Retirement Age Raise

Philip Moeller

Social Security Reform United States. General Accounting Office, 1999

<u>Living Longer, Retiring Earlier, Rethinking the Social Security Retirement Age: Hearing Before the Special Committee on Aging, United States Senate, One Hundred Fifth Congress, Second Session, Washington, DC, July 15, 1998</u> United States. Congress. Senate. Special Committee on Aging, 1998

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The Social Security Fix-It Book Steven A. Sass, Alicia Haydock Munnell, Andrew Eschtruth, 2007 Product Description Social Security has a long-term financing problem. More of us will soon be collecting benefits with not many more paying taxes to support the program. The Social Security Fix-It book is a short, colorful guide to the program, its financing issues, and the leading proposals for eliminating the shortfall. Cheerfully narrated and easy to read, this book seeks to raise public awareness to achieve a long-lasting solution. About the AuthorAlicia H. Munnell is the Director of the Center for Retirement Research at Boston College and the Peter F. Drucker Professor in Management Sciences at the Carroll School of Management at Boston College. Steven A. Sass is Associate Director for Research at the Center for Retirement Research at Boston College. Andrew Eschtruth is Associate Director for External Relations at the Center for Retirement Research at Boston College.

Retirement-age Policy Sara E. Rix,Paul Fisher,1982 Monograph (comparison) on retirement age trends and related economic implications in Western Europe and the USA - examines population background, labour force participation of older workers and retired workers, impact of ageing population on social security financing, role of private sector pension schemes, and discusses attitudes and employment policy measures (incl. Flexible retirement, early retirement and part time employment), etc. References and statistical tables.

Varieties of Retirement Ages Elizabeth L. Meier, Cynthia C. Dittmar, United States. President's Commission on Pension

Policy, 1980

Is Working America Preparing for Retirement? United States. Congress. Senate. Committee on Labor and Human Resources. Subcommittee on Aging, 1996

Aching to Retire? Mark G. Duggan, Perry Singleton, Jae Song, 2005 In 1983 the federal government passed legislation that gradually increases the age at which individuals can receive full social security retirement benefits from 65 to 67 and reduces the generosity of benefits available at the early retirement age of 62. No corresponding changes were made to social security disability insurance (DI) benefits. This increase in the full retirement age will substantially increase individuals' financial incentives to apply for DI benefits. In this paper we use administrative data from the Social Security Administration to estimate the effect of this change on DI enrollment. Our findings indicate that the policy has contributed to the recent growth in the disability rolls with the effect concentrated among 63 and 64 year old men. When the policy is fully implemented, our estimates suggest that DI enrollment for this group of near elderly men will increase by 1.6 percentage points (13 percent). The overall effect would be modest, however, as it would account for just 1.3 percent of total DI enrollment and offset less than 4 percent of the estimated budgetary savings that will result from increasing the full retirement age.

Social Security, Benefit Claiming, and Labor Force Participation Selahattin Imrohoroglu,2011 This is a print on demand edition of a hard to find publication. A general equilibrium model of overlapping generations that incorporates endogenous saving, labor force participation, work hours, and Social Security (SS) benefit claims. Three SS reforms are studied: 1) a reduction in benefits and payroll taxes; 2) an increase in the earliest retirement age, to 64 from 62; and 3) an increase in the normal retirement age, to 68 from 66. A 50% cut in the scope of the current system significantly raises asset holdings and the labor input, through higher participation of older workers, and reduces the shortfall of the SS budget. Increasing the normal retirement age also raises saving and the labor supply, but the effects are smaller. Postponing the earliest retirement age has only a negligible effect. Charts and tables.

Actuarial Practice in Social Security Pierre Plamondon,2002 The actuarial analysis of social protection schemes is a challenge that requires a balancing act between the demographic, economic, financial, and actuarial fields. This text provides a practical tool to enhance and modernize social protection systems while maintaining this balance.

Closing the Deficit Gary Burtless, Henry Aaron, 2013-09-18 As the average age of the population continues to rise in industrialized nations, the fiscal impacts of aging demand ever-closer attention. Closing the Deficit examines one oft-discussed approach to the issue—encouraging people to work longer than they now do. Workers would spend more years paying taxes and fewer years drawing pension and health benefits. But how much difference to spending and revenues would longer working lives make? What steps could be taken to make longer working lives attractive? And what would happen to older Americans not in a position to prolong their work lives? Leading scholars examine these issues in Closing the Deficit,

edited by Brookings economists Gary Burtless and Henry Aaron.

