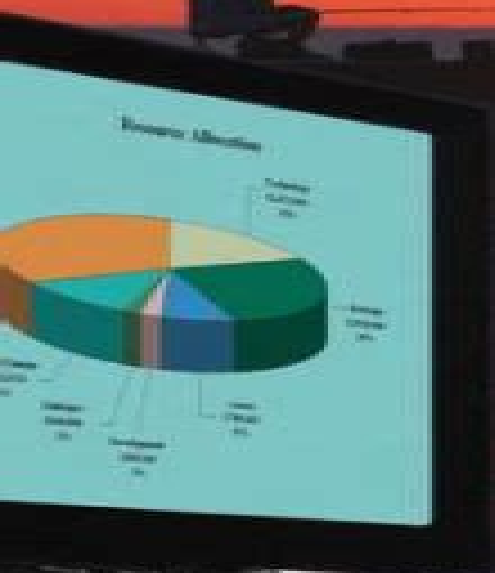


Working Longer

The Solution to the Retirement Income Challenge



Alicia H. Munnell
and
Steven A. Sass

Working Longer The Solution To The Retirement Income Challenge

Prescott, Julie



Working Longer The Solution To The Retirement Income Challenge:

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. Fidler, 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

Handbook of Research on Race, Gender, and the Fight for Equality Prescott, Julie,2016-03-31 Diversity in the workforce can be attributed to both a popular cultural shift and legislative intervention Despite these forces discrimination endures in all aspects of Western society from education to employment Unequal pay and opportunities for promotion are symptoms of a systematic discrimination of individuals based on race and gender The

Handbook of Research on Race Gender and the Fight for Equality provides a critical look at race gender and modern day discrimination Focusing on workplace and educational dynamics the research found within this book addresses equal opportunity and diversity requirements from a myriad of perspectives This book is an essential reference source for professionals and researchers working in equality as well as managers and those in leadership roles Discrimination and Diversity: Concepts, Methodologies, Tools, and Applications Management Association, Information Resources,2017-05-17 The growing presence of discrimination and isolation has caused negative changes to human interactions With the ubiquity of these practices there is now an increasingly urgent need to close this divide Discrimination and Diversity Concepts Methodologies Tools and Applications provides a critical look at race gender and modern day discrimination and solutions to creating sustainable diversity across numerous contexts and fields Including innovative studies on anti discrimination measures gender discrimination and tolerance this multi volume book is an ideal source for professionals practitioners graduate students academics and researchers working in equality as well as managers and those in leadership roles

Aging Across the United States Charles Lockhart,Jean Giles-Sims,2013-01-31 Older Americans experience stages of aging with distinct priorities For younger retirees climate can be most important for older retirees quality of health care Various states support these and other priorities to sharply different degrees While many Americans know which states offer mild climates for outdoor recreation they rarely know which states offer the best medical care to Medicare patients This book tells them and suggests sequential moves to take advantage of states varying strengths Social Security Bulletin ,2011 *The EU's Lisbon Strategy* P. Copeland,2012-10-23 How successful was the EU s Lisbon Strategy This volume provides the first comprehensive assessment of the Strategy and reflects on its key developments during its 10 year cycle The volume contains both theoretical and empirical contributions by some of the leading scholars of EU studies across the social sciences

Impact of Diversity on Organization and Career Development Hughes, Claretha,2014-11-30 Today s workforce represents individuals of various backgrounds and experiences The influence of such individuals is becoming an important component in the workplace and researchers continue to explore the challenges of understanding the connection between employee profiles and the overall success of a company Impact of Diversity on Organization and Career Development brings together a reflective discussion on the previous approaches and strategies of companies in relation to the paradigm shift in workplace equity of today s workforce By examining both old and new strategies the research included in this publication will present a unique approach for future company enhancement and employee success This publication is an essential reference source for researchers practitioners managers and students interested in the effects of multicultural representation on both a company and its employees through professional growth and advancement Career Crunch! Helen Hallpike,2010 Latest version May 2010 Careers are shortening and lives are lengthening how can we keep our careers going as long as we do In a global market of decreasing product and industry life cycles and increasing competition two powerful forces are pulling in

opposite directions the need to extend our careers to fund our growing longevity is set against the aspirations of a bulge of 1960s baby boomers to fill a shrinking number of management positions This book takes a wry detached look at the global commercial and demographic forces driving our emerging career patterns and proposes what we should do now www.career-crunch.com

