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SOCIAL SECURITY PROGRAMS AND RETIREMENT AROUND THE WORLD

Micro-Estimation

EDITED BY JONATHAN GRUBER & DAVID A. WISE

Social Security Programs And Retirement Around The World Micro Estimation

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Social Security Programs And Retirement Around The World Micro Estimation:

Social Security Programs and Retirement around the World Jonathan Gruber, David A. Wise, 2009-02-15 The future of Social Security is troubled both in the United States and in most other developed countries with aging populations. As improvements in health care and changes in life styles enable retirees to live longer than ever before, the stress on national budgets will increase substantially. In *Social Security Programs and Retirement around the World*, Jonathan Gruber, David A. Wise, and experts in many countries examine the consequences of reforming retirement benefits in a dozen nations. Drawing on the work of an international group of noted economists, the editors argue that social security programs provide strong incentives for workers to leave the labor force by retiring and taking the benefits to which they are entitled. By penalizing work, social security systems magnify the increased financial burden caused by aging populations, thus contributing to the insolvency of the system. This book is a model of comparative analysis that evaluates the effects of illustrative policies for countries facing the impending rapid growth of social security benefits. Its insights will help inform one of the most pressing debates.

Social Security Programs and Retirement around the World Jonathan Gruber, David A. Wise, 2009-02-15 *Social Security Programs and Retirement around the World* represents the second stage of an ongoing research project studying the relationship between social security and labor. In the first volume, Jonathan Gruber and David A. Wise revealed enormous disincentives to continued work at older ages in developed countries. Provisions of many social security programs typically encourage retirement by reducing pay for work, inducing older employees to leave the labor force early and magnifying the financial burden caused by an aging population. At a certain age, there is simply no financial benefit to continuing to work. In this volume, the authors turn to a country-by-country analysis of retirement behavior based on micro data. The result of research compiled by teams in twelve countries, the volume shows an almost uniform correlation between levels of social security incentives and retirement behavior in each country. The estimates also show that the effect is strikingly uniform in countries with very different cultural histories, labor market institutions, and other social characteristics.

Social Security Programs and Retirement Around the World Jonathan Gruber, David A. Wise, 2002 This is the introduction to and summary of the second stage of an international research project to study the relationship between social security provisions and retirement. The project relies on the analyses of a large group of economists in 12 countries who conduct the analysis for each of their countries. In the first stage, we documented the enormous disincentives for continued work at older ages in many countries. The introduction to the first volume from the project concluded with a striking graph showing a strong relationship across countries between social security program incentives to retire and the proportion of older persons out of the labor force. The results in this volume show the large magnitude of these effects. Across 12 countries with very different social security programs and labor market institutions, the results consistently show that program incentives accord strongly with retirement decisions. The magnitude is illustrated by the simulations reported in each country.

paper Considering the average across all countries a reform that delays benefit eligibility by three years would likely reduce the proportion of men 56 to 65 out of the labor force between 23 and 36 percent perhaps closer to 36 percent in the long run On the other hand an illustrative common reform with early retirement at age 60 normal retirement age 65 and actuarial reduction in benefits between 65 and 60 has very disparate effects across the countries depending on the provisions of the current program in each country There is a strong correspondence between the simulation results and a priori expectations The results leave little doubt that social security incentives have a strong effect on retirement decisions And the estimates show that the effect is similar in countries with very different cultural histories labor market institutions and other social characteristics While countries may differ in many respects the employees in all countries react similarly to social security retirement incentives The simulated effects of illustrative reforms reported in the country papers make clear that changes in the provisions of social security programs would have very large effects on the labor force participation of older employees

