# Framing the Social Security Debate

Values, Politics, and Economics

> R. Douglas Arnold Michael J. Graetz Alicia H. Munnell Editors

NATIONAL ACADEMY OF SOCIAL INSURANCE

# **Framing The Social Security Debate**

**Thom Hartmann** 

## **Framing The Social Security Debate:**

Framing the Social Security Debate R. Douglas Arnold, Michael J. Graetz, Alicia H. Munnell, 2010-12-01 In his 1998 State of the Union address President Clinton challenged Americans to a public debate about how to fix the long term financial problems of Social Security This annual volume of the National Academy of Social Insurance provides a framework for that debate Competing reform proposals reflect contrasting views about the nature of the Social Security problem and how to solve it This book examines issues about privatization national savings and economic growth the political risks and realities in reforms lessons from private pensions developments in the United States and the efforts of other advanced industrial countries to adapt their old age pensions to an aging population It also poses philosophical arguments about collective versus individual responsibility and the implications of market risks and political risks for stable and secure retirement income policy The contributors are Theo Angelis Michael J Boskin Peter A Diamond John Geanakoplos Hugh Heclo Karen C Holden Howell Jackson Olivia Mitchell Dallas L Salisbury Lawrence H Thompson Kent Weaver and Stephen P Zeldes Copublished with the National Academy of Social Insurance Framing the Social Security Debate R. Douglas Arnold, National Academy of Social Insurance (U.S.). Conference, 1998 Competing reform proposals reflect contrasting views about the nature of the Social Security problem and how to solve it This book examines issues about privatization national savings and economic growth the political risks and realities in reforms lessons from private pension developments in the United States and the efforts of other advanced industrial countries to adapt their old age pensions to an aging population It also poses philosophical arguments about collective versus individual responsibility and the implications of market risks and political risks for stable and secure retirement income policy **Framing the Social Security Debate** R. Douglas Arnold, Michael J. Graetz, Alicia Haydock Munnell, 1998 This annual volume of the National Academy of Social Insurance provides a framework for the public debate about how to fix the long term financial problems of Social Security **Social Security Under the** Gun Arthur Benavie, 2015-01-13 The US public has been led to believe that Social Security is going bankrupt and that our children will be burdened with supporting the elderly unless it is reformed Benavie will refute these arguments While it is true that our public pension system can be improved this book will separate the widely accepted economic facts of the issue from personal value judgements This book is an invaluable guide to understanding and making informed decisions about one of our most important social welfare systems Building Social Security Xenia Scheil-Adlung, 2017-11-30 In recent years in both the specialist press and the tabloids the idea of privatization of social security has become a shimmering catch phrase Politicians base election campaigns on promises of more or less privatization in social security Many governments introduce private business management methods into their social security systems Representatives of social security institutions and academics prepare theory papers on the possible outcomes of privatization And international financial organizations describe doomsday scenarios based on the premise of failure to privatize What is the role of privatization today in the development of

national social security systems. How does privatization concern the developments in different social security programs such as old age sickness unemployment accident insurance and family allowances What are the visions and effects of privatization in social security This volume provides an overview of the various positions of supporters and opponents of privatization in the main branches of social security followed by national experience of privatized or part privatized social security systems While the perspective of each of the contributors is markedly different the overall objective cuts across differences namely to develop the most efficient and cost effective system of social security protection. The authors views and knowledge are derived from their firsthand experiences with social security in Africa Asia the Americas and Europe Representatives of the leading international organizations dealing with social security issues the International Labour Organization the OECD the World Bank and the World Health Organization further expand the parameters of the viewpoints and experiences expressed This multifaceted book allows the reader to learn about the challenge of privatization in the various forms of social security by assembling a set of highly up to date technically complex and legal issues based on practical analysis and actual experience It will be of interest to those concerned with national social policy in a comparative context This is the sixth volume in an ongoing series that aims to review social security in a comparative global context Xenia Scheil Adlung is program manager International Social Security Association Geneva Switzerland Public Sociologies Reader Judith R. Blau, Keri E. Iyall Smith, 2006 By highlighting the role of the Public Sociologist and the international conception of human rights this volume uniquely contributes to scholarship and current debates while it also accomplishes two other objectives first it will be useful in the classroom and second it Aging Leslie Morgan, Suzanne Kunkel, 2001 NEW edition More than any other social gerontology texts available addresses issues of diversity in aging by race ethnicity social class and gender throughout <u>United States</u> International Monetary Fund, 1998-10-28 This Selected Issues paper on the United States explains the behavior of inflation and unemployment during 1997 98 The paper highlights that a simple Philips curve equation relating inflation to the unemployment gap has overpredicted inflation since 1993 The mean forecast error for 1994 97 is greater than zero by an amount equivalent to two thirds of the standard deviation of the forecast error The paper also examines the developments in the U S stock prices Alternative approaches to social security reform are also discussed

