

Pension Economics

The Future of Multi-Pillar Pensions Lans Bovenberg
2012-06-21 Pension systems are under serious pressure worldwide. This pressure stems not only from the well-known trend of population aging, but also from those of increasing heterogeneity of the population and increasing labour mobility. The current economic crisis has aggravated these problems, thereby exposing the vulnerability of many pension schemes to macroeconomic shocks. This book reconsiders the multi-pillar pension scheme against the background of these pressures. It adopts an integral perspective and asks how the pension system as a whole contributes to the three basic functions of pension schemes: facilitating life-cycle financial planning, insuring idiosyncratic risks and sharing macroeconomic risks across generations. It focuses on the optimal balance between the various pension pillars and on the optimal design of each of the schemes. It sketches a number of economic trade-offs, showing that countries may opt for different pension schemes depending on how they react to these trade-offs.

Financial Aspects of the United States Pension System Zvi Bodie
2008-04-15 This book provides valuable information and analysis to managers, policymakers, and investment counselors in the rapidly expanding field of pension funding. American workers, too, need answers and insights on how to invest their money and plan for their retirement. fifteen of America's leading financial analysts address such pressing questions as -What is the current financial status of the elderly, and how vulnerable are they to inflation? -What is the impact of inflation on the private pension system, and what are the effects of alternative indexing schemes? -What roles can the social security system play in the provision of retirement income? -What is the effect of the tax code and the

Employee Retirement Income Security Act of 1974 (ERISA) on corporate pension policy? -How well funded are corporate pension plans, and is a firm's unfunded pension liability fully reflected in the market value of its common stock? Many of the conclusions these experts reach contradict and challenge popular views, thus providing fertile ground for innovation in pension planning.

European Pensions & Global Finance Gordon L. Clark 2003 This book is about the demographic and funding crises that threaten continental European systems of pension and retirement income. The author argues that state-sponsored social security will not deliver promised retirement incomes for the baby-boom generation; European monetary union and the imperatives of global finance has made such promises untenable thereby undercutting nation-state social solidarity. Globalization has set many challenges for European countries not least of which is providing pension security for their citizens. At the same time, global finance has opened-up options for corporations and individuals seeking alternatives to the past; but exercising those opportunities will come at a high cost for European notions of social justice.

The Political Economy of Public Pensions Eileen Norcross 2021-09-02 Public pensions in the United States face an impending funding crisis in the wake of the financial crisis and the COVID-19 recession. Many cities and states will struggle to meet these growing obligations without major cuts in government services, reneging on pension promises, or raising taxes. This Element examines the development of the pension crisis through the lens of political economy. We analyze the knowledge and incentive problems inherent in the institutional structure, governance, and accounting of public pensions. We conclude by offering several institutional, governance, and reporting reforms to address the pension funding crisis.

Pension Strategies in Europe and the United States Robert Fenge 2008 Demographic realities will soon force developed

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countries to find ways to pay for longer retirements for more people. In *Pension Strategies in Europe and the United States*, leading economists analyze topical issues in pension policy, with a focus on raising the retirement age, increasing retirement savings, and the political sustainability of reforms that will accomplish these goals. After a substantive and wide-ranging introduction by the editors that weaves together the demographic and economic strands of the story, the chapters present cutting-edge research, offering both theoretical and empirical analyses. Contributors examine such topics as the reform of key structural features of existing pay-as-you-go (PAYG) pension systems, analyzing how benefits should vary with the age of retirement, labor supply elasticity after France's 1993 pension reform, and fiscal response to a demographic shock; the feasibility of PAYG reforms in the United States and the competition among state pension systems that results from labor mobility in Europe; and private, funded systems (increasingly perceived as necessary adjuncts to PAYG systems) in the UK, the US, and the Netherlands, and in terms of individual portfolio management. The editors conclude the volume with a study of recent German and UK reforms and their effects on personal savings.