The Steelworkers' Retirement Security System Glenn Beamer, 2016-05-12 The Steelworkers Retirement Security System A Worker based Model for Community Investment articulates a new model for economic security based upon steelworkers pension provisions and labor politics after World War II Labor's collective bargaining agreements created interdependent commitments that sustained jobs and stabilized communities The evidence in The Steelworkers Retirement Security System includes an empirical analysis of United States steel towns and case studies of Weirton West Virginia Bethlehem Pennsylvania and Johnstown Pennsylvania By understanding the politics that bound firms and workers together and adapting these commitments to the post industrial economy The Steelworkers Retirement Security System offers a new means by which communities can provide workers security and economic growth This new model the Guaranteed Pension and Community Investment plan provide workers with lifetime retirement annuities and communities with reliable investment capital

Gerontology in the Era of the Third Age Dawn C. Carr, Kathrin S. Komp, 2011-02-22 The third age is described as the period in the life course that occurs after retirement but prior to the onset of disability revealing a period in which individuals have the capacity to remain actively engaged This book serves as a comprehensive discussion about how the emergence of the third age has changed the way we think about and examine traditional frameworks regarding aging issues and the life course It introduces the discussion of the unique challenges and opportunities that older adults face while moving through this early phase of later life proposing new frameworks concepts and methods to re-examine later life in the context of the era of the third age This book proposes new ways of thinking about how we conceptualize the life course think about the role of the welfare state in the lives of older people negotiate social roles in later life make meaning of our lives as we age and cultivate relationships with others during later life It brings together theoretical concepts and frameworks methodological advances and emerging themes and controversies that are redefining gerontology in the era of the Third Age Highlighting important issues that warrant further exploration and discussion this book advances our understanding of the Third Age and focuses attention on critical issues that should be addressed in future Third Age research and scholarly development

Key Features Includes up to date description and analysis of the third age as a concept life phase and social status Addresses multiple perspectives to illustrate the impact of the third age on the way we examine later life Uses disciplinary perspectives such as social policy demography gerontology sociology social work anthropology and social psychology Examines mechanisms that stratify the older population in the context of the third age

Gender Inequalities, Households and the Production of Well-Being in Modern Europe Tindara Addabbo, Marie-Pierre Arrizabalaga, Alastair Owens, 2016-04-22 Feminist scholars have long pointed out the relevance of the unpaid work that goes on within European

households in sustaining the well being of the continent's populations. However, care work and domestic labour continue to be largely unremunerated and unequally distributed by gender. This unique volume of interdisciplinary essays casts new light on the roles that households play in securing the well being of individuals and families, uncovering the processes of bargaining and accommodation and conflict and compromise that underpin them. Contributors put gender at the centre of their analyses, demonstrating the uneven experiences of men and women as both providers and receivers of welfare in European households in both the past and the present. As European states grapple with changing family forms, a growing population of dependent people, increased participation of women in labour markets and a profound shift in the nature and organisation of work, this book makes a timely contribution to our understanding of the critical role played by households in mediating processes of economic and social change. It offers new challenges to scholars, researchers and policy makers eager to address gender inequalities and enhance well being. This book is the second of four volumes being published as part of Ashgate's Gender and Well Being series that arise from a programme of international symposia funded by the European Science Foundation under the auspices of COST European Cooperation in the field of Scientific and Technical Research.

Reviewing **Working Longer The Solution To The Retirement Income Challenge**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**Working Longer The Solution To The Retirement Income Challenge**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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