



ECONOMICS

THE ECONOMICS OF SOCIAL SECURITY

The Economics Of Social Security

Peter J. Ferrara



The Economics Of Social Security:

Poverty and Incentives Richard Hemming, 1984 An account of the Social Security system in Britain and how it influences the lifestyle of the poorest within our society **Economic Effects of Social Security** Henry J. Aaron, 2010-12-01 The social security system affects people throughout most of their lives at work and in retirement The supposed effects of social security on saving labor supply and the distribution of income figure prominently in current debates about whether and how to change the system Theorists have developed alternative analytical frameworks for studying social security but all involve extreme assumptions introduced for the sake of analytical tractability Each study seems to describe the behavior of some but not all or even most people The shortcomings of available data have created additional roadblocks As a result the effects of social security on saving and labor supply are difficult to measure and how such a complex system influences behavior is not at all well understood Yet decisions on social security cannot be avoided If analysts cannot agree policymakers are likely to increase the weight they attach to perceptions of equity adequacy of benefits fairness of taxes and similar qualitative considerations Hence it is desirable for lay observers to understand the framework that analysts use and the reasons why there is so much uncertainty This book sheds light on social security issues by examining evidence from economic studies about how the system affects saving labor supply and income distribution It shows that these studies provide little evidence to support or refute assertions that social security has reduced saving but they do indicate that it has contributed to the trend toward early retirement The author finds that the aged are now about as well off on the average as the general population and that social security has played a considerable role in bringing about this equality This volume is the sixteenth in the second series of Brookings Studies of Government Finance Economic Effects of Social Security Henry Aaron, 2010-12-01 The social security system affects people throughout most of their lives at work and in retirement The supposed effects of social security on saving labor supply and the distribution of income figure prominently in current debates about whether and how to change the system Theorists have developed alternative analytical frameworks for studying social security but all involve extreme assumptions introduced for the sake of analytical tractability Each study seems to describe the behavior of some but not all or even most people The shortcomings of available data have created additional roadblocks As a result the effects of social security on saving and labor supply are difficult to measure and how such a complex system influences behavior is not at all well understood Yet decisions on social security cannot be avoided If analysts cannot agree policymakers are likely to increase the weight they attach to perceptions of equity adequacy of benefits fairness of taxes and similar qualitative considerations Hence it is desirable for lay observers to understand the framework that analysts use and the reasons why there is so much uncertainty This book sheds light on social security issues by examining evidence from economic studies about how the system affects saving labor supply and income distribution It shows that these studies provide little evidence to support or refute assertions that social security has reduced saving but

they do indicate that it has contributed to the trend toward early retirement The author finds that the aged are now about as well off on the average as the general population and that social security has played a considerable role in bringing about this equality This volume is the sixteenth in the second series of Brookings Studies of Government Finance *The Economics of Social Security* L. D. McClements, 1978 UK Monograph presenting an economic analysis of social security describes the economics of social security focuses on problems concerning equity and efficiency and the measurement of standard of living considers poverty the impact of inflation the development of consumer prices income distribution effects etc Bibliography pp 220 to 231 graphs and statistical tables The Economics of Social Security in Japan Toshiaki Tachibanaki, 2004 This book provides a comprehensive appraisal of social security in Japan where traditionally the burden of welfare provision has been the main responsibility of the family and employers rather than the state However an ageing population changes in family structure and continued recession has led to an urgent reappraisal of this situation The book begins by examining the social security system in Japan as a whole before focusing on specific issues These include public and occupational pensions medical care and childcare and the availability and accessibility of social infrastructure for the old and handicapped In each case the distinguished authors address the unique problems associated with Japan and propose practical policy recommendations for social security reform The book also discusses the future path of Japanese welfare transition and explores the advantages and disadvantages of the private sector model for welfare provision compared to the public sector model The expert contributors including both Japanese and international specialists provide a critical evaluation of social security reform in Japan set against the background of future demographic and economic trends This book will appeal to all scholars of public policy welfare policy and public finance It will also be of interest to anyone working on the merits and demerits of different social security systems **The Economics of Social Security Reform** Peter A. Diamond, 1998 Economic analysis centers on three questions 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 individual 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.