Contributors Theodore C. Bergstrom, A. Lans Bovenberg, Antoine Bozio, Woojen Chung, Juan C. Conesa, Gabrielle Demange, Richard Disney, Carl Emmerson, Robert Fenge, Luisa Fuster, Carlos Garriga, Christian Gollier, John L. Hartman, Ayse Imrohoroglu, Selahattin Imrohoroglu, Thijs Knaap, Georges de M n l, Pierre Pestieau, Eytan Sheshinski, Matthew Wakefield

Robert Fenge is Senior Research Fellow at the Ifo Institute for Economic Research and Assistant Professor of Economics at the University of Munich. Georges de M n l is Professor of Economics at  cole des Hautes  tudes en Sciences Sociales (EHESS), Paris. Pierre Pestieau is Professor of Economics at the University of Li ge. Fenge and Pestieau are coauthors of *Social Security and Early Retirement* (MIT Press,

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2005).

The Economics of Pensions Salvador Valdés-Prieto 1999-07-28

This book, first published in 1997, offers up-to-date research about publicly regulated pensions for old age.

Behavioral Dimensions of Retirement Economics Henry Aaron 2010-12-01 Deciding when and how to retire are among the most important decisions most people make. Can they be depended on to plan with foresight and make sound decisions? According to standard economic analysis the answer is a qualified "yes." But studies by psychologists, sociologists, and economists themselves raise doubts about this comforting appraisal. This volume by analysts trained in economics and other disciplines suggests that retirement planning and decisions fall far short of the rational ideal. Gary Burtless explains what economic research has to say about retirement behavior. Annamaria Lusardi reports that many people in their fifties and older say they have not even thought about retirement. Mathey Rabin and Ted O'Donoghue show that procrastination can cause huge economic losses. Robert Axtell and Joshua Epstein show that herd behavior explains observed patterns of retirement behavior better than does the assumption of rational decisionmaking. George Loewenstein, Drazen Prelec, and Roberto Weber report that many people incorrectly anticipate what retirement will be like and rationalize whatever decision they have made. David Fetherstonhaugh and Lee Ross report experimental evidence that the effect of Social Security provisions may depend on how these policies are "framed" as well as on the specific content of those policies. These and other authors also explore the broader implications of these behavioral patterns. Copublished with Russell Sage Foundation

Children and Pensions Alessandro Cigno 2007 An analysis of the effect of public pension schemes on a country's fertility rate and a proposal for policies to reform pension coverage in light of this. The rapidly aging populations of many developed countries--

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most notably Japan and member countries of the European Union-present obvious problems for the public pension plans of these countries. Not only will there be disproportionately fewer workers making pension contributions than there are retirees drawing pension benefits, but the youth-to-age imbalance would significantly affect the total contributive capacity of future generations and hence their total income growth. In *Children and Pensions*, Alessandro Cigno and Martin Werding examine the way pension policy and child-related benefits affect fertility behavior and productivity growth. They present theoretical arguments to the effect that public pension coverage as such will reduce aggregate fertility and may raise aggregate household savings. They argue further that public pensions, as they are currently designed, discourage parents from private human capital investment in their children to improve the children's future earning capacity. After an overview of pension and child benefit policies (focusing on the European Union, Japan, and the United States), the authors offer an empirical and theoretical analysis and a simulation of the effects of the policies under discussion. Their policy proposals to address declines in fertility and productivity growth include the innovative suggestion that relates a person's pension entitlements to his or her number of children and the children's earning ability--proposing that, in effect, a person's pension could be financed in part or in full by the pensioner's own children.

