

Pure social adequacy features	Balance between social adequacy and individual equity features	Pure individual equity features
Benefits payable bear no relation to contributions but 'need'	Entitlements are based on earnings and length of working career	Benefits payable are based solely on contributions made
No focus on financial investment or rate of return	Adequate retirement income for low-wage workers achieves some degree of subsidy from higher-wage workers.	Exclusive focus on financial investment and rate of return
Complete risk-pooling for all Commercially unavailable		No risk-pooling Commercially available

Social Security And Individual Equity Evolving Standards Of Equity And Adequacy

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Social Security And Individual Equity Evolving Standards Of Equity And Adequacy:

Social Security and Individual Equity Charles Meyer, Nancy Wolff, 1993-01-26 The compulsory nature of social security makes it possible for income to be distributed within and across beneficiary cohorts Focusing on the Federal Social Security system encompassing OASDI and Medicare this volume examines the equity and adequacy criteria that serve as standards for determining how payroll tax revenues are to be distributed Social Security distributes cash benefits to retired and disabled workers in accordance with past taxable earnings and the book describes and evaluates the procedures for determining each worker's earnings related benefit base The benefit base serves as a standard of individual equity Primary worker payments are determined by applying a cohort specific benefit formula to the benefit base of each worker The benefit formula includes a rate structure with a progressive tilt resulting in a higher benefit to earnings ratio for workers with lower prior earnings Other features of the benefit structure adjust benefits to allow for age at entitlement and presence of eligible dependents or survivors This book examines all of these features from an individual equity perspective The authors also use equity considerations to provide a framework for examining the disability determination process and the current procedure for financing the Hospital Insurance and Supplementary Medical Insurance components of Medicare In conclusion the authors contrast the existing system with alternatives that would conform more closely with an actuarial standard They also conclude with a discussion of the effects of the impending OASI trust fund surplus on successive generations of beneficiaries

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balance between social security taxes and benefits over workers entire lifetimes Lifetime Redistribution Under the Social Security Program Dean R. Leimer,1999 **Economic Concepts for the Social Sciences** Todd Sandler,2001-09-17 The primary purpose of this book is to present some of the key economic concepts that have guided economic thinking in the last century and to identify which of these concepts will continue to direct economic thought in the coming decades This book is written in an accessible manner and is intended for a wide audience with little or no formal training in economics It should also interest economists who want to reflect on the direction of the discipline and to learn concepts and achievements in other subfields The author imparts his enthusiasm for the economic way of reasoning and its wide applicability Through the abundant use of illustrations and examples the author makes concepts understandable and relevant Topics covered include game theory the new institutional economics market failures asymmetric information endogenous growth theory general equilibrium rational expectations and others Warm Hands in Cold Age Nancy Folbre,Lois Shaw,Agneta Stark,2013-09-13 Public discussion of population aging usually focuses on the financial burden that increasingly elderly populations will impose on younger generations Scholars give much less attention to who does the actual work of day to day care for those no longer able to care for themselves and although women are the majority among the elderly little is heard about gender differences in economic resources or the need for care This volume is dedicated to giving gender and a full range of social and cultural differences their rightful place in these discussions The authors address amongst other issues the worldwide dilemmas of eldercare the structure of income and care provisions for older populations the role of family marital status and class in these provisions the impact of policies affecting retirement age the role of social insurance in preventing poverty among elderly women The essays included address these topics in a myriad of geographical contexts including South Africa the US Palestine Australia South Korea Spain Germany and Sweden The concerns highlighted here also remind us that whether through individual families or social insurance through family caregivers or paid help the oldest generation will continue to depend on adults of working age for its well being This book was previously published as a special issue of Feminist Economics **Social Security's Goals and Criteria for Assessing Reforms** United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,1999 Journal of Disability Policy Studies ,1997 *Industrial and Labor Relations Review* ,1997 *Adapting Social Security to a Changing Work Force* United States. Congress. Senate. Special Committee on Aging,1980 Proposals Certified to Save Social Security United States. Congress. House. Committee on Ways and Means,2000 **Social Security** ,1998 Retirement, the Broken Promise Richard Lehrman,1981 The Handbook of Variable Income Annuities Jeffrey K. Dellinger,2006-08-28 In depth coverage of variable income annuities With trillions of dollars in retirement savings assets the tens of millions of Americans on the precipice of retirement need to convert these savings into retirement income The fact that variable income annuities VIAs generate maximum lifetime income with zero probability of outliving it has spurred the need for more information about VIAs The Handbook of Variable

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