

Money, choice and control

The financial circumstances of early retirement

Sue Arthur

Malcolm Sargeant

Money, Choice and Control Arthur, Sue, 2003-12-02 This report looks at the role of finances in decisions about early moves out of work Drawing on in depth interviews with people who make an early retirement it makes a distinctive contribution to understanding their experiences looking at the importance of money alongside other influences including health and domestic circumstances **Understanding Inequalities** Lucinda Platt, 2017-04-21 Bringing together the latest empirical evidence with a discussion of sociological debates surrounding inequality this book explores a broad range of inequalities in people s lives As well as treating the core sociological topics of class ethnicity and gender it examines how inequalities are experienced across a variety of settings including education health geography and housing income and wealth and how they cumulate across the life course Richly illustrated with graphs and figures showing the extent of inequalities and the differences between social groups the book demonstrates how people s lives are structured by inequalities across multiple dimensions of their lives Throughout the text pays attention to how we know what we know about inequality what is measured and how what is left out of the picture and what implications this has for our understanding of specific inequalities Importantly the book also highlights the intersections between different sources or forms of inequality and the ways that bringing an intersectional lens to bear on topics can highlight and challenge the assumptions about how they operate Designed for second year undergraduates and above this book provides an engaging overview of social stratification and challenges readers to think about how inequalities are embedded across society **Neoliberalising Old** Age John Macnicol, 2015-09-29 Governments are encouraging later life working and state pension ages are being raised There is also a growing debate on intergenerational equity and on ageism age discrimination John Macnicol one of Europe's leading academic analysts of old age and ageing examines the effect of neoliberalism on the recent ageing and social policy agenda in the UK and the USA He argues that the demographic and economic impulses behind recent policy changes are in fact less important than the effect of neoliberalism as an ideology which has caused certain key problems to be defined in a particular way The book outlines past theories of old age and examines pensions reform the debate on life expectancy gains the causes of retirement the idea of intergenerational equity the current debate on ageism age discrimination and the likely Risk in Social Science Peter Taylor-Gooby, Jens O. Zinn, 2006-10-05 human consequences of raising state pension ages Intended for students and scholars from the social sciences this is an introduction to work on risk It discusses the basic issues in risk research and examines some of the key themes in this field looking at topics such as the media crime the environment and social inequality Nursing Older Adults Reed, Jan, Clarke, Charlotte, MacFarlane, Ann, 2011-06-01 This timely textbook aims to provide adult nurses with the principles and practice insights needed to deliver exceptional care in partnership with older adults The Future for Older Workers Wendy Loretto, Sarah Vickerstaff, Phil White, 2007 Dealing directly and exclusively with the issue of older workers this book brings together up to the minute research findings by many

Age Discrimination and Diversity Malcolm Sargeant, 2011-08-04 This volume of essays is concerned with the discrimination against older people that results from a failure to recognise their diversity By considering the unique combinations of discrimination that arise from the interrelationship of age and gender pensions ethnicity sexual orientation socio economic class and disability the contributors demonstrate that the discrimination suffered is multiple in nature It is

the combination of these characteristics that leads to the need for more complex ways of tackling age discrimination

Mental Health And Well Being In Later Life Cattan, Mima, 2009-05-01 Offers a look at the mental health and well being issues that affect adults in later life Taking a holistic approach to mental health and mental health promotion this book explores the debates around what is meant by mental health and mental illness and the wider social determinants of mental Men, Law and Gender Richard Collier, 2010-04-05 What does it mean to speak of men as a gender category in health relation to law How does law relate to masculinities This book presents the first comprehensive overview and critical assessment of the relationship between men law and gender outlining the contours of the man of law across diverse areas of legal and social policy Written in a theoretically informed yet accessible style Men Law and Gender provides an introduction to the study of law and masculinities whilst calling for a richer more nuanced conceptual framework in which men s legal practices and subjectivities might be approached Building on recent sociological work concerned with the relational nature of gender and personal life Richard Collier argues that social cultural and economic changes have reshaped ideas about men and masculinities in ways that have significant implications for law Bringing together voices and disciplines that are rarely considered together he explores the way ideas about men have been contested and politicised in the legal arena Including original empirical studies of male lawyers the legal profession and fathers rights and law reform alongside discussions of university law schools and legal academics and family policy and parenting cultures this innovative timely and important text provides a unique and important insight into the relationship between law men and masculinities It will be required reading for academics and students in law and legal theory socio legal studies gender studies sociology and social policy as well as policy makers and others concerned with the changing nature of gender relations **Happy Retirement?** Sarah Vickerstaff, 2004-07-07 Any attempt by governments to stem the tide of early retirement will need to focus as much on employers management of human resources as on the impacts of social policy This report focuses on this previously neglected area employers policies and practice as a dynamic force in retirement decisions Drawing on data from a series of organisational case studies that situate the individual s decisions and experience in the context of employers age management policies the report examines how the retirement process is currently managed in a range of organisations identifies barriers to effective planning for retirement considers whether individuals feel there is enough choice when facing decisions about retirement and addresses the concerns of both researchers and academics in the fields of human resource