**Putting Trust in the US Budget** Eric M. Patashnik,2000 In the United States many important programs are paid from trust funds At a time when major social insurance funds are facing insolvency this book provided the first comprehensive study of this significant yet little studied feature of the American welfare state Equally importantly the author investigates an enduring issue in democratic politics can current officeholders bind their successors By law trust funds which get most of their money from earmarked taxes are restricted for specific uses Patashnik asks why these structures were created and how they have affected political dynamics He argues that officeholders have used trust funds primarily to reduce political uncertainty and bind distant futures Based on detailed case studies of trust funds in a number of policy sectors he shows how

political commitment is a developmental process whereby precommitments shape the content of future political conflicts This book will be of interest to students of public policy political economy and American political development **Retirement Financing** Olivia S. Mitchell, 2002-02-26 From the Wharton School Aging, Society, and the Life Course, Sixth Edition Suzanne R. Kunkel, Richard Settersten, 2021-05-07 Newly revised and updated this classic text examines the impact of social forces on the aging process It considers aging from personal family community societal and global perspectives The sixth edition reflects significant changes in the field of social gerontology. It delves deeply into the life course paradigm to demonstrate how aging experiences are shaped by individuals pasts and by a sweeping range of social factors It uses a diversity equity and inclusion lens to underscore how social and economic advantages and disadvantages can accumulate with aging Chapters reflect the richness and complexity of family life work and retirement health and community engagement The book addresses landmark changes in laws and policies and highlights innovative developments to enhance the independence of elders It emphasizes what an aging society means for people of all ages and generations and the causes and consequences of pervasive ageism Provocative essays explore contemporary ethical legal and social issues Especially written for courses in social gerontology and sociology of aging the book is also valuable for curricula in social work allied health and the ever growing range of disciplines and professions that are affected by individual and population aging The sixth edition offers several new features to enhance the teaching and learning experiences including Stop and Think boxes to foster curiosity critical thinking and personal connections to the ideas bullet point summaries to reinforce chapter takeaways and an updated and expanded Instructor's Manual Purchase includes digital access for use on most mobile devices or computers New to the Sixth Edition Draws attention to the influence of the life course on aging Discusses how aging impacts people of all ages and generations Explores what the changing behaviors and attitudes of younger cohorts might mean for the future of aging Leverages a diversity equity and inclusion lens to understand variability and inequality in aging Provides updated knowledge about family life work and retirement health community engagement and ageism Highlights landmark changes in laws and policies that affect aging such as evolving health care policies and laws related to intergenerational obligations Describes innovative models and interventions to enhance the independence and integration of elders in their communities Incorporates new content and provocative essays on contemporary ethical legal and social issues Key Features Presents information in straightforward engaging prose that seamlessly integrates bodies of evidence Highlights how aging is often a shared experience resulting from interactions with a complex set of social forces Demonstrates how the aging of individuals and entire generations occurs within layers of social context Probes causes of variability and inequality in aging across social categories Reveals the presence and consequences of ageism for individuals and societies Looks in depth at aging in America with an eye to a global context Introduces and applies contemporary theories of aging to specific topics to demonstrate their utility for aging science and practice Management and Regulation of Pension Schemes Nicholas

