

ALTERNATIVES TO SOCIAL SECURITY

An International Inquiry

Edited by

JAMES MIDGLEY
and **MICHAEL SHERRADEN**

Alternatives To Social Security An International Inquiry

**United States. Congress. House.
Committee on Banking and Financial
Services**

Alternatives To Social Security An International Inquiry:

Alternatives to Social Security James Midgley, Michael W. Sherraden, 1997-04-22 Few days pass without front page newspaper articles about the disarray in the American social security system and the oncoming crisis of exploding costs and imbalance between workers and retirees New proposals to address these issues constantly surface from presidential candidates Congress and interest groups Yet few recognize that in the second half of the twentieth century there has been a global expansion of social security systems and there may be lessons to be learned from other societies This collection of essays is designed to examine the diverse approaches developed in Australia Britain Chile Hong Kong Kenya and Singapore By analyzing different approaches and different degrees of success those debating public policy may find alternatives that can be adapted to meet American social needs Midgley and Sherraden have drawn together experts on the systems developed in Australia Britain Chile Hong Kong Kenya and Singapore they explore the different approaches and the different degrees of success these societies have confronted An international perspective can enhance understanding of the problems and offer a sound basis for evaluating policy proposals that may reform the social security system Scholars researchers policymakers and the reading public will find this a stimulating collection As Senator John Breaux notes This book is essential reading for anyone serious about addressing the inevitable problems that will face the U S Social Security system *Social Security for the Excluded Majority* Wouter van Ginneken, 1999 The large majority of workers in developing countries are excluded from social security protection Social Security for the Excluded Majority examines this problem in Benin China El Salvador India and the United Republic of Tanzania This book pleads for a participatory approach to the extension of social security and explores ways in which governments and organizations can come together to create practical workable policies to bring social security protection to all Through a series of detailed case studies compiled by an international array of policy experts this book looks closely at the workings of self financed schemes for informal workers that emerged in the 1990s and highlights the schemes that have been most beneficial It focuses on how NGOs cooperatives and other social organizations have been able to develop institutions and policies more in line with the requirements and contributory capacity of the informal sector The authors evaluate various approaches to the extension of formal sector social insurance to informal sector workers including the self employed In addition they explore how social assistance programs although often requiring sophisticated administration can help ensure that benefits reach the population most in need such as children the disabled and the elderly *The Routledge International Handbook to Welfare State Systems* Christian Aspalter, 2023-11-30 Developing countries may not have full fledged welfare states like those we find in Europe but certainly they have welfare state systems For comparative social policy research the term welfare state systems has many advantages as there are numerous different types models of welfare state systems around the world This revised and expanded second edition brings together leading experts to discuss social policy in 32 countries regions around the world from the most advanced welfare

state systems in Scandinavia and Western Central Europe to the developing powers of Brazil China India Indonesia Mexico and Russia Country specific chapters provide in general a historical overview discuss major characteristics of the welfare state system and analyze country specific problems as well as critical current and future trends for further discussions while also providing one additional major focal point issue for greater in depth analysis Including new country case studies on Mali South Africa Iceland Spain Italy Greece and Vietnam this book is reframed around urgent contemporary issues including migration and rising social inequalities LGBTQIA rights universal basic income and transboundary social policy It will be of great interest to all scholars and students of social policy social development development economists and health economists experts in public policy health policy including mental health policy housing policy education policy family policy cis and trans gender policy migration and population policy sociology social work anthropology as well as social policy and public policy makers and administrators

Inclusion in the American Dream Michael Sherraden, 2005-07-21 Inclusion in the American Dream brings together leading scholars and policy experts on the topic of asset building particularly as this relates to public policy The typical American household accumulates most of its assets in home equity and retirement accounts both of which are subsidized through the tax system But the poor for the most part do not participate in these asset accumulation policies The challenge is to expand the asset based policy structure so that everyone is included

