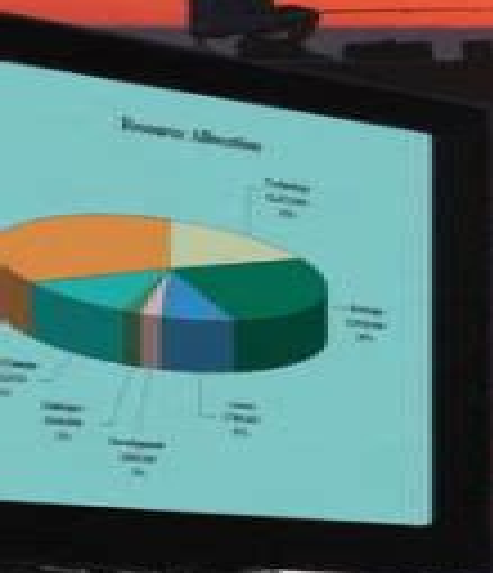


Working Longer

The Solution to the Retirement Income Challenge



Alicia H. Munnell
and
Steven A. Sass

Working Longer The Solution To The Retirement Income Challenge

**Nancy Morrow-Howell, Margaret
Sherraden**



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Working Longer Alicia H. Munnell, Steven A. Sass, 2009-10-01 Daily headlines warn American workers that their retirement years may be far from golden. The main components of the retirement income system, Social Security and employer-provided pensions and health insurance, are in decline while the amount of income needed for a comfortable retirement continues to rise. In *Working Longer*, Alicia Munnell and Steven Sass suggest a simple solution to this problem: postponing retirement by two to four years. By following their advice, the average worker retiring in 2030 can be as well off as today's retirees. Implementing this solution on a national scale, however, may not be simple. *Working Longer* investigates the prospects for moving the average retirement age from 63, the current figure, to 66. Munnell and Sass ask whether future generations will be healthy enough to work beyond the current retirement age and whether older men and women want to work. They examine companies' incentives to employ older workers and ask what government can do to promote continued participation in the workforce. Finally, they consider the challenge of ensuring a secure retirement for low-wage workers and those who are unable to continue to work. The retirement system faces very real challenges. But together, workers, employers, and the government can keep this vital piece of the American dream alive. **Work, Retire, Repeat** Teresa

Ghilarducci, 2024-03-06 The issue of the future of Social Security, on which millions of Americans depend, produced great political theater at the State of the Union address. That highlighted a bigger problem of financing retirement as baby boomers seek to retire, often with limited resources. Many argue that the solution to the problem is for people to work longer. Teresa Ghilarducci, a noted expert on retirement, argues that the "working longer" idea is wrong, unnecessary, and discriminates against people who work in lower-wage occupations. Ghilarducci pushes for a national plan to finance retirement that would draw on contributions by both employers and employees to replace our privatized and ramshackle personal retirement system and make changes in the tax system that supports Social Security to give people a real choice: whether to retire or continue to work in their later years. This book tells the stories of people locked into jobs later in life not because they love to work but because they must work. She demonstrates how relatively low-cost changes in the way we manage and finance retirement will enable people in their so-called golden years to choose how to spend their time. Ghilarducci has a good public platform: writes for Bloomberg and other outlets and is passionate about her ideas and reaching as broad a public as possible. The book is for the growing number of people in the public and policy community who are worried about their retirement and engaged in the renewed debate about Social Security and Medicare. **The Rowman & Littlefield Handbook on Aging**

and Work Elizabeth F. Fideler, 2021-09-11 The Rowman Littlefield Handbook on Aging and Work is a comprehensive resource for students, scholars, and practitioners seeking a broad overview of interrelated topics concerning the aging workforce or insightful discussions of specific issues and challenges facing people in the demographic. Notably, its chapters address the impact of current conditions and developments on the individual worker, organizations, and employers and society.

