positive features namely a reduction in political risk an increase in household portfolio choice and improved work incentives Disadvantages include less redistributiveness and national risk sharing and increased administrative costs 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 **Privatizing Federal Spending** Stuart M. Butler,1985 *Privatizing Social Security* Martin Feldstein,1998-09 The aging of the population will raise the cost of maintaining the existing pay as you go tax financed system of social security pensions Government actuaries estimate that the payroll tax rate would have to rise to more than 18 percent to maintain the current relation between benefits and lifetime earnings To avoid such cost increases the United States is now considering following the lead of other countries that have shifted from the pay as you go method of financing pensions to systems based on mandatory saving during the working years This book will be of interest to government policy makers and private pension experts in addition to economists Social security under pressure Christian Lammert,2015 The privatization of Old Age and Survivors Insurance and Disability Insurance was a top priority on president Bush s domestic political agenda Although

Bush's reform initiative has failed and president Obama has declared not to privatize social security the system of public old age security in the United States is still in crisis mainly because of demographic factors and the ensuing financial problems but also because of the recent and deep economic recession in the United States This article reviews the initiative of the Bush Administration to partially privatize social security and analyzes the main objectives behind Bush policy as well as the main arguments against and obstacles to it By placing Bush politics of privatizing social security in a broader context of comparative welfare state reform this article discusses the consequences of privatizing social security systems on equality and poverty as well as on the legitimacy of the political system in general

Issues in Privatizing Social Security
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