Health Care Systems in Developing Countries in Asia Christian Aspalter, Kenny Teguh Pribadi, Robin Gauld, 2017-07-14 For the last two decades major Asian economies have successfully kept their economic growth momentum going Now as these economies are entering a new phase of economic growth more attention is being paid to their respective states of social development especially the provision and the expansion of social security and in particular health care Academic study of the development of health care in developing countries has been for the most part neglected by the literature and in depth country case studies that are directly comparable on a one to one basis have not yet been conducted in a systematic manner This book volume also proposes a new stance on health policy and the health care policy paradigm one that focuses on saving lives from premature death as well as illness accidents misery and poverty based on the normative theory of developmental social policy DSP This groundbreaking book will therefore serve as a valuable reference volume for health policy social policy and public policy experts social development experts health and development economists health sociologists social workers government administrators as well as other medical and health professionals and academics

Assets for the Poor Thomas M. Shapiro, Edward N. Wolff, 2001-05-17 Over the past three decades average household wealth in the United States has declined among all but the richest families with a near 80 percent drop among the nation's poorest families Although the national debate about inequality has focused on income it is wealth the private assets amassed and passed on within families that provides the extra economic cushion needed to move beyond mere day to day survival *Assets for the Poor* is the first full scale investigation into the importance of family wealth and the need for policies to encourage asset building among the poor

Assets for the Poor shows how institutional mechanisms designed to encourage acquisition of capital and property favor middle class and high income families For example the aggregate value of home mortgage tax deductions far outweighs the dollar amount of the subsidies provided by Section 8 rental vouchers and public housing Banking definitions of creditworthiness largely exclude minorities and welfare rules have made it nearly impossible for single mothers to accumulate savings let alone stocks or real estate Due to persistent residential segregation even those minority families who do own homes are often denied equal access to better schools and public services The research in this volume shows that the poor do make use of the assets they have Cash gifts although small in size are frequent within families and often lead to such positive results as homebuying and debt reduction while tangible assets such as tools and cars help increase employment prospects Assets for the Poor examines policies such as Individual Development Account tax subsidies to reward financial savings among the poor and more liberal credit rules to make borrowing easier and less costly The contributors also offer thoughtful advice for bringing the poor into mainstream savings institutions and warn against developing asset building policies at the expense of existing safety net programs Asset building for low income families is a powerful idea that offers hope to families searching for a way out of poverty Assets for the Poor challenges current thinking regarding poverty reduction policies and proposes a major shift in the way we think about families and how they make a better life A Volume in the Ford Foundation Series on Asset Building Review of Proposed Regulations to Implement EFT '99 United States. Congress. House. Committee on Banking and Financial Services,1998 The Crisis of Welfare in East Asia James Lee,Kam-wah Chan,2010-06-23 The Crisis of Welfare in East Asia adopts a unique and critical perspective on contemporary social welfare policies in East Asia This edited volume reflects on current welfare theories and challenges the dominant productivist ideology that overemphasizes the influence of work and family James Lee and Kam Wah Chan bring together authors from different social policy domains to provide an updated assessment of inadequacies and limitations in current social policies as well as the problematic theories guiding them The authors demystify the so called East Asian Welfare Model and reengage themselves in the identification of an appropriate welfare ideology which includes a selective integration of social policy and economic development The Crisis of Welfare in East Asia is a dynamic and enlightening read that will interest students of public policy and those interested in welfare capitalism *Can the Poor Save?* Michael Sherraden,2017-09-08 Many policymakers argue that the best poverty policy not only provides cash to the poor for subsistence but also incentives and structures that encourage long term social and economic improvement As part of this they make the case for Individual Development Accounts IDAs a new policy proposal designed to help the poor save and to build assets This book explores IDAs to determine their effectiveness IDAs are matched savings accounts targeted on low income low wealth individuals Savings in IDAs are used for home ownership post secondary education small business development and other purposes Do IDAs work If they do for whom And does how an IDA is designed determine savings

outcomes This volume is the first analysis of matched savings by the poor to use data from monthly bank statements It comes at a critical time as debate rages over the merits of individual social security accounts IDAs also respond to policy that is becoming more asset based and less inclusive of the poor The authors argue for the efficacy of IDAs to counter this tendency They find that while savings outcomes vary among participants no characteristics such as low income or public assistance preclude saving They examine effects of IDA design the match rate savings targets and the use of automatic transfer on savings results and analyze factors that influence varying rates of saving and spending over time They conclude that financial education and other support services though costly improve savings performance To address the issue of cost they suggest a two tier system of IDA design one with broad access and simple services and the other with targeted access and intensive services Can the Poor Save offers a wealth of lessons to those interested in saving and asset accumulation among the poor It not only breaks new ground in the scientific study of savings behavior but also offers concrete evidence based recommendations to improve policies designed to encourage the poor to save and how to make such policies more inclusive