as a whole Bridge Employment Carlos-María Alcover, Gabriela Topa, Emma Parry, Franco Fraccaroli, Marco Depolo, 2014-04-16 With the long term trend toward earlier retirement slowing and the majority of older workers remaining in employment up to and beyond statutory retirement age it is increasingly important that we understand how to react to these changes Bridge employment patterns and activities have changed greatly over the past decade yet there is little information about the benefits of the various different forms this can take both for employees and employers This comparative international collection provides the first comprehensive summary of the literature on bridge employment bringing together experiences from Europe the United States Canada Australia and Japan It identifies the opportunities barriers and gaps in knowledge and practice whilst offering recommendations on how organisations and individuals can cope with future challenges in aging and work Written by international experts in the field each chapter also makes substantive and contextualized suggestions for public policy and organizational decision makers providing them with a roadmap to implement and integrate bridge employment into policies and practices designed to prolong working life a priority for workers organizations and societies in the coming decades This unique research handbook will be useful to a wide range of readers with an interest in the new concept of bridge employment and the extension of working life and of interest to researchers and practitioners in organizational behavior labor market analysis human resource management career development counselling occupational health social economy and public policy administration **Remaking Retirement** Olivia Mitchell, Annamaria Lusardi, 2020-10-24 Around the world people nearing and entering retirement are holding ever greater levels of debt than in the past This is not a benign situation as many pre retirees and retirees are stressed about their indebtedness Moreover this growth in debt among the older population may render retirees vulnerable to financial shocks medical care bills and changes in interest rates Contributors to this volume explore key aspects of the rise in debt across older cohorts drill down into the types of debt and reasons for debt incurred by the older population and review policies to remedy some of the financial problems facing older persons in the US and elsewhere The authors explore which groups are most affected by debt and identify the factors producing this important increase in leverage at older ages It is clear that the economic and market environment is influential when it comes to saving and debt Access to easy borrowing low interest rates and the rising cost of education have had significant impacts on how much people borrow and how much debt they carry at older ages In this environment the capacity to manage debt is ever more important as older workers lack the opportunity to recover from mistakes **The Lawyer's Retirement Planning Guide** Susan A. Berson, 2010 This practical book provides guidance on investing your money to produce sufficient funds for the lifestyle you want to lead and then on managing your retirement withdrawals so that your money will last you a lifetime You ll discover how you can combat inflation plan for expenses and protect against overall portfolio risks *Aging* Harry R. Moody, Jennifer R. Sasser, 2017-01-12 Presenting current research in an innovative text reader format *Aging Concepts and Controversies Ninth Edition* encourages

students to become involved and take an informed stand on the major aging issues we face as a society Not simply a summary of research literature this text focuses on controversies and questions rather than on assimilating facts or arriving at a single correct view about aging and older people Drawing on their extensive expertise the authors first provide an overview of aging in three domains aging over the life course health care and the socioeconomic aspects of aging Each section is followed by a series of edited readings offering different perspectives from experts and specialists on that subject

Encore Adulthood Phyllis Moen, 2016-04-06 The Baby Boomer generation is facing a time of heightened uncertainty Blessed with unprecedented levels of education health and life expectancy many hope to contribute to society after their retirement Yet they must also navigate ambiguous career exits and retirement paths as established scripts for schooling parenting and careers continue to unravel In *Encore Adulthood* Phyllis Moen presents the realities of the encore life stage the years between traditional careers and childraising and old age Drawing on large scale data sets and interviews with Boomers HR personnel and policymakers this book illuminates the challenges that Boomers encounter as they transition from traditional careers into retirement Beyond data analysis Moen discusses the personal impact for Boomers wellbeing happiness and health when they are unable to engage in meaningful work during their encore years as well as the potential economic loss that would occur when a large qualified group of people prematurely exit the workforce Moen concludes with proposals for a range of encore jobs that could galvanize Boomers to take on desirable and sought after second acts emphasizing meaningful work over high paying jobs and flexibility over long hours An important analysis of an understudied and new life stage *Encore Adulthood* makes an important contribution to the existing scholarship on careers work and retirement

Financial Capability and Asset Holding in Later Life Nancy Morrow-Howell, Margaret

Sherraden, 2014-12-29 In *Financial Capability and Asset Holding in Later Life A Life Course Perspective* the concept of Financial Capability is used to underscore the importance of acquiring knowledge and skills while addressing policies and services that can build financial security

Productivity Perspectives Philip McCann, Tim Vorley, 2020-03-28 *Productivity Perspectives* offers a timely and stimulating social science view on the productivity debate drawing on the work of the ESRC funded Productivity Insights Network The book examines the drivers and inhibitors of UK productivity growth in the light of international evidence and the resulting dramatic slowdown and flatlining of productivity growth in the UK The reasons for this so called productivity puzzle are not well understood and this book advances explanations and insights on these issues from different disciplinary and methodological perspectives It will be of value to all those interested in and engaging with the challenge of slowing productivity growth

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