

# Individual Accounts for Social Security Reform

The background of the slide features a stack of US dollar bills, including \$100 and \$50 bills, fanned out. A newspaper is placed on top of the bills, with its masthead and some text visible. The entire scene is set against a solid blue background.

International  
Perspectives on the  
U.S. Debate

John Turner

# Social Security Reform Implementation Issues For Individual Accounts

**KJ Lindholm-Leary**



## **Social Security Reform Implementation Issues For Individual Accounts:**

**Social Security** United States. General Accounting Office, 1999 Discusses individual investment accounts as a component of social security reform Considers effect on private capital and annuities markets and national savings potential returns and risks to individuals and requirements for educating the public about investment choices *Social Security Reform* Barbara D. Bovbjerg, 2000-04-01 A wide variety of proposals to reform the current Social Security program is being discussed One is to create a system of individual accounts IA but this would entail difficult concerns These include how to finance the accounts how the accounts would affect the economy program solvency as well as program benefit issues such as how to balance opportunities for improved individual investment returns with the need to maintain an adequate income for those who rely on Social Security the most No less important is the need to consider how individual accounts could be implemented administered This report focuses on the design implementation of an individual accounts system Charts tables

Financial Security and Personal Wealth Lewis D. Solomon, America's elderly population is soaring presenting numerous challenges for policymakers in the United States Other developed nations with aging populations face similar problems There will be fewer workers relative to retirees in coming decades and the elderly are also expected to live longer The impact of these demographic changes in the United States is likely to be challenging especially for America's system of social security Solomon offers new perspectives on how to meet the future costs of social security without bankrupting the next generation or gravely damaging the U S economy He also shows more broadly how to provide for the financial security of America's senior populations Over the past two decades primary responsibility for providing a financially adequate retirement has shifted from the federal government and employers to individuals For most Americans social security alone will not provide enough income Most companies have shed their pension plans for 401 k plans to which companies and employees contribute and in which participants must make their own investment decisions Consequently achieving financial security in retirement has increasingly become one's personal responsibility Solomon deals extensively with the politics of social security past and present He examines the presidential leadership of Franklin D Roosevelt and Ronald Reagan both of whom revived the nation's spirit in times of crisis both of whom introduced economic policies that remain controversial to the present day He also considers in detail contemporary efforts to rethink social security focusing on fundamental reform of the social security system and the expansion and simplification of employer sponsored retirement plans and individual retirement arrangements Richly textured informed and informative *Financial Security and Personal Wealth* encompasses history demography political economy public finance social policy It will be of interest to policymakers economists and political scientists in the United States and elsewhere Lewis D Solomon is Theodore Rinehart Professor of Business Law at George Washington University Law School A prolific author on legal business public policy and religious topics he has written over fifty books and numerous articles He is an ordained rabbi and interfaith minister **Presidential Appointments Improvement Act of 2007** ,

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