The Handbook of Community Practice Marie Weil, Michael Reisch, 2005 Encompassing community development organizing planning and social change as well as globalisation this book is grounded in participatory and empowerment practice The 36 chapters assess practice theory and research methods *Democracy Without Decency* William M. Epstein, 2010 An analysis of social and economic policies in the United States with emphasis on the 1960s War on Poverty Provided by publisher New Way to Care John C. Goodman, 2020-12-07 The COVID 19 pandemic Obamacare The Great Recession The dot com bust The early 90s recession Every decade or so a disaster hits the United States and reminds us that many American families live one calamity away from financial ruin But what if there were a better way to help families protect themselves from life's risks And what if that way did not require bloated government bureaucracies increased taxes and runaway spending and debt Fortunately author economist policy entrepreneur and Independent Institute Senior Fellow John C Goodman Ph D has forged just such a path In New Way to Care Social Protections That Put Families First Dr Goodman offers a bold but practical strategy for giving Americans more control and security over their own finances and destiny while still promoting at far less expense the vital social goals that gave rise to well intended but failing government safety net programs Here are just a few of the life risks to which Dr Goodman the Father of Health Savings Accounts according to the Wall Street Journal presents solutions Growing too old and outliving one's assets Dying too young and leaving dependent family members without resources Becoming disabled and facing financial catastrophe Suffering a major health event and being unable to afford needed medical care Becoming unemployed and finding no market for one's skills In New Way to Care Dr Goodman invites us to envision smartly crafted social protections that better empower and serve the nation's families harmonize individual and societal interests foster personal responsibility and government accountability bridge the partisan divide over social spending and eliminate the risk that America's safety net expenditures will drive the U

S economy over a fiscal cliff The debate in America over social insurance will never be the same *Making a Living between Crises and Ceremonies in Tana Toraja* Edwin B.P. de Jong,2013-06-07 Making a Living between Crisis and Ceremonies offers an account on the practice of everyday life of the Torajan people both in the highlands of Tana Toraja South Sulawesi Indonesia and elsewhere Makassar Jakarta Maleisi **Health Insurance Reforms in Asia** Sabrina Luk,2014-03-26 This book empirically examines health care financing reforms and popular responses in three major cities in East Asia Shanghai Singapore and Hong Kong It adopts a new revised version of the theory of historical institutionalism to compare and explain the divergent reform paths in these three places over the past three decades It also examines forces that propel institutional change The book provides three detailed case studies on the development of health care financing reforms and the politics of implementing them It shows that health care systems in Shanghai Singapore and Hong Kong were the products of Western presence in the nineteenth century It illustrates how greater attention is paid to the roles played by ideas actors and environmental triggers without abandoning the core assumptions that political institutions and policy feedback remain central to impact health care financing reforms It shows that health care financing reform is shaped by a complex interplay of forces over time It also provides the most updated material about health care financing reforms in Shanghai Singapore and Hong Kong The central argument of this book is that health care financing reform is both an evolving process responding to changing circumstances and a political process revealing an intricate interplay of power relationships and diverse interests It shows that institutional changes in health care financing system can be incremental but transformative in nature It argues that social policies will continue to develop and welfare states will continue to adapt and evolve in order to cope with new risks and needs This book sheds new lights on understanding the politics of health care financing reform and sources and modes of institutional change **Social Security, the Economy and Development** J. Midgley,K. Tang,2008-04-30 This book explores the complex relationship between social security and economic development arguing that social security contributes positively to economic development by promoting social investments that not only foster economic growth but enhance social welfare for all The contributors analyse the various forms of social security and through comprehensive analysis of country experiences demonstrates that the relationship between social security and economic development defies the simplistic interpretations currently popular in literature on the subject A variety of country case studies are explored including Britain Chile China India Korea Norway Singapore South Africa and the United States This topical volume is a vital companion for all interested in the dynamics of the relationship between social security and the economy **Social Policy in East and Southeast Asia** M. Ramesh,2004-08-02 Social Policy in East and South East Asia provides the first systematic comparison of the policy sectors of income maintenance health housing and education in Hong Kong South Korea Singapore and Taiwan It focuses particularly on the provision and financing arrangements of these four Asian newly industrialized economies and their outcomes in terms of adequacy efficiency and equity drawing on extensive primary research carried out

by the author Locating the importance of Asian social policies in the wake of the recent financial crisis in the region this work provides a comprehensive analysis of the different types of welfare state in contemporary Asia **Development and Social Policy**

