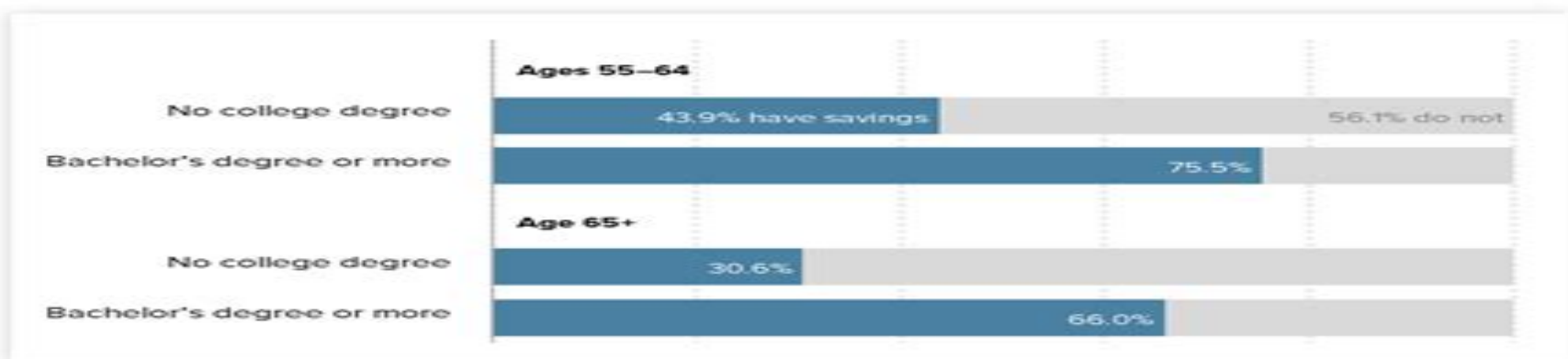


Only college-educated older workers have significant retirement savings

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

Y Pai



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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 J. 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

The Economics of Retirement Michael V. Leonesio, 1995 **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 *Economic Retirement Studies* Michael Victor

Leonesio,1990 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 *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 *The Evolution of Retirement* Dora L. Costa,1998-06-22 The *Evolution of Retirement* is the first comprehensive economic history of retirement in America With life expectancies steadily increasing the retirement rate of men over age 64 has risen drastically Dora L Costa looks at factors underlying this increase and shows the dramatic implications of her findings for both the general public and the U S government Costa argues that the rise of retirement is the result of a culmination of historical trends initiated more than a century ago not the consequence of abrupt social or institutional change She attributes much of the long term increase in retirement rates to

steadily rising income but argues that increased income is not the sole explanation Over the course of this century men s retirement decision has become less sensitive to increases or decreases in income perhaps because retirement has become a time of discovery and personal fulfillment rather than a time of withdrawal from activities and dependence on family Using statistical and demographic concepts Costa explains trends in retirement data Her examination sheds light on such important topics as rising incomes and retirement work and disease the job prospects of older workers living arrangements of the elderly the development of a retirement lifestyle and pensions and politics She concludes with a look into the future and further evolution of retirement addressing perhaps the most vexing problem of retirement policy the impact of the aging Baby Boom generation on the Social Security System *American Economics and Politics* Cordell O. Lampeer,2007

Considered the world s sole military superpower America faces an array of dynamic issues both domestically and internationally From international diplomacy to the ups and downs of the stock market the United States is at the forefront of an ever changing globe and nation This series reviews cutting edge issues as well as the political and economic infrastructure of 21st century America Domain Linkages and Privatization in Social Security Jun-Young Kim,Per-Gunnar Svensson,2018-02-06 This title was first published in 2000 This volume is based on papers presented at the sixth International Research Seminar on Issues in Social Security held by FISS on 12 15 June 1999 in Sigtuna Sweden The book relates to the discussion about the merits of improving the incentive structure of social security programmes by privatization The first part contains two important chapters the first looks at the interaction between programmes and how they make one of them to serve the purposes of the other This mechanism is termed domain linkage The second chapter deals with welfare state programmes that contain behavioural risks like health insurance sickness benefits unemployment and disability insurance where moral hazard is a potential problem The second part of the book groups a number of international comparative studies The first three deal with retirement issues and the fourth looks at the development of poverty and income distribution *Social Security Bulletin* ,1987 *Handbook of the Economics of Population Aging* John Piggott,Alan Woodland,2016-11-21 Handbook of the Economics of Population Aging synthesizes the economic literature on aging and the subjects associated with it including social insurance and healthcare costs both of which are of interest to policymakers and academics These volumes the first of a new subseries in the Handbooks in Economics describe and analyze scholarship created since the inception of serious attention began in the late 1970s including information from general economics journals from various field journals in economics especially but not exclusively those covering labor markets and human resource issues from interdisciplinary social science and life science journals and from papers by economists published in journals associated with gerontology history sociology political science and demography amongst others Dissolves the barriers between policymakers and scholars by presenting comprehensive portraits of social and theoretical issues Synthesizes valuable data on the topic from a variety of journals dating back to the late 1970s in a convenient comprehensive

resource Presents diverse perspectives on subjects that can be closely associated with national and regional concerns Offers comprehensive critical reviews and expositions of the essential aspects of the economics of population aging **Aging in the United States and Japan** Yukio Noguchi, David A. Wise, 2008-04-15 Japanese and American economists assess the present economic status of the elderly in the United States and Japan and consider the impact of an aging population on the economies of the two countries With essays on labor force participation and retirement housing equity and the economic status of the elderly budget implications of an aging population and financing social security and health care in the 1990s this volume covers a broad spectrum of issues related to the economics of aging Among the book's findings are that workers are retiring at an increasingly earlier age in both countries and that as the populations age baby boomers in the United States will face diminishing financial resources as the ratio of retirees to workers sharply increases The result of a joint venture between the National Bureau of Economic Research and the Japan Center for Economic Research this book complements *Housing Markets in the United States and Japan* 1994 by integrating research on housing markets with economic issues of the aged in the United States and Japan **Health and Safety Needs of Older Workers** Institute of Medicine, National Research Council, Division of Behavioral and Social Sciences and Education, Board on Behavioral, Cognitive, and Sensory Sciences, Committee on the Health and Safety Needs of Older Workers, 2004-02-26 Mirroring a worldwide phenomenon in industrialized nations the U S is experiencing a change in its demographic structure known as population aging Concern about the aging population tends to focus on the adequacy of Medicare and Social Security retirement of older Americans and the need to identify policies programs and strategies that address the health and safety needs of older workers Older workers differ from their younger counterparts in a variety of physical psychological and social factors Evaluating the extent causes and effects of these factors and improving the research and data systems necessary to address the health and safety needs of older workers may significantly impact both their ability to remain in the workforce and their well being in retirement *Health and Safety Needs of Older Workers* provides an image of what is currently known about the health and safety needs of older workers and the research needed to encourage social policies that guarantee older workers a meaningful share of the nation's work opportunities

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