Morris, 2018-03-19 Perhaps the greatest long term challenge facing modern economies is how to pay for the living expenses and care costs of the elderly Following policy decisions made in Australia in the 1990s a substantial part of the pension requirements of the next cohort of retirees will be met from savings accumulated during working years The effective management of these savings is crucial If they are invested wisely the assets available to fund pensions and care will grow if not available funds may turn out to be insufficient Unfortunately there is considerable evidence worldwide that the management of funds attracts rent seeking behaviour by the financial services industry which erodes much of the potential return Australia introduced compulsory superannuation contributions for its working population in 1991 leading to a proliferation of funded schemes that are largely run by the private sector Complexity and many degrees of separation between fund members and those who manage their funds have emerged as serious problems Combined with weak competitive pressures and governance systems and insufficient legal and regulatory constraints the result is a system that does not serve its members well This book provides a detailed evaluation of the Australian experience highlights the extent to which the financial services industry has extracted rents from Australian pensioners and how and why this occurred Based on original empirical research and examination of industry reviews and relevant literature the book demonstrates the numerous principal agent conflict of interest and rent extraction problems that have emerged in Australia The book makes suggestions for how these problems can be addressed in Australia and also provides lessons for other countries wishing to enact pension Banking on Death Robin Blackburn, 2020-05-05 Banking on Death offers a panoramic view of the history and reform future of pension provision A work of unique scope it traces the origins and development of the pension idea from the days of the French Revolution to the troubles of the modern welfare state As we live longer employers are closing their pension schemes and many claim that public treasuries will not be able to cope with the retirement of the babyboomers Banking on Death analyses the challenge facing public schemes and the malfunctioning of private retirement provision concluding with a bold proposal for how to pay for decent pensions for all Robin Blackburn argues that pension funds have been depleted by wasteful promotion and used as gambling chips by ruthless and overpaid top executives This is the world of grey capitalism where employees savings are sequestrated from them and pressed into the service of corporate aggrandisement Even the best companies find it hard to run a business and a pension fund at the same time especially when the latter is larger than the former The fund managers notorious short termism and herd instinct and their failure to curb the greed and irresponsibility of the corporate elite lead to obscene inequalities and a blighted social landscape The pension privatisation lobby Blackburn shows has lost major battles in France and Germany the United States and Italy because of the popular fears it evokes And the case for privatisation looks intellectually threadbare after withering critiques from such notable theorists as Joseph Stiglitz and Pierre Bourdieu Banking on Death shows that pensions are political dynamite and have undone governments from France and Italy to Argentina Popular outcries led Reagan Clinton and Blair to change tack will this

