



The Social Security System Reform

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Introduction

Recently there have been many debates about the appropriateness of the current state-financed social security system. The critics speak about its approaching insolvency as, with the aging of the population, there are more people receiving the social security benefits than contributing to the system. The need to review the existing system has long been overdue. This paper hypothesizes that the current social security system should be replaced by a mandatory private system, allowing people to control their future retirement benefits.

Why social security system should be replaced

With the impending insolvency of the current system, there has been an urgent need for reforms. A mandatory private social security system could be a worthy option of the existing state of affairs since it would allow reducing the social security debt and avoid the heavy borrowing needed to keep the state system running (Hadley and Hatch, 2018). While the current system is deeply subsidized and requires a large part of governmental spending, the private system allows injecting money into the economy through funds and conventional financial instruments (Keller, 2020). Instead of being a burden on governmental spending, the system works to create additional value and boost the economy.

Secondly, in the private social security system, the people get control of their money and clear mechanisms to see how it is formed and invested. Instead of uncertainty about what sum of money a person can count on retirement, a private social security system creates a transparent mechanism to assume full control over his or her future retirement

Social Security Reform Analysis Of Reform Models Develo

David M. Walker



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