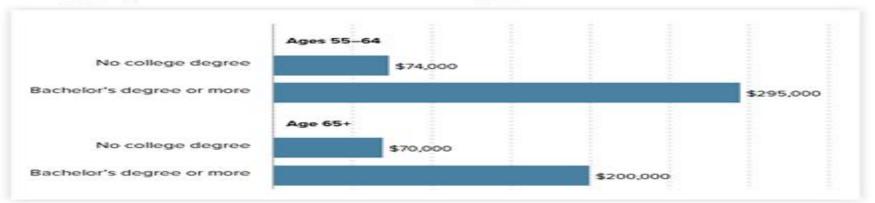
Only college-educated older workers have significant retirement savings

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

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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 rightss 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 prōto (kai to deutero) biblio tēs Lezar Lézard, Heirietta Diamantopulos, Kōstas Diamantopulos, 1978 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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the emergence of women in the workplace on labor markets The findings suggest that social security reforms and other factors such as the movement of women into the labor force have played an important role in labor force participation trends

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economic consequences of an increasingly older population focusing on the housing and living arrangements of the elderly as well as their labor force participation and retirement **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

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