happen to George W Bush too Blackburn argues that the ageing society will generate increased costs but so long as the new life course is properly financed all age groups will gain He proposes a public regime of asset based welfare drawing on the ideas of John Maynard Keynes and Rudolf Meidner that could ensure secondary pensions for all and foster a more responsible egalitarian and humane pattern of economic development Consumer Knowledge and Financial Decisions Douglas J. Lamdin, 2011-11-23 There has been an increasing recognition that financial knowledge i e literacy is lacking across the population Moreover there is recognition that this lack of knowledge poses real problems as credit mortgages health insurance retirement benefits and savings and investment decisions become increasingly complex Financial Decisions Across the Lifespan brings together the work of scholars from various disciplines family and consumer sciences economics law finance sociology and public policy to provide a broad range of perspectives on financial knowledge financial decisions and policies For consistency across the volume each chapter follows a similar format 1 what individuals know or need to know 2 how what they know or need to know affects financial decisions and outcomes 3 ways in which policies or programs or financial innovations can enhance their knowledge or decisions or outcomes Contributors will provide both new and existing research to create a valuable picture of the state of financial literacy and how it can be improved Policies for an Aging Society Stuart H. Altman, David Shactman, 2002-07-26 Zeldes Columbia University Robert B Hudson Boston University Journal of Health Politics Policy and Law Class War? Benjamin I. Page, Lawrence R. Jacobs, 2009-08-01 Recent battles in Washington over how to fix America's fiscal failures strengthened the widespread impression that economic issues sharply divide average citizens Indeed many commentators split Americans into two opposing groups uncompromising supporters of unfettered free markets and advocates for government solutions to economic problems But such dichotomies Benjamin Page and Lawrence Jacobs contend ring false In Class War they present compelling evidence that most Americans favor free enterprise and practical government programs to distribute wealth more equitably At every income level and in both major political parties majorities embrace conservative egalitarianism a philosophy that prizes individualism and self reliance as well as public intervention to help Americans pursue these ideals on a level playing field Drawing on hundreds of opinion studies spanning more than seventy years including a new comprehensive survey Page and Jacobs reveal that this worldview translates to broad support for policies aimed at narrowing the gap between rich and poor and creating genuine opportunity for all They find for example that across economic geographical and ideological lines most Americans support higher minimum wages improved public education wider access to universal health insurance coverage and the use of tax dollars to fund these programs In this surprising and heartening assessment Page and Jacobs provide our new administration with a popular mandate to combat the economic inequity that plagues our nation Screwed (EasyRead Comfort Edition) Thom Hartmann, 2007 Shows that it s not too late to return to the America that our founders envisioned Democracy requires a fair playing field It can survive only if We the people stand up speak out and reclaim our democratic birthright This book includes

information on reframing the immigration debate How Policies Make Citizens Andrea Louise Campbell, 2011-10-16 Some groups participate in politics more than others Why And does it matter for policy outcomes In this richly detailed and fluidly written book Andrea Campbell argues that democratic participation and public policy powerfully reinforce each other Through a case study of senior citizens in the United States and their political activity around Social Security she shows how highly participatory groups get their policy preferences fulfilled and how public policy itself helps create political inequality Using a wealth of unique survey and historical data Campbell shows how the development of Social Security helped transform seniors from the most beleaguered to the most politically active age group Thus empowered seniors actively defend their programs from proposed threats shaping policy outcomes The participatory effects are strongest for low income seniors who are most dependent on Social Security The program thus reduces political inequality within the senior population a laudable effect while increasing inequality between seniors and younger citizens A brief look across policies shows that program effects are not always positive Welfare recipients are even less participatory than their modest socioeconomic backgrounds would imply because of the demeaning and disenfranchising process of proving eligibility Campbell concludes that program design profoundly shapes the nature of democratic citizenship And proposed policies such as Social Security privatization must be evaluated for both their economic and political effects because the very quality of democratic government is influenced by the kinds of policies it chooses Screwed Thom Hartmann, 2009-02-18 National radio host Hartmann takes on the issues surrounding the assault on the middle class and discusses what can be done to **Setting National Priorities** Henry Aaron, Robert D. Reischauer, 2011-07-01 If the subject of influence in counteract it Washington interests you this series of books deserves your respectful attention it has changed the ways in which American politicians think about the budget The Washington Post For the first time in more than four decades the federal budget has registered two consecutive surpluses and the need to reduce the deficit is not casting a pall over the policy debate This new highly accessible book examines the policy options that are available in this new environment to address the new and recurring challenges that face the nation The book which continues the Brookings Institution's highly acclaimed and influential Setting National Priorities series will serve as a guide for understanding many of the complex issues that will be discussed during the presidential and congressional campaigns of 2000 The book centers around three themes providing opportunity in the domestic arena restoring confidence in government and adapting to the post Cold War international environment It tackles such critical issues as Medicare and social security tax reform and foreign policy spending as well as many areas not included in previous editions namely education urban problems the environment trade government renewal and reform crime and drugs and families In addition to the editors the contributers are Gary Burtless I M Destler John J DiIulio Jr William Gale Bruce Katz Donald F Kettl Paul C Light Thomas E Mann Michael O Hanlon Paul R Portney Diane Ravitch Isabel V Sawhill and James Sly

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