State and Local Retirement Plans in the United States

Robert L. Clark 2011-01-01 *State and Local Retirement Plans in the United States* explains how economic and political events have shaped the development of pension plans in the last century, and it argues that changes in the structure and generosity of these plans will continue to shape policy and funding in the future. It also brings to bear a new rationale to the policies behind public sector pension plans. The authors use the history of how early public pension plans were established, how they

matured and how they have grown in generosity to analyze what changes may be expected in years to come. Unique in its scope, this comprehensive history of the development of public sector pension plans in the United States during the twentieth century expands upon current ideas relating to the changing economic environment, the passage and evolution of social security, and the expansion of the public sector. With the exception of military pension plans, which date from the eighteenth century, the first public sector plans, dating from the late nineteenth century, were established to cover teachers, police officers and fire fighters in large cities. Over time, these retirement plans were extended to other public sector workers and the local plans were often merged with plans for state workers; all of these date from the twentieth century. Here, the authors show just how pension coverage for public sector workers expanded steadily, through the first half of the twentieth century, so that by the 1960s the vast majority of public sector workers were covered by a plan. This analysis demonstrates how economic events and shifts in public policy at the federal, state, and local levels helped to shape public sector retirement plans. The authors also compare public plans with private sector plans, and the final chapter focuses on recent changes in public pensions in response to the 'Great Recession', concurrent sharp declines in equity markets and the aging of the public workforce.

Pension Systems and Retirement Incomes Across OECD

Countries Richard Disney 2001-01-01 An analysis of the pension reform process in nine countries. It examines the policy reform process in each country, against the background of the fiscal stresses arising from ageing populations. It also explores whether different pension delivery systems generate different standards of living.

Pension and Employee Benefit Law John H. Langbein 1995

Pension Reform in Latin America and Its Lessons for International Policymakers Tapen Sinha 2012-12-06 The experience of

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privatization of social security has been predominantly in the Latin American region. Eight countries have undertaken either full or partial privatization of pensions: Argentina, Bolivia, Chile, Colombia, El Salvador, Mexico, Peru, and Uruguay. What did the policymakers expect? Were expectations realized? Can we learn anything from the collective experience of these countries? Can they be applied to other countries that are aspiring to privatize? How did the World Bank and other international institutions affect these policies? Pension Reform in Latin America and Its Lessons for International Policymakers analyzes in detail these important questions. The book begins with a detailed account of economic conditions in Latin America. It then discusses various models that policymakers rely on. Starting with a purely demographic model, it lays out advanced models of overlapping generations of Samuelson. The book gives extensive details of privatized pensions in each of the eight reforming countries. Two chapters are devoted to analyzing the reform in each country. Finally, detailed lessons are drawn that will help shape the debate for policymakers in other countries.

When the Good Pensions Go Away Thomas J. Mackell

2008-03-31 In *When the Good Pensions Go Away*, Thomas Mackell suggests remedies to the quagmire that has been created by the conflicting interests of health care and pension service providers, the aging population, and the inertia that has permeated our policymakers. Mackell includes his “Top List” of recommendations that anyone (and hope-fully everyone) can adopt to address the problem that the shift of our benefit programs—from organizations to the shoulders of the individual—has created.

Are You a Stock or a Bond? Moshe A. Milevsky Ph.D.

2008-08-27 “Moshe Milevsky offers an original and clear re-thinking of the most fundamental concept in one’s financial lifetime: the management of risk, in all of its not-so-obvious dimensions.”—Nick Murray, author, *Simple Wealth, Inevitable*

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Wealth “This book is another example of Moshe Milevsky’s ability to make the complex understandable...an excellent primer—for both advisors and their clients alike—on the ‘How Tos’ of effective retirement income planning.”—Jim Rogers, CFP, 2008 President, The Million Dollar Round Table (MDRT) “In this new book, the author presents a holistic framework for investors and advisors to think about critical issues that impact investment decisions, such as human capital, mortality risk, and longevity risk. But even more importantly, Milevsky presents practical solutions that we can all follow to achieve financial security throughout our lives. This book is a must-read for everyone in the financial services industry.”—Peng Chen, CFA, Ibbotson Associates “This is an extremely timely and valuable book. Our financial lives have never been more complex, and the challenges for many are daunting. Milevsky provides a new perspective that can really help people make better financial decisions and attain a greater level of financial security.”—Matt Greenwald, President, Mathew Greenwald & Associates “The author has written an instant classic that will help people become better-educated retirement customers and also help financial advisors improve their professional skills.”—Francois Gadenne, Chairman of the Board and Executive Director, Retirement Income Industry Association (RIIA) “Milevsky delivers one of the best books to date on personal financial planning—a refreshing blend of content, conceptual correctness, and clarity. Buy it. Read it. Do it.”—Richard M. Ennis, Chairman, Ennis Knupp & Associates; Editor, Financial Analysts Journal In an era when traditional corporate pensions are disappearing, Social Security’s sustainability is in question, healthcare costs are skyrocketing, and society is dumping more and more financial risk squarely onto your shoulders, Moshe Milevsky helps you comprehensively integrate all the opportunities and risks in your life: your career risks, your portfolio risks, your housing risks, and even your personal inflation and longevity risks that could lead you to

