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Social Security Reform

**Olivia S. Mitchell, Robert Julius
Myers, Howard Young**



Social Security Reform:

Social Security Reform Options United States. Congress. Senate. Special Committee on Aging,1996 Distributed to some depository libraries in microfiche **Proposals for Social Security Reform** United States. Congress. House. Select Committee on Aging. Subcommittee on Human Services,1983 **Women and Social Security Reform** United States. Congress. Senate. Special Committee on Aging,1999 **Social Security** Peter J. Ferrara,Peter Ferrara,1985 Based on papers presented at a conference held by the Cato Institute in Washington D C in June 1983 Includes bibliographical references *Social Security: Costs Associated with the Administration's Efforts to Promote Program Reforms* , **Social security reform answers to key questions.** ,2005 *Social Security Reform* Dawn Nuschler,2013-01-04 Social Security reform has been an area of interest to policymakers for many years In 2011 Social Security program changes were discussed during negotiations on legislation to increase the federal debt limit and reduce federal budget deficits In August 2011 the Budget Control Act of 2011 P L 112 25 established a Joint Select Committee on Deficit Reduction tasked with recommending ways to reduce the deficit by at least 1 5 trillion over the fiscal year period 2012 to 2021 Social Security program changes were among the measures discussed by the Joint Committee The Joint Committee however did not reach agreement on a legislative proposal by the November 23 2011 statutory deadline Currently Social Security program changes may be considered as part of a deficit reduction package under negotiation by policymakers The spectrum of ideas for reform ranges from relatively minor changes to the pay as you go social insurance system enacted in the 1930s to a redesigned modernized program based on personal savings and investments modeled after IRAs and 401 k s Proponents of the fundamentally different approaches to reform cite varying policy objectives that go beyond simply restoring long term financial stability to the Social Security system They cite objectives that focus on improving the adequacy and equity of benefits as well as those that reflect different philosophical views about the role of the Social Security program and the federal government in providing retirement income However the system s projected long range financial outlook provides a backdrop for much of the Social Security reform debate in terms of the timing and degree of recommended program changes On April 23 2012 the Social Security Board of Trustees released it latest projections showing that the trust funds will be exhausted in 2033 and that an estimated 75% of scheduled annual benefits will be payable with incoming receipts at that time under the intermediate projections The primary reason is demographics Between 2010 and 2030 the number of people aged 65 and older is projected to increase by 77% while the number of workers supporting the system is projected to increase by 7% In addition the trustees project that the system will run a cash flow deficit in each year of the 75 year projection period When current Social Security tax revenues are insufficient to pay benefits and administrative costs federal securities held by the trust funds are redeemed and Treasury makes up the difference with other receipts When there are no surplus governmental receipts policymakers have three options raise taxes or other income reduce other spending or borrow from the public or a

combination of these options Public opinion polls show that less than 50% of respondents are confident that Social Security can meet its long term commitments There is also a public perception that Social Security may not be as good a value for future retirees These concerns and a belief that the nation must increase national savings have led to proposals to redesign the system At the same time others suggest that the system s financial outlook is not a crisis in need of immediate action Supporters of the current program structure point out that the trust funds are projected to have a positive balance until 2033 and that the program continues to have public support and could be affected adversely by the risk associated with some of the reform ideas They contend that only modest changes are needed to restore long range solvency to the Social Security system During the 111th Congress four Social Security reform measures were introduced None of the measures received congressional action In the 112th Congress several Social Security reform measures have been introduced none have received congressional action

The Distributional Aspects of Social Security and Social Security Reform Martin Feldstein, Jeffrey B. Liebman, 2007-11-01 Social security is the largest and perhaps the most popular program run by the federal government Given the projected increase in both individual life expectancy and sheer number of retirees however the current system faces an eventual overload Alternative proposals have emerged ranging from reductions in future benefits to a rise in tax revenue to various forms of investment based personal retirement accounts As this volume suggests the distributional consequences of these proposals are substantially different and may disproportionately affect those groups who depend on social security to avoid poverty in old age Together these studies persuasively show that appropriately designed investment based social security reforms can effectively reduce the long term burden of an aging society on future taxpayers increase the expected future income of retirees and mitigate poverty rates among the elderly

International Social Security Review , 2000 Prospects for Social Security Reform Olivia S. Mitchell, Robert Julius Myers, Howard Young, 1999-01-29 Aging populations are stressing underfunded national social security systems From the Pension Research Council of the Wharton School this book explores proposals to reform social security including privatization means testing and raising retirement ages as well as tax and benefit changes Economists actuaries gerontologists and academics join in a search for viable solutions drawing lessons from the global context