Aging and the Macroeconomy National Research Council, Division of Behavioral and Social Sciences and Education, Committee on Population, Division on Engineering and Physical Sciences, Board on Mathematical Sciences and Their Applications, Committee on the Long-Run Macroeconomic Effects of the Aging U.S. Population, 2013-01-10 The United States is in the midst of a major demographic shift. In the coming decades, people aged 65 and over will make up an increasingly large percentage of the population: The ratio of people aged 65+ to people aged 20-64 will rise by 80%. This shift is happening for two reasons: people are living longer, and many couples are choosing to have fewer children and to have those children somewhat later in life. The resulting demographic shift will present the nation with economic challenges, both to absorb the costs and to leverage the benefits of an aging population. Aging and the Macroeconomy: Long-Term Implications of an Older Population presents the fundamental factors driving the aging of the U.S. population, as well as its societal implications and likely long-term macroeconomic effects in a global context. The report finds that, while population aging does not pose an insurmountable challenge to the nation, it is imperative that sensible policies are implemented soon to allow companies and households to respond. It offers four practical approaches for preparing resources to support the future consumption of households and for adapting to the new economic landscape.

Aging in Asia National Research Council, Division of Behavioral and Social Sciences and Education, Committee on Population, Panel on Policy Research and Data Needs to Meet the Challenge of Aging in Asia, 2012-07-31 The population of Asia is growing both larger and older. Demographically the most important continent on the world, Asia's population, currently estimated to be 4.2 billion, is expected to increase to about 5.9 billion by 2050. Rapid declines in fertility, together with rising life expectancy, are altering the age structure of the population so that in 2050, for the first time in history, there will be roughly as many people in Asia over the age of 65 as under the age of 15. It is against this backdrop that the Division of Behavioral and Social Research at the U.S. National Institute on Aging (NIA) asked the National Research Council (NRC), through the Committee on Population, to undertake a project on advancing behavioral and social research on aging in Asia. Aging in Asia: Findings from New and Emerging Data Initiatives is a peer-reviewed collection of papers from China, India, Indonesia, Japan, and Thailand that were presented at two conferences organized in conjunction with the Chinese Academy of Sciences, Indian National Science Academy, Indonesian Academy of Sciences, and Science Council of Japan; the first conference was hosted by the Chinese Academy of Social Sciences in Beijing, and the second conference was hosted by the Indian National Science Academy in New Delhi. The papers in the volume highlight the contributions from new and emerging data initiatives in the region and cover subject areas such as economic growth, labor markets, and consumption; family roles and responsibilities; and labor markets and consumption.

Get What's Yours for Medicare Philip Moeller, 2016-10-04 A coauthor of the New York Times bestselling guide to

Social Security Get What's Yours authors an essential companion to explain Medicare, the nation's other major benefit for older Americans. Learn how to maximize your health coverage and save money. Social Security provides the bulk of most retirees' income and Medicare guarantees them affordable health insurance. But few people know what Medicare covers and what it doesn't, what it costs, and when to sign up. Nor do they understand which parts of Medicare are provided by the government and how these work with private insurance plans—Medicare Advantage, drug insurance, and Medicare supplement insurance. Do you understand Medicare's parts A, B, C, D? Which Part D drug plan is right and how do you decide? Which is better, Medigap or Medicare Advantage? What do you do if Medicare denies payment for a procedure that your doctor says you need? How do you navigate the appeals process for denied claims? If you're still working or have a retiree health plan, how do those benefits work with Medicare? Do you know about the annual enrollment period for Medicare, or about lifetime penalties for late enrollment, or any number of other key Medicare rules? Health costs are the biggest unknown expense for older Americans, who are turning sixty-five at the rate of 10,000 a day. Understanding and navigating Medicare is the best way to save health care dollars and use them wisely. In Get What's Yours for Medicare, retirement expert Philip Moeller explains how to understand all these important choices and make the right decisions for your health and wealth now—and for the future.

Equivalent Retirement Ages, 1940-2050 Francisco Bayó, Joseph F. Faber, 1981
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Coming of Age United States. President's Commission on Pension Policy, 1981

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