financial regret and a ruined retirement. Then, he introduces a powerful, new framework for thinking about and managing your financial future that you can use to systematically reduce your vulnerability to each of these risks and, thus, generate long-term financial security. To maximize your investment returns and protect yourself and your family, you must learn to think of yourself as a small company, with assets, liabilities, a balance sheet, an income statement, and real shareholder equity. The composition and choices you make with your financial capital should reflect the nature and security of your career or job, which is your unique “human capital.” So, for example, if You, Inc. is like a “stock,” make sure your retirement savings are tilted toward “bonds.” If your job is more secure and You, Inc. is essentially a “bond,” then make sure your retirement savings are tilted toward “stocks.” Get personal with your investments and make your financial capital serve and protect your human capital. Factoring in your unique “human capital” adds a new dimension to financial planning which is a critical next step for sound and effective investing.

Retirement Provision in Scary Markets Hazel Bateman

2007-01-01 The past few decades have witnessed a global move towards private provision for retirement through individual defined contribution pensions at the expense of publicly provided and employer-sponsored defined benefit pensions. As a consequence, workers and retirees are becoming increasingly exposed to uncertainties in financial, labour and economic markets. The contributors to this book analyse the implications for retirement income policy, workers and retirees in view of the current climate of heightened exposure to scary markets. The implications of a broad range of scary market scenarios are presented, and novel solutions prescribed. Retirement incomes across a number of countries including the US, the UK, Japan and Australia are explored, and uncertainties examined include: extreme stock price volatility; discontinuous labour market

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participation; and regulatory failure and macroeconomic instability. Concluding with the observation that regulatory reforms could be almost as scary as the underlying macroeconomic conditions, this book will prove a fascinating read for scholars, researchers, practitioners and policymakers with an interest in pensions and pension policy, financial economics and public sector economics.

Reforming Pensions Nicholas Barr 2009-11-30 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: * Pension systems have multiple objectives--consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. * Good analysis should be framed in a second-best context-- simple economic models are a bad guide to policy design in a world with imperfect information and decision-making, incomplete markets and taxation. * Any choice of pension system has risk-sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation, and of experiences, both good and bad, in many countries, with particular attention to Chile and China.

Labor's Capital Teresa Ghilarducci 1992 This examination of the 120-year-old American system of privatized social insurance reveals that the system fails to provide adequate retirement

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income security, its most prominent goal, and, in fact, its greatest influence is in supplying funds to U.S. capital markets.

Labor in the Age of Finance Sanford M. Jacoby 2021-06-01

From award-winning economic historian Sanford M. Jacoby, a fascinating and important study of the labor movement and shareholder capitalism Since the 1970s, American unions have shrunk dramatically, as has their economic clout. *Labor in the Age of Finance* traces the search for new sources of power, showing how unions turned financialization to their advantage. Sanford Jacoby catalogs the array of allies and finance-based tactics labor deployed to stanch membership losses in the private sector. By leveraging pension capital, unions restructured corporate governance around issues like executive pay and accountability. In Congress, they drew on their political influence to press for corporate reforms in the wake of business scandals and the financial crisis. The effort restrained imperial CEOs but could not bridge the divide between workers and owners. Wages lagged behind investor returns, feeding the inequality identified by Occupy Wall Street. And labor's slide continued. A compelling blend of history, economics, and politics, *Labor in the Age of Finance* explores the paradox of capital bestowing power to labor in the tumultuous era of Enron, Lehman Brothers, and Dodd-Frank.

