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# Pensions, Labor, and Individual Choice

Edited by  
**David A. Wise**

# Pensions Labor And Individual Choice

**Michael V. Leonesio**



## **Pensions Labor And Individual Choice:**

**Pensions, Labor, and Individual Choice** David A. Wise, 2008-04-15 In recent years a decline in the labor force participation of older workers has combined with rapid current and projected increases in the number of older Americans producing major policy debates over looming crises in social security and to a lesser extent in the private pension system That private system is playing an increasing role in the support of retired workers and promises to be the subject of increasing scrutiny by economists and policymakers alike Previous books on private pensions have largely neglected behavioral implications of the features of pension plans The papers in this volume developed from material presented at a recent National Bureau of Economic Research conference address two aspects of the relation between varieties of labor coverage and participation in the labor force First age at retirement may be correlated with kind of pension coverage The papers in fact provide strong evidence that individual decisions about when to retire are directly influenced by pension options Second pension plans usually impose a high cost on workers who change jobs which suggests that pension coverage reduces instances of job change *Pensions Labor and Individual Choice* quantifies these correlations and proposes a conceptual framework within which to view them *Issues in Pension Economics* Zvi Bodie, John B. Shoven, David A. Wise, 2007-12-01 In the past several decades pension plans have become one of the most significant institutional influences on labor and financial markets in the U S In an effort to understand the economic effects of this growth the National Bureau of Economic Research embarked on a major research project in 1980 *Issues in Pension Economics* the third in a series of four projected volumes to result from this study covers a broad range of pension issues and utilizes new and richer data sources than have been previously available The papers in this volume cover such issues as the interaction of pension funding decisions and corporate finances the role of pensions in providing adequate and secure retirement income including the integration of pension plans with social security and significant drops in the U S saving rate and the incentive effects of pension plans on labor market behavior and the implications of plans on labor market behavior and the implications of plans for different demographic groups *Issues in Pension Economics* offers important empirical studies and makes valuable theoretical contributions to current thinking in an area that will most likely continue to be a source of controversy and debate for some time to come The volume should prove useful to academics and policymakers as well as to members of the business and labor communities *OECD Pensions at a Glance 2005 Public Policies across OECD Countries* OECD, 2005-05-02 The first comprehensive book of its kind this comparison of key features of pension systems of OECD countries provides coverage of retirement ages benefit accrual rates ceilings and indexation *Trends in Pensions* John Andrew Turner, Daniel Beller, 1992 *Pensions in the Health and Retirement Study* Alan L. Gustman, Thomas L. Steinmeier, Nahid Tabatabai, 2010-05 This book presents a careful analysis of pension data collected by the Health and Retirement Study a unique survey of people over the age of fifty conducted by the University of Michigan for the National Institute on Aging The

authors studied pensions as they evolve over individuals work lives and into retirement how pension coverage and plans change over a lifetime how many pensions workers have by the time they retire and what these pensions are worth what pensions contribute to individual retirement incomes and how trends and policy changes affect retirement plans The book focuses on the major features of pensions including plan type and participation ages of eligibility for retirement values of different pension types how pension values are influenced by retirement age how plans are settled when a worker leaves a firm how well people understand their pensions the importance of pensions in retirement saving and as a share of household wealth and the vulnerability of the retirement age population to the current financial crisis This book provides readers with an invaluable look at the crucial but ever changing role of pensions in supporting retirees **Making America Work**

Jonathan Barry Forman, 2006-09 *Work Hard work And plenty of it* That is what has made the United States into the world's foremost economic superpower But while we Americans value and respect work we are also concerned about economic justice We like to see all workers earn a fair day's pay for a fair day's work And we like having a safety net to catch those who cannot compete successfully in our labor markets America works because of this balance between the desire to reward work and our concerns about economic justice But according to Jon Forman America could work even better In *Making America Work* Forman explains how current government policies influence work and work behavior and makes the case for changing government tax welfare Social Security pension and labor market policies to encourage work and promote greater economic justice It is a clear provocative declaration of principles and a bold prescription for policies that restore and preserve the balance of work rewards and economic justice *Characteristics of Individuals with Integrated Pensions* Keith A.

