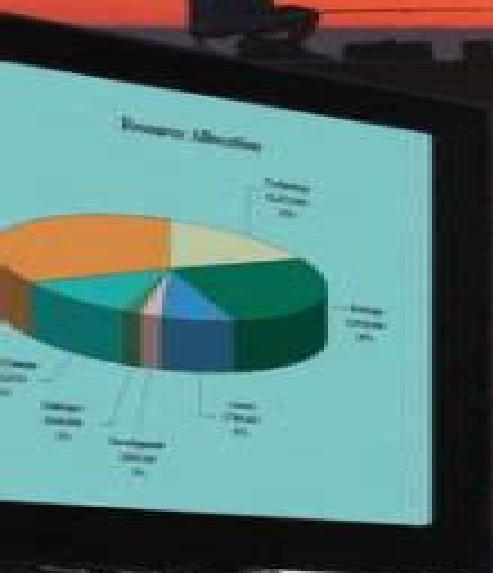


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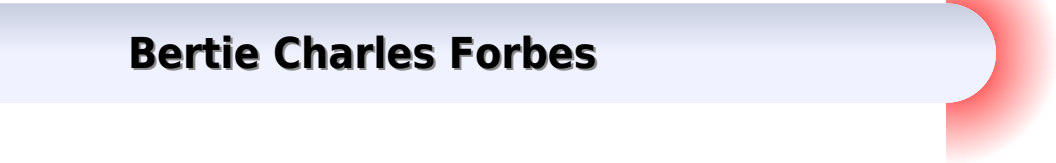
The Solution to the Retirement Income Challenge



Alicia H. Munnell
and
Steven A. Sass

Working Longer The Solution To The Retirement Income Challenge

Bertie Charles Forbes



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.

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Grand Challenges of Our Aging Society National Research Council, Division of Behavioral and Social Sciences and Education, Center for Economic, Governance, and International Studies, 2010-04-04 Aging populations are generating both challenges and opportunities for societies around the globe. Increases in longevity and improvements in health raise many questions. What steps can be taken to optimize physical and cognitive health and productivity across the life span? How will older people finance their retirement and health care? What will be the macroeconomic implications of an aging population? How will communities be shaped by the shift in age structure? What global interconnections will affect how

each society handles the aging of its population To address these questions the National Academies organized a symposium summarized in the present volume to determine how best to contribute to an evidence based dialogue on population aging that will shape policies and programs Presentations in the fields of biology public health medicine informatics macroeconomics finance urban planning and engineering approached the challenges of aging from many different angles The presenters reviewed the current state of knowledge in their respective fields identifying areas of consensus and controversy and delineating the priority questions for further research and policy development Age in America Corinne T. Field, Nicholas L. Syrett, 2015-05-22 Eighteen Twenty one Sixty five In America today we recognize these numbers as key transitions in our lives precise moments when our rights and opportunities change when we become eligible to cast a vote buy a drink or enroll in Medicare This volume brings together scholars of childhood adulthood and old age to explore how and why particular ages have come to define the rights and obligations of American citizens Since the founding of the nation Americans have relied on chronological age to determine matters as diverse as who can marry work be enslaved drive a car or qualify for a pension Contributors to this volume explore what meanings people in the past ascribed to specific ages and whether or not earlier Americans believed the same things about particular ages as we do The means by which Americans imposed chronological boundaries upon the variable process of growing up and growing old offers a paradigmatic example of how people construct cultural meaning and social hierarchy from embodied experience Further chronological age always intersects with other socially constructed categories such as gender race and sexuality Ranging from the seventeenth century to the present taking up a variety of distinct subcultures from frontier children and antebellum slaves to twentieth century Latinas Age in America makes a powerful case that age has always been a key index of citizenship *Social Security Bulletin* ,2009 *Choice* ,2009 **Forbes** Bertie Charles Forbes, 2008 This business magazine covers domestic and international business topics Special issues include Annual Report on American Industry Forbes 500 Stock Bargains and Special Report on Multinationals **The Economist** ,2008 Pensions, Social Security, and the Privatization of Risk Mitchell A. Orenstein, 2009 Mitchell Orenstein brings together leading economists and policy advisors to discuss the complex and timely issue of retirement and risk Employers increasingly called upon by elected officials have begun to shift from a model of collective risk sharing towards a model of individualized investment risk This represents a marked difference from the notion of an American social safety net which emerged during the Great Depression Weighing what is gained and what is lost as new schemas surface this book offers readers reasoned analysis of the looming crisis and our collective alternatives both domestically and abroad Employee Benefits Law Symposium ,2009 Proceedings of New York University ... Annual Institute on Federal Taxation New York University. Institute on Federal Taxation, 2008 EBRI Notes ,2008 Benefits Quarterly ,2009 *The Future of International Migration to OECD Countries* OECD, 2009-09-02 Looking to the year 2030 this volume explores the social economic and environmental forces which in OECD countries may combine to

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