Public Pension Economics Bernhard Felderer 1993 A collection of papers dealing with different aspects of public pension economics presents new approaches and new results from the frontier of economic research on this topic. The main subjects covered by the book are: - Intergenerational redistribution caused by public pension systems - Efficiency of pay-as-you-go schemes under certainty and general assumptions covering the "small open" and the "closed" economy as special cases - Interregional and intertemporal efficiency when harmonization of policies is attempted and

Pension Funds E. Philip Davis 1995 In this context, this book

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assesses the major economic issues raised by occupational pension funds, as they have arisen in twelve OECD countries - the USA, the UK, Germany, Japan, France, Italy, Canada, Australia, Denmark, Sweden, Switzerland, and the Netherlands - as well as in Chile and Singapore. Particular emphasis is placed on the performance of funds in financial markets, the influence on funds of fiscal and regulatory conditions, and the consequences of funds' development for capital markets, corporate finance, and international investment.

Pensions, Economics, and Public Policy Richard A. Ippolito 1986 From the Pension Research Council of the Wharton School
The Economics of Private Pensions Alicia Haydock Munnell 1982 Monograph comparing the economic implications of private pension schemes with the social costs of social security-based old age benefits in the USA - describes the historical background of retirement savings, the taxation system allowing tax deductions for employers' contributions, to private schemes, examines investment behaviour, the effect of inflation on cost of living allowance, social security financing problems, etc. Diagrams, graphs, references and statistical tables.

Essentials of Pension Economics Sergio Nisticò 2019-10-14 This Palgrave Pivot provides a concise overview of pension systems which, whether paid by governments or by private companies, are the sole source of income for millions of people around the world. By 2050, two billion elderly people will have to be ensured some form of income while, at the same time, the prospect facing younger generations is of a gloomy future. This book breaks down the jargon, investigates different designs and analyses these designs' effects on financial sustainability, their adequacy when it comes to level and replacement rates, and their effects on intra- and inter-generational distribution. The author provides also an overview of the historical, demographic and political issues connected with the pension debate. This book will be of interest to students and academics, and professionals involved in the

pensions industry.

Older and Wiser Lawrence Thompson 2019-05-23 First published in 1998, this volume was developed as part of the Stockholm Initiative and sets out to assess the situation of providing for retirement and pensions. In the wake of intense debate over pay-as-you-go pensions, Lawrence Thomson for the most part leaves social and cultural issues for subsequent analysis, instead examining the economic

Pension Finance David Blake 2006-11-02 This book provides a secure grounding in the theory and practice of finance insofar as it deals with pension matters. By using it, the reader will understand the various types of investment assets; * the allocation of personal wealth to different asset classes * corporate pension finance * the financial aspects of defined contribution pension plans during both the accumulation and distribution phases * the financial aspects of defined benefit pension plans * the role of pension funds and pension fund management * pension fund performance measurement and attribution * risk management in pension funds

Pension Fund Capitalism Leokadia Oręziak 2022-04-10 This book examines the origins and consequences of so-called pension fund capitalism, which has spread around the world since 1981, when the pension system was completely privatized in Chile. The author highlights the driving forces behind the privatization of pensions, its forms and tools used in practice, and the risks and costs related to private pensions. The reader can also learn about the experiences of various developed countries (including the USA, Canada, Australia, and Germany), as well as Latin American (including Chile) and Eastern European countries, related to the privatization of pensions. Particular attention is paid to Poland as an example of a country where such privatization failed completely. This book provides a source of serious reflection on what this privatization has led to, what its real economic and social consequences are and what the likelihood is of reversing it

and strengthening the public pension system. Academic researchers and students of economics and finance, as well as social and political sciences, will find the book invaluable in understanding the problems arising from the privatization of pensions. It will also be of interest to professionals: institutions that shape or influence economic and social policy, including political parties, trade unions, non-governmental organizations, the media, and institutions operating on the financial market.

