



Administrative Aspects of Investment-Based Social Security Reform: 24. 00 (National Bureau of Economic Research Conference Report)

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Social security reform in the United States continues to be a pressing and contentious issue, with advocates touting some form of a centralized or a privatized system of personal accounts. In general, centralized systems offer low administrative costs, but are potentially subject to political mismanagement and appropriation. Privatized account systems, on the other hand, offer higher yields with more flexibility, but may prove too expensive and logistically daunting to implement. Uniting learned and outspoken proponents on both sides of the debate, this volume provides the first comprehensive analysis of the issues involved in administering a system of essentially private social security accounts. The contributors together come to startlingly similar conclusions, generally agreeing that a centralized system of accounts could deliver the benefits of privatization in a feasible and cost-efficient way by accessing administrative mechanisms already in existence. This is perhaps the most far-reaching synthesis yet envisioned of functional and implementable social security reform.

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