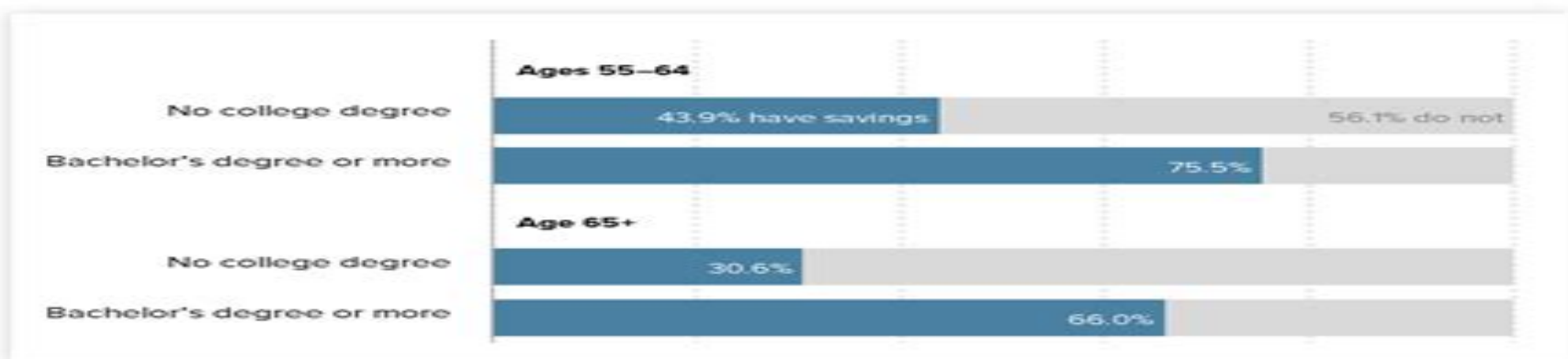


Only college-educated older workers have significant retirement savings

Share of older households with retirement account savings, by educational attainment and age, 2019



Median account balance of older households with retirement account savings, by educational attainment and age, 2019



Notes: Retirement account savings include funds in 401(k)-style defined contribution plans and in IRAs, but not in defined benefit pension plans.

Source: Economic Policy Institute (EPI) and Schwartz Center for Economic Policy Analysis (SCEPA) analysis of Survey of Consumer Finances 2019 microdata (Federal Reserve 2022a).

Retirement And Economic 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**

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Retirement and Economic Behavior Henry J. Aaron, Gary T. Burtless, 1984 Conference papers on economic implications and aspects of retirement in the USA examines the effects of private pension schemes and maintenance of acquired rights the correlation between early retirement and health social security and unemployment the labour force participation of retired workers standard of living and housing of older people effect of population dynamics on old age benefit policy saving behaviour and retirement income projections to 2020 References Conference held in Washington 1982 Oct 21 and 22 **To**