Social Security Programs and Retirement Around the World Jonathan Gruber, David A. Wise, 2004 **Social Security Programs and Retirement around the World** David A. Wise, 2016-01-13 Even as life expectancy in many countries has continued to increase social security and similar government programs can provide strong incentives for workers to leave the labor force when they reach the age of eligibility for benefits Disability insurance programs can also play a significant role in the departure of older workers from the labor force with many individuals in some countries relying on disability insurance until they are able to enter into full retirement The sixth stage of an ongoing research project studying the relationship between social security programs and labor force participation this volume draws on the work of an eminent group of international economists to consider the extent to which differences in labor force participation across countries are determined by the provisions of disability insurance programs Presented in an easily comparable way their research covers twelve countries including Canada Japan and the United States and considers the requirements of disability insurance programs as well as other pathways to retirement **International Perspectives on Social Security Reform** Rudolph Gerhard Penner, 2007 Papers from a February 24 2006 conference held by the Urban Institute to examine social security reform in six OECD countries *Retirement Timing and Social Stratification* Jonas Radl, 2014-09-18 The monograph disseminates the very topical issue of retirement and its timing as the key to one of the greatest challenges facing ageing societies Postponing retirement is now almost universally regarded as indispensable in order to relieve European welfare states from the demography related financial pressures This seminal study derived from a statistical analysis of a large scale survey data provides a thorough understanding of the micro and macro level determinants of retirement timing in contemporary Western Europe The book is the first monograph to combine the analysis of the retirement attitudes with the analysis of the retirement behaviour within one research It tackles the question as to whether early retirement can be explained by early exit culture triangulating life course theory with a social stratification approach The author used a novel

and innovative approach to obtain the results The methodology includes tobit models of proscriptive age norms simulations of the impact of class structure on a country's average retirement age competing risks models of different work exit modalities duration selection models of retirement timing *Older Workers in a Globalizing World* Dirk

Hofäcker, 2010-01-01 the book can be recommended to all with an interest in the issue of older workers in a globalised world Ageing and Society Early retirement has been a policy to cope with the problems of massive unemployment in many Western welfare states However it has become apparent that this strategy is costly and destroys human capital urgently needed in ageing societies This book offers a comprehensive and up to date study of late career patterns and processes of early retirement in fourteen OECD countries using both cross sectional and longitudinal data It is an important contribution to life course research and will provide the foundation for any serious discussion on pension reforms and increasing the employability of older workers Hans Jürgen Andre University of Cologne Germany This timely book investigates the growth of the early retirement trend and its varying spread among different groups of older workers in fourteen modern societies It argues for a differentiated political approach to reverse early retirement which relies on both pension and employability policies for older workers Examining the early retirement trend virtually all modern societies have been faced with since the onset of the globalization process in the 1970s and 1980s this book provides a thorough analysis of older workers late careers and their retirement transitions as well as explaining why this trend has developed differently between nations To promote an effective reversal of the early retirement trend national policymakers are advised not to concentrate their efforts exclusively on reducing the financial incentives for an early exit still present in most national pension systems In addition it is also recommended that they invest in the employability of older workers implying a thorough reconsideration of the design of education and labor market policies Dirk Hofäcker presents a unique and comprehensive synthesis of theories describing and explaining the trend towards early retirement and critically discusses their comparative advantages and shortcomings Researchers and students of sociology economics gerontology demography and comparative welfare states should not be without this book and policymakers and practitioners dealing with labor market policies will find it invaluable **Handbook**

of the Economics of Population Aging John Piggott, Alan Woodland, 2016-12-01 Handbook of the Economics of Population Aging Volume 1B provides the economic literature on aging and associated subjects presenting comprehensive portraits of both social and theoretical issues As the second of two volumes in this series on the economics of population aging it continues the discussion delving deeper into topics such as the labor market and human resource issues gerontology history and the sociological and political ramifications of this fascinating topic whose inception dates back to the late 1970s This volume includes literature that has appeared in general economics journals in various field journals in economics especially but not exclusively those covering labor market and human resource issues information from interdisciplinary social science and life science journals and data presented in papers by economists published in journals associated with gerontology

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Handbook of Gerontology Research Methods Leigh Riby, 2016-12-08

The Handbook of Gerontology Research Methods offers a clear understanding of the most important research challenges and issues in the burgeoning field of the psychology of aging As people in developed countries live longer so a range of research methods has evolved that allows a more nuanced understanding of how we develop psychological and neurologically Allied to this is an increasing concern with the idea of well being a concept which places cognitive performance and development within a more socially grounded context With contributions from a range of top international scholars the book addresses both typical and atypical aging highlighting key areas such as physical and cognitive exercise nutrition stress diabetes and issues related to death dying and bereavement Successful ageing is emphasised throughout the text Each chapter concludes with a series of practical tips on how to undertake successful research in this area This unique collection is the first book to provide both a concise overview of the major themes findings and current controversies in this growing field as well as an understanding of the practical issues when researching older adults which may impact on research outcomes intervention policy and future directions Designed for both students and researchers interested in the psychology of aging but also highly relevant for students or researchers in related fields such as health psychology and social care the Handbook of Gerontology Research Methods is essential reading for anyone wishing to understand more about the psychology of aging

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