The Impact of Social Security on Private Saving Robert J. Barro, Martin S. Feldstein, 1978. Report on the impact of social security on private sector savings in the USA presents the controversial points of view of R. J. Barro and M. Feldstein concerning capital formation taking into consideration consumer expenditure in the period from 1929 to 1974 and includes estimates on the reduction of personal savings due to social security wealth. References and statistical tables.

National Economics Muxi Lin, Taiyan Huang, 2025-09-30. This book analyzes the national economic system with systematic theory and defines the object of research as the movement and laws of the national economic system. This book also proceeds a more in depth study of the four relations concerning the reproduction. It examines the interdependent relations among population economy society resources and environment as well as the interactions among demographic reproduction material product reproduction spiritual and cultural reproduction and ecological environment reproduction from a dynamic perspective. It also explores the establishment of a system in which the four kinds of reproduction promote mutually interact positively and develop harmoniously. Besides this work pays attention to the management of the national economy and emphasizes the role of institutional innovation in promoting the performance of the national economy. It explains the connotation of institutions their formation their changes and innovations. And it dissects that the institutions as an incentive mechanism play a significant role in stimulating the vitality of human of enterprise and the whole economy which contributes greatly to the optimal distribution of resources technological innovation and the effective growth of the national economy.

The Effect of Social Security on Personal Saving Alicia Haydock Munnell, 1974. Monograph on the impact of the social security and old age benefit programme on personal saving for retirement in the USA includes the research methodology Bibliography pp 133 to 136 references and statistical tables.

Perspectives on the Economics of Aging Gölçek, Ali Gökhan, 2024-12-19. The aging of global populations has profound implications for economic structures labor markets and healthcare systems demanding thoughtful analysis and proactive solutions. This demographic shift challenges traditional models of economic and social organization while also presenting opportunities for innovation in areas like technology policy and workforce adaptation. Understanding the economic dimensions of aging is essential for creating sustainable frameworks that support older adults while maintaining societal growth and equity. Addressing these complexities benefits not only aging populations but also strengthens resilience and inclusivity across communities worldwide. Perspectives on the Economics of Aging provides an interdisciplinary platform for exploring the multifaceted economic dimensions of aging populations. It delves into the economic implications of aging from both global and national perspectives. Covering topics such as age friendly housing

economic participation and quality of life this book is an excellent resource for academicians researchers policymakers government officials healthcare professionals technology innovators non governmental organizations economists and more

Social Security Financing Felicity Skidmore, 1981 For most of its working life which began in 1935 the social security system has been the most popular and creditable social program in the United States Its benefits have grown over the years and not only in nominal terms but in real ones as well Public trust in its soundness has been as close to universal as its coverage which now stands at nearly 94 percent of the working population By the early 1970s however serious cracks in the financial underpinnings of the system began to be widely noted The crisis of public confidence that developed with some clamoring to get out of the system altogether realistically reflected financial difficulties that are apt to persist through the first half of the twenty first century based on current projections of declining birth rates causing a higher retiree worker ratio and productivity growth rates Social Security Financing faces up to these and related problems and proposes a range of workable solutions including alternative methods for financing the system that would overhaul its entire fiscal structure The book which is based on an intensive study sponsored by the Social Security Administration and conducted by Mathematica Policy Research and the National Institute for Advanced Studies in 1980 deals with both the economics and the politics of the issues involved Contents Alternate Methods of Social Security Financing Overview of the Symposium Felicity Skidmore Issues in Social Security Financing History and Policy Framework Marilyn Manser The Economic Effects of Social Security s OASI Program George F Break Financing Social Security A Reappraisal Richard A Musgrave Financing Social Security VAT Versus the Payroll Tax Charles E McLure Jr Political Perspective on Social Security Financing Peter N Stearns Sorting Out the Issues in Social Security Financing American Politics and Public Opinion D Garth Taylor **Pension Puzzles** Melissa Hardy, Lawrence Hazelrigg, 2007-07-19 The rancorous debate over the future of Social Security reached a fever pitch in 2005 when President Bush unsuccessfully proposed a plan for private retirement accounts Although efforts to reform Social Security seem to have reached an impasse the long term problem the projected Social Security deficit remains In Pension Puzzles sociologists Melissa Hardy and Lawrence Hazelrigg explain for a general audience the fiscal challenges facing Social Security and explore the larger political context of the Social Security debate Pension Puzzles cuts through the sloganeering of politicians in both parties presenting Social Security s technical problems evenhandedly and showing how the Social Security debate is one piece of a larger political struggle Hardy and Hazelrigg strip away the ideological baggage to explicate the basic terms and concepts needed to understand the predicament of Social Security They compare the cases for privatizing Social Security and for preserving the program in its current form with adjustments to taxes and benefits and they examine the different economic projections assumed by proponents of each approach In pursuit of its privatization agenda Hardy and Hazelrigg argue the Bush administration has misled the public on an issue that was already widely misunderstood The authors show how privatization proponents have relied on dubious assumptions about future rates of return to stock