management and social policy The Money Reset Gemma Mitchell, 2025-08-21 Start over stronger with a plan that works for you Clear Kind Actionable This 12 step plan is everything a money book should be Molly Benjamin founder Ladies Finance Club Are you ready for a reset When life throws you off balance with divorce job loss illness or another unexpected shake up your finances often feel the impact first In The Money Reset financial advisor Gemma Mitchell helps you get back on track with a practical step by step plan tailored to your new reality Whether you re rebuilding over 12 days 12 weeks or 12 months you ll discover simple but powerful strategies that lead to big change It s time for you to take control so you can thrive no matter what comes your way With the right tools you can turn financial upheaval into a fresh start and build a future that reflects your life today Blending real life stories with expert guidance The Money Reset is your roadmap to stability confidence and long term financial security You ll learn how to Build resilience by reflecting on and reframing the challenges you face Leverage your income reset your cashflow and manage debt wisely Invest in a way that feels right for your goals including property and super Apply key wealth building principles to craft a personalised financial strategy Embrace growth maintain momentum and protect long term financial stability while adapting to life s ongoing challenges It s time to look forward with a plan that s practical personal and designed to protect The Money Reset equips you with the mindset and methods you need to build a new future on your own terms

How to Get Rich: Take Over Your Money Control in a **Few Simple Steps** Jasper Caprese, Getting Rich Book Series How to Get Rich Take Over Your Money Control in a Few Simple Steps is a comprehensive guide to achieving financial success and wealth building The book covers all the essential aspects of personal finance and provides practical tips and strategies for achieving financial stability and growth The book begins by helping readers understand their current financial status and assess their net worth income sources expenses and debt situation From there the book provides actionable steps for building a strong foundation for financial success including setting financial goals creating a budget saving money and living frugally without sacrificing the quality of life One of the key aspects of building wealth is investing for growth The book provides a comprehensive overview of various investment options including stocks bonds real estate and others and explains the concepts of risk and return It also provides tips and strategies for building a diversified portfolio and making informed investment decisions In addition to traditional investment options the book also explores ways to create multiple streams of income through passive income sources side hustles and entrepreneurship It provides advice on negotiating salaries maximizing earnings and building skills for career advancement The book also covers important topics such as building a solid credit history planning for retirement managing taxes and protecting your financial future through insurance and estate planning It provides practical guidance on how to stay on track with your financial plan monitor and adjust your investments and make informed financial decisions for a secure future Finally the book provides tips and strategies for building and maintaining wealth navigating the financial services industry overcoming financial challenges and living a rich life It emphasizes the importance of financial education staying informed

and finding reliable financial resources Whether you re just starting on your financial journey or looking to take your finances to the next level How to Get Rich Take Over Your Money Control in a Few Simple Steps provides a comprehensive and actionable roadmap for achieving financial success and building wealth With its straightforward approach this book is an essential resource for anyone looking to take control of their finances and secure their financial future Companion to Consumer Research and Economic Psychology Peter E. Earl, Simon Kemp, 2002-01-01 Presents over 100 specially commissioned entries on important topics in consumer research and economic psychology from behaviourism and brand loyalty to trust and the psychology of tourism Leading scholars in the fields provide stimulating insights into the area as well as summarising existing knowledge Crossroads After 50 Donald Hirsch, 2003 This report brings together the findings from 12 projects in the Transitions after 50 series and explores people s experiences decisions and constraints as they pass from active labour market participation in their middle years towards a new identity in later life Freedom Unlock Ahmed Musa, 2025-01-08 Financial Freedom Unlock is a comprehensive and empowering guide designed to help individuals take control of their finances and unlock the door to financial independence In a world where financial security often feels out of reach this book provides readers with the tools strategies and mindset shifts needed to break free from the cycle of debt financial stress and uncertainty Whether you re just starting on your financial journey or looking to optimize your existing wealth Financial Freedom Unlock offers actionable insights that will help you achieve lasting financial freedom The book is divided into easy to follow sections each focused on a critical aspect of personal finance It begins with the foundational principles of money management encouraging readers to assess their current financial situation set clear goals and build a budget that supports long term success The author dives deep into the power of mindset emphasizing how changing the way you think about money can have a profound impact on your ability to create wealth Next Financial Freedom Unlock delves into debt elimination strategies helping readers to navigate the often overwhelming process of paying off loans credit cards and other financial obligations The author emphasizes the importance of discipline and consistency providing practical methods for reducing debt and building a solid credit score. The book also covers the importance of building an emergency fund investing and diversifying income streams critical components of any financial plan One of the standout features of Financial Freedom Unlock is its focus on wealth building Through in depth discussions on investments real estate and passive income the book helps readers understand the tools available to grow their wealth over time The author explains how to make smart investment decisions develop a diversified portfolio and create multiple streams of income to reduce financial risk and increase overall security As the book progresses readers will gain valuable insights into financial independence and early retirement along with actionable steps to achieve both The final chapters quide readers through the process of fine tuning their finances optimizing tax strategies and establishing sustainable wealth for future generations Written in a clear approachable style Financial Freedom Unlock is packed with practical advice

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