Christian Aspalter,Kenny Teguh Pribadi,2016-12-19 In recent years government and policymakers around the world have shifted their attention away from money oriented supply side economics to institutional economics and people oriented social and economic development Issues such as poverty reduction win win solutions and strategies in social policy and their implementation universalization and a variety of new large scale conditional cash transfers programs have become ever present in the global discussion about development and social policy This book provides win win strategies for social policies on the ground as developed and put forward by the normative theoretical paradigm of Developmental Social Policy DSP Taking the state of the art general development theory as a starting point of reference and discussion it goes on to discuss in detail the key win win strategies that form the basis and core of the DSP paradigm It examines key related issues such as the performance of provident fund systems the performance of conditional cash transfer systems especially their elements that are based on asset and means testing universalism and extension in social security provision in the context of especially developing countries and non economically targeted social welfare benefits and services Providing fully fledged theoretical guidance paired with key social policy strategies and solutions it will be highly valuable for students and scholars of social policy development studies and Asia Pacific studies **Equal Shares?** Will Paxton,2003 **Ageing Matters** John

Doling,2018-01-18 The implications of population ageing have long concerned politicians policy makers and governmental and non governmental organizations in the welfare states of Europe However an ageing workforce is increasingly a matter of concern for the developed and fast developing countries of Asia Japan leads the field in this respect on account of the speed of its postwar economic development But the little tigers of Hong Kong Singapore South Korea and Taiwan are poised to catch up and Malaysia though in the second tier of developing Asian economics faces the prospect of population ageing sufficient to daunt an as yet under prepared infrastructure for old age support This book is the first to examine in detail the experiences and prospects of population ageing in those Asian countries with the highest GDP per capita The authors pose the question to what extent Asia and old Europe can learn from each other in terms of policy planning The first section of the book sets out the field in terms of the demographic characteristics and policy predicaments of European and Asian countries The second section presents case studies of six countries Japan Hong Kong Singapore South Korea Taiwan and Malaysia

Social Development in Asia Kwong-leung Tang,2000-05-31 Most Asian countries have shown a strong commitment to rapid economic development Economists have argued that the fruits from economic development will be spread equitably throughout the population In the absence of a strong tradition of social rights social development in Asia has long been taken for granted This collection documents social development in the Asian countries of China Hong Kong Taiwan South Korea Thailand and India and concludes that social development has lagged behind economic development This has given rise to

distorted development in many countries Serious development problems of poverty and inequalities have lingered even in these economically advanced countries of Hong Kong Taiwan and Singapore These problems have been exacerbated in the wake of the Asian economic crisis In order to harmonize social development with economic growth Asian states ought to be more proactive in their development agendas As a text on social development in Asia this book is primarily intended for practitioners and students of social work social administration and social policy It is also relevant for students and practitioners of sociology economics and public policy

Adopting the Tune of Appearance: An Psychological Symphony within **Alternatives To Social Security An International Inquiry**

In a world used by screens and the ceaseless chatter of instant transmission, the melodic beauty and psychological symphony developed by the published term frequently disappear into the back ground, eclipsed by the relentless noise and disturbances that permeate our lives. Nevertheless, situated within the pages of **Alternatives To Social Security An International Inquiry** an enchanting fictional value filled with fresh feelings, lies an immersive symphony waiting to be embraced. Crafted by an elegant composer of language, that captivating masterpiece conducts viewers on an emotional trip, well unraveling the hidden melodies and profound influence resonating within each carefully constructed phrase. Within the depths with this moving analysis, we can investigate the book is central harmonies, analyze its enthralling publishing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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