Pension Design and Structure Olivia S. Mitchell 2004-07-15

Employees are increasingly asked to make sophisticated decisions about their pension and healthcare plans. Yet recent research shows that the decisions 'real' people make are often not those of the careful and well-informed economic agent conventionally portrayed in economic research. Rather, decision-makers tend to operate with flawed information and make some of the most critical financial decisions of their lives lacking a full understanding of the options before them and the implications of their decisions. *Pension Design and Structure* explores the assumptions behind commonly-held theories of retirement decision-making, in order to draw out the consequences of frontier research in behavioral finance and economics for those interested in better design and structure of retirement pensions. Using large datasets newly provided by financial service firms and real-world experiments, this volume tests the hypotheses of this research. This is the first book to explore the implications of behavioral finance research for pensions and retirement studies. The authors blend cutting-edge research from several fields including Finance, Economics, Management, Sociology, and Psychology. The book will be of interest to pension plan participants and sponsors, financial service groups responsible for pensions, and retirement system regulators.

Issues in Pension Economics Zvi Bodie 2007-12-01 In the past several decades, pension plans have become one of the most significant institutional influences on labor and financial markets

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in the U.S. In an effort to understand the economic effects of this growth, the National Bureau of Economic Research embarked on a major research project in 1980. *Issues in Pension Economics*, the third in a series of four projected volumes to result from this study, covers a broad range of pension issues and utilizes new and richer data sources than have been previously available. The papers in this volume cover such issues as the interaction of pension-funding decisions and corporate finances; the role of pensions in providing adequate and secure retirement income, including the integration of pension plans with social security and significant drops in the U.S. saving rate; and the incentive effects of pension plans on labor market behavior and the implications of plans on labor market behavior and the implications of plans for different demographic groups. *Issues in Pension Economics* offers important empirical studies and makes valuable theoretical contributions to current thinking in an area that will most likely continue to be a source of controversy and debate for some time to come. The volume should prove useful to academics and policymakers, as well as to members of the business and labor communities.

The Pension Puzzle Mr.N. A. Barr 2002-04-30 Looks at the policy choices involved in creating pension schemes, particularly whether it is advisable to move away from government pay-as-you-go pensions toward private or publicly funded plans. Examines the reasons for the controversy surrounding pension design, and whether the second level of pension systems should be mandatory, private, funded, and defined-contribution.

Pension Fund Economics and Finance Jacob Bikker 2017-11-22 Pension fund benefits are crucial for pensioners' welfare and pension fund savings have accumulated to huge amounts, covering a major part of world-wide institutional investments. However, the literature on pension fund economics and finance is rather limited, caused, in part, to limited data availability. This book contributes to this literature and focuses on three important

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areas. The first is pension fund (in)efficiency, which has a huge impact on final benefits, particularly when annual spoilage accumulates over a lifetime. Scale economies, pension plans complexity and alternative pension saving plans are important issues. The second area is investment behavior and risk-taking. A key question refers to the allocation of investments over high risk/high return and relatively safe assets. Bikker investigates whether pension funds follow the life-cycle hypothesis: more risk and return for pension funds with young participants. Many pension funds are rather limited in size, which may raise the question how financially sophisticated the pension fund decision makers are: rather professionals or closer to unskilled private persons? The third field concerns two regulation issues. How do pension fund respond to shocks such as unexpected investment returns or changes in life expectancy? What are the welfare implications to the beneficiary for different methods of securing pension funding: solvency requirements, a pension guarantee fund, or sponsor support? This groundbreaking book will challenge the way pension fund economics is thought about and practiced.