National Saving and Social Security in Italy (1954-1993) Nicola Rossi, Ignazio Visco, 1996 Social Security Reform United States. Government Accountability Office, 2005

Social Security and Its Discontents Michael D. Tanner, 2004-02-25 Social Security is the largest government program in the world But it is also a deeply troubled one on the verge of financial collapse Within 15 years Social Security will begin running a deficit Overall the program is more than 26 trillion in debt Without fundamental reform it will not be able to pay the benefits it has promised to our children and grandchildren That has prompted the most far reaching discussion of the purpose and structure of Social Security since the program was enacted in 1935 Not so very long ago Social Security was rightly regarded as the third rail of American politics touch it and your career dies But no longer Polls today

show that the vast majority of Americans support proposals that would allow younger workers to privately invest at least part of their Social Security taxes through individual accounts For more than 25 years the Cato Institute has led the debate for Social Security reform arguing that the program is fundamentally flawed and calling for greater freedom and choice for working Americans Social Security and Its Discontents represents the best of Cato s publications on the issue It includes essays by the nation s top economists and Social Security experts discussing Social Security s finances the urgent need for reform how the program treats women minorities and low income workers and the options for reform Edited by Michael D Tanner this collection is essential reading for anyone who cares about what kind of country we will leave to our children and grandchildren Social Security Reform Paul A. McCulley,1982 Making Sense of Social Security Reform Daniel Shaviro,2000 The Social Security Act of 1935 must be counted among the most monumental pieces of legislation ever passed by Congress Today sixty five years after its enactment public support for Social Security remains extremely strong At the same time there have been reports that Social Security is in grave danger of financial collapse and numerous groups across the political spectrum have agitated for its reform The president has put forward proposals to rescue Social Security conservatives argue for its privatization and liberals advocate increases in its funding from surplus tax revenues But what is the average person to make of all this How many Americans know where the money for Social Security benefits really comes from or who wins and loses from the system s overall operations Few people understand the current Social Security system in even its broadest outlines And yet Social Security reform is ranked among the most important social issues of our time With Making Sense of Social Security Reform Daniel Shaviro makes an important contribution to the public understanding of the issues involved in reforming Social Security His book clearly and straightforwardly describes the current system and the pressures that have been brought to bear upon it before dissecting and evaluating the various reform proposals Accessible to anyone who has an interest in the issue Shaviro s new work is unique in offering a balanced nonpartisan account *Social Security* Jagadeesh Gokhale,2010-05-15 Many of us suspect that Social Security faces eventual bankruptcy But the government projects its future finances using long outdated methods Employing a more up to date approach Jagadeesh Gokhale here argues that the program faces insolvency far sooner than previously thought To assess Social Security s fate more accurately under current and alternative policies Gokhale constructs a detailed simulation of the forces shaping American demographics and the economy to project their future evolution He then uses this simulation to analyze six prominent Social Security reform packages two liberal two centrist and two conservative to demonstrate how far they would restore the program s financial health and which population groups would be helped or hurt in the process Arguments over Social Security have raged for decades but they have taken place in a relative informational vacuum Social Security provides the necessary bedrock of analysis that will prove vital for anyone with a stake in this important debate **Social Security Reform** Robin Brooks,Assaf Razin,2010-03-25 As population aging has become increasingly acute in many countries the

debate over how to reform often creaking public pension systems has gathered momentum In many cases this debate has become politicized and the focus on some of the underlying economic issues has been lost This volume hopes to redress some of this imbalance It begins by examining the rationale behind why public pension systems were introduced originally out of fear that individuals do not adequately save for retirement It then systematically examines different aspects of reforming these systems It covers the fiscal repercussions of reform the implications of the baby boom on asset returns in the years ahead the political economy of the reform process and finally the risk sharing implications that are inherent in reform An important additional goal of this volume is to make it accessible to as wide an audience as possible students academics and policy makers

Pension Reform in Central and Eastern Europe Robert Holzmann,1997 *Social Notes Concerning Social Reforms, Social Requirements, Social Progress* ,1879 The Political Future of Social Security in Aging Societies Vincenzo Galasso,2006 A quantitative analysis of the political sustainability of social security reform in France Germany Italy Spain the UK and the US with the suggestion that population aging will lead to more pension spending and that raising the retirement age is the most politically viable reform measure

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