Bender, 1999 **Forced Saving** Hazel Bateman, Geoffrey Kingston, John Piggott, 2001-11-20 *Forced Saving* first published in 2001 offers an analysis of pension policy from an economic perspective It begins with an overview of the problem of population ageing around the world and then provides a framework within which policy responses may be consistently assessed It focuses on the mandating approach to retirement income policy in which governments are compelling individuals or their employers to take on this responsibility at least in part The role of government becomes limited to one of mandating contributions from wages along with regulating private fund managers to a greater or lesser extent The authors explore the implications of introducing such a policy reform They argue that while there is no universal agreement on the relative costs and benefits of this policy approach there are often some advantages to moving at least some distance down the mandating path **Pensions in the U.S. Economy** Zvi Bodie, John B. Shoven, David A. Wise, 2008-04-15 *Pensions in the U S Economy* is the fourth in a series on pensions from the National Bureau of Economic Research For both economists and policymakers this volume makes a valuable contribution to current research on pensions and the economics of the elderly The contributors report on retirement saving of individuals and the saving that results from corporate funding of pension plans and they examine particular aspects of the plans themselves from the employee's point of view Steven F Venti and David A Wise offer

a careful analysis of who contributes to IRAs and why Benjamin M Friedman and Mark Warshawsky look at the reasons more retirement saving is not used to purchase annuities Personal saving through pension contribution is discussed by B Douglas Bernheim and John B Shoven in the context of recent government and corporate pension funding changes Michael J Boskin and John B Shoven analyze indicators of the economic well being of the elderly addressing the problem of why a large fraction of the elderly remain poor despite a general improvement in the economic status of the group as a whole The relative merits of defined contribution versus defined benefit plans with emphasis on the risk aspects of the two types of plans for the individual are examined by Zvi Bodie Alan J Marcus and Robert C Merton In the final paper pension plans and worker turnover are the focus of the discussion by Edward P Lazear and Robert L Moore who propose pension option value rather than the commonly used accrued pension wealth as a measure of pension value

**Report of the 1994-1996 Advisory Council on Social Security** United States. Advisory Council on Social Security (1994-1996),1997

**Report of the 1994-1996 Advisory Council on Social Security: Reports of the Technical Panel on Trends and Issues in Retirement Savings, Technical Panel on Assumptions and Methods, and presentations to the Council** United States. Advisory Council on Social Security (1994-1996),1997

The Oxford Handbook of Pensions and Retirement Income Gordon L. Clark,Alicia H. Munnell,J. Michael Orszag,2006-07-20 This handbook draws on research from a range of academic disciplines to reflect on the implications for provisions of pension and retirement income of demographic ageing it reviews the latest research policy related tools analytical methods and techniques and major theoretical frameworks

**A Collection of Surveys on Savings and Wealth Accumulation** Edda Claus,Iris Claus,2016-05-02 In this collection of critical surveys the reader is provided with a range of up to date work from some of the leading scholars in the area writing on private and public sector aspects of savings and wealth accumulation A survey of savings and wealth accumulation which are important dimensions of research and policy debates Discusses the measurement of genuine savings and sustainability the estimation of wealth inequality and recent developments in consumer credit and defaults Evaluates the impact of student loans on financial well being people s retirement decisions and the impact of pension reform Considers the distribution of wealth across generations and the importance of accurately measuring government debt the rise of sovereign wealth funds and Islamic banking and finance

**Economic Retirement Studies** Michael Victor Leonesio,1990

*Assessing Knowledge of Retirement Behavior* Panel on Retirement Income Modeling,Commission on Behavioral and Social Sciences and Education,Division of Behavioral and Social Sciences and Education,National Research Council,1996-08-13 This book brings together in one volume what researchers have learned about workers employers and retirees that is important for formulating retirement income policies As the U S population ages there is increasing uncertainty about the solvency of the Social Security and Medicare systems and the adequacy of private pensions to provide for people s retirement needs The volume covers such critical behaviors as workers decisions to retire people s choices of saving over consumption and

employers decisions about hiring older workers and providing pension and health care benefits Also covered are trends in mortality health status and health care costs that are key to projecting the likely costs and effects of alternative retirement income security policies and a strategy for combining data and research knowledge into a policy modeling framework

*The Demand for Older Workers* John W. Straka,1992      Advances in the Economics of Aging David A. Wise,2007-12-01

This volume presents innovative research on issues of importance to the well being of older persons labor market behavior health care housing and living arrangements and saving and wealth Specific topics include the effect of labor market rigidities on the employment of older workers the effect on retirement of the availability of continuation coverage benefits and the influence of the prospective payment system PPS on rising Medicare costs Also considered are the effects of health and wealth on living arrangement decisions the incentive effects of employer provided pension plans the degree of substitution between 401 k plans and other employer provided retirement saving arrangements and the extent to which housing wealth determines how much the elderly save and consume Two final studies use simulations that describe the implications of stylized economic models of behavior among the elderly This timely volume will be of interest to anyone concerned with the economics of aging      **The Economics of Retirement** Michael V. Leonesio,1995      **Économétrie de la Protection Sociale** Association déconométrie appliquée,1992      **Investing in People** United States. Department of Labor. Commission on Workforce Quality and Labor Market Efficiency,1989

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