Pensions in the U.S. Economy Zvi Bodie 2008-04-15 Pensions in the U.S. Economy is the fourth in a series on pensions from the National Bureau of Economic Research. For both economists and policymakers, this volume makes a valuable contribution to current research on pensions and the economics of the elderly. The contributors report on retirement saving of individuals and the saving that results from corporate funding of pension plans, and they examine particular aspects of the plans themselves from the employee's point of view. Steven F. Venti and David A. Wise offer a careful analysis of who contributes to IRAs and why. Benjamin M. Friedman and Mark Warshawsky look at the reasons more retirement saving is not used to purchase annuities. Personal saving through pension contribution is discussed by B. Douglas Bernheim and John B. Shoven in the context of recent

government and corporate pension funding changes. Michael J. Boskin and John B. Shoven analyze indicators of the economic well-being of the elderly, addressing the problem of why a large fraction of the elderly remain poor despite a general improvement in the economic status of the group as a whole. The relative merits of defined contribution versus defined benefit plans, with emphasis on the risk aspects of the two types of plans for the individual, are examined by Zvi Bodie, Alan J. Marcus, and Robert C. Merton. In the final paper, pension plans and worker turnover are the focus of the discussion by Edward P. Lazear and Robert L. Moore, who propose pension option value rather than the commonly used accrued pension wealth as a measure of pension value.

When I'm Sixty-Four Teresa Ghilarducci 2017-10-31 A crisis is looming for baby boomers and anyone else who hopes to retire in the coming years. In *When I'm Sixty-Four*, Teresa Ghilarducci, the nation's leading authority on the economics of retirement, explains how to confront this crisis head-on, revealing the causes behind the increasingly precarious economics of old age in America and proposing a bold plan to guarantee retirement security for every working citizen. Retirement is one of the hallmarks of a prosperous, civilized market economy. Yet in America today Social Security is on the ropes. Government and employers are dismantling pension security, forcing older people to work longer. The federal government spends billions in exemptions for 401(k)s and other voluntary retirement accounts, yet retirement savings for most workers is falling. Ghilarducci takes an unflinching look at the eroding economic structure of retirement in America--and what she finds is alarming. She exposes the failures of pension regulators and the false hopes of privatized Social Security. She tells the ugly truth about risky 401(k) plans, do-it-yourself retirement schemes, and companies like Enron that have left employees without any retirement savings. Ghilarducci puts forward a sweeping plan to revive the

retirement-income system, a plan that will ensure that, after forty years of work, every American will receive 70 percent of their preretirement earnings, guaranteed for life. No other book makes such a persuasive case for overhauling the pension and Social Security system in order to provide older Americans with the financial stability they have earned and deserve.

Economics and Ageing José Luis Iparraguirre 2019-11-29 This upper level textbook provides a coherent introduction to the economic implications of individual and population ageing. Placing economic considerations into a wider social sciences context, this is ideal reading not only for advanced undergraduate and masters students in health economics and economics of ageing, but policy makers, professionals and practitioners in gerontology, sociology, health-related sciences, and social care. This volume introduces topics in labour economics, including the economic implications of ageing workforces. It covers pension economics and pension systems with their macroeconomic and distributive effects, and the question of risk. Finally, it describes macroeconomic consequences of ageing populations on aggregate saving, inflation, international trade, and financial markets.

Reforming Pensions: Principles and Policy Choices Nicholas Barr 2008-09-17 Mandatory pensions are a worldwide phenomenon. However, with fixed contribution rates, monthly benefits, and retirement ages, pension systems are not consistent with three long-run trends: declining mortality, declining fertility, and earlier retirement. Many systems need reform. This book gives an extensive nontechnical explanation of the economics of pension design. The theoretical arguments have three elements: * Pension systems have multiple objectives--consumption smoothing, insurance, poverty relief, and redistribution. Good policy needs to bear them all in mind. * Good analysis should be framed in a second-best context-- simple economic models are a bad guide to policy design in a world with imperfect information and decision-making, incomplete markets and taxation. * Any choice of pension

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system has risk-sharing and distributional consequences, which the book recognizes explicitly. Barr and Diamond's analysis includes labor markets, capital markets, risk sharing, and gender and family, with comparison of PAYG and funded systems, recognizing that the suitable level of funding differs by country. Alongside the economic principles of good design, policy must also take account of a country's capacity to implement the system. Thus the theoretical analysis is complemented by discussion of implementation, and of experiences, both good and bad, in many countries, with particular attention to Chile and China.