prôto (kai to deutero) biblio tēs Lezar Lézard, Heirietta Diamantopulos, Kōstas Diamantopulos, 1978 Behavioral Dimensions of Retirement Economics Henry Aaron, 2010-12-01 Deciding when and how to retire are among the most important decisions most people make Can they be depended on to plan with foresight and make sound decisions According to standard economic analysis the answer is a qualified yes But studies by psychologists sociologists and economists themselves raise doubts about this comforting appraisal This volume by analysts trained in economics and other disciplines suggests that retirement planning and decisions fall far short of the rational ideal Gary Burtless explains what economic research has to say about retirement behavior Annamaria Lusardi reports that many people in their fifties and older say they have not even thought about retirement Mathey Rabin and Ted O Donoghue show that procrastination can cause huge economic losses Robert Axtell and Joshua Epstein show that herd behavior explains observed patterns of retirement behavior better than does the assumption of rational decisionmaking George Loewenstein Drazen Prelec and Roberto Weber report that many people incorrectly anticipate what retirement will be like and rationalize whatever decision they have made David Fetherstonhaugh and Lee Ross report experimental evidence that the effect of Social Security provisions may depend on how these policies are framed as well as on the specific content of those policies These and other authors also explore the broader implications of these behavioral patterns Copublished with Russell Sage Foundation **Behavioral Dimensions of Retirement Economics** Henry Aaron, 2010-12-01 Deciding when and how to retire are among the most important decisions most people make Can they be depended on to plan with foresight and make sound decisions According to standard economic analysis the answer is a qualified yes But studies by psychologists sociologists and economists themselves raise doubts about this comforting appraisal This volume by analysts trained in economics and other disciplines suggests that retirement planning and decisions fall far short of the rational ideal Gary Burtless explains what economic research has to say about retirement behavior Annamaria Lusardi reports that many people in their fifties and older say they have not even thought about retirement Mathey Rabin and Ted O Donoghue show that procrastination can cause huge economic losses Robert Axtell and Joshua Epstein show that herd behavior explains observed patterns of retirement behavior better than does the assumption of rational decisionmaking George Loewenstein Drazen Prelec and Roberto Weber report that many people incorrectly anticipate what retirement will be like and rationalize whatever decision they have made David Fetherstonhaugh

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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 **Demography of Aging** National Research Council, Division of Behavioral and Social Sciences and Education, Commission on Behavioral and Social Sciences and Education, Committee on Population, 1994-02-01 As the United States and the rest of the world face the unprecedented challenge of aging populations this volume draws together for the first time state of the art work from the emerging field of the demography of aging The nine chapters written by experts from a variety of disciplines highlight data sources and research approaches results and proposed strategies on a topic with major policy implications for labor forces economic well being health care and the need for social and family supports **Social Security** Charles W. Meyer, 1987-01-01

Personnel Literature, 1984 Turbulence in the American Workplace Peter B. Doeringer, 1991 Turbulence rapid and sometimes tumultuous changes has characterized the labor markets of the 1970 s and 1980 s Turbulent competitive conditions have cut sharply into profits and have forced downsizings and radical readjustments in America s workplaces Workplace turbulence has resulted in lost jobs declining incomes and falling productivity for American labor From the perspectives of business and labor turbulence and its consequences is the key human resources issue for the last part of the twentieth century In Turbulence in the American Workplace a distinguished group of experts forcefully and convincingly argue that the human resources capacity of the private sector is the first line of defense against turbulence and is of equal importance to public sector education and training programs The authors including Kathleen Christensen Patricia M Flynn Douglas T Hall Harry C Katz Jeffrey H Keefe Christopher J Ruhm Andrew M Sum and Michael Useem effectively demonstrate how global competition deregulation and technological change are creating hard choices for employers that will alter both the living standards of workers and the performance of American industry in the coming decades This illuminating work will be of significant value to business school faculty corporate strategic planners and general managers as well as students and professionals interested in the areas of public policy industrial relations education and labor studies *Handbook of Labor Economics* Orley Ashenfelter, David Card, 1999-11-18 A guide to the continually evolving field of labour economics

Reshaping Retirement Security Raimond Maurer, Olivia S. Mitchell, Mark J. Warshawsky, 2012-09-27 This title explores the lessons to be learnt for retirement planning and long term financial security in view of the financial crisis It rethinks the resilience of defined contribution plans and how defined benefit plans reacted to the crisis *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

Work, Health, and Income Among the Elderly Gary Burtless,2010-12-01 Contents include Introduction and Summary Public Policy Implications of Declining Old Age Mortality Aging the Ability to Work Policy Issues and Recent Trends Occupational Effects on the Health and Work Capacity of Older Men Involuntary Early Retirement and Consumption Life Cycle Labor Supply and Social Security A Time Series Analysis Life Insurance of the Elderly Its Adequacy and Determinant

The Economics of Retirement Michael V. Leonesio,1995 **Handbook of Population and Family Economics** M.R. Rosenzweig,Oded Stark,1997-04-23 Comprises 21 articles that survey areas of research in population and family economics

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