market investments and about the average citizen's ability to make informed investment decisions. In addition, the administration has painted the real but manageable shortfalls in Social Security revenue as a fiscal crisis. Projections of Social Security revenues and benefits by the Social Security Administration have treated revenues as fixed when in fact they are determined by choices made by Congress. Ultimately, as Hardy and Hazelrigg point out, the clash over Social Security is about more than technical fiscal issues; it is part of the larger culture wars and the ideological struggle over what kind of social responsibilities and rights American citizens should have. This rancorous partisan wrangling, the alarmist talk about a crisis in Social Security, and the outright deception employed in this debate have all undermined the trust between citizens and government that is needed to restore the solvency of Social Security for future generations of retirees. Drawing together economic analyses, public opinion data, and historical narratives, *Pension Puzzles* is a lucid and engaging guide to the major proposals for Social Security reform. It is also an insightful exploration of what that debate reveals about American political culture in the twenty-first century. A Volume in the American Sociological Association's Rose Series in Sociology

The Future of Social Security Alicia H. Munnell, 2010-12-01 From a modest beginning in 1935 to an income replacement scheme for workers in commerce and industry, the social security system has grown to cover 90 percent of working Americans. It now pays 78 billion a year in benefits and is obligated to pay 4 trillion in future retirement benefits to workers now covered. With a projected tax rate of 30 percent of gross wages by the year 2050 to meet its obligations under current law, the system, in the author's words, is at the most crucial juncture of its forty-year life. This comprehensive review and analysis, the thirteenth in the Brookings series of Studies in Social Economics, discusses social security in relation to other sources of retirement income and clarifies its financing problem, benefit structure, and ambivalent goals. It deals with two main financing questions: First, will the payroll tax yield the revenue needed to pay benefits as the retired population rises as a fraction of the working population? Second, is the regressive social security tax really the best source of revenue for a system with welfare components such as the minimum benefit and dependents' benefits? Though such benefits are viewed as progressive, they are not paid according to need. They meet neither the income redistribution requirements nor the individual equity goals of the social security program. The author provides a comprehensive account of the benefit structure and clarifies its relation not only to the basic goals of social security but also to the country's three-tiered system of income security. She offers recommendations for eliminating an irrational and correctable feature of the benefit formula for lowering the dependency ratio and most important, for a definition of goals.

Social Security Peter J. Ferrara, 1980

The International Covenant on Economic, Social and Cultural Rights Ben Saul, David Kinley, Jaqueline Mowbray, 2014-03-06 Economic, social, and cultural rights are finally coming of age. This book brings together all essential documents, materials, and case law relating to the International Covenant on Economic, Social and Cultural Rights (ICESCR), one of the most important human rights instruments in international law, and its Optional Protocol. This book presents extracts from primary materials

alongside critical commentary and analysis placing the documents in their wider context and situating economic social and cultural rights within the broader human rights framework There is increasing interest internationally regionally and in domestic legal systems in the protection of economic social and cultural rights The Optional Protocol of 2008 allows for individual communications to be made to the UN Committee on Economic Social and Cultural Rights after its entry into force in 2013 At the regional level socio economic rights are well embedded in human rights systems in Europe Africa and the Americas At the national level constitutions and courts have increasingly regarded socio economic rights as justiciable narrowing the traditional divide with civil and political rights This book contextualises these developments in the context of the ICESCR It provides detailed analysis of the ICESCR structured around its articles drawing on national as well as international case law and materials and containing all of the key primary materials in its extensive appendices This book is indispensable for the judiciary human rights practitioners government legal advisers and agencies national human rights institutions international organisations regional human rights bodies NGOs and human rights activists academics and students alike