The Economics of Pensions and Variable Retirement

Schemes Oliver Fabel 1994-09-06 Based on theoretical insurance arguments. Presents a microeconomic analysis of the determinants of individual lifetime labour supply decisions and the design of benefit rules. Develops a model of induced retirement behaviour of consumers faced with flexible retirement schemes.

Pension Systems Birgit Mattil 2006-01-11 Recently, policy debate and comparative research on old-age pensions have focused on the financial sustainability of pension systems in the face of demographic change. This study, however, also takes into account distributional effects involved in pension system structures. Theoretical, institutional and empirical analyses are combined to form a comprehensive framework for evaluating financial sustainability and distributional effects of the pension systems implemented in Germany and the United Kingdom. Along with projections of demographic trends and future public pension expenditure, the empirical results on old-age incomes and their distribution allow for identifying a number of reform options for each pension system to improve their financial or distributional results.

Social Security Programs and Retirement around the World Axel Börsch-Supan 2021-03-05 This ninth phase of the International Social Security project, which studies the experiences of twelve

developed countries, examines the effects of public pension reform on employment at older ages. In the past two decades, men's labor force participation at older ages has increased, reversing a long-term pattern of decline; participation rates for older women have increased dramatically as well. While better health, more education, and changes in labor-supply behavior of married couples may have affected this trend, these factors alone cannot explain the magnitude of the employment increase or its large variation across countries. The studies in this volume explore how financial incentives to work at older ages have evolved as a result of public pension reforms since 1980 and how these changes have affected retirement behavior. Utilizing a common template to analyze the developments across countries, the findings suggest that social security reforms have strengthened the financial returns to working at older ages and that these enhanced financial incentives have contributed to the rise in late-life employment.

Pension Economics David Blake 2006-12-04 While not attempting to train readers as professional economists, this book aims to provide a secure grounding in the theory and practice of economics insofar as it deals with pension matters. From reading this book, the user will understand: * The key types of pension scheme * The role of pensions in maximizing individual lifetime welfare * The role of pensions in individual savings and retirement decisions * The role and consequences of the pension plan from the company's viewpoint * The role of pensions in promoting aggregate savings * The role of pensions and retirement in overlapping generations models * The economics of ageing and intergenerational accounting * The social welfare implications of pensions * The lessons of behavioural economics for pensions

Economic Challenges of Pension Systems Marta Peris-Ortiz 2020-03-20 This book examines the major economic challenges associated with the sustainability of public pensions, specifically

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demographic change, labor-market relations, and risk sharing. The issue of public pensions occupies the political and economic agendas of many major governments in the world. International organizations such as the World Bank and the OECD warn that the economic changes driven by an aging society negatively affects the sustainability of pension systems. This book analyzes different global public pension systems to offer policies, methods and tools for sustainable public pensions. Real case studies from France, Sweden, Latin America, Algeria, USA and Mexico are featured.

Pensions: More Information, Less Ideology Tito Boeri

2001-10-31 Europeans are living longer, and fewer now remain in the labour force as they grow older. Many European countries have responded to the ensuing financial pressure by reforming their public pension systems and health care programmes. There is considerable uncertainty as to the effects of these reforms - as they typically do not alter the unfunded nature of public welfare arrangements and this uncertainty is itself costly. Not only does it undermine the credibility of public welfare programmes, but it may also distort labour supply behaviour, decisions regarding savings and capital accumulation. More generally there is uncertainty about the overall impact of ageing on welfare and society and the multiple domains in which its effects may develop. *Pensions: More Information, Less Ideology* builds on the existing evidence - mostly in the field of public pensions - and highlights the advantages that would be obtained by: harmonising methodologies used in the various countries to report pension outlays and forecast future pension liabilities or more generally public spending; defining common standards as to the frequency of expenditure forecasts and the length of the forecast horizons for welfare expenditures; developing European longitudinal survey of persons pre- and post retirement age, providing timely information on a wide array of decisions by individuals and household related to the ageing process and the ongoing trends.

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