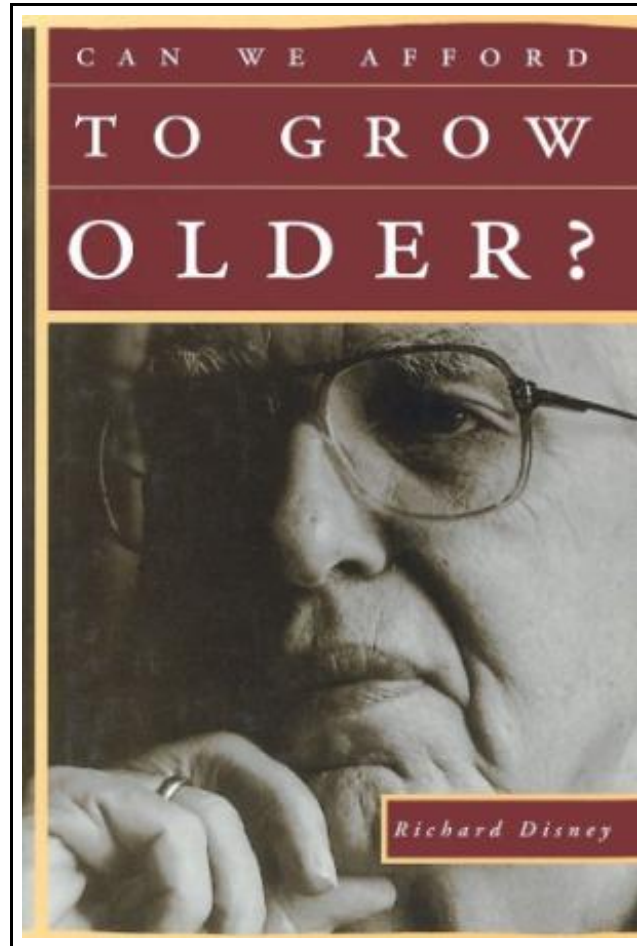


Can We Afford to Grow Older?



Filesize: 6.87 MB

Reviews

Very useful to any or all group of folks. It really is rally interesting throgh reading through period of time. Once you begin to read the book, it is extremely difficult to leave it before concluding.
(Mrs. Dorris Wintheiser)

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The MIT Press. Paperback. Book Condition: New. Paperback. 360 pages. Dimensions: 9.0in. x 6.0in. x 1.1in. The United States Social Security fund is huge and in trouble. The United Kingdom has experimented with the voluntary contracting out of pensions to the private sector. Chile has privatized its public pension system. Australia has adopted a means-tested public pension system. Japan has the earliest retirement age of any advanced economy; it also has the highest rate of labor force participation by elderly men. Can We Afford to Grow Older provides a comprehensive, up-to-date survey of the implications of population aging in these and other OECD countries relative to a range of specific interrelated issues -- Social Security schemes, employer pensions, educational attainment, wage growth and distribution, economic productivity, consumption, savings, retirement, and health care -- all within a realistic framework for modeling and discussing policy. International in scope, filled with rich institutional detail, and built on a solid technical foundation, this will be a standard reference on the economic consequences of aging. Richard Disney adopts a life-cycle view of the world which recognizes that individuals often make plans with a forward-looking perspective across the stages of childhood, the peak of economic productivity, and retirement. He stresses the existence of overlapping generations and the reality of generational transactions (which include tax and transfer systems, bequests, and charity to the elderly). And he assumes intertemporal optimization as a useful unifying basis for analyzing social security, private pension schemes, lifetime labor-supply decisions, consumption, and saving. Among the surprising conclusions that emerge is that there is no crisis of aging -- no adverse effect of aging on productivity. And although there are serious crises in pay-as-you-go social insurance programs and in health care, these have little to do with aging. Moreover, the shift in private provision plans...

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