Saving Social Security Peter A. Diamond, Peter R. Orszag, 2006-05-25 New in Paperback While everyone agrees that Social Security is a vital and necessary government program there have been widely divergent plans for reforming it Peter A Diamond and Peter R Orszag two of the nation's foremost economists propose a reform plan that would rescue the program both from its projected financial problems and from those who would destroy the program in order to save it Since the publication of the first edition of this book in 2004 the Social Security debate has moved to the center of the domestic policy agenda In this updated edition of *Saving Social Security* the authors analyze the Bush Administration's proposal for individual accounts and discuss the so called price indexing proposal to restore long term solvency through changing how initial benefits would be calculated Social Security is essential reading for policymakers involved in reform analysts students and all those interested in the fate of this safeguard of American lives An honest transparent and comprehensive approach to making the much needed reforms to the Social Security program *Journal of Pensions Economics and Finance* Very accessible presentation of facts analysis of underlying problems comparison of opinions and argument for proposed reforms *Future Survey* Exhaustively researched and deeply entrenched in practical issues and mathematical calculations a highly recommended ray of hope against a looming national crisis *Wisconsin Bookwatch* Diamond and Orszag bring some welcome realism and decency to the debate Robert M Solow Institute Professor Emeritus Massachusetts Institute of Technology Nobel Laureate in Economics

Economics David A. Dieterle, 2017-03-27 A comprehensive four volume resource that explains more than 800 topics within the foundations of economics macroeconomics microeconomics and global economics all presented in an easy to read format As the global economy becomes increasingly complex interconnected and therefore relevant to each individual in every country it becomes more important to be economically literate to gain an understanding of how things work beyond the microcosm of the economic needs of a single individual or

family unit This expansive reference set serves to establish basic economic literacy of students and researchers providing more than 800 objective and factually driven entries on all the major themes and topics in economics Written by leading scholars and practitioners the set provides readers with a framework for understanding economics as mentioned and debated in the public forum and media Each of the volumes includes coverage of important events throughout economic history biographies of the major economists who have shaped the world of economics and highlights of the legislative acts that have shaped the U S economy throughout history The extensive explanations of major economic concepts combined with selected key historical primary source documents and a glossary will endow readers with a fuller comprehension of our economic world

Social Security Policy in a Changing Environment Jeffrey R. Brown, Jeffrey B. Liebman, David A. Wise, 2009-12-15 Social Security Policy in a Changing Environment analyzes the changing economic and demographic environment in which social insurance programs that benefit elderly households will operate It also explores how these ongoing trends will affect future beneficiaries under both the current social security program and potential reform options In this volume an esteemed group of economists probes the challenge posed to Social Security by an aging population The researchers examine trends in private sector retirement saving and health care costs as well as the uncertain nature of future demographic economic and social trends including marriage and divorce rates and female participation in the labor force Recognizing the ambiguity of the environment in which the Social Security system must operate and evolve this landmark book explores factors that policymakers must consider in designing policies that are resilient enough to survive in an economically and demographically uncertain society

Health Economies Maria do Rosário Giraldes, **The Individual and the Welfare State** Axel Börsch-Supan, Martina Brandt, Karsten Hank, Mathis Schröder, 2011-04-13 Our health our income and our social networks at older ages are the consequence of what has happened to us over the course of our lives The situation at age 50 reflects our own decisions as well as many environmental factors especially interventions by the welfare state This book explores the richness of 28 000 life histories in thirteen European countries collected as part of the Survey of Health Ageing and Retirement in Europe SHARE Combining these data with a comprehensive account of European welfare state interventions provides a unique opportunity to answer the important public policy questions of our time how the welfare state affects people s incomes housing families retirement volunteering and health The overarching theme of the welfare state creates a book of genuinely interdisciplinary analyses a valuable resource for economists gerontologists historians political scientists public health analysts and sociologists alike

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